

**Charity No: 1106770**

**R.H. EDUCATIONAL AND  
WELFARE TRUST**

**Annual Report and Accounts  
For the Year Ending 31 August 2023**

## **R.H. EDUCATIONAL AND WELFARE TRUST**

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## R.H. EDUCATIONAL AND WELFARE TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

**Registered Charity Number: 1106770**

**Trustees:** Hafiz Mohammad Farooq Shah

**Principal Office:** Qamarul Islam Mosque  
168-170 Fosbrooke Road  
B10 9JP

**Independent examiners:** Alpha Chartered Certified Accountants  
90 Stechford Lane  
Birmingham  
B8 2AN

**R H Educational & Welfare Trust**

**Charity Number 1106770**

**Trustees Annual Report**

**Registered Charity Number: 1106770**

The trustees present their report with the financial statements of the charity .

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

**Structure, governance, and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Risk Management**

The trustees have a duty to identify and review the risk to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity is controlled by its governing documents, a deed of trust and constitutes an unincorporated charity.

**Objectives, activities and achievements**

To advance the Islamic Religion in accordance with the teachings of The Holy Qu'ran and the Prophet Muhammad (peace be upon him and his family).

To promote the health, welfare, education, and training of people of all ages living in the United Kingdom, but principally in the West Midlands

To Further the welfare of underprivileged and disadvantaged people living anywhere in the world.  
To Promote the welfare of the Poor and Needy

The main service that the charity offers is the management of Qamarul Islam Mosque in Small Heath, Birmingham.

Qamarul Islam Mosque Serves a Neighbourhood with one of the highest percentages of Muslim Residents in England. Having a local place of worship is very important to them.

The Mosque is also popular with people who come from much further afield to join in the Friday Prayers and Other religious festivals and celebrations. As is common, the mosque also provides Islamic education to the local people.

The Mosque is mainly funded through the donations received from worshippers and those attending the educational sessions offered by the mosque.

**Additional comments**

During this financial year, the mosque purchased 255 Hob Moor Road, B10 9BT.

The property was subsequently purchased in September 2019, when the funds were transferred over to the vendors.the Majority of those who lent monies to the charity for the property were repaid during this year.

*Hafiz mohammad farooq shah*



## **R.H. EDUCATIONAL AND WELFARE TRUST**

### **Independent Examiner's Report to the Trustees of R.H. Educational and Welfare Trust**

I report to the trustees on my examination of the accounts of the R.H. Educational

**Registered Charity Number: 1106770**

#### **Respective responsibilities of trustees and examiner**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination.

I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Amjad H Rayaz**

Amjad Hussain Rayaz FCCA  
Alpha Chartered Certified Accountants  
90 Stechford Lane  
Birmingham  
B8 2AN

# R.H. EDUCATIONAL AND WELFARE TRUST

## Statement of Financial Activities For the period ending 31 August 2023

Registered Charity Number: 1106770

	Notes	Unrestricted funds	Restricted funds	Total 2023	2022
<b>Incoming resources</b>		£		£	£
Incoming resources from generating funds					
Donations	2	89827		89827	43192
Other Income				0	
<b>Total incoming resources</b>		<b>89827</b>	<b>0</b>	<b>89827</b>	<b>43192</b>
<b>Resources expended</b>					
Charities activities	4	42325	0	42325	32759
Governance activities	5	1080		1080	1920
<b>Total resources expended</b>		<b>43405</b>	<b>0</b>	<b>43405</b>	<b>34679</b>
Movement in total funds for the year - Net income/(expenditure) for the year		46422	0	46422	8513
Total funds at 1 September 2022		378584	0	378584	370071
<b>Total funds at 31 August 2023</b>	<b>3</b>	<b>425006</b>	<b>0</b>	<b>425006</b>	<b>378584</b>

The supporting notes on pages 7 to 11 form an integral part of these financial statements.

# R.H. EDUCATIONAL AND WELFARE TRUST

## BALANCE SHEET AS AT 31 August 2023

		2023	2023	2022	2022
Registered Charity Number: 1106770					
	Notes	£	£	£	£
<b>Fixed assets</b>					
<b>Tangible assets</b>	7	369563			369563
<b>Current assets</b>					
Debtor		1224		1224	
Cash at bank and in hand		70477		23761	
		<u>71701</u>		<u>24985</u>	
<b>Creditors:</b>					
amounts falling due within one year	8		16259		15965
<b>Net current assets</b>			<u>55443</u>		<u>9020</u>
<b>Net assets</b>			<u><u>425005</u></u>		<u><u>378583</u></u>
<b>Restricted/Restricted Income fund</b>					
Restricted/Unrestricted income fund	9		425005		378583
			<u><u>425005</u></u>		<u><u>378583</u></u>

The Financial statements were approved by the trustees and signed on their behalf, by

*Hafiz mohammad farooq shah*

Hafiz Mohammad Farooq Shah



# **R.H. EDUCATIONAL AND WELFARE TRUST**

Notes to financial statements for the year ended 31 August 2023.

