

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales · Charity number 1118492

Details

Other names	AL MUSTAFA WELFARE SOCIETY UK, AL MUSTAFA WORLDWIDE, GLOBAL VISION AID
Status	Registered
Legal form	Charitable company
Company number	05581896
Registered	2007-03-23
Register	View on the Charity Commission register

Contact

Address The Gatekeeper's House
The Old Pumping Station
Pump Alley
Brentford
London
TW8 0AP

Phone 02085696444

Email sajid@almustafatrust.org

Website www.almustafatrust.org

Activities

Objects: GENERAL CHARITABLE PURPOSES.

Activities: General charitable and religious educational activities throughout UK. Medical, aid, relief of poverty, famine relief and community development internationally.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE NATIONAL AND OVERSEAS
- Bangladesh
- Burma
- India
- Pakistan
- Somalia
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£11,442,038	£10,331,844	£9,241,153	19
2023-10-31	£9,108,719	£7,469,077	£8,130,959	16
2022-10-31	£8,721,896	£5,903,319	£6,491,317	16
2021-10-31	£7,384,104	£5,154,825	£3,672,740	15
2020-10-31	£4,389,021	£3,245,018	£1,443,461	15

Trustees

Name	Role	Appointed
ABDUL RAZZAQ SAJID	Chair	
RIZWANA LATIF		
RUBINA KHAWAJA		2019-11-15
SHAMAMA SHAHID LATEEF		2019-11-15

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales - Charity number 1118492

Accounts



**AI Mustafa
Welfare Trust**

Charity Number: 1118492

AI Mustafa Welfare Trust International Ltd

Annual Report & Financial Statements

Year ended 31 October 2024

England & Wales Registered Charity No. 1118492

TURNING COMPASSION
INTO ACTION FOR LASTING

CHANGE





Contents

Charity Information	03
Chairman's Message	04
Our achievements	05
Zakat Eligible Projects	06
Eye Care	07
Orphans	07
Clean Water	08
Hufaz	09
Gaza	10
Feed one million	12
Fidya & Kaffarah	13
Give a little extra	13
Trustees' annual report (<i>incorporating the director's report</i>)	14
Independent auditor's report to the members	18
Statement of financial activities (<i>including income and expenditure account</i>)	23
Statement of financial position	24
Statement of cash flows	25
Notes to the financial statements	26

Al Mustafa Welfare Trust International Ltd

Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 October 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2024.

Charity Information

Registered Charity Name	AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD
Charity Registration Number	1118492
Company registration number	05581896
Principal office & registered office	110 High Street First Floor Hounslow, Middlesex London TW3 1NA United Kingdom
The trustees	Mr Abdul Razzaq Sajid Mrs Rizwana Latif Mrs Shamama Shahid Lateef Mrs Rubina Khawaja
Auditor	K K Associates Chartered accountants & Statutory Auditor 305 Crown House Park Royal North Circular Road London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank 12 Smithy Lane Hounslow, TW3 1EH



CHAIRMAN'S MESSAGE >>

Dear friends,

This year has posed significant challenges for many; however, your generous contributions have brought a sense of hope to individuals around the world. I am writing today to express our sincere gratitude for the illumination you have provided - a beacon that reaches even the most shadowed areas of our world.

I would like to convey that the need for hope and kindness remains urgent. In addition to the tragic loss of over 58,000 innocent lives, there are currently 1.9 million individuals who are homeless in Gaza.

An extensive infrastructure failure has resulted in numerous individuals residing in tents, necessitating immediate medical assistance amid worsening conditions. We are deeply appreciative of our ability to provide essential supplies, including critical medical supplies, despite significant challenges. This year, I encourage you to join us in extending compassion once again - providing a hand of hope to those in need across the globe. Collaborating with renewed purpose and clear vision will enable us to continue making meaningful contributions to society. As long as compassion persists, light and hope in this world will endure and remain everlasting. Let us collaboratively clarify the direction forward. With gratitude,

Thank you,

Abdulrazzaq Sajid



>> OUR << ACHIEVEMENTS

>> **252,028**

Cataract Surgeries
Performed



>> **1,717,468**

OPD Screenings

>> **1,125,479**

Eyeglasses
Distributed



>> **1521**

People with
Disabilities
Supported in
Business



>> **15,905**

Water Hand Pump

>> **1,568,320**

Beneficiaries
Provided Food Aid



>> **23**

Water Purification
Plants



>> **861**

School Based
Eye Camps



>> **7,143**

Orphan Children
Sponsored



>> **3.5 million**

Qurbani Meat
Distribution
Beneficiaries



>> **7,249**

Water Wells
Installed

>> **18,433**

Disabled Children
Supported to
Attend School

>> **15,087**

Hafiz Students
Sponsored



>> **112**

Mosques
Built



>> **461**

Community Water
Wells Installed

>> **34**

Schools
Built



>> **652,111**

Hepatitis
Screenings



MOST POPULAR ZAKAT ELIGIBLE PROJECTS

In our quiet moments of reflection we are called to go beyond empathy into compassionate action.

Contributing Zakat facilitates the realisation of this vision. As our Prophet (saw) conveyed, Zakat holds great significance in the eyes of Allah. By meeting this responsibility, you bring dignity back to families lacking food, water, healthcare or education. By collaborating, we can provide sustainable assistance, enhance community well-being and improve vision.

We rely on you to turn compassion into lasting, generational change - to not just provide aid, but create pathways out of poverty. Let us unite as one Ummah to illuminate lives and build brighter futures.

With your support, we can bring forth lasting change, we can go beyond empathy, into action.

GIVE ZAKAT WHERE MOST NEEDED
£100 / £500 / £1,000 / £5,000

TURNING COMPASSION
INTO >> ACTION
WITH YOUR ZAKAT
FOR LASTING CHANGE



READ MORE...





EYE CARE

FOR A

BETTER FUTURE

Of the 2.2 billion visually impaired people worldwide, 50% can be treated or prevented.

For millions, access to healthcare is a barrier to change. Our global efforts aim to restore sight through our remote eye camps and specialist eye hospital, providing free cataract surgeries and aiding millions with glasses, medicine and treatment.

HOW YOU CAN HELP

£45 Could provide One Cataract Surgery

£1,500 Could provide a Complete Eye Camp

£4,000 Could provide a Slit Lamp

READ MORE...



BRIGHTER FUTURES FOR ORPHANS

We strive to give vulnerable orphan children the best start in life so they can build happy futures without being forced to leave school or work.

Children under our Orphan program receive wholesome food, first-rate education, healthcare and services meant to support their welfare. Our sponsors get tailored comments and see the direct results of their donations.

HOW YOU CAN HELP

£28 A Month Sponsors an Orphan

£336 Supports One Orphan for One Year

£45 Will give an Eid Gift to an Orphan



READ MORE...





CLEAN WATER FOR HEALTHIER COMMUNITIES

785 million people lack access to safe and clean drinking water and are compelled to drink potentially fatally contaminated water.

With years of expertise, we are dedicated to constructing wells, cleaning water sources, and creating intricate clean water solutions in places where well construction is not feasible.

HOW YOU CAN HELP

£200 Help Install a Water Hand Pump

£300 Help Install an Electric Water Well

£500 Help Install a Water Well

£2,500 Help Install a Solar Water Well

£5,500 Small Water Purification Plant

£11,000 Large Water Purification Plant

READ MORE...



Saad bin Ubadah (ra) narrated.

I asked the Prophet of Allah what charity is best? And he replied, 'Giving water to drink.'

[SUNAN IBN MAJAH]



NURTURING FUTURE >> HUFUZ

Empower the life of a vulnerable Muslim child through our Hifz Program, which facilitates Quranic learning and creates beacons of guidance within communities.

Empower a vulnerable Muslim child's life through our Hifz Programme. Join us in supporting 1 of 15,000 students with a high quality learning environment, daily meals, clothing, medical care, and more; as a donor you will receive feedback from your sponsored child and will be kept current on their progress.



HOW YOU CAN HELP

Donate towards the school fees and boarding of a poor child.

£15 Sponsor a child for 3 years (pay monthly)

£180 Sponsor a child for 3 years (pay yearly)

£540 Sponsor a child for 3 years (one-off)

READ MORE...





GAZA & PALESTINE

The humanitarian catastrophe in Gaza has reached unprecedented levels. Over 58,000 people have lost their lives, and more than 1.5 million residents have been displaced from their homes, creating one of the most severe humanitarian crises of our time.



In Rafah, Gaza, the situation is still terrible and extensive destruction leaves many displaced. Damage in the infrastructure prevents residents from safely returning even with a temporary truce, making the challenges for survival near impossible. While international appeals for more humanitarian aid get louder, displaced people in Rafah still suffer greatly with limited resources and crowded living circumstances.

Sustainable solutions and quick assistance are still absolutely vital. Despite these overwhelming and developing circumstances, Al Mustafa global family has maintained its commitment to the people of Gaza since 2014. Through our strategic partnerships and determination, we continue to deliver vital aid despite the severe restrictions and challenging conditions.

HOW YOU CAN HELP



£55 For a one-month Family Food Pack



£200 Provides safe, clean water for families in Gaza who are in need



£300 For a Family Survival Pack (food, water, shelter, health & hygiene essentials)



£500 Zakat donation for a vulnerable family

EMERGENCY AND DISASTER RELIEF



Al Mustafa global family is providing vital support to six key hospitals in Palestine and Gaza, supplying them with critical medical supplies and equipment.

These hospitals include:

- **Field Hospital Tal Al-Hawa, Southern Gaza Strip**
- **Field Hospital Khan Yunis, Southern Gaza Strip**
- **Red Crescent Hospital Khan Yunis, Gaza Strip**
- **Field Hospital Nablus, West Bank**
- **Jordanian Surgical Station Ramallah, West Bank**
- **Jordanian Surgical Station Jenin, West Bank**

Our newest hospital in Egypt stands as a beacon of hope, ready to treat thousands of critically injured patients, with the capacity to care for even more.

Through these channels and your generous support, we have achieved significant impact:

- **Nearly 500,000 Beneficiaries**
- **Food Security:** 32,000 families received food packs, benefiting over 200,000 people
- **Clean Water:** 20,000 individuals now have daily access to safe drinking water
- **Medical Aid:** Nearly 80,000 people received essential medical supplies
- **Cooked Food:** 176,000 people receive daily hot meals through our Gaza kitchen



YOUR SUPPORT IS CRUCIAL

£500 Technical & Operational Facilities

£1,000 Medical Facilities

£2,500 Patient Ward

£5,000 Intensive Care Unit

£10,000 Operating Theater



FEED ONE MILLION

In order to combat hunger during the holy month and beyond, we are committed to feeding one million people this Ramadan.

In order to maintain communities fed and nourished and to encourage spirituality and worship, we want to make sure that everyone has enough food for iftar and suhoor. Come help us feed one million people by delivering freshly prepared iftar meals or food parcels for families.



HOW YOU CAN HELP

Cooked Meals

£50 Will provide meals for 50 people

£100 Will provide meals for 100 people

£250 Will provide meals for 250 people

£750 Will provide meals for 750 people

Family Food Packs

£55 For a family Food Pack

£110 Will feed two families

£550 Can feed 10 families



« FIDYAH » & KAFFARAH

Fidyah

When someone cannot fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay Fidyah. Fidyah costs £6 per each missed fast, which provides two meals for a person in need. For the whole month of Ramadan, Fidyah is £180.

£6 per fast and £180 for whole month

Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason. To atone for the missed/broken fast, a person must fast continuously for 60 days. If they are unable to do so, they must feed 60 poor people at a rate of £6 per person, which is the cost of an average meal in the UK.

This amounts to £360 kaffarah for each missed/ intentionally broken fast.

READ MORE...



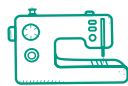
GIVE A LITTLE EXTRA

Give Hope - Set Up Direct Debit For Monthly Donations

Please support us by giving just **£5 per month**, so we can help needy and vulnerable people to live their lives with dignity and peace.



£10 Plant an **Olive Tree**



£50 Provides a **Sewing Machine**



£45 For an **Orphans Gift Pack**



£150 Provides a family with **One Goat**

We are Members & Affiliates of



Registered with
FUNDRAISING
REGULATOR



Financial Statements

Trustees Annual Report *(Incorporating the Director's Report)* *(Continued)*

The trustees present their report and accounts for the year ended 31 October 2024. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2019. The following sections for achievements and performance and financial review form the strategic report of the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees who are actively engaged in the overall management and control of the charity. In the year ended 31 October 2024, the following persons served as trustees:

Mr Abdul Razzaq Sajid
Mrs Rizwana Latif
Mrs Shamama Shahid Lateef
Mrs Rubina Khawaja

The charity is managed by the board of trustees and senior management. All major decisions that require board approval are presented to the board. The board Chairman actively participates in on-going management actions working together with senior management of the charity.

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government or private organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

The charity received donations including Gift Aid and investment income during the year amounting £11,442,038. Total outgoing resources amounted to £10,331,844.

Total available funds as at 31 October 2024 amounted to £9,241,153 of which £4,063,941 related to restricted funds and £5,177,212 was available for unrestricted purposes.

The Trustees are satisfied that the charities activities during the year have met their objectives and are satisfied with the financial position at the year end.

(Continued...)

Trustees Annual Report *(Incorporating the Director's Report)* *(Continued)*

RESERVES POLICY

The trustees regularly review the risks to the charity and are actively monitoring the reserves available to the charity. As the work continues, the trustees have decided to continue to maintain a reasonable surplus which covers a significant part of annual expenditure.

The trustees are satisfied that all the funds received have been applied in a wholly effective manner.

FUTURE PLANS

During this year the charity continued its work and development of its programmes, working closely as a team in achieving its charitable objectives.

The Trustees have not planned any significant changes to the charity's activities.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance, and have also established, and manage, an effective internal control environment. This is supported by systems, processes, and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011 and public benefit guidance published by the Charity Commission.

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these 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 accounting 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 going concern basis unless it is inappropriate to presume that the charity will continue in operation.

(Continued...)

Trustees Annual Report *(Incorporating the Director's Report)* *(Continued)*

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice. We advise our donors and supporters that we are regulated by the Fundraising Regulator and comply with their Code of Practice.

We have a complaint registration policy and procedure in place. If donors and supporters have any complaints, they can register their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Abdul Razzaq Sajid
Trustee

110 High Street,
First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 25 August 2025

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed; we have not identified any material uncertainties relating to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' report, which includes the directors' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report..

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity, which it has to comply with. Our audit tests included tests to check this compliance to the extent that we are expected to do so.
- In our risk assessment process detailed discussions and planning took place to ensure that our audit procedures are so designed that any material irregularity including fraud will be uncovered when we carry out our tests.

- In addition, our meetings with the company's management included enquiries that were focused on detection of irregularities including fraud. Discussions included consideration of the risk of management override on controls and segregation of duties.
- As part of our audit, we reviewed Board minutes and any correspondence with all regulatory authorities.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kamal A. Kureshi
Senior Statutory Auditor

For and on behalf of K K Associates
Statutory Auditors

305 Crown House
Park Royal
North Circular Road
London
NW10 7PN

Date: 25 August 2025

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS					
Donations and legacies	5	2,669,845	8,643,802	11,313,647	9,047,370
Investment income	7	128,391	–	128,391	61,349
TOTAL INCOME		2,798,236	8,643,802	11,442,038	9,108,719
EXPENDITURE					
Expenditure on raising funds	6,8	1,157,812	518,628	1,676,440	1,120,240
Expenditure on charitable activities	9,10	1,044,376	7,611,028	8,655,404	6,348,837
TOTAL EXPENDITURE		2,202,188	8,129,656	10,331,844	7,469,077
NET INCOME AND NET MOVEMENT IN FUNDS		596,048	514,146	1,110,194	1,639,642
RECONCILIATION OF FUNDS:					
Total funds brought forward		4,581,164	3,549,795	8,130,959	6,491,317
TOTAL FUNDS CARRIED FORWARD		5,177,212	4,063,941	9,241,153	8,130,959

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 26 to 35 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Statement of Financial Position

Year Ended 31 October 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	16	822,483	543,850
CURRENT ASSETS			
Debtors	17	1,255,918	760,550
Cash at bank and in hand		7,190,555	6,851,818
		<u>8,446,473</u>	<u>7,612,368</u>
CREDITORS: Amounts falling due within one year	18	<u>27,803</u>	<u>25,259</u>
NET CURRENT ASSETS		<u>8,418,670</u>	<u>7,587,109</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>9,241,153</u>	<u>8,130,959</u>
NET ASSETS		<u>9,241,153</u>	<u>8,130,959</u>
FUNDS OF THE CHARITY			
Restricted funds		4,063,941	3,549,795
Unrestricted funds		5,177,212	4,581,164
		<u>9,241,153</u>	<u>8,130,959</u>
TOTAL CHARITY FUNDS	20	<u>9,241,153</u>	<u>8,130,959</u>

These financial statements were approved by the board of trustees and authorised for issue on 25 August 2025, and are signed on behalf of the board by:



Mr Abdul Razzaq Sajid *Trustee*

Al Mustafa Welfare Trust International Ltd
(England and Wales registered company number 05581896),
(England and Wales registered charity number 1118492)

The notes on pages 26 to 35 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Statement of Cash Flows

Year ended 31 October 2024

	2024 £	2023 £
Cash flows from operation activities		
Net income	1,110,194	1,639,642
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	12,029	9,691
Other interest receivable and similar income	(128,391)	(61,349)
Accrued expenses	580	6,654
<i>Changes in:</i>		
Trade and other debtors	(495,368)	774,376
Trade and other creditors	1,964	2,373
Cash generated from operations	501,008	2,371,387
Interest received	128,391	61,349
Net cash from operating activities	629,399	2,432,736
Cash flows from investing activities		
Purchase of tangible assets	(290,662)	(535,488)
Net cash from investing activities	(290,662)	(535,488)
Net increase in cash and cash equivalents	338,737	1,897,248
Cash and cash equivalents at beginning of year	6,851,818	4,954,570
Cash and cash equivalents at end of year	7,190,555	6,851,818

The notes on pages 26 to 35 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements

Year ended 31 October 2024

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 110 High Street, First Floor, Hounslow, Middlesex, London, TW3 1NA, United Kingdom.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102) effective 1 January 2019) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations is recognised when it has been received.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fitting - 20% straight line

4. LIMITED BY GUARANTEE

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	1,420,677	8,643,802	10,064,479
Gift Aid	1,249,168	–	1,249,168
	<u>2,669,845</u>	<u>8,643,802</u>	<u>11,313,647</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	1,902,594	6,149,954	8,052,548
Gift Aid	994,822	–	994,822
	<u>2,897,416</u>	<u>6,149,954</u>	<u>9,047,370</u>

6. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Advertising & promotional expenses	972,041	435,415	1,407,456	767,350
Printing, postage and stationery	88,665	39,716	128,381	273,361
HR and support cost	97,106	43,497	140,603	79,529
Total	<u>1,157,812</u>	<u>518,628</u>	<u>1,676,440</u>	<u>1,120,240</u>

7. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>128,391</u>	<u>128,391</u>	<u>61,349</u>	<u>61,349</u>

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

8. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Raising funds	1,157,812	518,628	1,676,440

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Raising funds	751,243	368,997	1,120,240

9. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Health & Education	–	1,692,596	1,692,596
Poverty	318,711	1,282,522	1,601,233
Other Projects	339,535	–	339,535
Interfaith & Culture	288,090	1,352,539	1,640,629
Emergency & Disaster	–	3,283,371	3,283,371
Governance costs (Note 21)	98,040	–	98,040
	<u>1,044,376</u>	<u>7,611,028</u>	<u>8,655,404</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Health & Education	–	2,464,153	2,464,153
Poverty	–	1,176,789	1,176,789
Other Projects	583,312	–	583,312
Interfaith & Culture	–	764,277	764,277
Emergency & Disaster	–	1,282,706	1,282,706
Governance costs (Note 21)	77,600	–	77,600
	<u>660,912</u>	<u>5,687,925</u>	<u>6,348,837</u>

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

10. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Activities undertaken directly £	Support costs £	Total Funds 2024 £	Total Funds 2023 £
Health & Education	1,506,399	186,197	1,692,596	2,464,153
Poverty	1,141,436	141,086	1,282,522	1,176,789
Other Projects	842,233	104,103	946,336	583,312
Interfaith & Culture	1,203,750	148,789	1,352,539	764,277
Emergency & Disaster	2,922,177	361,194	3,283,371	1,282,706
Governance costs	98,040	–	98,040	77,600
	<u>7,714,035</u>	<u>941,369</u>	<u>8,655,404</u>	<u>6,348,837</u>

11. GRANTS PAID

Due to the current crisis in Gaza the charity received donations for emergency funding and the trustees felt that the activities will be achieved most effectively by making grant payments to other organisations who have got established infrastructure to facilitate the charitable objectives.

	2024 £
Palestine including Gaza	
Name of Institution:	
United Nations Relief Agency UNRWA	50,000
Palestinian Red Crescent Society	23,806
Egyptian Red Crescent for Palestine	558,982
Egyptian Health Authority hospital project for Palestinians	390,665
Royal Hashemite Court	200,000
Jordan Hashemite Charity Organisation JHCO	183,089
	<u>1,406,542</u>

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*
Notes to the Financial Statements *(continued)*
Year ended 31 October 2024

12. NET INCOME

	2024	2023
	£	£
net income is stated after charging/crediting:		
Depreciation of tangible fixed assets	12,029	9,691

13. AUDITORS' REMUNERATION

	2024	2023
	£	£
Fees payable for the audit of the financial statements	12,000	12,000

14. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	700,476	614,153
Social security costs	73,483	65,287
Employer contributions to pension plans	12,909	12,849
	<u>786,868</u>	<u>692,289</u>

The average head count of employees during the year was 19 (2023: 16). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Number of permanent staff	19	16

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

15. TRUSTEE AND KEY MANAGEMENT PERSONNEL REMUNERATION

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £58,300 (2023 – £58,300) for his services to the Charity. This remuneration is approved by the Charity Commission. Remuneration received by key management personnel during this year amounted to £149,083 (2023 - £117,050) including the Trustee Mr Sajid. None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs in respect of two Trustees amounting to £ 1,467 (2023 - £28,234) were reimbursed by the Charity to the Trustees. Except for this, no related party transaction took place.

16. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Total £
COST			
At 1 November 2023	527,238	102,146	629,384
Additions	263,050	27,612	290,662
At 31 October 2022	790,288	129,758	920,046
DEPRECIATION			
At 1 November 2023	–	85,534	85,534
Charge for the year	–	12,029	12,029
At 31 October 2022	–	97,563	97,563
CARRYING AMOUNT			
At 31 October 2024	790,288	32,195	822,483
At 31 October 2023	527,238	16,612	543,850

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*
Notes to the Financial Statements *(continued)*
Year ended 31 October 2024

17. DEBTORS

	2024	2023
£	£	
Trade debtors	1,249,168	758,800
Other debtors	6,750	1,750
	<u>1,255,918</u>	<u>760,550</u>

18. CREDITORS: Amounts falling due within one year

	Total Funds 2024	Total Funds 2023
	£	£
Accruals and deferred income	8,552	7,972
Social security and other taxes	19,251	17,287
	<u>27,803</u>	<u>25,259</u>

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,909 (2023: £12,849).

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

20. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 November 2023 £	Income £	Expenditure £	At 31 October 2024 £
General funds	4,581,164	2,798,236	(2,202,188)	5,177,212

	At 1 November 2022 £	Income £	Expenditure £	At 31 October 2023£
General funds	3,034,554	2,958,765	(1,412,155)	4,581,164

Restricted funds

	At 1 November 2023 £	Income £	Expenditure £	At 31 October 2024 £
Interfaith & Culture	207,953	1,638,535	(1,444,703)	401,785
Poverty	1,323,928	1,692,522	(1,369,915)	1,646,535
Health & Education	1,361,761	1,876,822	(1,807,932)	1,430,651
Emergency & Disaster	656,153	3,435,923	(3,507,106)	584,970
	3,549,795	8,643,802	(8,129,656)	4,063,941

	At 1 November 2022 £	Income £	Expenditure £	At 31 October 2023 £
Interfaith & Culture	159,962	862,161	(814,170)	207,953
Poverty	1,283,587	1,291,635	(1,251,294)	1,323,928
Health & Education	1,682,035	2,304,739	(2,625,013)	1,361,761
Emergency & Disaster	331,179	1,691,419	(1,366,445)	656,153
	3,456,763	6,149,954	(6,056,922)	3,549,795

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

21. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
	£	£	£
Fixed Assets	822,483	-	822,483
Debtors	296,377	959,541	1,255,918
Cash at bank and in hand	4,063,913	3,126,642	7,190,555
Creditors (falling due within one year)	(5,561)	(22,242)	(27,803)
Net assets	5,177,212	4,063,941	9,241,153
Unrestricted funds	5,177,212		5,177,212
Restricted funds		4,063,941	4,063,941
Total charity funds	5,177,212	4,063,941	9,241,153

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
	£	£	£
Fixed assets	543,850		543,850
Debtors	243,566	516,984	760,550
Cash at bank and in hand	3,798,524	3,053,294	6,851,818
Creditors (falling due within one year)	(4,776)	(20,483)	(25,259)
Net assets	4,581,164	3,549,795	8,130,959
Unrestricted funds	4,581,164		4,581,164
Restricted funds		3,549,795	3,549,795
Total charity funds	4,581,164	3,549,795	8,130,959

Al Mustafa Welfare Trust International Ltd *Company Limited by Guarantee*

Notes to the Financial Statements *(continued)*

Year ended 31 October 2024

22. GOVERNANCE COSTS

	Unrestricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Professional fees	65,536	65,536	51,306
Audit fees	12,000	12,000	12,000
Bank charges	8,475	8,475	4,603
Depreciation	12,029	12,029	9,691
	<u>98,040</u>	<u>98,040</u>	<u>77,600</u>

23. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Nov 2023 £	Cash Flows £	At 31 Oct 2024 £
Cash at bank and in hand	<u>6,851,818</u>	<u>338,737</u>	<u>7,190,555</u>

**We couldn't have done
it without you!
Together we performed
252,028
Cataract surgeries.**





**Al Mustafa
Welfare Trust**

Visit almustafatrust.org
Call +44 (0)20 8569 6444

110 High Street,
Hounslow,
TW3 1NA.
Charity Number: 1118492

Follow us on Facebook & Instagram for the latest
volunteer opportunities, events & news!

 [almustafawelfaretrust](https://www.facebook.com/almustafawelfaretrust)
 [almustafatrust](https://www.instagram.com/almustafatrust)

 Registered with
FUNDRAISING
REGULATOR



AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales - Charity number 1118492

Accounts



Al Mustafa Welfare Trust

Charity Number: 1118492

Al Mustafa Welfare Trust International Ltd

Annual Report & Financial Statements

Year ended 31 October 2023

England & Wales Registered Charity No. 1118492



Contents

Charity Information	03
Trustees Annual Report	
Message from the Chairman	04
About Us	05
Our Journey	05
Our Achievements	06
Most Popular Zakat Eligible Projects	07
Eye Care for the Poor	08
Caring for Orphans	08
Clean Water Projects	09
Sponsor a Hafiz	10
Emergency & Disaster Relief	10
Palestine & Gaza	11
Yemen	12
Feed 1 Million	12
Fidyah & Kaffarah	13
Give a Little Extra	13
Trustee's Annual Report (continued)	14
Independent Auditor's Report	18
Statement of Financial Activities	23
Balance Sheet	24
Statement of Cash Flows	25
Notes to the Financial Statements	26

Charity Information

Registered Charity Name	Al Mustafa Welfare Trust International Ltd
Charity Registration Number	1118492
Registered/Principal Office	110 High Street, First Floor Hounslow, Middlesex, London TW3 1NA
Trustees	Mr. Abdul Razzaq Sajid Mrs. Rizwana Latif Mrs. Shamama Shahid Lateef Mrs. Rubina Khawaja
Auditors	K K Associates Chartered Accountants & Statutory Auditor 305 Crown House North Circular Road Park Royal London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank Unit 8-9 Treaty Centre Hounslow TW3 1ES



CHAIRMAN'S MESSAGE >>

Dear friends, Assalaamu alaykum,

In times of hardship, your compassion uplifts us all. Despite the trials this year has brought, you have given selflessly to uplift those in need. Your generosity has brought light into dark places - for this, we are deeply thankful.

Together, we have the power to bring hope. This year, I humbly ask you to join us once more. Through your kindness, we can aid vulnerable communities worldwide.

It is with heavy hearts that we reflect on Gaza's suffering - over 40,000 innocent lives lost, over 2 million displaced, hospitals and schools in ruins. Though faced with restrictions, our partners carried critical supplies into Gaza. Food, blankets, medical equipment – all made possible by you.

Darkness cannot drive out darkness; only light can do that. Hope cannot be extinguished when hearts like your own still care. Let us light the way forward together.

With gratitude,

Abdulrazzaq Sajid



ABOUT US >>

Over the last decades, Al Mustafa has evolved from a grassroots initiative into a globally recognized charity

Inspired by Prophetic compassion, we serve humanity with mercy, empowering communities through our devoted and experienced team who transform donations into lasting change. We aim to share our mission with those who believe in mercy, duty and humanity.

In over 40 years, we've transformed 15 million lives through sight restoration, clean water projects, education, orphan sponsorship, food aid, community empowerment projects and emergency aid. Your donations will relieve anguish, defeat despair and spark renewal. Join us in building a legacy of borderless compassion and shared duty.

 Sight Restoration & Healthcare

 Food Aid

 Clean Water

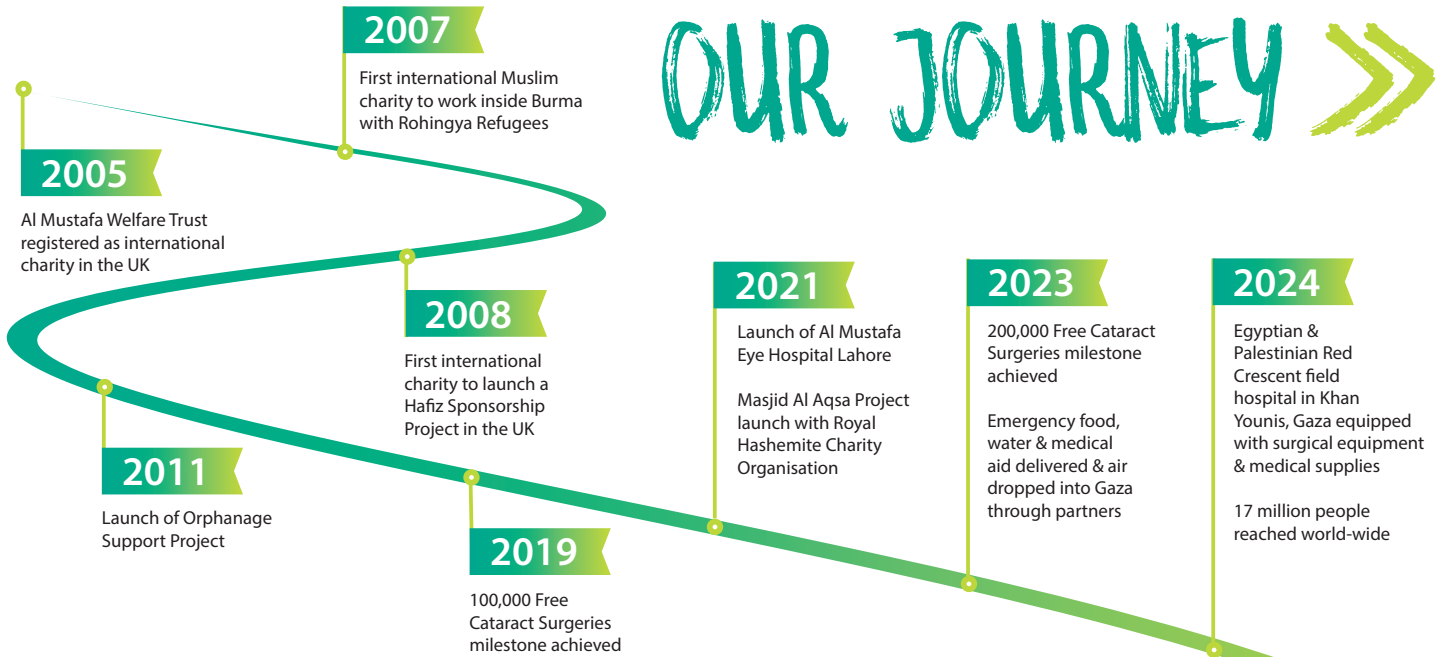
 Community Empowerment

 Education & Child Welfare

 Emergency Response & Recovery



OUR JOURNEY >>



OUR ACHIEVEMENTS



» **3.1 million**

Qurbani Meat
Distribution
Beneficiaries



» Global Aid
Delivery in
23 Countries



» **611,588**

Hepatitis
Screenings



» **1499**

People with
disabilities
supported in
business

» **948,624**

Beneficiaries were
provided with Food
Aid



» **201,433**

Cataract Surgeries
Performed



» **18,146**

Disabled children
supported to attend
school

» **13,831**

Hafiz Students
Sponsored



» **1,467,691**

OPD Screenings

» **929,641**

Eyeglasses
Distributed



» **706**

School Based
Eye Camps



» **6289**

Orphan Children
Sponsored



»

14,642

Water Hand Pump



» **17**

Water Purification
Plants



» **6,379**

Water Wells
Installed

» **31**

Schools
Built



» **434**

Community Water
Wells Installed

» **84**

Mosques
Built



«LET'S GO» BEYOND COMPASSION WITH YOUR ZAKAT TO LASTING CHANGE

READ MORE...



As we reflect on the past year, Ramadan reminds us of our duty to uplift vulnerable communities worldwide. During this year, we are called to go beyond empathy into compassionate action.

Giving Zakat enables this vision. As our Prophet (saw) taught, Zakat is beloved to Allah. By fulfilling this obligation, you restore dignity to families without food, water, healthcare, or education. Together, we can empower them through sustainable aid, nourish communities and restore sight.

We rely on you to turn compassion into lasting, generational change - to not just provide aid, but create pathways out of poverty. This Ramadan, let us unite as one Ummah to illuminate lives and build brighter futures.

With your support, we can go beyond empathy and into action. We can bring forth lasting change.

GIVE ZAKAT WHERE MOST NEEDED

£100 / £500 / £1,000 / £5,000

MOST
POPULAR
ZAKAT
ELIGIBLE
PROJECTS





« PIONEERING EYE CARE FOR THE POOR »»

Globally 2.2 billion people face blindness, with 75% being preventable or treatable. Limited healthcare access impedes change for millions.

Our global efforts aim to restore sight through our remote eye camps and specialist eye hospital, providing free cataract surgeries and aiding millions with glasses, medicine and treatment.

HOW YOU CAN HELP

£45 Could provide One Cataract Surgery

£1,500 Could provide a Complete Eye Camp

£4,000 Could provide a Slit Lamp

READ MORE...



« CARING FOR ORPHANS »»

We strive to give vulnerable orphan children the best start in life so they can build happy futures without being forced to leave school or work.

With our Orphan programme, children are provided with nutritious food, excellent education, access to healthcare and services to promote their wellbeing. Our donors receive personalised feedback, witnessing the tangible impact of their contributions.

HOW YOU CAN HELP

£28 A Month Sponsors an Orphan

£336 Supports One Orphan for One Year

£45 Will give an Eid Gift to an Orphan



READ MORE...





CLEAN WATER PROJECTS

READ MORE...



785 million people are living without clean, safe drinking water and are forced to drink water so dirty that it could kill them.

With years of experience, we are committed to building wells, purifying water sources and building complex clean water solutions in areas where wells cannot be constructed.

HOW YOU CAN HELP

£200 Help Install a Water Hand Pump

£300 Help Install an Electric Water Well

£500 Help Install a Water Well

£2,500 Help Install a Solar Water Well

£5,500 Small Water Purification Plant

£11,000 Large Water Purification Plant



Saad bin Ubadah (ra) narrated.
*I asked the Prophet of Allah what charity is best?
 And he replied, 'Giving water to drink.'*
 [SUNAN IBN MAJAH]

«SPONSOR» A HAFIZ

Empower a vulnerable Muslim child's life through our Hifz Programme. This initiative facilitates Quranic learning, creating beacons of guidance within communities.

We currently provide 13,000 students with high quality learning environment, daily meals, clothing, medical care and more. As a donor, you will receive feedback of your sponsored child & will be kept up to date on their progress.

HOW YOU CAN HELP

Donate towards the school fees and boarding of a poor child.

£15 Sponsor a child for 3 years (pay monthly)

£180 Sponsor a child for 3 years (pay yearly)

£540 Sponsor a child for 3 years (one-off)



READ MORE...



EMERGENCY & DISASTER RELIEF --->

Disasters strike often with little or no warning, and can hit anywhere. They claim lives and ruin entire societies.

Natural disasters affect around 160 million people worldwide, and around 2 billion people live in conflict-struck areas. In times of crisis, we provides fast, effective emergency aid; food, water and healthcare to those affected.



« PALESTINE & GAZA »

One of the biggest crises of our times. Tens of thousands of people have been killed, while 1.9 million people have been displaced from their homes, many of whom fleeing to the Rafah area, close to the border, where our teams are distributing aid with your donations.

Through our partnership we have been working in Palestine since 2014 and are able to continue carrying out large scale distributions in Gaza, delivering vital aid to hospitals and to the people of Gaza.

READ MORE...



How are we able to deliver aid into Gaza?

Despite a robust blockade and restrictions, Al Mustafa Welfare Trust is working with agencies who have extensive experience and special permission to deliver aid into Gaza through the Rafah border. The Egyptian Red Crescent have direct access to Gaza, with permission to access the area with trucks. The Royal Hashemite Trust are licensed to use their military planes to fly aid directly to the Rafah border, which will then enter Gaza through trucks.



HOW YOU CAN HELP



£55 For a one-month Family Food Pack



£200 Provides safe, clean water for families in Gaza who are in need



£300 For a Family Survival Pack (food, water, shelter, health & hygiene essentials)



£500 Zakat donation for a vulnerable family

URGENT MEDICAL AID

» **£1,000 for critical medical supplies**

such as medicines, wound cleaning solutions, intervenes kits and otoscopes (portable) to hospitals for people of Gaza and Palestine.

» **£5,000 for critical surgical supplies**

for major operations and treatments such as anaesthesia machine, mobile ventilator, incubator etc.

» **£35,000 will fund an ambulance**

in Gaza to transport critically injured patients.

» YEMEN



Yemen has been facing years of conflict, bringing the country to the brink of collapse. Two-thirds of Yemen are dependent on aid, with 11 million people going hungry every single day. Recent attacks on Yemen pose an even greater threat, that will force food prices to rise, and leave people even more vulnerable. We are working to provide emergency and food aid and are also committed to developing the IDP camps further through sustainable projects like bread bakeries, deep water wells, housing projects, medical clinics and more.

Food & Water Aid

£55 For a one month Family Food Pack

£300 Provides bread to a family for a year

£500 Provides 10,000 Breads to those in need

£1000 Provides 100,000L clean water to 650-700 families

£3000 Towards the cost of building a £30,000 Deep Area Water Well serving over 1,000 families

Sustainable Project in IDP Camps

£5,500 (Or a £500 share) to build a Single Family Home

£1000 Towards the running of a Medical Clinic

£50,000 (Or a £2,500 share) to build a Medical Clinic in an IDP camp

READ MORE...



« FEED » 1 MILLION CHALLENGE

This year we are determined to feed 1 million people, tackling hunger during the year and beyond.

We want to ensure that everybody has enough food to eat, helping to boost spirituality and worship while keeping communities nourished and fed. Join us to feed 1 million people by providing food parcels for families or freshly cooked meals.

Cooked Meals

£50 Will provide meals for 50 people

£100 Will provide meals for 100 people

£250 Will provide meals for 250 people

£750 Will provide meals for 750 people

Family Food Packs

£55 For a family Food Pack

£110 Will feed two families

£550 Can feed 10 families

READ MORE...



READ MORE...



Fidyah

When someone cannot fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay Fidyah. Fidyah costs £6 per each missed fast, which provides two meals for a person in need. For the whole month of Ramadan, Fidyah is £180.

£6 per fast and £180 for whole month

Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason. To atone for the missed/broken fast, a person must fast continuously for 60 days. If they are unable to do so, they must feed 60 poor people at a rate of £6 per person, which is the cost of an average meal in the UK.

This amounts to £360 kaffarah for each missed/ intentionally broken fast.

« FIDYAH » & KAFFARAH

GIVE A LITTLE EXTRA

Give Hope - Set Up Direct Debit For Monthly Donations

Please support us by giving just **£5 per month**, so we can help needy and vulnerable people to live their lives with dignity and peace.



£10 Plant an Olive Tree



£50 Provides a Sewing Machine



£45 For an Orphans Gift Pack



£150 Provides a family with One Goat

We are Members & Affiliates of



Financial Statements

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2023

Trustees Annual Report

(Continued)

The trustees present their report and accounts for the year ended 31 October 2023. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees who are actively engaged in the overall management and control of the charity. In the year ended 31 October 2021, the following persons served as trustees:

Mr. Abdul Razzaq Sajid
Mrs. Rizwana Latif
Mrs. Shamama Shahid Lateef
Mrs. Rubina Khawaja

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government or private organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance, and have also established, and manage, an effective internal control environment. This is supported by systems, processes, and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011 and public benefit guidance published by the Charity Commission.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2023

Trustees Annual Report

(Continued)

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these 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 accounting 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 going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2023

Trustees Annual Report

(Continued)

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice. We advise our donors and supporters that we are regulated by the Fundraising Regulator and comply with their Code of Practice.

We have a complaint registration policy and procedure in place. If donors and supporters have any complaints, they can register their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Mr Abdul Razzaq Sajid

Trustee

110 High Street,
First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 27 August 2024

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed; we have not identified any material uncertainties relating to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' report, which includes the directors' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity, which it has to comply with. Our audit tests included tests to check this compliance to the extent that we are expected to do so.
- In our risk assessment process detailed discussions and planning took place to ensure that our audit procedures are so designed that any material irregularity including fraud will be uncovered when we carry out our tests.

- In addition, our meetings with the company's management included enquiries that were focused on detection of irregularities including fraud. Discussions included consideration of the risk of management override on controls and segregation of duties.
- As part of our audit, we reviewed all significant transactions that took place during the year. In addition, we reviewed Board minutes and any correspondence with all regulatory authorities.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kamal A. Kureshi
Senior Statutory Auditor

For and on behalf of K K Associates,
Statutory Auditor

305 Crown House
North Circular Road
Park Royal
London
NW10 7PN

Date: 27 August 2024

Al Mustafa Welfare Trust International Ltd

Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2023

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations	2	2,897,416	6,149,954	9,047,370	8,721,092
Investments	3	61,349	-	61,349	804
TOTAL INCOME		<u>2,958,765</u>	<u>6,149,954</u>	<u>9,108,719</u>	<u>8,721,896</u>
EXPENDITURE ON:					
Raising Funds	4/5	(751,243)	(368,997)	(1,120,240)	(1,040,902)
Charitable activities	6/7	(660,912)	(5,687,925)	(6,348,837)	(4,862,417)
TOTAL EXPENDITURE		<u>(1,412,155)</u>	<u>(6,056,922)</u>	<u>(7,469,077)</u>	<u>(5,903,319)</u>
NET MOVEMENT IN FUNDS		1,546,610	93,032	1,639,642	2,818,577
RECONCILIATION OF FUNDS:					
Total funds brought forward		3,034,554	3,456,763	6,491,317	3,672,740
TOTAL FUNDS CARRIED FORWARD		<u>4,581,164</u>	<u>3,549,795</u>	<u>8,130,959</u>	<u>6,491,317</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 26 to 34 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Balance Sheet - 31 October 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets	11	543,850	18,053
CURRENT ASSETS			
Debtors	12	760,550	1,534,926
Cash at bank and in hand		6,851,818	4,954,570
		<u>7,612,368</u>	<u>6,489,496</u>
CREDITORS: Amounts falling due within one year			
	13	<u>(25,259)</u>	<u>(16,232)</u>
NET CURRENT ASSETS		<u>7,587,109</u>	<u>6,473,264</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>8,130,959</u>	<u>6,491,317</u>
TOTAL NET ASSETS	16	<u>8,130,959</u>	<u>6,491,317</u>
FUNDS OF THE CHARITY			
Restricted income funds	14	3,549,795	3,456,763
Unrestricted income funds	15	4,581,164	3,034,554
TOTAL CHARITY FUNDS	16	<u>8,130,959</u>	<u>6,491,317</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime set out in Part 15 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 and Charities Act 2011 with respect to accounting records and preparation of accounts.

