

Fatima Welfare Trust

Report and Accounts

15 October 2020

# **Fatima Welfare Trust**

## **Contents**

	<b>Page</b>
Charity Information	1
Trustees report	2
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the accounts	10

**Fatima Welfare Trust**  
**Charity Information**  
**for the period ended 15 October 2020**

**Address**

80 Altom Street  
Blackburn  
Lancashire  
BB1 7LJ

**Charity registration number: 1117027**

**Trustees**

Mr Ali Mohammed Vika  
Mr Adam Mohammed Vika  
Mr Hussain Vika  
Mr Lukman Vika  
Mr Abdullah Vika

**Appointed independent examiner**

M A Ibrahim (FCCA)

**Accountants**

M.A.I (Accountants) Limited  
7 St Andrews Street  
Blackburn  
Lancashire  
BB1 8AE

**Bankers**

The Royal Bank of Scotland  
58-62 King William Street  
Blackburn  
Lancashire  
BB1 7HU

**Fatima Welfare Trust**  
**Trustees' annual report**  
**for the period ended 15 October 2020**

**Charity registration number: 1117027**

The Annual Report is fully SORP compliant and sets out how the trustees have met their obligations.

The Financial Statement is fully SORP compliant and includes the incoming resources and resources expended.

**Objectives and activities**

The objects of the charity are set out in the constitution are summarised as follows:

- 1 – Relief of poverty
- 2 – Advancement of education
- 3 – Advancement of religion
- 4 – Helping the needy and poor including widows and orphans
- 5 – Aiding where natural disasters have occurred.

The area in which we operate and are most active is the Indian sub-continent comprising of India, Pakistan and Bangladesh. Our activities can also be global where the need arise. We aim to relieve poverty by providing housing, health care facilities and food aid for the poor and destitute and assist in the establishment or renovation of Mosques, Islamic Centres and Madrassa's. We also assist in providing education and training with an emphasis on religious education. We aim also in helping the orphans and widows in their daily living costs along with relief of natural disasters around the globe.

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

**Achievements and performance**

The Charity carries out a wide range of activities in pursuance of its charitable aims:

- 1 - Madarsa Madinatul Uloom, Rajasthan, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

- 2 - Darul Uloom Kantharia, Bharuch, Gujrat, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

- 3 - Hera Educational Trust, Darul Uloom Madrassa Jametul-Hera Banyadih, Bihar, India

Donations totaling £100.00 was made to assist the above establishment for religious advancement of poor children's education

- 4 - Al-Mohsineen Charitable Trust, Blackburn, United Kingdom

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children and the construction of new facilities in Islamabad, Pakistan.

- 5 - Jaame Masjid Islamic Cultural Centre, Blackburn, United Kingdom

A donation of £495.00 was made to assist the above organisation in delivering a 'Hand Pumps' project in Assam, India for the local community to benefit from clean fresh water.

- 6 - Jamia Mahmoodul Madaris, Gaziabad, Uttar Pradesh, India

A donation of £50.00 was made to assist the above establishment for religious advancement of poor children and their maintenance costs.

**Fatima Welfare Trust**  
**Trustees' annual report**  
**for the period ended 15 October 2020**

7 - Al-Jamiatut Taiebah Sultanpur Girls madrasah, Sylhet, Bangladesh

A donation of £50.00 was made to assist the above establishment for religious advancement of poor children and their maintenance costs.

8 - Bachon Ka Ghar Vagra, Dist Bharuch, India

Donations totaling £100.00 was made to the above establishment for religious advancement of poor orphaned children.

9 - Majalise Davatul Islam, Bachon Ka Ghar, Bodeli, Gujarat, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

10 - Anjuman-E-Imdadul Muslimeen, Bharuch, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

11 - Dedza Welfare Trust, Africa

Donations totaling £650.00 was made to assist the above establishment for religious advancement and the construction of mosques in rural and deprived communities.

12 - Children Care Centre, London, United Kingdom

A donation of £100.00 was made to assist this establishment who support Bachon Ka Ghar (Amod) in India for maintenance costs and education of orphaned children.