## **1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year, and the preceding year.

### **1.1. Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 2011.

### **1.2. Fund Accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

### **1.3. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

### **1.4. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

## R.H. EDUCATIONAL AND WELFARE TRUST

### 1. Accounting policies (continued)

#### 1.5. Tangible fixed assets and depreciation

**Registered Charity Number: 1106770**

provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 20% straight line

#### 1.6. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the statement of financial activities.

### 2. Voluntary income

	Unrestricted funds	Restricted funds	2023 Total	Unrestricted funds	Restricted funds	2022 Total
	£	£	£			£
Donations	89827	0	89827	43192	0	43192
			0			0
			0			
	<u>89827</u>	<u>0</u>	<u>89827</u>	<u>43192</u>	<u>0</u>	<u>43192</u>

### 3. Activities in furtherance of the charity's objects

Unrestricted funds	Restricted funds	2023 Total	2022 Total
£	£	£	£
425005	0	425005	378583

## R.H. EDUCATIONAL AND WELFARE TRUST

### 4. Cost of generating voluntary income

	Unrestricted funds	Restricted funds	2023	2022 Total
Cost of charitable activities	90	0	90	0
Wages and salaries	26223	0	26223	25617
Insurance	1467	0	1467	1185
Repairs	6149	0	6149	1800
Premise costs	3926	0	3926	3717
Printing, Postage, Stationery and office	650	0	650	440
Cleaning	3640	0	3640	0
Travel Expense	179	0	179	0
	<b>42325</b>	<b>0</b>	<b>42325</b>	<b>32758</b>

### 5. Governance costs

	funds	2023	2022 Total
Accountancy	1080	1080	1920
Legal/professional	0	0	0
Bank/Credit card charges	0	0	0
	<b>1080</b>	<b>1080</b>	<b>1920</b>

### 6. Employees

	2023	2022
	£	£
<b>Employment costs</b>		
Wages and Salaries	<b>26223</b>	<b>25617</b>

No employee received emoluments of more than £60,000 (2020 : None).

### Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2023 Number	2022 Number
Mosque	6	6

## R.H. EDUCATIONAL AND WELFARE TRUST

<b>7. Tangible fixed assets</b>	<b>Premises</b>	<b>Fixtures And Fittings</b>	<b>Total</b>
<b>Cost</b>		£	£
<b>Registered Charity Number:</b>	<b>1106770</b>		
At 1 September 2022	369563	85161	454724
Additions		0	0
Disposals	0	0	0
As at 31 August 2023	<u>369563</u>	<u>85161</u>	<u>454724</u>
 <b>Depreciation</b>			
At 1 September 2022	0	85161	85161
Charge for the year	0	0	0
Disposals	0	0	0
 As at 31 August 2023	<u>          </u>	<u>85161</u>	<u>85161</u>
 <b>Net Book Value</b>			
 As at 31 August 2023	<u>369563</u>	<u>0</u>	<u>369563</u>

### 8. Creditors

Amounts falling due within one year

	2023	2022
	£	£
Trade Creditors	2972	4399
PAYE Liability	67	67
Other creditors	13220	11500
	<u>16258</u>	<u>15966</u>

## **R.H. EDUCATIONAL AND WELFARE TRUST**

### **9. Funds**

**Registered Charity Number: 1106770**

	At 1 September	Incoming forward	Resources Expended	Carried Forward
	£	£	£	£
Unrestricted funds	378584	89827	43405	425006
Restricted Fund	0	0	0	0
Total	<u>378584</u>	<u>89827</u>	<u>43405</u>	<u>425006</u>

**R H Educational & Welfare Trust**

**Charity Number 1106770**

**Trustees Annual Report**

**For the Financial Year Ending 31st August 2023**

The Trustees have pleasure in presenting their Annual Report for the year ending 31st August 2023

**1 Purpose/objects of Charity**

The Objects of the Charity are as follows:

The advance the Islamic Religion in Accordance With The Teachings Of The Holy Qu'ran And the Prophet Muhammad2) To Promote The Health, Welfare, Education And Training Of People Of All Ages And Faiths Living In The United Kingdom, But Principally In West Midlands. In Particular to Develop Their Intellectual, Physical, Economic and Spiritual Capacities. 3) To Further the Welfare of Underprivileged and Disadvantaged People Living Anywhere in the Worl Outside the United Kingdom. 4) To Promote theWelfare of Poor and Needy Belonging to The Sadaat (Syed) Family.

The Main Service that the charity Delivers is the mangement of the Qamarul Islam Mosque In Small Heath, Birmingham.

Qamarul Islam Mosque Serves a Neighbourhood with one of the highest percentages of Muslim Residents in England. Having a local place of worship is very important to them.

The Mosque is also popular with people who come from much further afield to join in our Friday prayers and Other devotions. As is common, the mosque also provides education in islam to local people free of charge. The Mosque is maily funded through donations received from worshipers. In addition, donations are accepted from the parents of children and young people who come to the mosque for eduation classes. Also, the weekends, female members of our congregation attend for conferences and educational classes. These are also paid for by donations.