These financial statements were approved by the Board of Trustees and are signed on their behalf by:



Mr Abdul Razzaq Sajid TRUSTEE

Al Mustafa Welfare Trust International Ltd

(England and Wales registered company number 05581896), (England and Wales registered charity number 1118492)

Date: 27 August 2024

The notes on pages 26 to 34 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Statement of Cash Flows

Year ended 31 October 2023

	2023 £	2022 £
Cash flows from operation activities		
Net income	1,639,642	2,818,577
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	9,691	10,265
Other interest receivable and similar income	(61,349)	(804)
<i>Changes in:</i>		
Trade and other debtors	774,376	(431,648)
Trade and other creditors	9,027	(29,274)
Cash generated from operations	<u>2,371,387</u>	<u>2,367,116</u>
Interest received	61,349	804
Net cash from operating activities	<u>2,432,736</u>	<u>2,367,920</u>
Cash flows from investing activities		
Purchase of tangible assets	(535,488)	(2,734)
Net cash from investing activities	<u>(535,488)</u>	<u>(2,734)</u>
Net increase in cash and cash equivalents	1,897,248	2,365,186
Cash and cash equivalents at beginning of year	4,954,570	2,589,384
Cash and cash equivalents at end of year	<u>6,851,818</u>	<u>4,954,570</u>

The notes on pages 26 to 34 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland FRS102 issued in 2019, and the Charities Act 2011.

The Trust constitutes a public benefit entity as defined by FRS 102.

b) Funds structure

The charity has restricted and unrestricted funds. Restricted funds are categorised as restricted based on the donors' restrictions on the projects for which they must be used.

c) Income recognition

All income is recognised once the charity has received the funds, except Gift Aid which is recognised when receivable and relates to funds already received. The Trustees consider this to be the appropriate and prudent principle.

d) Expenditure recognition

Expenditure is recognised when the funds have been disbursed. The charity follows a strict evaluation and approval procedure for charitable expenditure and funds are disbursed immediately upon approval.

e) Tangible fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures Fittings & Equipment - 20% straight line basis

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	1,902,594	6,149,954	8,052,548
Gifts			
Gift Aid	994,822	–	994,822
	<u>2,897,416</u>	<u>6,149,954</u>	<u>9,047,370</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Donations	2,043,438	5,870,866	7,914,304
Gifts			
Gift Aid	806,788	–	806,788
	<u>2,850,226</u>	<u>5,870,866</u>	<u>8,721,092</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	61,349	61,349	804	804

4. EXPENDITURE ON RAISING FUNDS

	Total Funds 2023 £	Total Funds 2022 £
Expenditure on raising funds (Note 5)	1,120,240	1,040,902

5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Advertising & promotional expenses	514,592	252,758	767,350	812,725
Printing, postage and stationery	183,318	90,043	273,361	144,488
HR and Support Cost	53,333	26,196	79,529	83,689
Total	751,243	368,997	1,120,240	1,040,902

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Emergency & Disaster	-	1,282,706	1,282,706	1,016,496
Health & Education	-	2,464,153	2,464,153	1,686,260
Interfaith & Culture	-	764,277	764,277	1,174,281
Poverty	-	1,176,789	1,176,789	597,730
Other Projects	583,312		583,312	311,418
Governance Cost (Note 9)	77,600		77,600	76,231
	<u>660,912</u>	<u>5,687,925</u>	<u>6,348,837</u>	<u>4,862,417</u>

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Activities Undertaken Directly £	Support Cost £	Total Funds 2023 £
Emergency & Disaster	1,109,022	173,684	1,282,706
Health & Education	2,130,495	333,658	2,464,153
Interfaith & Culture	660,790	103,487	764,277
Poverty	1,017,446	159,343	1,176,789
Other Projects	504,329	78,983	583,312
Governance Cost (Note 9)	77,600	-	77,600
	<u>5,499,682</u>	<u>849,155</u>	<u>6,348,837</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2022 £
Emergency & Disaster	834,430	182,066	1,016,496
Health & Education	1,384,231	302,028	1,686,260
Interfaith & Culture	963,954	210,327	1,174,281
Poverty	490,670	107,060	597,730
Other Projects	255,640	55,779	311,418
Governance Cost (Note 9)	76,231	-	76,231
	<u>4,005,157</u>	<u>857,260</u>	<u>4,862,417</u>

Support costs represent human resources, information technology, and other costs which are assigned and dedicated to charitable projects.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

8. NET INCOMING RESOURCES FOR THE YEAR

	2023 £	2022 £
This is stated after charging:		
Depreciation	9,691	10,265
Auditors' remuneration:		
- audit of the financial statements	12,000	8,100

9. GOVERNANCE COSTS

	Unrestricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Professional fees	51,306	51,306	51,913
Audit fees	12,000	12,000	8,100
Bank charges	4,603	4,603	5,953
Depreciation	9,691	9,691	10,265
	<u>77,600</u>	<u>77,600</u>	<u>76,231</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

10. STAFF COSTS AND EMOLUMENTS

	2023	2022
	£	£
<i>Total staff costs were as follows:</i>		
Wages and salaries	614,153	544,603
Social security employer costs	65,287	58,877
Workplace pension employer costs	12,849	11,772
	<u>692,289</u>	<u>615,252</u>

Particulars of employees: The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2023	2022
Number of permanent staff	16	16

No employee received remuneration of more than £60,000 during the year (2022 - Nil).

Trustees and related party transactions:

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £58,300 (2022 – £57,750) for his services to the Charity. This remuneration is approved by the Charity Commission.

Remuneration received by key management personnel during this year amounted to £117,050 (2022 - £111,250) including the Trustee Mr Sajid. None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs relating to charity work in respect of two Trustees amounting to £28,324 (2022 - £24,195) was paid by the Charity. Except for this, no related party transaction took place.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

11. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Equipment £	Total £
COST			
At 1 November 2022	-	93,896	93,896
Additions	527,238	8,250	535,488
Disposals	-	-	-
At 31 October 2023	<u>527,238</u>	<u>102,146</u>	<u>629,384</u>
DEPRECIATION			
At 1 November 2022	-	75,843	75,843
Charge for the year	-	9,691	9,691
Eliminated on disposals	-	-	-
At 31 October 2023	<u>-</u>	<u>85,534</u>	<u>85,534</u>
NET BOOK VALUE			
At 31 October 2023	<u>527,238</u>	<u>16,612</u>	<u>543,850</u>
At 31 October 2022	<u>-</u>	<u>18,053</u>	<u>18,053</u>

12. DEBTORS

	2023 £	2022
Gift Aid receivable	758,800	1,533,176
Other debtors	1,750	1,750
	<u>760,550</u>	<u>1,534,926</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

13. CREDITORS: Amounts falling due within one year

	Total Funds 2023 £	Total Funds 2022 £
Taxation, social security and pension	17,287	14,914
Accruals	7,972	1,318
	<u>25,259</u>	<u>16,232</u>

14. RESTRICTED INCOME FUNDS

	Balance at 1 Nov 2022 £	Income £	Expenditure £	Balance at 31 Oct 2023 £
Emergency & Disaster	331,179	1,691,419	1,366,445	656,153
Health & Education	1,682,035	2,304,739	2,625,013	1,361,761
Interfaith & Culture	159,962	862,161	814,170	207,953
Poverty	1,283,587	1,291,635	1,251,294	1,323,928
	<u>3,456,763</u>	<u>6,149,954</u>	<u>6,056,922</u>	<u>3,549,795</u>

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 Nov 2022 £	Income £	Expenditure £	Balance at 31 Oct 2023 £
General Funds	<u>3,034,554</u>	<u>2,958,765</u>	<u>1,412,155</u>	<u>4,581,164</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2023

16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Fixed assets	543,850	-	543,850
Debtors	243,566	516,984	760,550
Cash at bank and in hand	3,798,524	3,053,294	6,851,818
Creditors (falling due within one year)	(4,776)	(20,483)	(25,259)
Net assets	4,581,164	3,549,795	8,130,959
Unrestricted funds	4,581,164	-	4,581,164
Restricted funds	-	3,549,795	3,549,795
Total charity funds	4,581,164	3,549,795	8,130,959

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Fixed assets	18,085	-	18,053
Debtors	501,644	1,033,282	1,534,926
Cash at bank and in hand	2,518,340	2,436,230	4,954,570
Creditors (falling due within one year)	(3,483)	(12,749)	(16,232)
Net assets	3,034,554	3,456,763	6,491,317
Unrestricted funds	3,034,554	-	3,034,554
Restricted funds	-	3,456,763	3,456,763
Total charity funds	3,034,554	3,456,763	6,491,317

17. CONTROLLING PARTY

The charitable company is controlled by its members who are also its trustees.

18. CHARITABLE COMPANY STATUS

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.

**We couldn't have done
it without you!
Together we performed
201,433
Cataract surgeries.**





**Al Mustafa
Welfare Trust**

Visit almustafatrust.org
Call +44 (0)20 8569 6444

110 High Street,
Hounslow,
TW3 1NA.
Charity Number: 1118492

Follow us on Facebook & Instagram for the latest
volunteer opportunities, events & news!

 [almustafawelfaretrust](https://www.facebook.com/almustafawelfaretrust)
 [almustafatrust](https://www.instagram.com/almustafatrust)

 Registered with
FUNDRAISING
REGULATOR



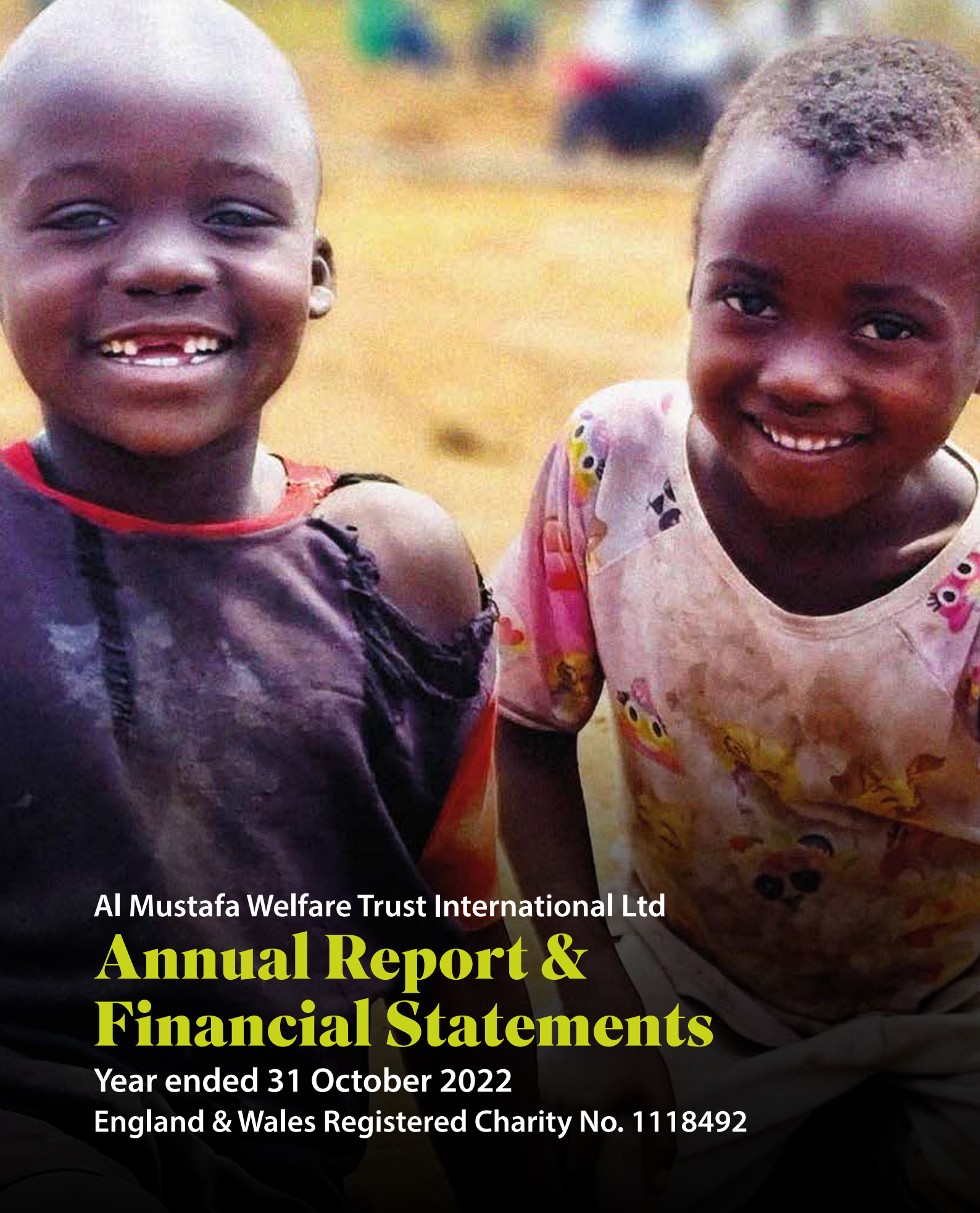
AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales - Charity number 1118492

Accounts



Al Mustafa
Welfare Trust



Al Mustafa Welfare Trust International Ltd

Annual Report & Financial Statements

Year ended 31 October 2022

England & Wales Registered Charity No. 1118492

Contents

Charity Information	03
Trustees Annual Report	04
Message from the Chairman	04
Our Achievements	06
The long-lasting impact of Covid	08
Eye Care for the Poor	10
How we set up Eye Camps	12
How your help has changed lives	13
Our Eye Hospital	15
Vision - Freedom	14
Our Eye Camps	15
Sponsor a Hafiz	16
Sponsor an Orphan	18
Provide Safe Water	20
The Freedom Campaign	23
Build a Mosque	24
Emergency & Disaster Relief	26
Syria	28
Burma	29
Ramadan Projects	30
Ramadan Food Packs	31
Free Community Kitchen	32
Feed the Fasting in Al Aqsa	33
Fidyah & Kaffarah	34
Other Projects	35
Build a School	36
Planting Olive Trees	37
Honouring Our Elderly	38
Cleft Surgery for Children	39
Winter Distribution	40
Neighbours First	41
The Freedom Campaign	36
Give a Little Extra	42
Trustee's Annual Report (continued)	44
Independent Auditor's Report	47
Statement of Financial Activities	52
Balance Sheet	53
Statement of Cash Flows	54
Notes to the Financial Statements	55

Charity Information

Registered Charity Name	Al Mustafa Welfare Trust International Ltd
Charity Registration Number	1118492
Registered/Principal Office	110 High Street, First Floor Hounslow, Middlesex, London TW3 1NA
Trustees	Mr. Abdul Razzaq Sajid Mrs. Rizwana Latif Mrs. Shamama Shahid Lateef Mrs. Rubina Khawaja
Auditors	K K Associates Chartered Accountants 305 Crown House North Circular Road Park Royal London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank Unit 8-9 Treaty Centre Hounslow TW3 1ES



CHAIRMAN'S MESSAGE

By God's grace, we have now completed another year of serving humanity for the sake of Allah (swt) and seeking His pleasure.

At Al Mustafa Welfare Trust, we are dedicated to alleviating poverty, ending suffering and spreading joy. Since 1983, we have been helping millions of vulnerable people build lives free from extreme poverty and misery.

During this year, your generous donations helped us reach thousands of people and provide hope, happiness and promote good health. We have carried out projects across the globe, whilst responding to emergencies worldwide. We have now provided over 150,000 free cataract surgeries for those in need, helping to restore sight, give hope and rebuild communities. With our 100% Zakat policy, 100% of your Zakat donations have gone directly to those most in need!

This report celebrates the great work we have done together, and I hope you will find great comfort in reading about the many lives we have changed, Alhamdu-lillah. Whilst we have done some fantastic work together, there are still millions of people living in unimaginable poverty and strife. Please join us in helping even more people in need and to please Allah (swt).

Thank you for your heartfelt support, from myself and the team at Al Mustafa.

Abdul Razzaq Sajid
Chairman



Al Mustafa giving

**Automate
your donation
across the month
of Ramadan!**

Choose to
schedule donations
daily, weekly
or over the
last 10 nights



Our Achievements



13 Million+
PEOPLE REACHED

1.2 Million
DISASTER & EMERGENCY
BENEFICIARIES

2.3 Million
QURBANIS DISTRIBUTED

59,370
FOOD PARCEL DISTRIBUTIONS

152,149
CATARACT SURGERIES





998,723

OPD SCREENINGS

755,991

EYEGASSES
DISTRIBUTED

512,652

HEPATITIS SCREENINGS

16,314

DISABLED CHILDREN
SUPPORTED TO ATTEND
SCHOOL

651

SCHOOL BASED EYE
CAMPS

1,341

PEOPLE WITH
DISABILITIES SUPPORTED
IN BUSINESS

9,223

HAFIZ STUDENTS
SPONSORED

3,579

ORPHAN CHILDREN
SPONSORED

12,137

SMALL WATER WELLS
HAVE BEEN INSTALLED

341

COMMUNITY WATER
WELLS INSTALLED

35

HOSPITALS SUPPORTED

21

SCHOOLS SUPPORTED

17

ORPHANAGES

189

NETWORK OF
AMBULANCES

25

MOSQUES BUILT

The long-lasting impact of Covid

Whilst much of the world has seen a steady decline in Covid, many impoverished communities continue to suffer.

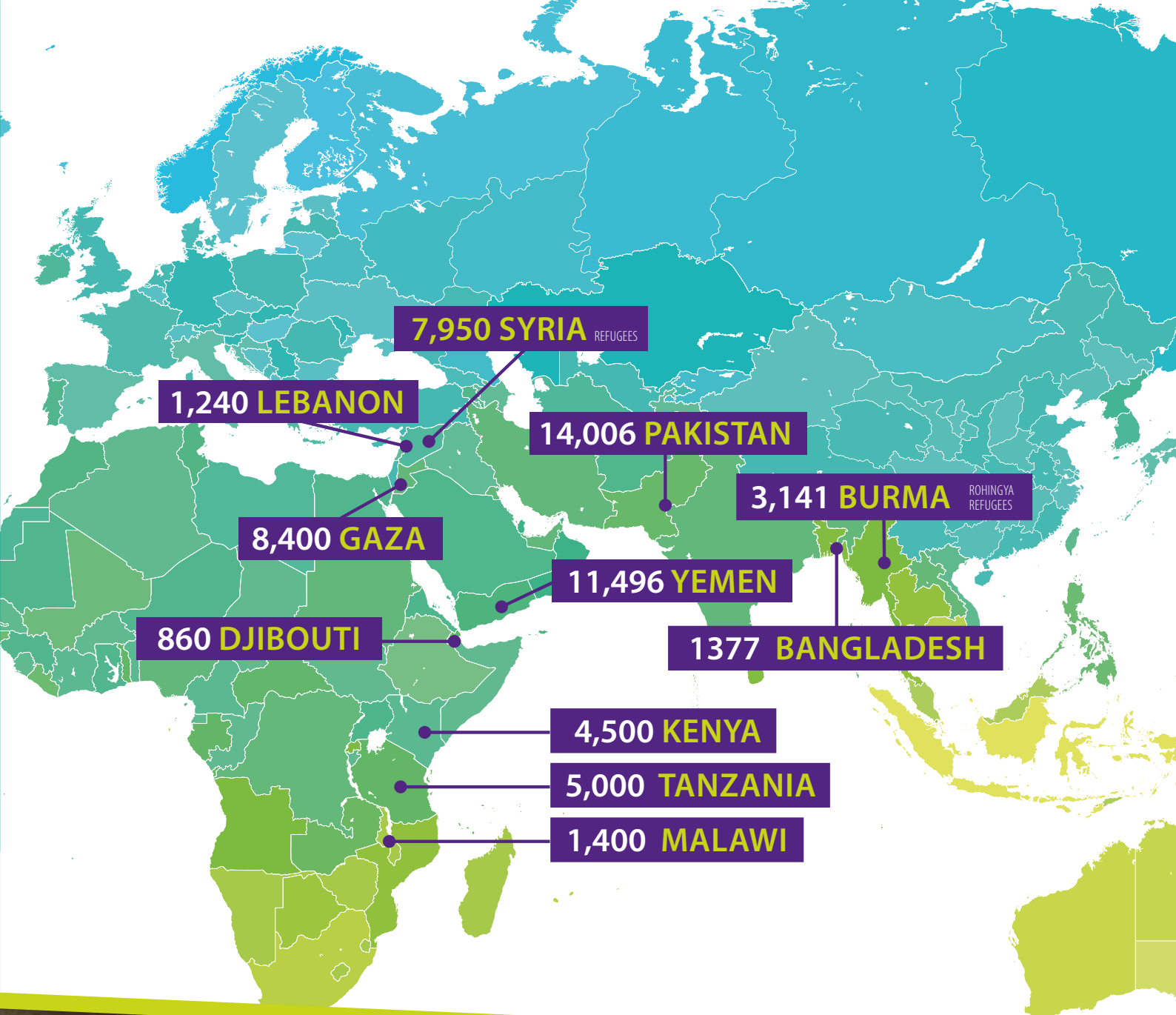
With a lack of healthcare and access to the vaccine, many countries have not been able to move out of the devastating crisis. Instead, the prolonged pandemic has led to mass unemployment, huge inflation and increase in poverty.