13 - Al Amanah Trust, Manchester, United Kingdom

A donation of £1,650.00 was made to this establishment to assist in food aid packages in India and emergency packages related to Covid 19' to poor families.

14 - Peoples Needs, Birmingham, United Kingdom

A donation of £1,500.00 was made to this establishment for religious advancement and expenses for poor children in Agra, India.

15 - Masjid E Irfan, Blackburn, United Kingdom

A donation of £2,000.00 was made to the above establishment for the construction of a new purpose-built mosque.

16 - Munshi Trust UK, 1 Preston Rd, Whittle-le-Woods, Chorley, Lancashire, UK

A donation of £100.00 was made to assist the above establishment for religious advancement working overseas.

17 - Royal Blackburn Hospital (NHS Front Line Emergency Supplies)

Fatima Welfare Trust purchased food and essential items from Khanjra International Foods Ltd to donate to the local hospital and to help the staff and patients during the Covid-19 crisis. The total outlay for this aid programme was £402.74

18 - Noor Aid, Manchester, United Kingdom - Gambia, Africa

Fatima Welfare Trust donated £3,000.00 to this organisation for Ramadan Iftaar packs to aid poor families in Gambia, Africa prior to the holy month of Ramadan.

19 - Al-Imdaad Foundation UK - Various Kenya Projects

A donation was made of £8,300.00 for the construction of a new mosque and house for the local Muslim population.

**Fatima Welfare Trust**  
**Trustees' annual report**  
**for the period ended 15 October 2020**

20 - Qari Mohamammad Suleman Educational Society, New Delhi, India

Sponsorship of Students Education Costs

A donation of £3,800.00 were made to the above establishment for the sponsorship of poor and orphan children including their annual living costs.

21 - Madarsha Habibiya Darul Kuran Lil Banat, Bhopal, India

A total of 2 no. donations were made over the course of the accounting period of £11,980.00 for the construction of classrooms to an existing establishment which was dilapidated. The new classrooms will provide much needed space and will also encourage increased intake levels of children from poor families.

22 - Jamia Taaleemuddin, Sidokar, Magror, India

Food Aid and Sponsorship of Students Education Costs

The trustees of Fatima Welfare Trust have been closely affiliated with this establishment for a number of years and one of the trustees always visits this organization every year in order to view progress. A total of 2 no. donations were received by the above establishment over the course of the accounting period totaling £7,555.00 after pledges was received by the establishment for the distribution of food aid for the poverty-stricken children attending the school, a large number of students studying at this institution are orphans or children from a very poor background, the cost also took into account the sponsorship of the poor children and their well-being.

23 - Tanzimul Masajid Val Makatib, Valan, Palej, Gujarat, India

Sponsorship of Students Education Costs

A donation of £2,000.00 were made to the above establishment for the sponsorship of poor and orphan children including their annual living costs.

24 - Darul Uloom Tanda, Uttar Pradesh, India

Sponsorship of Students Education Costs

A donation of £1,500.00 were made to the above establishment for the sponsorship of poor and orphan children including their annual living costs.

25 - Jamia Faizanul Quran, Ahmedabad, India.

Students Sponsorship Programme / Food Aid, Ramadan Iftaar Packages, Group Weddings and Covid-19 Emergency Food Packages.

The trustees of Fatima Welfare Trust have been closely affiliated with this establishment for a number of years and one of the trustees always visits this organization every year in order to view progress. A total of 4 no. donations were received by the above establishment over the course of the accounting period totaling £86,435.00 for the student sponsorship programme, Ramadan Iftaar packs for poor families prior to the holy month of Ramadan, Group Weddings Project and Emergency Covid-19 food packages for migrant workers displaced during the pandemic.

26 - Fatima Welfare Trust - Working Abroad

The trustees of Fatima Welfare Trust visit India every year to keep track and monitor on-going projects. A sum of £10,000.00 was used for the construction and repairs of houses for the poor and needy families in the more rural parts of Gujarat whereby help is difficult to reach.

