

Fatima Welfare Trust

Financial Statements

for the year ended 15 October 2024

Fatima Welfare Trust

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Fatima Welfare Trust
Reference and Administrative Information
for the period ended 15 October 2024

Registered office

80 Altom Street
Blackburn
Lancashire
BB1 7LJ

Registered charity 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 2024

Registered charity 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:

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed, and its main objectives are to

- 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 which we govern and most active are the Indian Sub-continent comprising of India, Pakistan and Bangladesh and parts of Africa. These are to name but a few, however, our activities are generally global where the need arise. Provide 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. Assist in providing education and training with an emphasis on religious education. We also assist 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.

Activities and achievements

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

1 - Madrasah Darul Hijaz Yatama School, Mangrol, Gujarat, India

A donation of £350.00 was made to assist the above establishment for religious advancement of poor children and their maintenance costs.

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 – Bachon Ka Ghar Vagra, Dist Bharuch, India

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

5 – Naqshbandi Mujaddedi Foundation, 51 Auburn Street, Bolton

A donation of £100.00 was made to assist this establishment for maintenance costs and education of poor children working abroad.

6 – Benefit Mankind, Blackburn, United Kingdom – Water Truck Project

A donation of £500.00 was made in collaboration with the above establishment for purchasing and transporting 'Water' to the affected families of Palestine to assist in their daily needs.

7 – Dedza Welfare Trust, Africa

Donations totaling £700.00 was made to assist the above establishment for religious advancement and the construction of mosques in rural and deprived communities.

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8 – Aid 4 Ummah, 37 Victoria St, Blackburn, United Kingdom

A donation of £800.00 was made to assist with the above project for the purchase of 'Shelter Homes' in the region of the Atlas Mountain following the devastation of the recent earthquake.

9 – Yallah Ummah, Bangor St Community Centre, Blackburn – Morocco Projects

A total of 3 no. donations were made over the course of the accounting period of £11,500.00 for the purchase and distribution of food packs to displaced families, ramadan iftar packs, blankets and daily living needs following the devastation of the recent earthquakes.

10 – Ummah Welfare Trust, Blackburn – Palestine Relief Project

A donation was made of £2,000.00 for the purchase and distribution of food packs to displaced families in Palestine.

11 – Masjid E Irfan, 28 Shear Bank Rd, Blackburn, United Kingdom

A donation of £1,001.00 was made to the above establishment for the internal fit out costs for the newly constructed mosque/madrassah.

12 – Malawi Relief Fund UK, Blackburn – Cataract Eye Camp Project

A donation was made of £2,000.00 for a Cataract Eye Camp Project working alongside the host charity in Dedza. The project was initiated and organized by Malawi Relief Trust UK to benefit the local people who didn't have the provisions to pay for medical costs.

13 – Hassan Education & Welfare, Sanstha, Dhule, India

A donation of £500.00 was made to assist this establishment for maintenance costs and education of poor children.

14 – 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 £28,000.00 comprising of 2 no. payments 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. Part of the funds were also utilised for mosque repairs.

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.

15 - Jamiah Talimuddin Welfare and Charitable Waqf, Sidokar, Magror, India

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 donation of £3,520.00 was received by the above establishment over the course of the accounting period 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.

16 – Qari Mohamammad Suleman Educational Society, New Delhi, India

A donation of £4,873.75 was made to the above establishment for the sponsorship of poor and orphan children including their annual living costs.

17 – Madarsha Habibiya Darul Kuran Lil Banat, Bhopal, India

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 5 no. donations were made over the course of the accounting period of £26,246.10 for the construction of classrooms to an existing establishment which was dilapidated, construction of a new purpose-built mosque in a rural locality, construction of a water tank in the madrassah, ramadan iftar packages, children's uniform/attire costs and Qurbani. The new classrooms will provide much needed space and will also encourage increased intake levels of children from poor families. The new mosque construction in a rural locality will give the worshippers a much-needed facility.

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2024

18 - Education India Public Trust, Ahmedabad, India

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 5 no. donations were received by the above establishment over the course of the accounting period totaling £114,152.00 for the student sponsorship programme, medical costs, mosque construction, refurbishment of the current madrassahs and Ramadan Iftaar packs for poor families prior to the holy month of Ramadan.

19 – Quwwat Foundation, Preston – Palestine Relief Project

A donation was made of £2,000.00 for the purchase and distribution of food packs to displaced families in Palestine.