Countless people have been left with no source of income and are unable to afford even basic food. Many children have fallen behind academically as schools were closed, and have failed to return.

Al Mustafa Welfare Trust has been working in 11 countries worldwide to help vulnerable families through the crisis. We have been distributing food parcels and healthcare services and have been working with communities focusing on prevention and hygiene.

As Covid continues to impact some of the world's most vulnerable communities, our teams are ready on the ground to respond.





59,370
FOOD
PACKAGES
DELIVERED

HOW WILL
YOU PLEASE

Allah?



Provide Eye Care
for the Poor

Sight Restoration Programme

Over 2.2 billion people around the world are impacted by blindness.

75% of all blindness is curable or preventable and yet millions of vulnerable people continue to live in darkness. We're working across the world to bring back the gift of sight to people in impoverished communities.

Thanks to your support, we have completed over 150,000 cataract surgeries for free and helped millions more with glasses, medicine and treatment.

How you can help

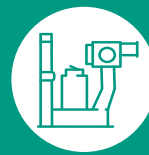
£45 Could Provide One Cataract Surgery

£135 Could Provide Three Cataract Surgeries

£450 Could Provide Ten Cataract surgeries

£1,500 Could Provide a Free Eye-Camp in Pakistan & Bangladesh

£4,000 Provides a Slit Lamp



A Solution in Sight

HOW WE SET UP EYE CAMPS

(PAKISTAN & BANGLADESH ONLY)



1

One month prior to our camp, we place adverts in *local newspapers, community centres, mosques, radio and television.*



2

We conduct eye screening to determine who requires medication, lenses, surgery or hospital referral.



3

Those fit for surgery receive a further 5 additional tests: *Diabetes, HIV, Blood Pressure, Hepatitis B & C.*



4

Surgery is performed and patients are provided with food and accommodation for the day to aid recovery.



5

The next day we carry out the first operative review, then remove bandages and discharge the patients.



6

A week later a follow up camp is arranged and the on-site surgeons confirm if the patient's eye sight is restored.



How your help has changed lives



So far we have performed **152,149** cataract surgeries in the following countries:

PAKISTAN 115,067

GAZA, PALESTINE 1,820

BANGLADESH 22,843

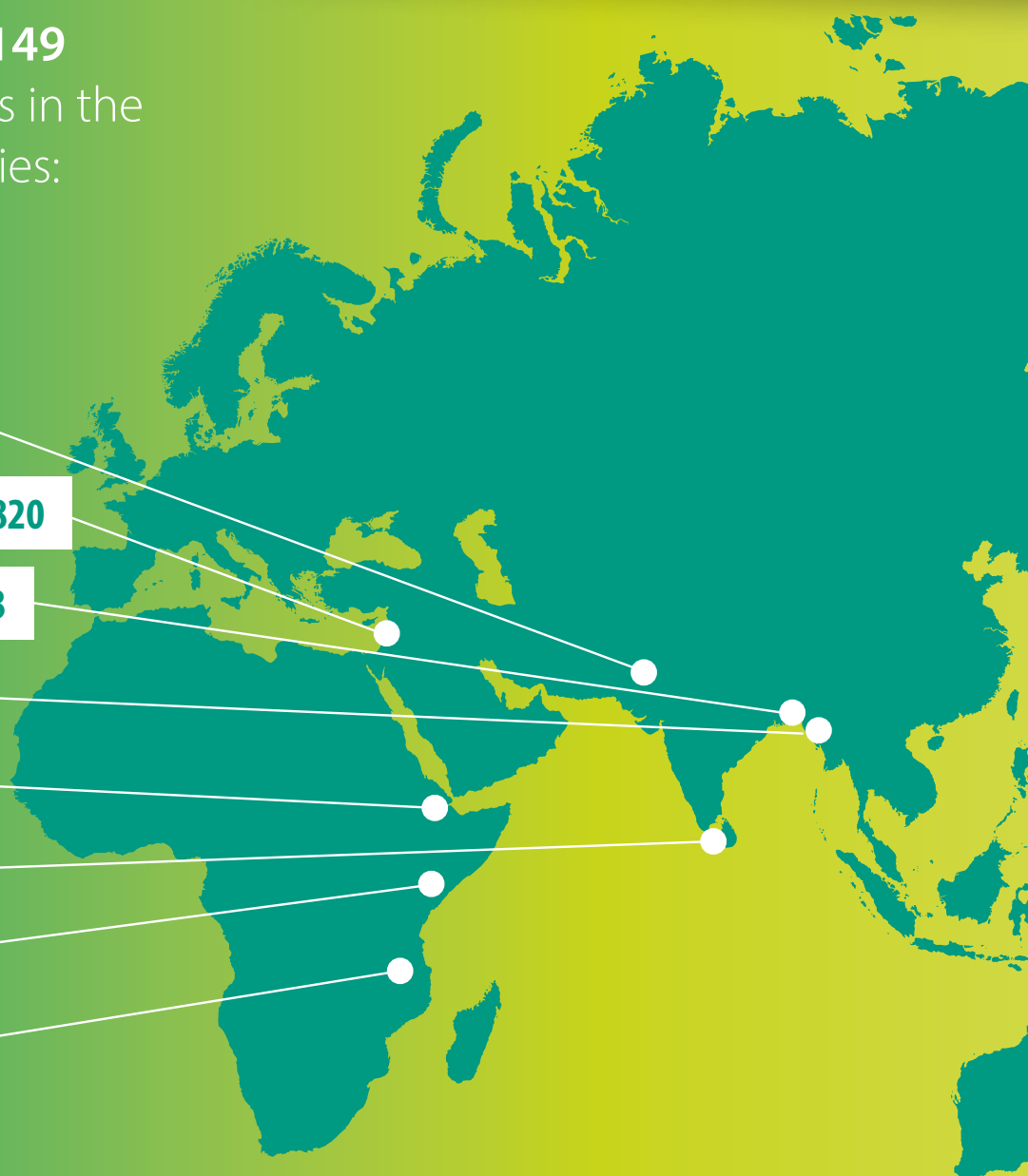
BURMA 690

DJBOUTI 2,863

SRI LANKA 2,186

KENYA 5,279

MALAWI 1,401



Building Sustainable Eye Care Systems Worldwide



152,149
CATARACT
SURGERIES



512,652
HEPATITIS
SCREENING



651
SCHOOL BASED
EYE CAMPS



755,991
EYE GLASSES
DISTRIBUTED



998,723
OPD (SCREENING)



1,341
PEOPLE WITH
DISABILITIES
SUPPORTED IN
BUSINESS



16,314
DISABLED
CHILDREN
SUPPORTED TO
ATTEND SCHOOL

Our Eye Hospital

Al Mustafa Welfare Trust has established a specialist eye hospital in Lahore, Pakistan.

Our hospital is a one of a kind, providing free, expert healthcare to those most in need. We are currently serving 200 patients every single day. At our hospital, we work with world-class doctors and treat a whole range of eye conditions, truly benefiting vulnerable people living in poverty.

At our hospital, qualified eye specialist surgeons and doctors are using the latest techniques to provide excellent medical care and performing critical operations; helping restore the sight of hundreds of people each day. Our hospital is fully equipped with excellent medical machinery and equipment. While our eye camps will continue and are brilliant in saving sight,

we are often dependent on weather and location. Although our services are good, we are unable to operate on children or provide specialist support that is sometimes required. At our hospital, we can take our eye camps one step further and offer tailored support with expert medical professionals and treat complex cases.

Our hospital means that patients are welcome to visit us whenever they need help, instead of waiting for an eye camp to visit their village. This allows us to treat blindness a lot earlier; preventing longer lasting damage and averting a wider impact to the lives of the vulnerable people we are helping.

**WE ARE
CURRENTLY
SERVING 200
PATIENTS EVERY
DAY!**





HOW WILL
YOU PLEASE

Allah?

**Sponsor
a Hafiz**

"The best among you are those who learn the Qur'an and teach it to others". [Sahih Bukhari]





Our Hifz Programme is your opportunity to transform the life of a vulnerable child forever and give them the gift of the Holy Qur'an.

This amazing project is also a Sadaqah Jariyah for you, bringing you ongoing endless rewards Insha'Allah. Our project enables vulnerable children to learn and memorize the Qur'an and become a guiding light for their community. We are currently supporting 800 students and provide donors with regular, tailored feedback.

9,233 Hafiz Sponsored

211 Huffaz Led Taraweeh in 19/20

674 Huffaz Teaching Qur'an

2,789 Huffaz Studying Alam Courses

How you can help

Donate towards the **school fees and boarding** of a poor child.

£15 A Month Sponsors a Child for 3 Years

£180 Sponsors a Child for One Whole Year

£540 Is the Cost of a Full 3 Year Sponsorship



For just **£15 a month, we provide the students with:**

- › DAILY MEALS
- › CLOTHING & UNIFORM
- › A QUALIFIED TEACHER
- › MEDICAL CARE
- › ADVANCED COMPUTING SKILLS
- › LIFE-SKILLS TRAINING
- › HIGH QUALITY LEARNING
- › SAFE ENVIRONMENT
- › ENROLMENT TO ALIM COURSES



HOW WILL
YOU PLEASE

Allah?

**Sponsor
an Orphan**

We provide hope for thousands of orphan children worldwide by giving them the best start in life.

We're helping build happy futures without fear of neglect, poverty or suffering.

All orphans are provided with nutritious food, excellent education, access to healthcare and services to promote their wellbeing. We also offer you the opportunity to write to your sponsored child.

Orphan children can often feel as though their futures are bleak and are more vulnerable to abuse and forced labour.

Ongoing support for your sponsored child

We know that sponsoring an orphan can truly help transform their lives. Through Al Mustafa Welfare Trust, you are able to send gifts to your sponsored child to extend further support to them and their families too.

Al Mustafa Welfare Trust will be responsible for passing on your gifts to the child and we will try, where possible, to facilitate any responses from the child.



How you can help

Donate towards **food, education and health care** of an orphan.

£28 A Month Sponsors One Orphan Child

£336 Supports an Orphan for an Entire Year



3,579

ORPHAN SPONSORED

172

CHILDREN ACHIEVED A+ IN ANNUAL EXAMS

19

CHILDREN ACHIEVED A+ AT DISTRICT LEVEL

A young girl with braided hair is shown splashing water on her face. She is wearing a green top with a pink flower detail and a patterned skirt. The background is a blurred outdoor setting.

HOW WILL
YOU PLEASE

Allah?

Provide
Safe Water

Saad bin Ubadah (ra) narrated. I asked the Prophet of Allah what charity is best? And he replied, 'Giving water to drink.'
[Sunan Ibn Majah]

When you give water, you give life. Millions of people are living without clean and safe drinking water, putting their lives at risk.

Globally 785 million people lack access to clean water. Drinking dirty water can cause diseases such as cholera, typhoid and diarrhoea, which kills millions of people every year. Almost 1,000 children needlessly die every single day by drinking dirty, contaminated water. We provide water solutions across 9 countries including Pakistan, India, Bangladesh and Somalia, building electric motor tube wells, manual tube wells, hand-pumps and agricultural wells.



100% ZAKAT POLICY

Our Water Projects

- > **12,137** SMALL WATER WELLS

- > **5,988** ELECTRIC WATER WELLS

- > **341** COMMUNITY WATER WELLS

- > **471** LARGE WATER WELLS

- > **708,000** PEOPLE RECEIVING CLEAN WATER

- > **503** SCHOOL BASED WATER PROJECTS

- > **27** SOLAR WATER WELLS

How you can help

- £200** Will help install a **Small Water Well**

- £300** Will help install an **Electric Water Well**

- £1,000** Will help install a **Large Water Well**

- £1,500** Will help install a **Large Water Purification Plant**

- £2,500** Will help dig a **Community Water Well**

- £4,500** Will help install a **Large Solar Water Well**



HOW WILL
YOU PLEASE

Allah?

Free a
family from
bonded
labour

THE FREEDOM CAMPAIGN



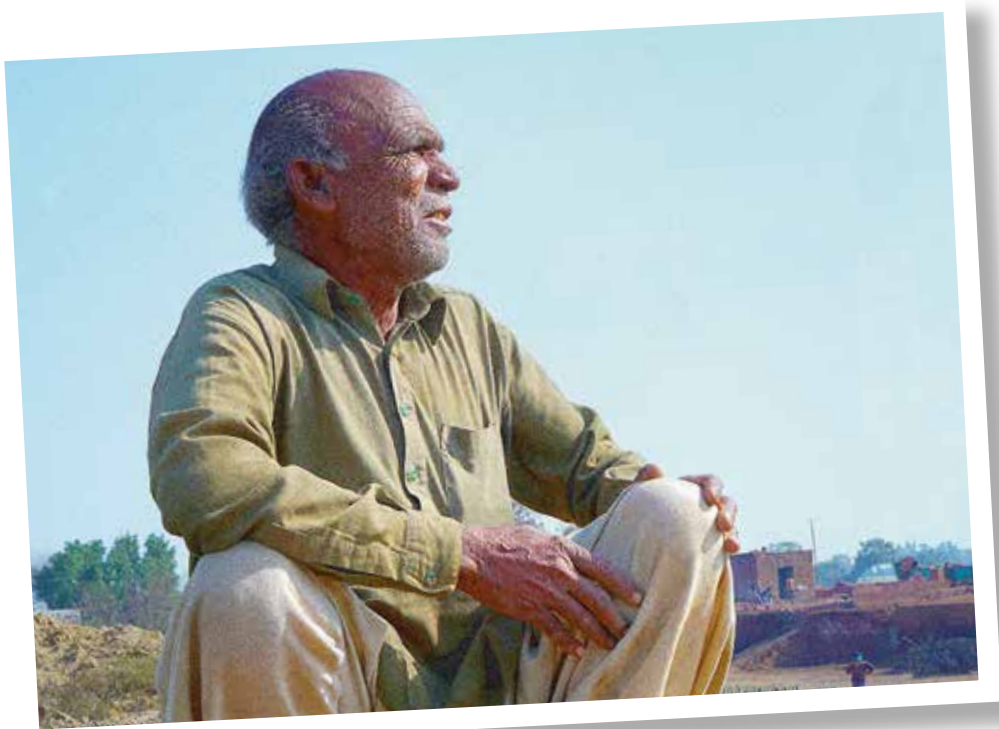
A FUTURE FREE FROM SLAVERY

24.9 million people are in forced labour around the world, a form of modern slavery.

1 in 4 victims of modern slavery are children. Women and girls are disproportionately affected and at extreme risk of sexual exploitation and trafficking.

For those living in poverty, a sudden need for funds forces them to borrow money they don't have. They are tricked into working as bricklayers, earning as little as £1 a day. Most or all of the money they earn goes to pay off their loan.

As their debtor "pays" them very little, it means their debt continues for generations and traps their families in modern day slavery.



£100
CONTRIBUTE
TOWARDS FREEING
A FAMILY

£1,000
CLEAR HALF
THE DEBT OF A
FAMILY

£2,000
FREE A FAMILY
FROM DEBT





HOW WILL
YOU PLEASE

Allah?

**Build a
Mosque &
your Palace
in Jannah**

The Prophet Muhammad (pbuh) informed us that a Palace in Paradise would be awaiting those who build a mosque in this world, Insha'Allah.

Mosques are integral parts of Muslim communities all over the world, giving a space for Muslims to come together to pray, read Qur'an and to socialise. However, many Muslims living in developing countries do not have access to a mosque at all. You can change that.

25
MOSQUES
BUILT

41
MOSQUES
RENOVATED



How you can help

Help Renovate a Masjid

Mosques enable communities to come together and offer Muslims a place to pray, hold weddings and funerals, reconnect with faith and engage with other Muslims. **Provide this opportunity to Muslims around the world today.**

£1,500 Will Purchase Fans, Lights, Mussalah and a Water Cooler

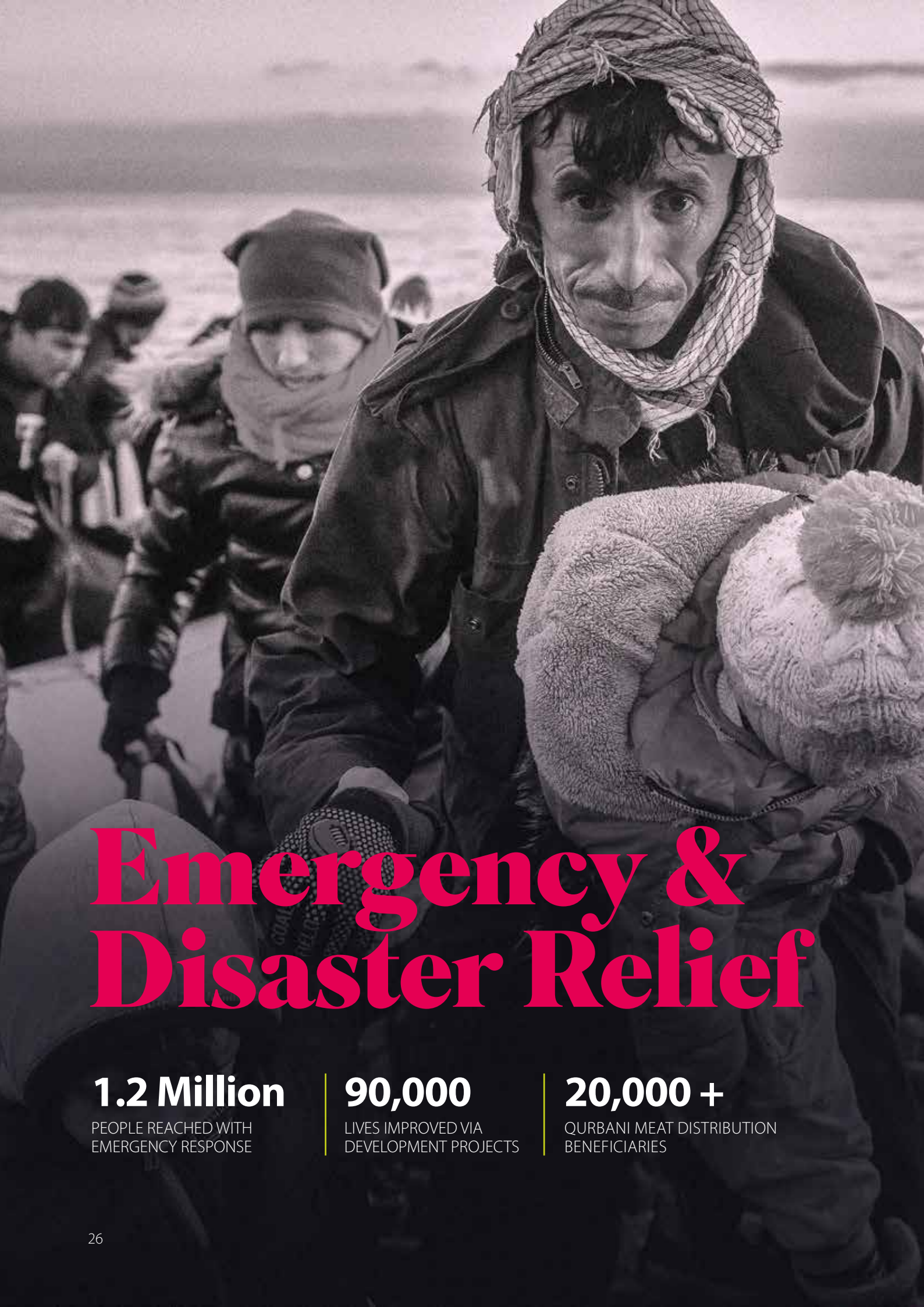
£1,000 Will Carpet a Whole Mosque

Build a Mosque

£7,000 SMALL MOSQUE FOR 120 PEOPLE

£15,000 MEDIUM MOSQUE FOR 300 PEOPLE

£22,000 LARGE MOSQUE FOR 600 PEOPLE



Emergency & Disaster Relief

1.2 Million

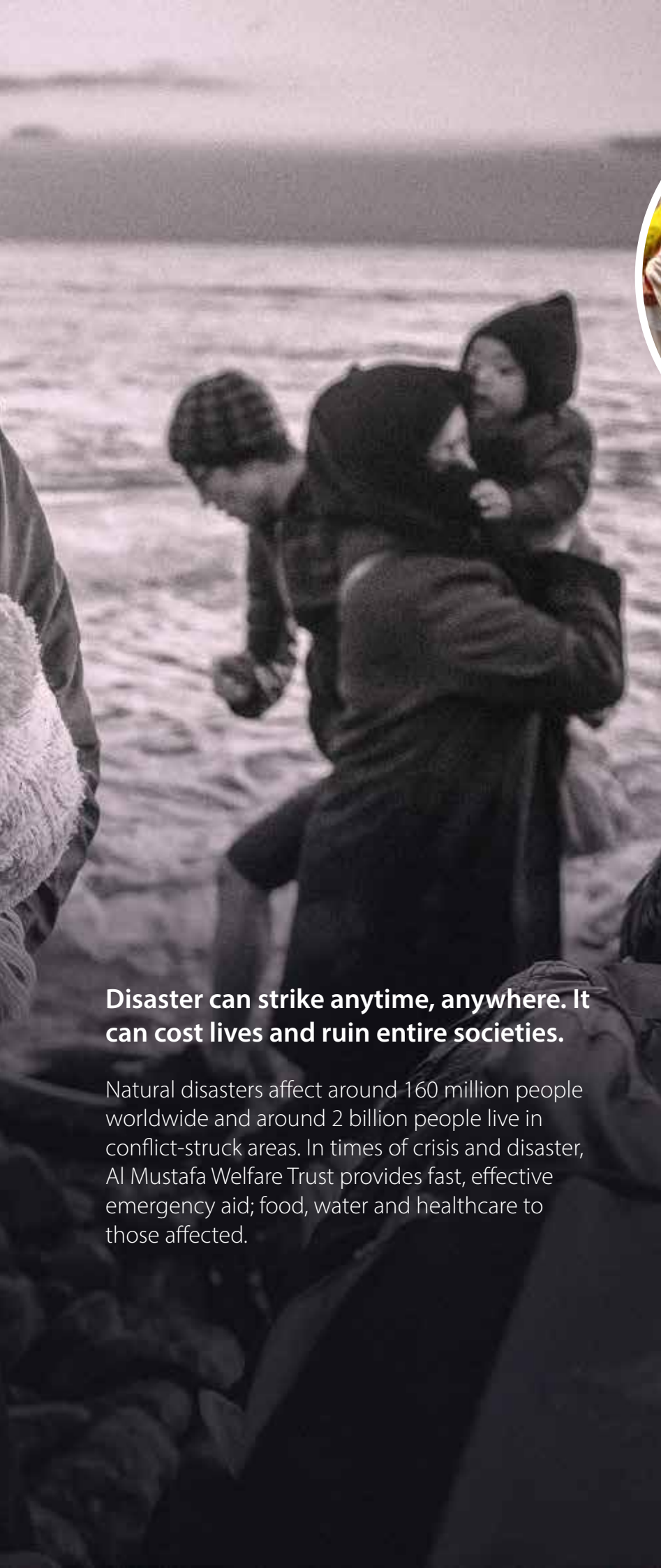
PEOPLE REACHED WITH
EMERGENCY RESPONSE

90,000

LIVES IMPROVED VIA
DEVELOPMENT PROJECTS

20,000 +

QURBANI MEAT DISTRIBUTION
BENEFICIARIES



Disaster can strike anytime, anywhere. It can cost lives and ruin entire societies.