Also, gift packs of mainly food to satisfactorily complete the month of Ramadhan were distributed to villages and the construction of boreholes/wells for clean and fresh water provisions. Also, donations were made to 'Covid-19' Quarantine Centres for poor families to be treated.

## **Visits**

The trustees could not visit all of the recipients or charities in the accounting period, but contact was maintained through telephone and photographs were given to the charity to assess progress.

**Fatima Welfare Trust**  
**Trustees' annual report**  
**for the period ended 15 October 2020**

**Structure, governance and management**

The Charity is regulated trust deed dated 28th October 2006

Fatima Welfare Trust is run wholly on a voluntarily basis.

**Appointment of charity trustees**

Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

**Reference and administrative details**

See preceding page under 'Charity Information'.

**Names of the charity trustees who manage the charity**

All trustees are named on the preceding page under 'Charity Information'.

**Financial review and reserves policy**

A substantial increase in donations by individuals was achieved in the year. Funds available are sufficient to permit the Trust to continue in operation in the medium to long term, together with the continued support from the donors.

The current level of reserves of £112,826 will be used for expenditure in the following year.

The charity aims to continue with its long-term projects in India and the Indian sub-continent. In countries where an urgent need arises the charity will aim to provide assistance for food, education, medical and religious education advancement.

There are no uncertainties about the charity continuing as a going concern.

The Trustees actively review all major risks which the Charity faces and drawn up a risk assessment which is reviewed at every meeting. The Trustees are satisfied that all systems are in place and arrangements have been made to manage any risks identified.

The Trustees would like to thank all those who assisted us with their moral and financial support and trust they continue to do so.

**Statement of Trustee's responsibilities**

The Trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period in preparing these financial statements, the trustees are required to:-

- Select suitable accounting policies to be applied consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and,
  - Prepare the financial statements on the going concern bases unless it is inappropriate to presume that the charitable company will continue in operation.

**Fatima Welfare Trust**  
**Trustees' annual report**  
**for the period ended 15 October 2020**

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 the Charities Act 2011, 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustees and signed on its behalf by:

Mr Lukman Vika  
Trustee

Date: 02/07/2021



## **Fatima Welfare Trust**

### **Independent Examiner's Report to the Trustees of Fatima Welfare Trust**

I report to the trustees on my examination of the accounts of Fatima Welfare Trust (the Trust) for the period ended 15 October 2020.

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

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

#### **Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

The appointed independent examiner of the trust:

M A Ibrahim (FCCA) for and on behalf of  
M.A.I (Accountants) Limited  
7 St Andrews Street  
Blackburn  
Lancashire  
BB1 8AE

Date: 02/07/2021

**Fatima Welfare Trust**  
**Statement of financial activities**  
**for the period ended 15 October 2020**

	Notes	Unrestricted funds	Restricted income funds	Total 2020	Total 2019
		£	£	£	£
<b>Income</b>	<b>3</b>				
<b>Income and endowments from:</b>					
Donations and legacies		159,585	-	159,585	159,785
<b>Expenditure</b>	<b>4</b>				
<b>Expenditure on:</b>					
Charitable activities		143,363	-	143,363	146,344
<b>Net income/(expenditure) for the year</b>		<u>16,223</u>	<u>-</u>	<u>16,223</u>	<u>13,441</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		96,203	-	96,203	82,762
Net incoming resources for the year		16,223	-	16,223	13,441
<b>Total funds carried forward</b>		<u>112,426</u>	<u>-</u>	<u>112,426</u>	<u>96,203</u>

**Fatima Welfare Trust**  
**Balance Sheet**  
**At 15 October 2020**

	Notes	Unrestricted funds £	Restricted income funds £	Total 2020 £	Total 2019 £
<b>Fixed assets</b>					
<b>Current assets</b>					
Cash at bank and in hand		112,826	-	112,826	96,528
		112,826	-	112,826	96,528
<b>Creditors: amounts falling due within one year</b>					
Trade creditors and accruals	6	400	-	400	325
<b>Net current assets</b>		112,426	-	112,426	96,203
<b>Net assets</b>		112,426	-	112,426	96,203
<b>Funds of the Charity</b>	7				
Unrestricted funds		112,426	-	112,426	96,203
<b>Total funds</b>		112,426	-	112,426	96,203