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.

Structure, governance and management

The Charity is regulated trust deed dated 28th October 2006

Fatima Welfare Trust is run wholly on a voluntarily basis.

Recruitment and appointment of 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 information

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'.

Risk management, financial review and reserves policy

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 have reviewed the reserves of the charity. Funds available are sufficient to permit the charity to continue in operation in the medium to long term, together with the continued support from the donors.

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

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

Future development

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.

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2024

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.

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: 02/06/2025

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 2024.

Respective responsibilities of trustees and examiner

As the charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of 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.

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 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: 02/06/2025

Fatima Welfare Trust
Statement of financial activities
for the period ended 15 October 2024

	Notes	Unrestricted funds £	Restricted income funds £	Total 2024 £	Total 2023 £
Incoming resources	2				
Income and endowments from:					
Donations and legacies		203,100	-	203,100	193,022
Resources expended	3				
Expenditure on:					
Charitable activities		199,503	-	199,503	204,433
Net movement in funds		<u>3,597</u>	<u>-</u>	<u>3,597</u>	<u>(11,411)</u>
Reconciliation of funds					
Total funds brought forward		<u>186,577</u>	<u>-</u>	<u>186,577</u>	<u>197,988</u>
Total funds carried forward		<u>190,174</u>	<u>-</u>	<u>190,174</u>	<u>186,577</u>

Fatima Welfare Trust
Balance Sheet
At 15 October 2024

	Notes	Unrestricted funds £	Restricted income funds £	Total 2024 £	Total 2023 £
Current assets					
Cash at bank and in hand		190,649	-	190,649	187,027
		<u>190,649</u>	<u>-</u>	<u>190,649</u>	<u>187,027</u>
Creditors: amounts falling due within one year					
Trade creditors and accruals	5	475	-	475	450
Net current assets		<u>190,174</u>	<u>-</u>	<u>190,174</u>	<u>186,577</u>
Net assets		<u>190,174</u>	<u>-</u>	<u>190,174</u>	<u>186,577</u>
The funds of the charity					
Unrestricted funds	6	190,174	-	190,174	186,577
Total charity funds		<u>190,174</u>	<u>-</u>	<u>190,174</u>	<u>186,577</u>

Approved by the board of trustees and signed on its behalf by

Mr Hussain Vika
Trustee

Date: 02/06/2025

Fatima Welfare Trust
Notes to the Accounts
for the period ended 15 October 2024

1 Accounting Policies

(a) Basis of preparation

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.

(b) Funds structure

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 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.

(c) Incoming resources

All 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 in these accounts.

(d) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Fatima Welfare Trust
Notes to the Accounts
for the period ended 15 October 2024

2 Analysis of incoming resources	Unrestricted funds £	Restricted income funds £	2024 Total funds £	2023 Prior year £
Donations and legacies				
Donations	191,026	-	191,026	176,815
Gift Aid	9,284	-	9,284	14,503
Other	2,790	-	2,790	1,704
Total	203,100	-	203,100	193,022
Total income	203,100	-	203,100	193,022

3 Analysis of resources expended	Unrestricted funds £	Restricted income funds £	2024 Total funds £	2023 Prior year £
Expenditure on charitable activities				
Grants & Donations	198,588	-	198,588	202,601
Stationery, postage and printing	35	-	35	56
Accountancy fees	300	-	300	300
Independent examiner's fee	200	-	200	150
Legal and professional fees	-	-	-	240
Bank charges	330	-	330	352
Other expenses	50	-	50	734
Total	199,503	-	199,503	204,433
Total expenditure	199,503	-	199,503	204,433

4 Grants made to institutions

Name of institutions	Purpose	£
Various	See trustees report	198,588
		198,588

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Notes to the Accounts
for the period ended 15 October 2024

5 Analysis of creditors:

Analysis of creditors:	2024	2023
	£	£
Accruals	475	450
Total	475	450

6 Analysis of net assets between funds

	Unrestricted funds	Restricted income funds	Total 2024
	£	£	£
Current assets	190,649	-	190,649
Current liabilities	(475)	-	(475)
Total net assets	190,174	-	190,174

7 Details of certain items of expenditure

	2024	2023
Fees for examination of the accounts	£	£
Independent examiner's fees	200	150

8 Transactions with trustees and related parties.

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

9 Employees

Employees	2024 Number	2023 Number
Average number of employees	-	-

No employee received emoluments of more than £60,000.