Natural disasters affect around 160 million people worldwide and around 2 billion people live in conflict-struck areas. In times of crisis and disaster, Al Mustafa Welfare Trust provides fast, effective emergency aid; food, water and healthcare to those affected.

How you can help



£55 provides a **Family Food Pack** for a month



£300 provides for a **Family Survival Pack** (food, water, shelter & healthcare)



£1,000 towards an **Emergency Medical Camp** treating up to 200 people



Syria

Over 11 years of conflict has left more than 13 million Syrian people in need of urgent humanitarian aid.

Millions of people don't have access to clean water and Syria's medical infrastructure is on the brink of collapse. 2.8 million Syrian children are not in school and are missing out on the education they need.

With your donations, we have been providing cash grants to Syrians to pay for shelter or buy much needed necessities such as food, clothing and bedding. We have also been providing food parcels and medical supplies to as many Syrian refugees as possible.



How you can help



£55

provides a one-month Family Food Pack.



£300

provides a Family Survival Pack (food, water, shelter & health).



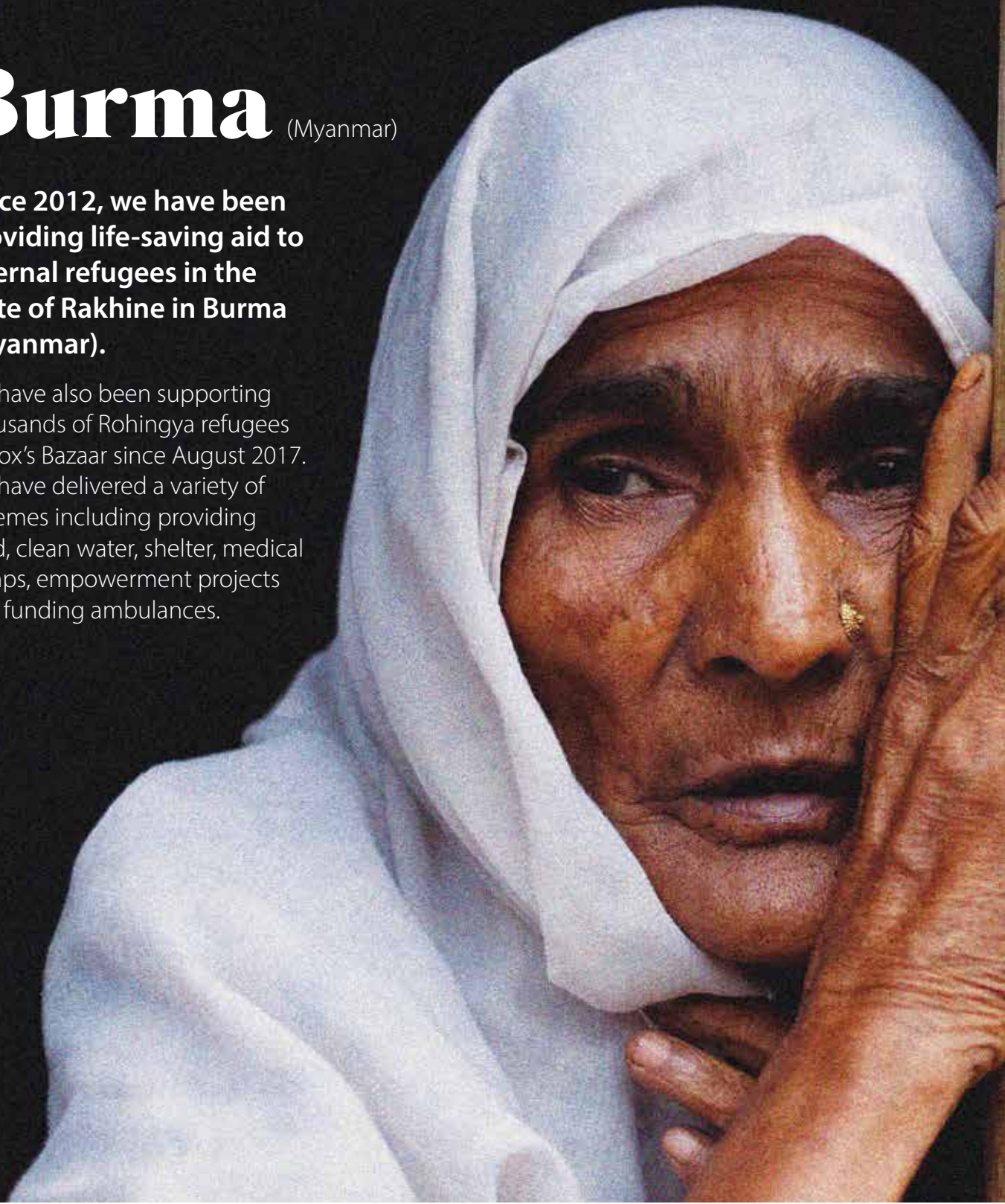
£1,000

towards an Emergency Medical Camp treating up to 200 people.

Burma (Myanmar)

Since 2012, we have been providing life-saving aid to internal refugees in the state of Rakhine in Burma (Myanmar).

We have also been supporting thousands of Rohingya refugees in Cox's Bazaar since August 2017. We have delivered a variety of schemes including providing food, clean water, shelter, medical camps, empowerment projects and funding ambulances.



£55

provides a one-month Family Food Pack.



£300

provides for a Family Survival Pack (food, water, shelter & health).



£1,000

towards an Emergency Medical Camp treating up to 200 people.

Ramadan Projects

Feed the needy this Ramadan and attain the reward of the fasting person



BREAK THE
Hunger



Ramadan Food Pack

Over 821 million people go hungry every single day and 25,000 people die every day from hunger.

The situation has worsened globally due to the Coronavirus pandemic, which is still affecting millions worldwide, and many communities have been brought to the brink of starvation. Countries like Syria, Yemen, Afghanistan and Palestine are struggling more than ever due to war.

Widespread and deep-rooted poverty in many countries across Africa and Asia has left millions without food. This Ramadan they will struggle to find food to open and close their fasts. They will continue to go hungry unless we do something. Join us today and break the hunger by providing impoverished families with access to nutritious food that can save their lives. Providing food also helps more people feel spiritually connected and have more time for worship.

How you can help

£55

Provides a Single Family with a Food Pack for One Month

£110

Will Feed Two Families for a Month

£550

Can Feed 10 Families for a Month



A young girl with a blue headscarf and a brown top is smiling and holding a white plate of watermelon. Another child is partially visible on the left side of the frame.

**100%
ZAKAT
POLICY**

Feed the Fasting in our Free Community Kitchen

Alongside food aid distributions, we arrange large, communal meals for those in need.

In Ramadan we invite vulnerable people to our free community kitchen in order to break their fast with cooked meals which our team prepares on site, using locally sourced ingredients. Outside of Ramadan, our community kitchen serves lunch and dinner daily. At each gathering we serve up to 300 people, including laborers and the poor.

How you can help

£45 Will provide **60 Cooked and Nutritious Meals**

£60 Will provide **80 Cooked and Nutritious Meals**

£75 Will provide **100 Cooked and Nutritious Meals**



Feed the Fasting in Al Aqsa

Every Ramadan, Al Mustafa Welfare Trust organises daily iftar meals in Bait-ul-Muqadas so that those in need can open their fast with nutritious food.

In Palestine access to food is scarce, largely due to poverty and inflation. This means that nourishing food is simply not accessible to many people living in the area. 1.6 million Palestinians struggle to obtain the sustenance they need daily due to low wages and high prices.

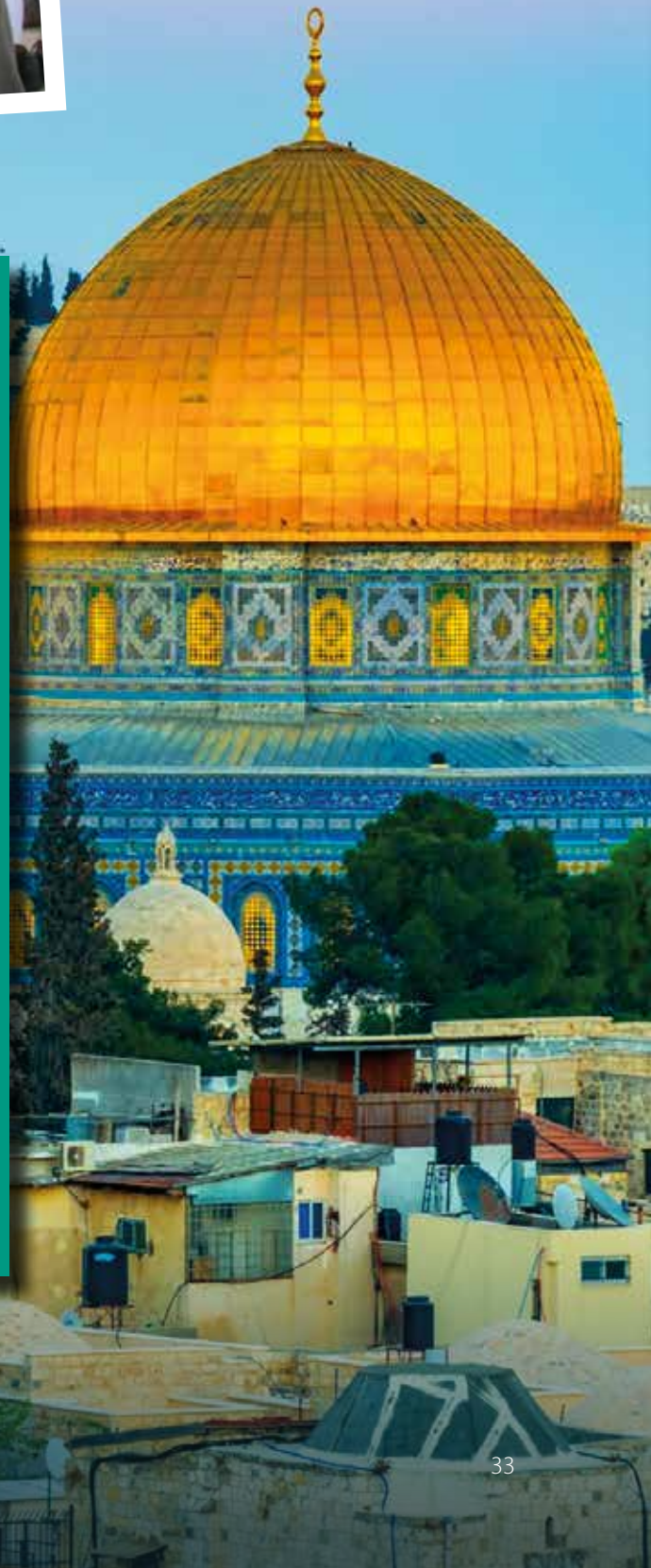
How you can help

£250 Iftar for **50 People**

£500 Iftar for **100 People**

£1000 Iftar for **200 People**

£2500 Iftar for **500 People**



Fidyah

When someone is unable to fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay fidyah for someone else to be fed.

Fidyah costs £6 per each missed fast. This should provide one person with two meals or two people with one meal. If someone misses all the fasts of Ramadan, they will need to pay £180.

£6 per fast and **£180**
for Whole Month.

Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason.

To atone for the missed/intentionally broken fast, a person must fast continuously for 60 days. If they are unable to do that, then they must feed 60 poor people at a rate of £6 per person, which is the cost of an average meal in the UK. This amounts to £360 kaffarah for each missed/intentionally broken fast.

£360 for each missed or broken fast or two months continuous fasting with no break in between



HOW WILL
YOU PLEASE

Allah?

Other Projects

Help our
transformational
initiatives improve
lives and communities
across the world



Build a School

We aim to build primary schools in remote locations, as every child deserves the right to an education.

We are supporting several schools in Gaza, Pakistan and Bangladesh, making education accessible to hundreds of children. We are also providing hundreds of pupils with stationary, books and bags.

- We have **7,044 Students** studying in **21 Schools**
- **11 Schools** built



School Maintenance

As well as building schools, we work to support and strengthen those schools already functioning but are poorly maintained.

- **54 schools** maintained



How you can help

£10 A Month will Support a Child's Education

£2,000 Will Help Maintain a School for an Entire Year

£6,000 Will Help Build a Rural Primary School





Planting Olive Trees

"And a tree (olive) that springs forth from Mount Sinai, that grows oil, and (it is a) relish for the eaters."

SURAH AL-MUMINOON 23:20

Al Mustafa Welfare Trust has been working in Palestine since 2013. We support orphans, provide healthcare, help families with food packs, emergency relief packs and through planting olive trees, we are changing lives for the better.

Our goal is to plant 50,000 olive trees in the next two years for the people of Gaza. With a small donation of just £10 you can be part of a big change.



£10

PLANT AN OLIVE TREE

£50

PLANT 5 OLIVE TREES

£100

PLANT 10 OLIVE TREES

Honouring Our Elderly

Our elders have paved the way for us, making sacrifices so we can live well.

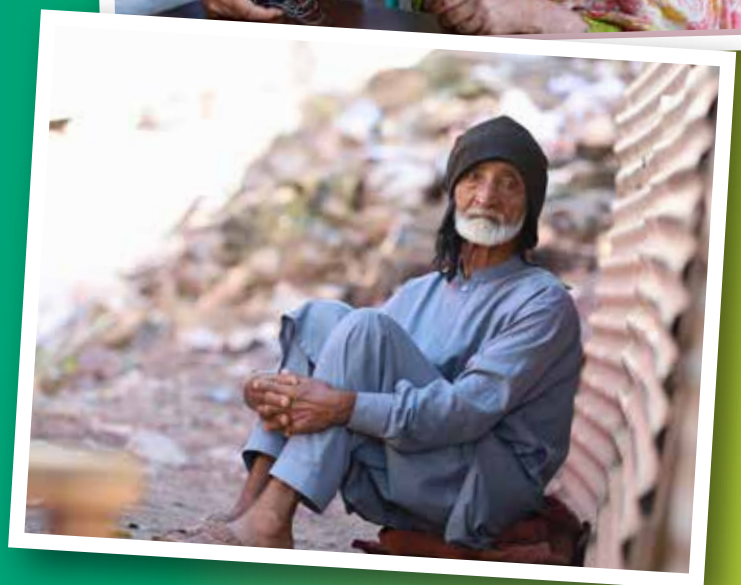
Many are now vulnerable and falling ill, unable to get the care they need. As little as £14 a month helps us to provide healthcare, food and shelter to give older people the support they need.

- › **Supporting 6 Elderly Care Homes**
- › **Providing Daily Meals**
- › **Providing Healthcare Facilities**

How you can help

£14 A Month Sponsors an Elderly Person

£168 Sponsors an Elderly Person for a Year





We have performed over **8,000 cleft lip surgeries**

Cleft Surgery for Children



Over 170,000 children are born with cleft lips or palates every year. We provide expert healthcare and support to babies, children and adults suffering from the painful consequences of cleft lip. Your donations will provide life-changing surgery and help a child smile again.

How you can help

£200 Cleft Surgery for One Child

£400 Cleft Surgery for Two Children

£600 Cleft Surgery for Three Children





Winter Distribution

For countless people across the globe, winter is a fight for survival.

Without warm clothing, shelter or hot food, winter can be deadly and millions are at risk every year. We work in Pakistan, Bangladesh, Burma (Myanmar), Somalia, Gambia and Gaza to provide life-saving assistance and help families through the brutal winter months.

In winter we also provide fuel for heating, distribute hygiene kits, provide winter protective clothing and deliver essential food packs.

- **10,433 Winter Essential Packs Distributed**
- **8,971 Winter Food Packs Distributed**
- **4,188 Blankets Distributed**
- **3,065 Heaters Distributed**
- **103 Temporary Shelters Provided**





Neighbours First

When thinking about helping the vulnerable & needy, we sometimes forget the people that are closest to us and are equally deserving of our support & care.

We firmly believe that charity begins at home and we are committed to local projects and events that will support and strengthen our community in the UK.

Homeless Project

Homelessness affected over 227,000 people last year alone. Without homes, people living on the street are more vulnerable to the freezing winter, hunger and abuse. Our volunteers support the homeless community on a regular basis, distributing hygiene kits, food and winter packs, including jackets, sleeping bags, warm clothes and shoes. Helping to make a real difference to those struggling on the streets.

How you can help

£10 Could provide a Hygiene Kit to a Homeless Person

£20 Could provide Four Hot & Nutritious Meals to a Homeless Person

£300 Could provide a Winter Relief Kit with Jackets, Sleeping Bags, Warm Clothes & Shoes

Give a Little Extra

Sometimes sponsors feel they'd like to send extra money to their sponsored child, individual, family or for the wider community.



£10 Plant an **Olive Tree**



£150 Provides a Family **One Goat**



£45 for an **Orphans Gift Pack**



£300 Helps to Setup a **Food Cart**



£50 Provides a **Sewing Machine**



£600 Provides a Family with **One Dairy Cow**



£145 Provides **Mobility Equipment**



£1,000 Helps Setup a **Small Business**

Give Hope

Set up Direct Debit for monthly donations

Please support us by giving just **£5 per month**, so we can help needy and vulnerable people to live their lives with dignity and peace.



We are Members & Affiliates of



Financial Statements

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2022

Trustees Annual Report

(Continued)

The trustees present their report and accounts for the year ended 31 October 2022. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees who are actively engaged in the overall management and control of the charity. In the year ended 31 October 2022, the following persons served as trustees:

Mr. Abdul Razzaq Sajid
Mrs. Rizwana Latif
Mrs. Shamama Shahid Lateef
Mrs. Rubina Khawaja

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government or private organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance, and have also established, and manage, an effective internal control environment. This is supported by systems, processes, and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011 and public benefit guidance published by the Charity Commission.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2022

Trustees Annual Report

(Continued)

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these 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 accounting 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 going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2022

Trustees Annual Report

(Continued)

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice. We advise our donors and supporters that we are regulated by the Fundraising Regulator and comply with their Code of Practice.

We have a complaint registration policy and procedure in place. If donors and supporters have any complaints, they can register their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Mr Abdul Razzaq Sajid

Trustee

110 High Street,
First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 25 August 2023

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- we obtained an understanding of the legal and regulatory frameworks that are applicable to the entity, which it has to comply with. Our audit tests included tests to check this compliance to the extent that we are expected to do so.
- in our risk assessment process detailed discussions and planning took place to ensure that our audit procedures are so designed that any material irregularity including fraud will be uncovered when we carry out our tests.

- in addition, our meetings with the company's management included enquiries that were focused on detection of irregularities including fraud. Discussions included consideration of the risk of management override on controls and segregation of duties.
- as part of our audit, we reviewed all significant transactions that took place during the year. In addition, we reviewed Board minutes and any correspondence with all regulatory authorities.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

(Continued...)

Independent Auditor's Report to the Members of AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

(Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kamal A. Kureshi
Senior Statutory Auditor

For and on behalf of K K Associates,
Statutory Auditor

305 Crown House
North Circular Road
Park Royal
London
NW10 7PN

Date: 25 August 2023

Al Mustafa Welfare Trust International Ltd

Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations	2	2,850,226	5,870,866	8,721,092	7,383,940
Investments	3	804	-	804	164
TOTAL INCOME		<u>2,851,030</u>	<u>5,870,866</u>	<u>8,721,896</u>	<u>7,384,104</u>
EXPENDITURE ON:					
Raising Funds	4/5	(688,650)	(352,252)	(1,040,902)	(897,679)
Charitable activities	6/7	(387,650)	(4,474,767)	(4,862,417)	(4,257,146)
TOTAL EXPENDITURE		<u>(1,076,300)</u>	<u>(4,827,019)</u>	<u>(5,903,319)</u>	<u>(5,154,825)</u>
NET MOVEMENT IN FUNDS		1,774,730	1,043,847	2,818,577	2,229,279
RECONCILIATION OF FUNDS:					
Total funds brought forward		1,259,824	2,412,916	3,672,740	1,443,461
TOTAL FUNDS CARRIED FORWARD		<u>3,034,554</u>	<u>3,456,763</u>	<u>6,491,317</u>	<u>3,672,740</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 55 to 63 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Balance Sheet - 31 October 2022

	Note	£	2022 £	2021 £
FIXED ASSETS				
Tangible assets	11		18,053	25,584
CURRENT ASSETS				
Debtors	12		1,534,926	1,103,278
Cash at bank and in hand			4,954,570	2,589,384
			<u>6,489,496</u>	<u>3,692,662</u>
CREDITORS: Amounts falling due within one year				
	13		<u>(16,232)</u>	<u>(45,506)</u>
NET CURRENT ASSETS				
			<u>6,473,264</u>	<u>3,647,156</u>
TOTAL ASSETS LESS CURRENT LIABILITIES				
			<u>6,491,317</u>	<u>3,672,740</u>
TOTAL NET ASSETS				
	16		<u>6,491,317</u>	<u>3,672,740</u>
FUNDS OF THE CHARITY				
Restricted income funds	14		3,456,763	2,412,916
Unrestricted income funds	15		3,034,554	1,259,824
			<u>6,491,317</u>	<u>3,672,740</u>
TOTAL CHARITY FUNDS				
	16		<u>6,491,317</u>	<u>3,672,740</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime set out in Part 15 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 and Charities Act 2011 with respect to accounting records and preparation of accounts.