Approved by the Board of Trustees and signed on its behalf by

Mr Hussain Vika  
Trustee

Date: 02/07/2021

**Fatima Welfare Trust**  
**Notes to the Accounts**  
**for the period ended 15 October 2020**

**Basis of preparation**

**1 *Basis of accounting***

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102 and charities SORP (FRS 102) effective 1 January 2019, published by the Charity Commission in England & Wales.

The charity is a public benefit entity.

**2 *Accounting Policies***

***Income***

Income from charitable activities and voluntary donations are included in full in the Statement of Financial Activities when received. The value of services provided by volunteers has not been included.

***Expenditure***

Expenditure is included in the accounts on an accruals basis.

***Unrestricted funds***

Unrestricted funds are donations and other incoming resources receivable or generated for the charity without further specified purpose and are available as general funds.

***Restricted funds***

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the charity. Restricted funds may be restricted income funds, which are spent at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity, or they may be endowment funds, where the assets are required to be invested, or retained for actual use, rather than spent.

**Fatima Welfare Trust**  
**Notes to the Accounts**  
**for the period ended 15 October 2020**

<b>3 Analysis of income</b>	<b>Unrestricted funds</b>	<b>Restricted income funds</b>	<b>2020 Total funds</b>	<b>2019 Prior year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations and legacies</b>				
Donations	156,097	-	156,097	136,211
Gift Aid	3,435	-	3,435	23,532
Other	54	-	54	43
<b>Total</b>	<b>159,585</b>	<b>-</b>	<b>159,585</b>	<b>159,785</b>
<b>Total income</b>	<b>159,585</b>	<b>-</b>	<b>159,585</b>	<b>159,785</b>

<b>4 Analysis of expenditure</b>	<b>Unrestricted funds</b>	<b>Restricted income funds</b>	<b>2020 Total funds</b>	<b>2019 Prior year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Expenditure on charitable activities</b>				
Grants & Donations	142,763	-	142,763	145,630
Stationery, postage and printing	114	-	114	-
Accountancy fees	250	-	250	200
Independent examiner's fee	150	-	150	150
Bank charges	85	-	85	224
Other expenses	-	-	-	140
<b>Total</b>	<b>143,363</b>	<b>-</b>	<b>143,363</b>	<b>146,344</b>
<b>Total expenditure</b>	<b>143,363</b>	<b>-</b>	<b>143,363</b>	<b>146,344</b>

**5 Grants made to institutions**

<b>Name of institutions</b>	<b>Purpose</b>	<b>£</b>
Various	See trustees report	142,763
		<b>142,763</b>

**Fatima Welfare Trust**  
**Notes to the Accounts**  
**for the period ended 15 October 2020**

<b>6 Creditors</b>	<b>2020</b>	<b>2019</b>
Analysis of creditors:		
	£	£
Accruals	400	325
	<u>400</u>	<u>325</u>

**7 Analysis of fund assets and liabilities**

	Unrestricted funds £	Restricted income funds £	Total 2020 £
Current assets	112,826	-	112,826
Current liabilities	(400)	-	(400)
	<u>112,426</u>	<u>-</u>	<u>112,426</u>

**8 Details of certain items of expenditure**

	<b>2020</b>	<b>2019</b>
	£	£
Fees for examination of the accounts		
Independent examiner's fees	<u>150</u>	<u>150</u>

**9 Transactions with trustees and related parties**

There were no benefits, expenses or remuneration paid to the Trustees or persons connected to them.

<b>10 Employees</b>	<b>2020</b>	<b>2019</b>
	<b>Number</b>	<b>Number</b>
Average number of employees	<u>-</u>	<u>-</u>