**2 The Activites the charity has done during the Financial Year**

We have been expanding capacity at the mosque to meet growing demand from worshippers. This has involved bringing a house next door to the mosque into use after the charity purchased it and funded its conversion. We have also invested in the security of our building following incidents of vandalism. This included developing our CCTV system.

The mosque is committed to improving the quality of education that it provides. This has involved investment in staff training, learning materials and in the classrooms where the teaching takes place. As well as providing education in the Islamic Studies to a wide cross-section of the community, the charity also invested in an educational project related the Furst World War. This explained how the iIndian sub-continent provided valuable rescourses of men, material and money to support the Allied War effort.

## **R H Educational & Welfare Trust**

### **Trustees Report 2023**

The Trustees have pleasure in presenting their Annual Report for the year ending 31st August 2023.

#### **1. Introduction**

The Charity Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the Trustees are required to:

Select suitable accounting policies and then apply them consistently;  
Observe the methods and principles in the Charities SORP;  
Make judgements and estimates that are reasonable and prudent;  
State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;  
Prepare the financial statements on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Charities Act 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **2. Purpose/objects of the Charity**

The objects of the Charity are as follows:

To Advance the Islamic Religion in Accordance with the Teachings Of The Holy Qu'ran And Of The Prophet Muhammad 2) To Promote The Health, Welfare, Education And Training Of People Of All Ages And Faiths Living In the United Kingdom, But Principally In The West Midlands. In Particular to Develop Their Intellectual, Physical, Economic and Spiritual Capacities. 3) To Further the Welfare of Underprivileged and Disadvantaged People Living Anywhere in The World Outside the United Kingdom. 4) To Promote the Welfare of Poor and Needy People Belonging to the Sadaat (Syed) Family.

The main service that the charity delivers is the management of the Qamrul Islamic Mosque in Small Heath, Birmingham

Qamrul Islamic Mosque services a neighbourhood with one of the highest percentages of Muslim residents in England. Having a local place of worship is very important to them. The mosque is also popular with the people who come from much further afield to join in our Friday Prayers and other devotions. As is common, the mosque also provides education in Islam to local people free of charge. The mosque is mainly funded through donations received from worshippers. In addition, donations are accepted from the parents of children and young people who come to the mosque for education classes. Also, the weekends, female members of our congregation attend for conferences and educational classes. These are also paid for by donations.

### 3. The activities the charity has done during the Financial Year

We have been expanding capacity at the mosque to meet growing demand from worshippers. This has involved bringing a house next door to the mosque into use after the charity purchased it and funded its conversion. We have also invested in the security of our building following incidents of vandalism. This included developing our CCTV system.

The mosque is committed to improving the quality of education that it provides. This has involved investment in staff training, learning materials and in the classrooms where the teaching takes place. As well as providing education in Islamic Studies to a wide cross-section of the community, the charity also invested in an educational project related to the First World War. This explained how the Indian sub-continent provided valuable resources of men, material and money to support the Allied War effort.

### 4. The significant achievements of the charity during the Financial Year

- 1) We have successfully accommodated many more worshippers, especially for Friday Prayers.
- 2) The number of people attending our educational classes has increased including children and women.
- 3) We have brought new premises into use
- 4) Our mosque has a growing regional reputation
- 5) The charity is financially stable. The fall in income was expected and has been accompanied by a fall in expenditure.
- 6) The charity delivered an interesting project related to the Great War to commemorate the 100th Anniversary of the Armistice.
- 7) The charity has a good reputation in the local community where it is based including neighbours from other faiths and different ethnic backgrounds.
- 8) The charity has enjoyed a great deal of loyalty and professionalism from the staff it employs. These include teachers, cleaners, team manager and temporary personnel at very busy times e.g. Eid.
- 9) During the Holy Month of Ramadan, we arranged for people of all faiths to break the fast with us at Sunset. This promoted inter-community understanding and fellowship. The food was provided by the charity free of charge.
- 10) Regular worshippers were also able to stay in the mosque overnight until they started their fasts at Sunrise. The food was provided by the charity free of charge.



5. The Charity's Reserves Policy

The Trustees have adopted the following principles for the charity's Reserves Policy:

- \* That it will have approximately £2,2500 cash in the bank at the end of each month
- \* That the trade creditors should not exceed £1,000 at the end of the month
- \* That the charity should not have significant debts
- \* That the charity should always avoid paying interest
- \* That the assets of the charity should increase on an annual basis
- \* That the charity should have comprehensive insurance covering its property and legal liabilities.
- \* A comprehensive risk assessment report will be presented to the Trustees each year to enable them to update this policy.

6. How the charity has met the public benefit requirement and meets the Statutory Declaration on Public Benefit

The Trustees consider that they have paid due regard to the Charity Commission's public benefit guidance in their management of the charity during the year under review. They have provided a public benefit by managing a place of worship which is open to all members of the public. It also provides free education to people of all ages. No one has been charged for using services provided by the charity. It has not been involved in any types of commercial or non-charitable activities.

This Annual Report was approved by the Trustees at a meeting on 15th September 2023 at which they were all present.