These financial statements were approved by the Board of Trustees and are signed on their behalf by:



Mr Abdul Razzaq Sajid TRUSTEE

Al Mustafa Welfare Trust International Ltd

(England and Wales registered company number 05581896), (England and Wales registered charity number 1118492)

Date: 25 August 2023

The notes on pages 55 to 63 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Statement of Cash Flows

Year ended 31 October 2022

	2022 £	2021 £
Cash flows from operation activities		
Net income	2,818,577	2,229,279
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	10,265	10,433
Other interest receivable and similar income	(804)	(164)
<i>Changes in:</i>		
Trade and other debtors	(431,648)	(813,897)
Trade and other creditors	(29,274)	26,122
Cash generated from operations	2,367,116	1,451,773
Interest received	804	164
Net cash from operating activities	2,367,920	1,451,937
Cash flows from investing activities		
Purchase of tangible assets	(2,734)	(20,311)
Net cash from investing activities	(2,734)	(20,311)
Net increase in cash and cash equivalents	2,365,186	1,431,626
Cash and cash equivalents at beginning of year	2,589,384	1,157,758
Cash and cash equivalents at end of year	4,954,570	2,589,384

The notes on pages 55 to 63 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland FRS102 issued in 2019, and the Charities Act 2011.

The Trust constitutes a public benefit entity as defined by FRS 102.

b) Funds structure

The charity has restricted and unrestricted funds. Restricted funds are categorised as restricted based on the donors' restrictions on the projects for which they must be used.

c) Income recognition

All income is recognised once the charity has received the funds. The Trustees consider this to be the appropriate and prudent principle.

d) Expenditure recognition

Expenditure is recognised when the funds have been disbursed. The charity follows a strict evaluation and approval procedure for charitable expenditure and funds are disbursed immediately upon approval.

e) Tangible fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures Fittings & Equipment - 20% straight line basis

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

2. DONATIONS

£	Unrestricted Funds £	Restricted Funds £	Total Funds 2022
Donations			
Donations	2,043,438	5,870,866	7,914,304
Gifts			
Gift Aid	806,788	–	806,788
	<u>2,850,226</u>	<u>5,870,866</u>	<u>8,721,092</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations	927,541	5,642,502	6,570,043
Gifts			
Gift Aid	813,897	–	813,897
	<u>1,741,438</u>	<u>5,642,502</u>	<u>7,383,940</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	804	804	164	164

4. EXPENDITURE ON RAISING FUNDS

	Total Funds 2022 £	Total Funds 2021 £
Expenditure on raising funds (Note 5)	1,040,902	897,679

5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Advertising & promotional expenses	537,690	275,035	812,725	753,894
Printing, postage and stationery	95,592	48,896	144,488	77,509
HR and Support Cost	55,368	28,321	83,689	66,276
Total	688,650	352,252	1,040,902	897,679

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Emergency & Disaster	-	1,016,496	1,016,496	365,810
Health & Education	-	1,686,260	1,686,260	1,724,558
Interfaith & Culture	-	1,174,281	1,174,281	1,089,479
Poverty	-	597,730	597,730	868,738
Other Projects	311,418	-	311,418	139,719
Governance Cost (Note 9)	76,231	-	76,231	68,842
	<u>387,650</u>	<u>4,474,767</u>	<u>4,862,417</u>	<u>4,257,146</u>

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

£	Activities Undertaken Directly £	Support Cost £	Total Funds 2022 £
Emergency & Disaster	834,430	182,066	1,016,496
Health & Education	1,384,231	302,028	1,686,260
Interfaith & Culture	963,954	210,327	1,174,281
Poverty	490,670	107,060	597,730
Other Projects	255,640	55,779	311,418
Governance Cost (Note 9)	76,231	-	76,231
	<u>4,005,157</u>	<u>857,260</u>	<u>4,862,417</u>

£	Activities Undertaken Directly £	Support Cost £	Total Funds 2021 £
Emergency & Disaster	286,443	79,367	365,810
Health & Education	1,350,396	374,162	1,724,558
Interfaith & Culture	853,104	236,375	1,089,479
Poverty	680,255	188,483	868,738
Other Projects	109,405	30,314	139,719
Governance Cost (Note 9)	68,842	-	68,842
	<u>3,348,445</u>	<u>908,701</u>	<u>4,257,146</u>

Support costs represent human resources, information technology, and other costs which are assigned and dedicated to charitable projects.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

8. NET INCOMING RESOURCES FOR THE YEAR

	£	2022 £	2021
This is stated after charging:			
Depreciation		10,265	10,433
Auditors' remuneration:			
- audit of the financial statements		8,100	7,200

9. GOVERNANCE COSTS

£	Unrestricted Funds £	Total Funds 2022 £	Total Funds 2021
Professional fees	51,913	51,913	48,147
Audit fees	8,100	8,100	7,200
Bank charges	5,953	5,953	3,062
Depreciation	10,265	10,265	10,433
	<u>76,231</u>	<u>76,231</u>	<u>68,842</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

10. STAFF COSTS AND EMOLUMENTS

	2022	2021
	£	£
<i>Total staff costs were as follows:</i>		
Wages and salaries	544,603	453,952
Social security employer costs	58,877	44,740
Workplace pension employer costs	11,772	10,202
	<u>615,252</u>	<u>508,894</u>

Particulars of employees: The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2022	2021
Number of permanent staff	16	15

No employee received remuneration of more than £60,000 during the year (2020 - Nil).

Trustees and related party transactions:

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £57,750 (2021 – £55,000) for his services to the Charity. This remuneration is approved by the Charity Commission.

Remuneration received by key management personnel during this year amounted to £111,250 (2021 - £100,421) including the Trustee Mr Sajid. None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs relating to charity work in respect of two Trustees amounting to £24,195 (£24,119 - 2021) was paid by the Charity. Except for this, no related party transaction took place.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

11. TANGIBLE FIXED ASSETS

	Fixtures & Equipment £	Total £
COST		
At 1 November 2021	91,162	91,162
Additions	2,734	2,734
Disposals	-	-
At 31 October 2022	<u>93,896</u>	<u>93,896</u>
DEPRECIATION		
At 1 November 2021	65,578	65,578
Charge for the year	10,265	10,265
Eliminated on disposals	-	-
At 31 October 2022	<u>75,843</u>	<u>75,843</u>
NET BOOK VALUE		
At 31 October 2022	<u>18,053</u>	<u>18,053</u>
At 31 October 2021	<u>25,584</u>	<u>25,584</u>

12. DEBTORS

	2022 £	2021 £
Gift Aid receivable	1,533,176	1,101,528
Other debtors	1,750	1,750
	<u>1,534,926</u>	<u>1,103,278</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

13. CREDITORS: Amounts falling due within one year

	Total Funds 2022 £	Total Funds 2021 £
Taxation, social security and pension	14,914	32,259
Accruals	1,318	13,247
	<u>16,232</u>	<u>45,506</u>

14. RESTRICTED INCOME FUNDS

	Balance at 1 Nov 2021 £	Income £	Expenditure £	Balance at 31 Oct 2022 £
Emergency & Disaster	403,033	1,018,779	1,090,633	331,179
Health & Education	1,058,846	2,460,735	1,837,546	1,682,035
Interfaith & Culture	307,264	1,117,478	1,264,780	159,962
Poverty	643,773	1,273,874	634,060	1,283,587
	<u>2,412,916</u>	<u>5,870,866</u>	<u>4,827,019</u>	<u>3,456,763</u>

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 Nov 2021 £	Income £	Expenditure £	Balance at 31 Oct 2022 £
General Funds	<u>1,259,824</u>	<u>2,851,030</u>	<u>1,076,300</u>	<u>3,034,554</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2022

16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	£	£
Fixed assets	18,053	-	18,053
Debtors	501,644	1,033,282	1,534,926
Cash at bank and in hand	2,518,340	2,436,230	4,954,570
Creditors (falling due within one year)	(3,483)	(12,749)	(16,232)
Net assets	3,034,554	3,456,763	6,491,317
Unrestricted funds	3,034,554	-	3,034,554
Restricted funds	-	3,456,763	3,456,763
Total charity funds	3,034,554	3,456,763	6,491,317

	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	£	£	£
Fixed assets	25,584	-	25,584
Debtors	260,199	843,079	1,103,278
Cash at bank and in hand	980,857	1,608,527	2,589,384
Creditors (falling due within one year)	(6,816)	(38,690)	(45,506)
Net assets	1,259,824	2,412,916	3,672,740
Unrestricted funds	1,259,824	-	1,259,824
Restricted funds	-	2,412,916	2,412,916
Total charity funds	1,259,824	2,412,916	3,672,740

17. CONTROLLING PARTY

The charitable company is controlled by its members who are also its trustees.

18. CHARITABLE COMPANY STATUS

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.

**We couldn't have
done it without you!**

**Last year, together we helped
more than 13 million people
with food, water, emergency
aid and medical care.**



**Al Mustafa
Welfare Trust®**

110 High Street, Hounslow TW3 1NA

www.almustafatrust.org

+44 (0)20 8569 6444

England & Wales Registered Charity No. 1118492



AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales - Charity number 1118492

Accounts



Al Mustafa
Welfare Trust

Al Mustafa Welfare Trust International Ltd

Annual Report & Financial Statements

Year ended 31 October 2021

England & Wales Registered Charity No. 1118492

Contents

Charity Information	03
Trustees Annual Report	04
Message from the Chairman	04
Our Achievements	06
Tackling Coronavirus	08
Providing Eye Care	10
Small Steps - Our Impact	12
Our Eye Hospital	13
Vision - Freedom	14
Our Eye Camps	15
Sponsor a Hafiz	16
Orphan Sponsorship	18
Clean Water	20
Emergency & Disaster Relief	22
Burma	23
Syria	24
Other Projects	26
Education for All	27
School Maintenance	27
Ramadan Food Packs	28
Feed 100,000 Ramadan Challenge	29
Honouring Our Elderly	30
Children's Cleft Surgery	31
Planting Olive Trees	32
Winter Distribution	33
Build your Palace in Paradise	34
Neighbours First	35
The Freedom Campaign	36
Feed the Fasting in Al Aqsa	37
Fidyah & Kaffarah	38
Give a Little Extra	40
Trustee's Annual Report (continued)	42
Independent Auditor's Report	45
Statement of Financial Activities	50
Balance Sheet	51
Statement of Cash Flows	52
Notes to the Financial Statements	53

Charity Information

Registered Charity Name	Al Mustafa Welfare Trust International Ltd
Charity Registration Number	1118492
Registered/Principal Office	110 High Street, First Floor Hounslow, Middlesex, London TW3 1NA
Trustees	Mr. Abdul Razzaq Sajid Mrs. Rizwana Latif Mrs. Shamama Shahid Lateef Mrs. Rubina Khawaja
Auditors	K K Associates Chartered Accountants 305 Crown House North Circular Road Park Royal London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank Unit 8-9 Treaty Centre Hounslow TW3 1ES



CHAIRMAN'S MESSAGE

Dear friends. By God's grace, we are now rounding up another year of serving humanity. At Al Mustafa Welfare Trust we are dedicated to alleviating poverty, ending suffering and spreading joy.

Since 1983, we have been carrying out life-changing projects for millions of people; helping individuals, families and communities build lives free from extreme poverty and misery. Last year, your generous donations helped us reach thousands of people and provide them with hope, happiness and good health.

We have carried out projects across the globe, in places like Pakistan, Gaza, Bangladesh and Kenya, where we have responded to emergencies and built livelihoods, helping communities break free from poverty. This year, we reached a milestone of 123,000 free cataract surgeries.

I am particularly moved by knowing that 123,000 people now have the gift of sight thanks to your support of Al Mustafa Welfare Trust. This report celebrates the great work we have done together. Thank you for your heartfelt support, from myself and the team.

Abdul Razzaq Sajid
Chairman



WHAT
WOULD OUR
**BELOVED
PROPHET**
DO?

Our Achievements

10 Million +

PEOPLE REACHED

661,741

EYEGASSES DISTRIBUTED

976,887

PEOPLE SAVED IN EMERGENCIES

478,331

HEPATITIS SCREENINGS

1,442,542

QURBANIS DISTRIBUTED

12,001

DISABLED CHILDREN
SUPPORTED TO ATTEND SCHOOL

41,000

FOOD PARCELS DISTRIBUTED

602

SCHOOL BASED EYE CAMPS

123,792

CATARACT SURGERIES

1,153

SMALL BUSINESSES SETUP FOR
DISABLED PEOPLE

814,563

OPD SCREENINGS





6,238

HAFIZ STUDENTS SPONSORED

19

SCHOOLS SUPPORTED

2,351

ORPHAN CHILDREN SPONSORED

16

ORPHANAGES

11,320

SMALL WATER WELLS HAVE BEEN BUILT

181

NETWORK OF AMBULANCES

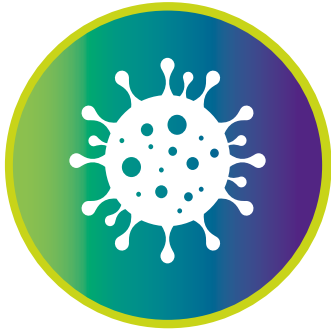
319

COMMUNITY WATER WELLS INSTALLED

35

HOSPITALS SUPPORTED





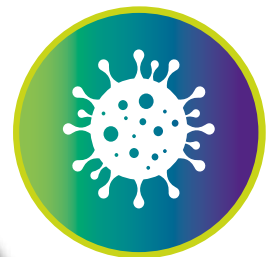
Tackling Coronavirus

EMERGENCY AID

Since March 2020, we have been striving to lighten the burden of those most impacted by the ongoing coronavirus crisis.

We've mobilised our global teams to help vulnerable families worldwide. With your help, we're distributing food parcels and providing PPE to those most in need, ensuring struggling families are protected from hunger, malnutrition and the spread of illness.

Al Mustafa Welfare Trust works in 11 countries worldwide. Our staff on the ground in these countries are geared up to provide life-saving medical care and boost preventative action to minimise the risk of disease. As Covid-19 impacts more communities around the world, our teams are running health clinics, providing hygiene kits and access to sanitation.





Al-Mustafa
Welfare Trust

Coronavirus Emergency

FOOD AID

www.almustafatrust.org



Providing Eye Care



Over 1 in 4 people struggle with their eyesight, and a staggering 39 million people are blind.

Without proper eye care, millions live in darkness, even though 80% of all blindness can be cured. We're working across the world to bring back the gift of sight for people living within impoverished communities.

Thanks to your support, we have completed over 123,000 cataract surgeries for free and helped millions more with glasses, medicine and treatment.



How you can help

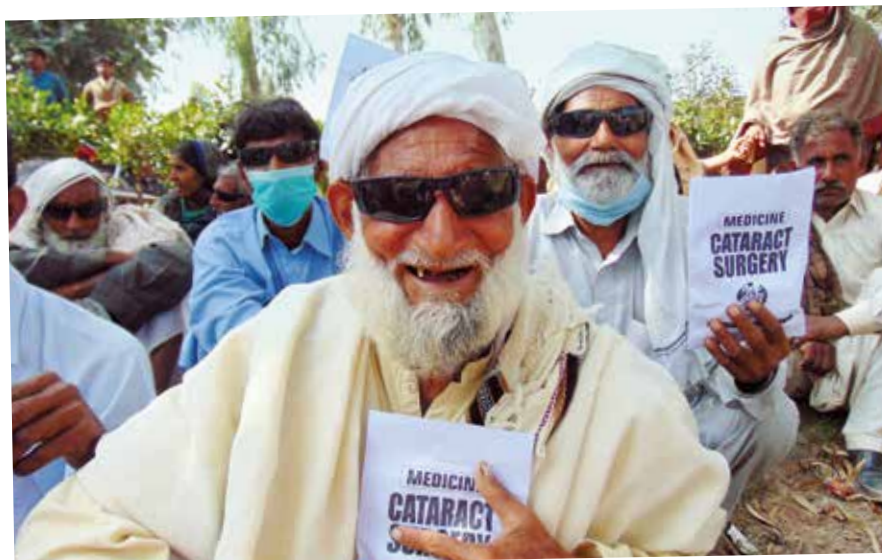
£45 PROVIDES ONE CATARACT OPERATION

£135 PROVIDES THREE CATARACT OPERATIONS

£450 PROVIDES TEN CATARACT OPERATIONS

£1,500 PROVIDES A COMPLETE EYE CAMP

£4,000 PROVIDES A SLIT LAMP



Small Steps **OUR IMPACT**



123,792

**CATARACT
SURGERIES**



602

**SCHOOL BASED
EYE CAMPS**



814,563

OPD (SCREENING)



12,001

**DISABLED
CHILDREN
SUPPORTED TO
ATTEND SCHOOL**



478,331

**HEPATITIS
SCREENING**



661,741

**EYE GLASSES
DISTRIBUTED**



1,003

**PEOPLE WITH
DISABILITIES
SUPPORTED IN
BUSINESS**

This year we achieved increased results in almost every area of our activity and reached more people than ever before.

Our Eye Hospital

Al Mustafa Welfare Trust has established a specialist eye hospital in Lahore, Pakistan. Our hospital is one of a kind, providing expert healthcare free of cost for those most in need.

We are currently serving 200 patients every single day. At our hospital, we work with world-class doctors and treat a whole range of eye health conditions, truly benefiting vulnerable people living in poverty.

Qualified eye specialist surgeons and doctors use the latest techniques to provide excellent medical care and perform critical operations; helping restore the sight of hundreds of people each day. Our hospital is fully equipped with excellent medical machinery and equipment.

Whilst our eye camps are brilliant at saving sight, we are often dependent on weather conditions and location.

Although our services are good, we are unable to operate on children or provide specialist support that is sometimes required. At our hospital, we can offer tailored support with expert medical professionals and treat complex cases.

Our hospital also means that patients are welcome to visit us whenever they need help. This allows us to treat blindness a lot earlier; preventing longer lasting damage and averting a wider impact to the lives of the people we are helping.

We are currently serving **200 patients every single day!**



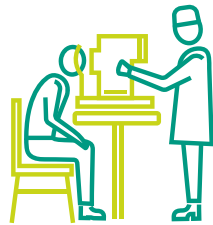
Vision = Freedom

HOW WE SET UP EYE CAMPS



1 >>>

A month before we start, we place adverts in local papers, community centres, at mosques, on radio and TV.



2 >>>

We conduct eye screening to determine who requires medication, lenses, surgery or hospital referral.



3 >>>

Those fit for surgery receive five additional tests for Hepatitis B and C, HIV, blood pressure and diabetes.



4 >>>

Surgery is performed and patients are provided with food and accommodation for the day to aid recovery.



5 >>>

The next day, we carry out the first operative review, then remove bandages and discharge the patients.



6

A week later a follow up camp is arranged and the on-site surgeons ensure the patient's eye sight is restored.



Our Eye Camps

So far we have run **1,183 eye camps in 8 countries**, providing those most in need with essential medical treatment.



**100%
ZAKAT
POLICY**



Sponsor a Hafiz



Our Hifz Programme is your opportunity to transform the life of a vulnerable child forever and give them the gift of the Holy Qur'an.

This amazing project is also a Sadaqah Jariyah for you, bringing you ongoing endless rewards Insha'Allah. Our project enables vulnerable children to learn and memorize the Qur'an and become a guiding light for their community. We are currently supporting 800 students and provide donors with regular, tailored feedback.

"The best among you are those who learn the Qur'an and teach it to others". [Sahih Bukhari]



For just £15 a month, we provide the students with:

-  **DAILY MEALS**
-  **CLOTHING & UNIFORM**
-  **A QUALIFIED TEACHER**
-  **MEDICAL CARE**
-  **ADVANCED COMPUTING SKILLS**
-  **LIFE-SKILLS TRAINING**
-  **HIGH QUALITY LEARNING**
-  **SAFE ENVIRONMENT**
-  **ENROLMENT TO ALIM COURSES**

6,238	Hafiz Sponsored
97	Huffaz Led Taraweeh in 19/20
561	Huffaz Teaching Qur'an
2,511	Huffaz Studying Alam Courses

How you can help

Donate towards the **school fees and boarding** of a poor child.

£15 A MONTH SPONSORS A CHILD FOR 3 YEARS

£180 SPONSORS A CHILD FOR ONE WHOLE YEAR

£540 IS THE COST OF A FULL 3 YEAR SPONSORSHIP



Orphan Sponsorship



We provide hope for thousands of orphan children worldwide by giving them a better start in life. We're helping build happy futures without fear of neglect, poverty or suffering.

We provide quality education, welfare, health treatment, meal provision and accommodation for orphans. We even offer you the opportunity to write to your sponsored child. Orphan children can often feel like their future is bleak and are more vulnerable to abuse and forced labour.



Ongoing Support for your Sponsored Child

We know that sponsoring an orphan can truly help transform their lives. We offer donors the opportunity to write letters and send gifts to their sponsored orphans in order to learn more about them.

Through Al Mustafa Welfare Trust, you are able to send letters and gifts to your sponsored child to extend further support to them and their families.

Al Mustafa Welfare Trust will be responsible for passing on your letters and gifts to the child, and we will facilitate any responses from the child.

2,351

Orphans Sponsored

155

Children Achieved A+ in Annual Exams

17

Children Achieved A+ at District Level

How you can help

Donate towards **food, education and health care** of an orphan.

£28 SUPPORTS ONE ORPHAN FOR ONE MONTH

£336 SUPPORTS ONE ORPHAN FOR ONE YEAR





Clean Water



When you give water, you give life. Millions of people are living without clean and safe drinking water, putting their lives at risk. Globally, 785 million people lack access to clean water.

Drinking dirty water can cause diseases such as cholera, typhoid and diarrhoea, which kills millions of people every year. Almost 1,000 children needlessly die every single day by drinking dirty, contaminated water. We provide water solutions across 9 countries including Pakistan, India, Bangladesh, and Somalia, building electric motor tube wells, manual tube wells, hand-pumps and agricultural wells.

Saad bin Ubadah (ra) narrated. *I asked the Prophet of Allah what charity is best? And he replied, 'Giving water to drink.'* [Sunan Ibn Majah]



How you can help

£200 WILL HELP INSTALL A SMALL WATER WELL

£300 WILL HELP INSTALL AN ELECTRIC WATER WELL

£1,000 WILL HELP INSTALL A LARGE WATER WELL

£1,500 WILL HELP INSTALL A SOLAR WATER WELL

£2,500 WILL HELP DIG A COMMUNITY WELL

£4,500 SOLAR PANEL (PRIME PROJECT)

OUR WATER PROJECTS LAST YEAR

11,320 Small Water Wells

4,763 Electric Water Wells

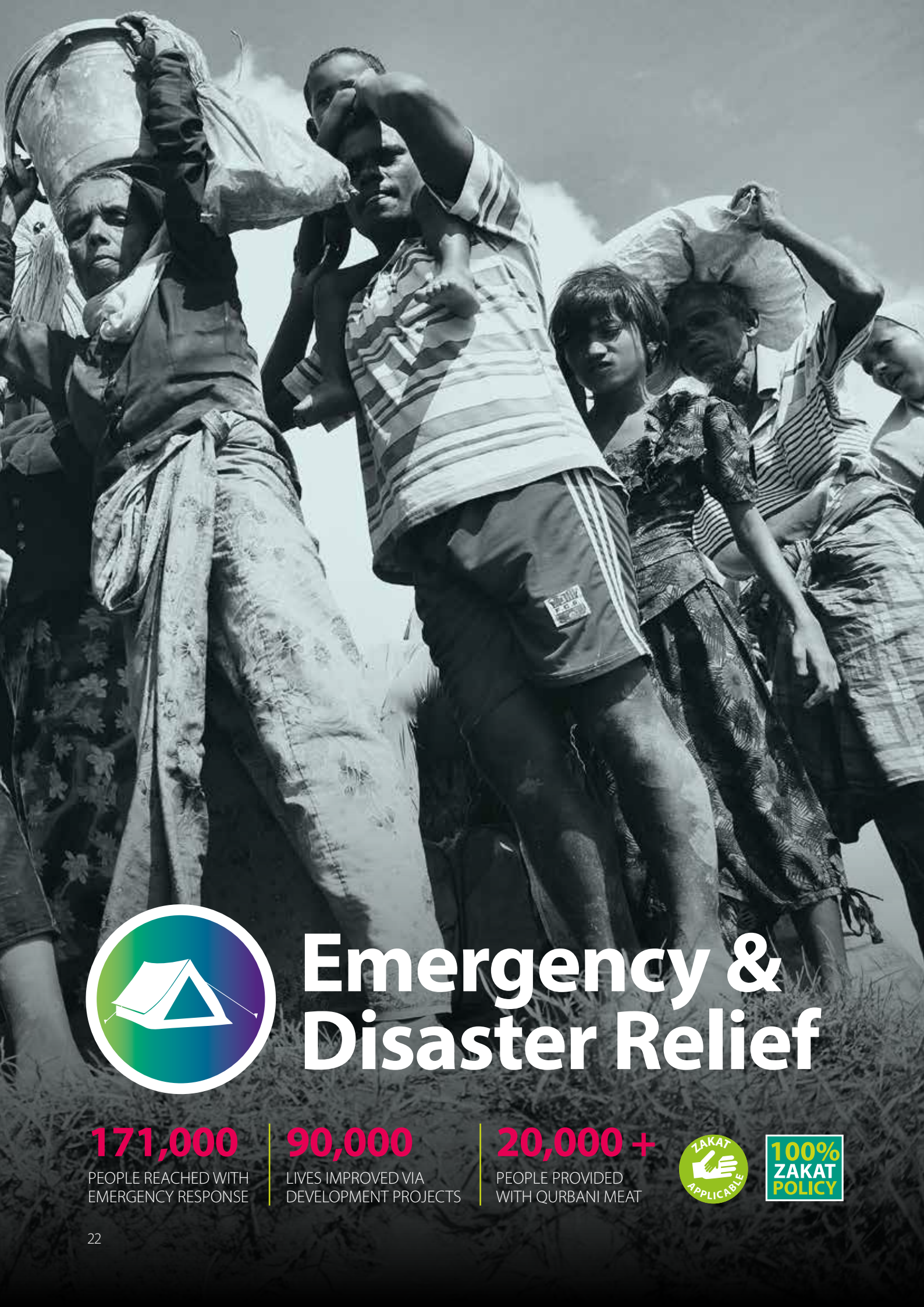
319 Community Water Wells

377 Large Water Wells

207 School Based water projects

27 Solar Water Wells





Emergency & Disaster Relief

171,000

PEOPLE REACHED WITH EMERGENCY RESPONSE

90,000

LIVES IMPROVED VIA DEVELOPMENT PROJECTS

20,000 +

PEOPLE PROVIDED WITH QURBANI MEAT



Disaster can strike anytime, anywhere. It can cost lives and ruin entire societies.

Natural disasters affect around 160 million people worldwide, and around 2 billion people live in high-risk area. In times of crisis and disaster, Al Mustafa Welfare Trust provides fast, effective emergency aid; food, water and healthcare to those affected.



Myanmar Refugees

Since 2012, we have been providing life-saving aid to internal refugees in Rakhine State, Myanmar.

We have also been supporting thousands of Rohingya refugees in Cox's Bazaar since August 2017. We have done a variety of work including providing food, clean water, shelter, medical camps, empowerment projects and funding ambulances.

How you can help

£55 PROVIDES A FAMILY FOOD PACK FOR A MONTH

£300 PROVIDES FOR A FAMILY SURVIVAL PACK (FOOD, WATER, SHELTER & HEALTHCARE)

£1,000 TOWARDS AN EMERGENCY MEDICAL CAMP TREATING UP TO 200 PEOPLE



Syrian Refugees

Over 9 years of war has left more than 13 million Syrian people in need of urgent humanitarian aid.

Millions of people don't have access to clean water, and Syria's medical infrastructure is on the brink of collapse. 2.8 million Syrian children are not in school and are missing out on the education they need. With your donations, we have been providing cash grants to Syrians to pay for shelter or buy much needed necessities such as food, clothing and bedding. We have also been providing food parcels and medical supplies to as many Syrian refugees as possible.

How you can help



£55

Will provide a food pack for a family for one month, including rice, flour, sugar, tea and cooking oil.



£300

Will provide ready meals, sleeping bags, water, hygiene essentials, a baby carrier and a small tent.



£1,000

Contribution towards the costs of an emergency medical camp that can treat up to 200 people.





AL MUSTAFA



Other Projects



Education for all



We aim to build primary schools in remote locations, as every child deserves the right to an education.

We are supporting several schools in Gaza, Pakistan and Bangladesh, making education accessible to hundreds of children. We are also providing hundreds of pupils with stationary, books and bags.



School Maintenance

As well as building schools, we work to support and strengthen those schools already functioning but are poorly maintained.

Just £2,000 can help maintain a school and drastically improve the quality of education children are receiving.



We have **5,988 students** studying in **17 schools**

How you can help

£10 A MONTH WILL SUPPORT A CHILD'S EDUCATION

£2,000 WILL HELP MAINTAIN A SCHOOL FOR AN ENTIRE YEAR

£6,000 WILL HELP BUILD A RURAL PRIMARY SCHOOL



100%
ZAKAT
POLICY

Over **88,000**
Ramadan food
packs were
distributed last
Ramadan

Ramadan Food Packs

The Prophet (pbuh) said: 'Whoever feeds a fasting person will receive the reward like that of the fasting person, without any reduction in his own reward.' [Tirmidhi]

Millions of people don't have enough food for Iftar in Ramadan. We distribute meals across Asia, Africa and the Middle East so nobody goes hungry. Last year with your support, we distributed 18,000 food packs in the holy month.

How you can help

£55 PROVIDES A SINGLE
FAMILY WITH A
FOOD PACK FOR ONE
MONTH

£110 WILL FEED TWO
FAMILIES FOR A MONTH

£550 CAN FEED 10 FAMILIES
FOR A MONTH



Feed 100,000 Ramadan Challenge



Nobody should go hungry, especially not during the blessed month of Ramadan. Together we'll be feeding people across Pakistan, Syrian Refugees, Gaza, Yemen, Africa as well as the Rohingya refugees in Bangladesh.

We want to provide 100,000 people with healthy, nutritious food for the month of Ramadan. 99% of the world's malnourished people currently live in developing countries. They are food insecure, unsure where their next meal will be coming from, and suffer from the debilitating effects of hunger and starvation. Malnutrition can lead to stunted growth, sight problems, diabetes, heart disease and other serious issues. It is one of the world's biggest killers. Nearly 50% of deaths in children below the age of five are due to the effects of malnutrition. It doesn't need to be this way.

Join us today to help feed 100,000 people



Honouring Our Elderly

Our elders have paved the way for us, making sacrifices so we can live well.

Many are now vulnerable and falling ill, unable to get the care they need. As little as £14 a month helps us provide healthcare, food and shelter to give older people the support they need.

- › Supporting 6 Elderly Care Homes
- › Providing Daily Meals
- › Providing Healthcare Facilities



How you can help

£14 SPONSOR AN ELDER FOR A MONTH

£168 SPONSOR AN ELDER FOR A YEAR

Children's Cleft Surgery

Over 170,000 children are born with cleft lips or palates every year. We provide expert healthcare and support to babies, children and adults suffering from the painful consequences of cleft lip. Your donations will provide life-changing surgery and help a child smile again.



We have performed over **8,000 cleft lip surgeries**

How you can help

£200 CLEFT SURGERY FOR ONE CHILD

£400 CLEFT SURGERY FOR TWO CHILDREN

£600 CLEFT SURGERY FOR THREE CHILDREN



Planting Olive Trees

“And a tree (olive) that springs forth from Mount Sinai, that grows oil, and (it is a) relish for the eaters.”

[Surah Al-Muminoon 23:20]

Al Mustafa Welfare Trust has been working in Palestine since 2013 and supporting orphans, providing health care, helping with family food pack, emergency relief pack and through planting olive tree we are changing lives for the better.

Our goal is to plant 50,000 olive trees in the next two years for the people of Gaza. With only a small donation of just £10 you can be a part of a big change.

How you can help

£10 PLANT AN OLIVE TREE

£50 PLANT 5 OLIVE TREES

£100 PLANT 10 OLIVE TREES

Winter Distribution

For countless people across the globe, winter is a fight for survival.

Without warm clothing, shelter or hot food, winter can be deadly; millions are at risk every year.

We work in Pakistan, Bangladesh including with Rohingya refugees, Gambia and Gaza to provide life-saving assistance and help families through the brutal winter months.

In winter we also provide fuel for heating, distribute hygiene kits, provide winter protective clothing and deliver essential food packs.



We Distributed **40,000 Winter Packs** & Provided Shelter for **120 Families**



**100%
ZAKAT
POLICY**



Build Your Palace in Paradise

The Prophet Muhammad (pbuh) informed us that a Palace in Paradise would be awaiting those who build a mosque in this world, Insha'Allah.

Mosques are integral parts of Muslim communities all over the world, giving a space for Muslims to come together to pray, read Qur'an and to socialise. However, many Muslims living in developing countries do not have access to a mosque at all. You can change that.

Build a Mosque

£7,000 SMALL MOSQUE FOR 120 PEOPLE

£15,000 MEDIUM MOSQUE FOR 300 PEOPLE

£22,000 LARGE MOSQUE FOR 600 PEOPLE

Help Renovate a Masjid

Mosques enable communities to come together and offer Muslims a place to pray, hold weddings and funerals and connect with other Muslims.

Provide this opportunity to Muslims around the world today.

How you can help

£1,500 WILL PURCHASE FANS, LIGHTS, MUSSALAH AND A WATER COOLER

£1,000 TO CARPET A WHOLE MOSQUE

Neighbours First

When thinking about helping the vulnerable and needy, we sometimes forget the people that are closest to us and are equally deserving of our support and care.

We firmly believe that charity begins at home and we are committed to local projects & events that will support and strengthen our community. Our Mission is to understand the needs of the wider community and address them through regular charitable projects but also engage our community through free educational programs, seminars and youth clubs.



Food distribution to key-workers during COVID-19



COVID-19 Vaccination Awareness



On-going food distribution to the homeless in partnership with UK Mosques



AMWT Community Radio – Radio Ramadan during the blessed month for the last 5 years.



Youth Club & Sports



Women Empowerment



Festive Gift Distribution

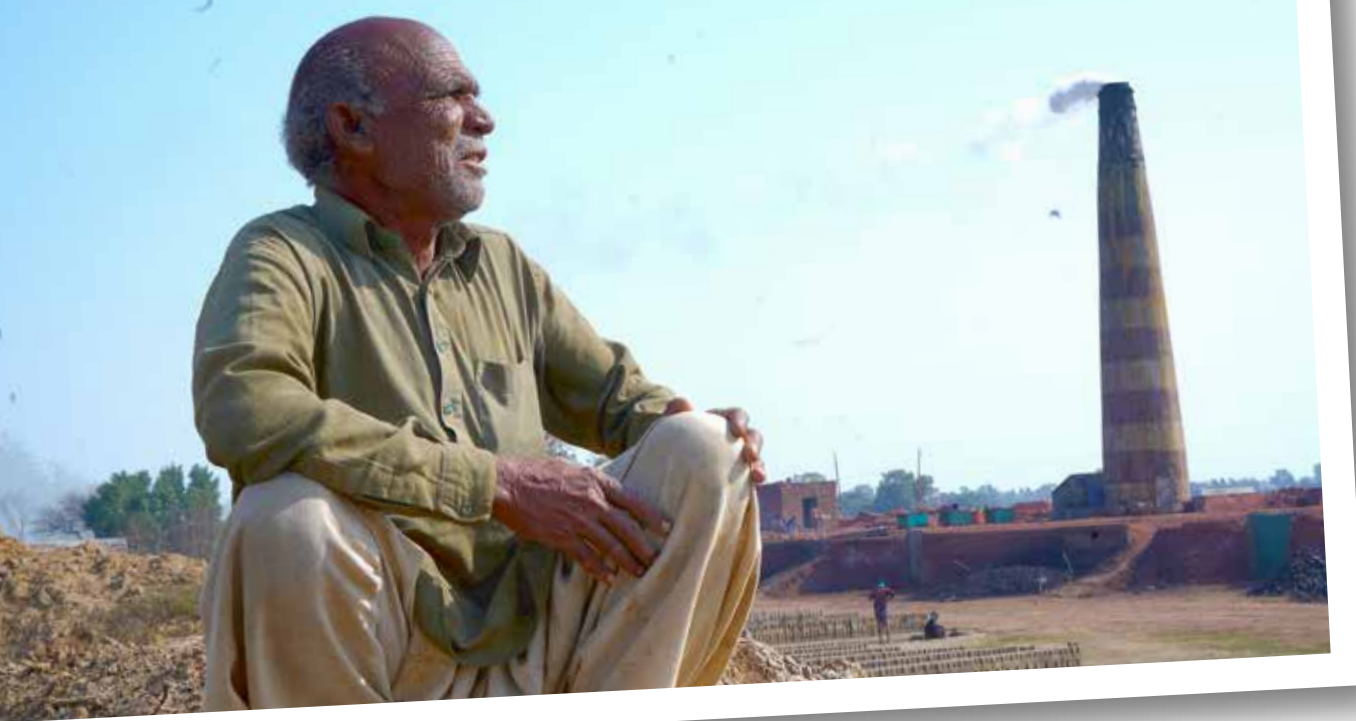


Prisoner resettlement and rehabilitation, pre and post release



Interfaith Relations/ Dialogue





THE FREEDOM CAMPAIGN

A future free from slavery

24.9 million people are in forced labour around the world, a form of modern slavery. 1 in 4 victims of modern slavery are children.

Over 16 million people are exploited in private sector work such as construction, bricklaying, agriculture or domestic work. Women and girls are disproportionately affected and at extreme risk of sexual exploitation and trafficking.



How you can help

£100 CONTRIBUTE TOWARDS FREEING A FAMILY

£1,000 CLEAR HALF THE DEBT OF A FAMILY

£2,000 FREE A FAMILY FROM DEBT

100%
ZAKAT
POLICY

Feed the Fasting in Al Aqsa

Every Ramadan, Al Mustafa Welfare Trust is organising daily Iftar meals in Bait-ul-Muqadas so that those in need can open their fast with nutritious food.

In Palestine, access to food is scarce, largely due to poverty rather than a shortage of food. This means that nourishing food is simply not accessible to many people living in the area – 1.6 million Palestinians struggle to obtain the sustenance they need on a daily basis due to low wages and high prices.

How you can help

£250 IFTAR FOR 50 PEOPLE

£500 IFTAR FOR 100 PEOPLE

£1,000 IFTAR FOR 200 PEOPLE

£2,500 IFTAR FOR 500 PEOPLE





Fidyah & Kaffarah

Fidyah

When someone cannot fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay (fidyah) for someone else to be fed.

How much do I need to pay?

£6 fidyah for each missed fast. This should provide one person with two meals or two people with one meal. If someone misses all the fasts of Ramadan, they would need to pay £180.

Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason.

What is the required payment?

To atone for the missed/intentionally broken fast, a person must fast continuously for 60 days.

If they are unable to do that, then they have to feed 60 poor people at a rate of £6 per person (the cost of an average meal in the UK). This amounts to £360 kaffarah for each missed/intentionally broken fast.



£6 PER FAST AND £180
FOR WHOLE MONTH.

£360 FOR EACH MISSED OR
BROKEN FAST OR TWO
MONTHS CONTINUOUS
FASTING WITH NO
BREAK IN BETWEEN.

Give a Little Extra

Sometimes sponsors feel they'd like to send extra money to their sponsored child, individual, family or for the wider community.



£10 Plant an **Olive Tree**



£150 Provides a Family **One Goat**



£45 for an **Orphans Gift Pack**



£300 Helps to Setup a **Food Cart**



£50 Provides a **Sewing Machine**



£600 Provides a Family with **One Dairy Cow**



£145 Provides **Mobility Equipment**



£1000 Helps Setup a **Small Business**

Give Hope

Set up Direct Debit for monthly donations

Please support us by giving just £5 per month, so we can help needy and vulnerable people to live their lives with dignity and peace.



We are Members & Affiliates of



Financial Statements

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2021

Trustees Annual Report

(Continued)

The trustees present their report and accounts for the year ended 31 October 2021. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees who are actively engaged in the overall management and control of the charity. In the year ended 31 October 2021, the following persons served as trustees:

Mr. Abdul Razzaq Sajid
Mrs. Rizwana Latif
Mrs. Shamama Shahid Lateef
Mrs. Rubina Khawaja

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government or private organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance and have also established, and manage, an effective internal control environment. This is supported by systems, processes and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011 and public benefit guidance published by the Charity Commission.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2021

Trustees Annual Report

(Continued)

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these 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 accounting 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 going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2021

Trustees Annual Report

(Continued)

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice. We advise our donors and supporters that we are regulated by the Fundraising Regulator and comply with their Code of Practice.

We have a complaint registration policy and procedure in place. If donors and supporters have any complaints, they can register their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Mr Abdul Razzaq Sajid

Trustee

110 High Street,
First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 25 August 2022

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

(Continued...)

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

(Continued...)

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

(Continued...)

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity, which it has to comply with. Our audit tests included tests to check this compliance to the extent that we are expected to do so.
- In our risk assessment process detailed discussions and planning took place to ensure that our audit procedures are so designed that any material irregularity including fraud will be uncovered when we carry out our tests.

- In addition, our meetings with the company's management included enquiries that were focused on detection of irregularities including fraud. Discussions included consideration of the risk of management override on controls and segregation of duties.
- As part of our audit, we reviewed all significant transactions that took place during the year. In addition, we reviewed Board minutes and any correspondence with all regulatory authorities.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

(Continued...)

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kamal A. Kureshi
Senior Statutory Auditor

For and on behalf of K K Associates,
Statutory Auditor

305 Crown House
North Circular Road
Park Royal
London
NW10 7PN

Date: 25 August 2022

Al Mustafa Welfare Trust International Ltd

Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations	2	1,741,438	5,642,502	7,383,940	4,388,863
Investments	3	164	-	164	158
TOTAL INCOME		<u>1,741,602</u>	<u>5,642,502</u>	<u>7,384,104</u>	<u>4,389,021</u>
EXPENDITURE ON:					
Raising Funds	4/5	(563,497)	(334,182)	(897,679)	(554,136)
Charitable activities	6/7	(208,561)	(4,048,585)	(4,257,146)	(2,690,882)
TOTAL EXPENDITURE		<u>(772,058)</u>	<u>(4,382,767)</u>	<u>(5,154,825)</u>	<u>(3,245,018)</u>
NET MOVEMENT IN FUNDS		969,544	1,259,735	2,229,279	1,144,003
RECONCILIATION OF FUNDS:					
Total funds brought forward		290,280	1,153,181	1,443,461	299,458
TOTAL FUNDS CARRIED FORWARD		<u>1,259,824</u>	<u>2,412,916</u>	<u>3,672,740</u>	<u>1,443,461</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 53 to 61 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Balance Sheet - 31 October 2021

	Note	£	2021 £	2020 £
FIXED ASSETS				
Tangible assets	11		25,584	15,706
CURRENT ASSETS				
Debtors	12	1,103,278		289,381
Cash at bank and in hand		2,589,384		1,157,758
		<u>3,692,662</u>		<u>1,447,139</u>
CREDITORS: Amounts falling due within one year				
	13	<u>(45,506)</u>		<u>(19,384)</u>
NET CURRENT ASSETS			<u>3,647,156</u>	<u>1,427,755</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>3,672,740</u>	<u>1,443,461</u>
TOTAL NET ASSETS			<u>3,672,740</u>	<u>1,443,461</u>
FUNDS OF THE CHARITY				
Restricted income funds	14		2,412,916	1,153,181
Unrestricted income funds	15		<u>1,259,824</u>	<u>290,280</u>
TOTAL CHARITY FUNDS			<u>3,672,740</u>	<u>1,443,461</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime set out in Part 15 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 and Charities Act 2011 with respect to accounting records and preparation of accounts.

These financial statements were approved by the Board of Trustees and are signed on their behalf by:



Mr Abdul Razzaq Sajid TRUSTEE

Al Mustafa Welfare Trust International Ltd

(England and Wales registered company number 05581896), (England and Wales registered charity number 1118492)

Date: 25 August 2022

The notes on pages 53 to 61 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Statement of Cash Flows

Year ended 31 October 2021

	2021 £	2020 £
Cash flows from operation activities		
Net income	2,229,279	1,144,003
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	10,433	7,273
Other interest receivable and similar income	(164)	(158)
<i>Changes in:</i>		
Trade and other debtors	(813,897)	(165,605)
Trade and other creditors	26,122	(7,397)
Cash generated from operations	1,451,773	978,116
Interest received	164	158
Net cash from operating activities	1,451,937	978,274
Cash flows from investing activities		
Purchase of tangible assets	(20,311)	(1,235)
Net cash from investing activities	(20,311)	(1,235)
Net increase in cash and cash equivalents	1,431,626	977,039
Cash and cash equivalents at beginning of year	1,157,758	180,719
Cash and cash equivalents at end of year	2,589,384	1,157,758

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland FRS102 issued in 2019, and the Charities Act 2011.

The Trust constitutes a public benefit entity as defined by FRS 102.

b) Funds structure

The charity has restricted and unrestricted funds. Restricted funds are categorised as restricted based on the donors' restrictions on the projects for which they must be used.

c) Income recognition

All income is recognised once the charity has received the funds. The Trustees consider this to be the appropriate and prudent principle.

d) Expenditure recognition

Expenditure is recognised when the funds have been disbursed. The charity follows a strict evaluation and approval procedure for charitable expenditure and funds are disbursed immediately upon approval.

e) Tangible fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures Fittings & Equipment - 20% straight line basis

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

2. DONATIONS

£	Unrestricted Funds £	Restricted Funds £	Total Funds 2021
Donations			
Donations	927,541	5,642,502	6,570,043
Gifts			
Gift Aid	813,897	–	813,897
	<u>1,741,438</u>	<u>5,642,502</u>	<u>7,383,940</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations	367,656	3,733,512	4,101,168
Gifts			
Gift Aid	287,695	–	287,695
	<u>655,351</u>	<u>3,733,512</u>	<u>4,388,863</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	164	164	158	158

4. EXPENDITURE ON RAISING FUNDS

	Total Funds 2021 £	Total Funds 2020 £
Expenditure on raising funds (Note 5)	897,679	554,136

5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Advertising & promotional expenses	532,390	221,504	753,894	417,481
Printing, postage and stationery	5,854	71,655	77,509	55,868
HR and Support Cost	25,253	41,023	66,276	80,787
Total	563,497	334,182	897,679	554,136

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Emergency & Disaster	-	365,810	365,810	248,826
Health & Education	-	1,724,558	1,724,558	1,231,368
Interfaith & Culture	-	1,089,479	1,089,479	853,328
Poverty	-	868,738	868,738	271,018
Other Projects	139,719	-	139,719	35,019
Governance Cost (Note 9)	68,842	-	68,842	51,323
	<u>208,561</u>	<u>4,048,585</u>	<u>4,257,146</u>	<u>2,690,882</u>

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Activities Undertaken Directly £	Support Cost £	Total Funds 2021 £
Emergency & Disaster	286,443	79,367	365,810
Health & Education	1,350,396	374,162	1,724,558
Interfaith & Culture	853,104	236,375	1,089,479
Poverty	680,255	188,483	868,738
Other Projects	109,405	30,314	139,719
Governance Cost (Note 9)	68,842	-	68,842
	<u>3,348,445</u>	<u>908,701</u>	<u>4,257,146</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2020 £
Emergency & Disaster	213,059	35,767	248,826
Health & Education	1,054,367	177,001	1,231,368
Interfaith & Culture	730,668	122,660	853,328
Poverty	232,061	38,957	271,018
Other Projects	22,607	12,411	35,019
Governance Cost (Note 9)	51,323	-	51,323
	<u>2,304,086</u>	<u>386,796</u>	<u>2,690,882</u>

Support costs represent human resources, information technology, and other costs which are assigned and dedicated to charitable projects.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

8. NET INCOMING RESOURCES FOR THE YEAR

	2021 £	2020 £
This is stated after charging:		
Depreciation	10,433	7,273
Auditors' remuneration:		
- audit of the financial statements	<u>7,200</u>	<u>7,200</u>

9. GOVERNANCE COSTS

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Professional fees	48,147	48,147	35,659
Audit fees	7,200	7,200	7,200
Bank charges	3,062	3,062	1,191
Depreciation	10,433	10,433	7,273
	<u>68,842</u>	<u>68,842</u>	<u>51,323</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

10. STAFF COSTS AND EMOLUMENTS

	2021	2020
	£	£
<i>Total staff costs were as follows:</i>		
Wages and salaries	453,952	407,195
Social security employer costs	44,740	39,437
Workplace pension employer costs	10,202	8,811
	<u>508,894</u>	<u>455,443</u>

Particulars of employees: The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2021	2020
Number of permanent staff	15	15

No employee received remuneration of more than £60,000 during the year (2020 - Nil).

Trustees and related party transactions:

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £55,000 (2020 – £15,673) for his services to the Charity. This remuneration is approved by the Charity Commission.

Remuneration received by key management personnel during this year amounted to £100,421 (2020 - £64,111) including the Trustee Mr Sajid. None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs relating to charity work in respect of two Trustees amounting to £24,119 (£13,438 - 2020) was paid by the Charity. Except for this, no related party transaction took place.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

11. TANGIBLE FIXED ASSETS

	Fixtures & Equipment £	Total £
COST		
At 1 November 2020	70,851	70,851
Additions	20,311	20,311
Disposals	-	-
At 31 October 2021	<u>91,162</u>	<u>91,162</u>
DEPRECIATION		
At 1 November 2020	55,145	55,145
Charge for the year	10,433	10,433
Eliminated on disposals	-	-
At 31 October 2021	<u>65,578</u>	<u>65,578</u>
NET BOOK VALUE		
At 31 October 2021	<u>25,584</u>	<u>25,584</u>
At 31 October 2020	<u>15,706</u>	<u>15,706</u>

12. DEBTORS

	2021 £	2020 £
Gift Aid receivable	1,101,528	287,631
Other debtors	1,750	1,750
	<u>1,103,278</u>	<u>289,381</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

13. CREDITORS: Amounts falling due within one year

	Total Funds 2021 £	Total Funds 2020 £
Taxation, social security and pension	32,259	11,145
Accruals	13,247	8,239
	<u>45,506</u>	<u>19,384</u>

14. RESTRICTED INCOME FUNDS

	Balance at 1 Nov 2020 £	Income £	Expenditure £	Balance at 31 Oct 2021 £
Emergency & Disaster	101,346	698,111	396,424	403,033
Health & Education	367,663	2,558,019	1,866,836	1,058,846
Interfaith & Culture	254,394	1,231,896	1,179,026	307,264
Poverty	429,778	1,154,476	940,481	643,773
	<u>1,153,181</u>	<u>5,642,502</u>	<u>4,382,767</u>	<u>2,412,916</u>

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 Nov 2020 £	Income £	Expenditure £	Balance at 31 Oct 2021 £
General Funds	<u>290,280</u>	<u>1,741,602</u>	<u>772,058</u>	<u>1,259,824</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2021

16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	£	£	£
Fixed assets	25,584	-	25,584
Debtors	260,199	843,079	1,103,278
Cash at bank and in hand	980,857	1,608,527	2,589,384
Creditors (falling due within one year)	(6,816)	(38,690)	(45,506)
Net assets	1,259,824	2,412,916	3,672,740
Unrestricted funds	1,259,824		1,259,824
Restricted funds	-	2,412,916	2,412,916
Total charity funds	1,259,824	2,412,916	3,672,740

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
	£	£	£
Fixed assets	15,706	-	15,706
Debtors	43,211	246,170	289,381
Cash at bank and in hand	233,851	923,907	1,157,758
Creditors (falling due within one year)	(2,488)	(16,896)	(19,384)
Net assets	290,280	1,153,181	1,443,461
Unrestricted funds	290,280	-	290,280
Restricted funds	-	1,153,181	1,153,181
Total charity funds	290,280	1,153,181	1,443,461

17. CONTROLLING PARTY

The charitable company is controlled by its members who are also its trustees.

18. CHARITABLE COMPANY STATUS

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.

Serving Humanity Since 1983



**Al Mustafa
Welfare Trust®**

110 High Street, Hounslow TW3 1NA
www.almustafatrust.org
+44 (0)20 8569 6444

England & Wales Registered Charity No. 1118492



AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

England & Wales - Charity number 1118492

Accounts



Al-Mustafa
Welfare Trust®

Al Mustafa Welfare Trust International Ltd

Annual Report & Financial Statements

Year ended 31 October 2020

England & Wales Registered Charity No. 1118492

Contents

Charity Information	03
Trustees Annual Report	04
Message from the Chairman	04
Our Achievements	05
Global Coronavirus	07
Eye Care for the Poor	08
Eye Care Achievements	10
Eye Camps	11
Sponsor an Hafiz	13
Caring for Orphans	15
Clean Water	17
Emergency & Disaster Relief	18
Burma	19
Other Projects	20
Education for All	21
School Maintenance	21
Ramadan Food Packs	22
Iftar in Bait-ul-Maqdis	23
Build your Palace in Paradise	24
Children's Cleft Surgery	24
Honouring Our Elderly	26
Winter Distribution	26
Fidyah & Kaffarah	27
Give a Little Extra	28
Trustee's Annual Report (continued)	30
Independent Auditor's Report	32
Statement of Financial Activities	36
Balance Sheet	37
Statement of Cash Flows	38
Notes to the Financial Statements	39

Charity Information

Registered Charity Name	Al Mustafa Welfare Trust International Ltd
Charity Registration Number	1118492
Registered/Principal Office	110 High Street, First Floor Hounslow, Middlesex, London TW3 1NA
Trustees	Mr. Abdul Razzaq Sajid Mrs. Rizwana Latif Mrs. Shamama Idrees Ahmad (appointed on 15th November 2019) Mrs. Rubina Khawaja (appointed on 15th November 2019) Mr. Muhammad Hanif Tayyab (resigned on 15th November 2019)
Auditors	K K Associates Chartered Accountants 305 Crown House North Circular Road Park Royal London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank Unit 8-9 Treaty Centre Hounslow TW3 1ES



CHAIRMAN'S MESSAGE

Dear friends. By God's grace, we are now rounding up another year of serving humanity.

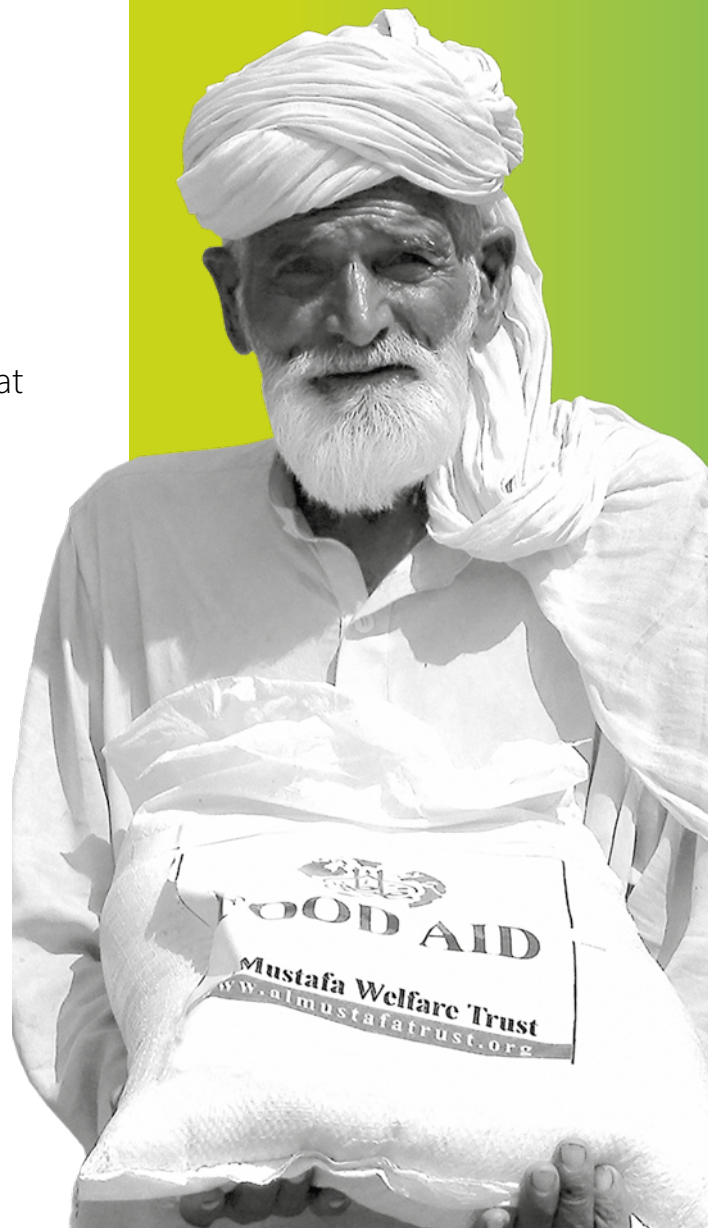
At Al Mustafa Welfare Trust, we are dedicated to alleviating poverty, ending suffering and spreading joy. Since 1983, we have been carrying out life-changing projects for millions of people, helping individuals, families and communities build lives free from extreme poverty and misery.

Last year, your generous donations helped us reach thousands of people and provide hope, happiness and promote good health. We have carried out projects across the globe, including Pakistan, Gaza, Bangladesh and Burma, and responded to emergencies worldwide. This year, we reached a milestone of 100,000 free cataract surgeries. I am particularly moved by knowing that 100,000 people now have the gift of sight thanks to your support of Al Mustafa Welfare Trust. This report celebrates the great work we have done together. Thank you for your heartfelt support, from myself and the team at Al Mustafa.

Abdul Razzaq Sajid

Chairman

100%
ZAKAT
POLICY





Our Achievements

People Reached
7 Million +

Disaster &
Emergency
Beneficiaries
824,000

Hafiz Sponsored
4267

Orphan Sponsored
1246

Schools Supported
17

Qurbani Meat
Distribution
Beneficiaries
734,420

Food Parcel
Distributions
20,000

Ramadan
Family Food
Packs
88,000

Orphanages
Supported
16

Winter Pack
Distribution
40,000

Mosques
Maintained
13

Ambulances
Maintained
179

Hospitals
Supported
34





Global Coronavirus

EMERGENCY AID

All the communities we work in around the globe are suffering from unimaginable horrors, such as war, abject poverty or famine. The spread of Coronavirus in these communities will be absolutely catastrophic.

For refugee communities, safety and hygiene precautions will be virtually impossible. They already struggle with having enough food to eat. However, with the outbreak of Coronavirus, these communities will suffer even more as supplies run short, food prices rise and movement is restricted.

Al-Mustafa Welfare Trust has launched an Emergency Coronavirus Appeal to support those who are suffering the most worldwide, as a result of the outbreak.

We will be distributing emergency food & hygiene packs to families living in remote, under-developed areas as these are the people who are currently unable to access any food or medicine!

We will also be supporting families living in refugee camps and fleeing war and persecution from places like Kashmir, Syria and Burma.



How you can help

£55

Family Food Pack for 1 Month – One Family

£75

Hygiene Kit & Family Food Pack for 1 month – One Family

£300

Emergency Relief Pack
Hygiene | Ready Meals | Tent



Eye Care for the Poor



Over 1 in 4 people struggle with their eyesight, and a staggering 39 million people are blind.

Without proper eye care, millions live in darkness, even though 80% of all blindness can be cured. We're working across the world to bring back the gift of sight to people in impoverished communities.

Thanks to your support, we have completed over **100,000 cataract surgeries for free**, and helped millions more with glasses, medicine and treatment.





How you can help

£45

provides for **One
Cataract Surgery**

£135

provides for **Three
Cataract Surgeries**

£450

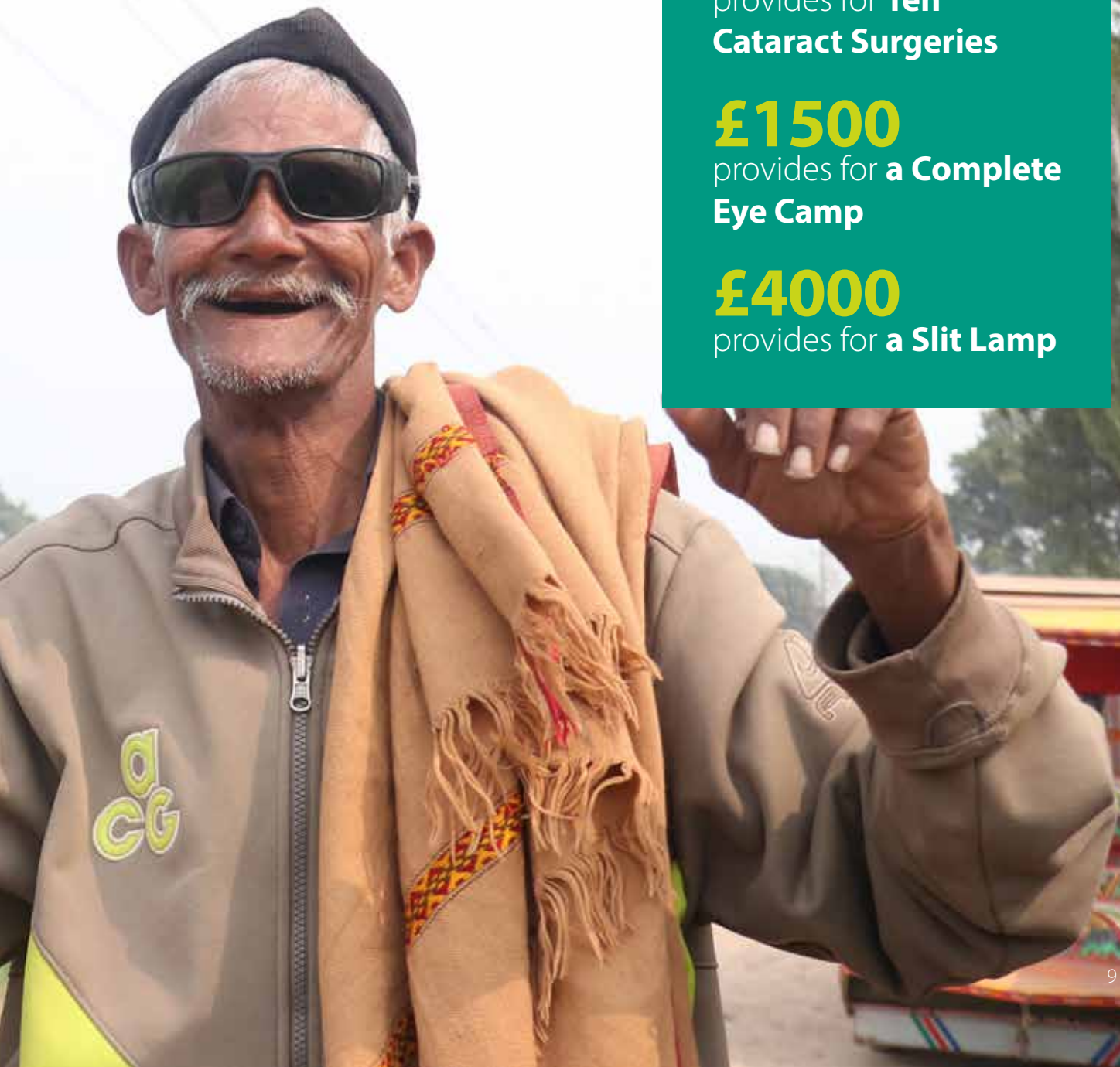
provides for **Ten
Cataract Surgeries**

£1500

provides for a **Complete
Eye Camp**

£4000

provides for a **Slit Lamp**



Eye Care Achievement in Numbers



100,000
CATARACT
SURGERIES



292,371
HEPATITIS
SCREENING



521
SCHOOL BASE
EYE CAMPS



557,214
EYE GLASSES
DISTRIBUTED



11,801
DISABLED
CHILDREN
SUPPORTED TO
ATTEND SCHOOL



1,003
PEOPLE WITH
DISABILITIES
SUPPORTED IN
BUSINESS

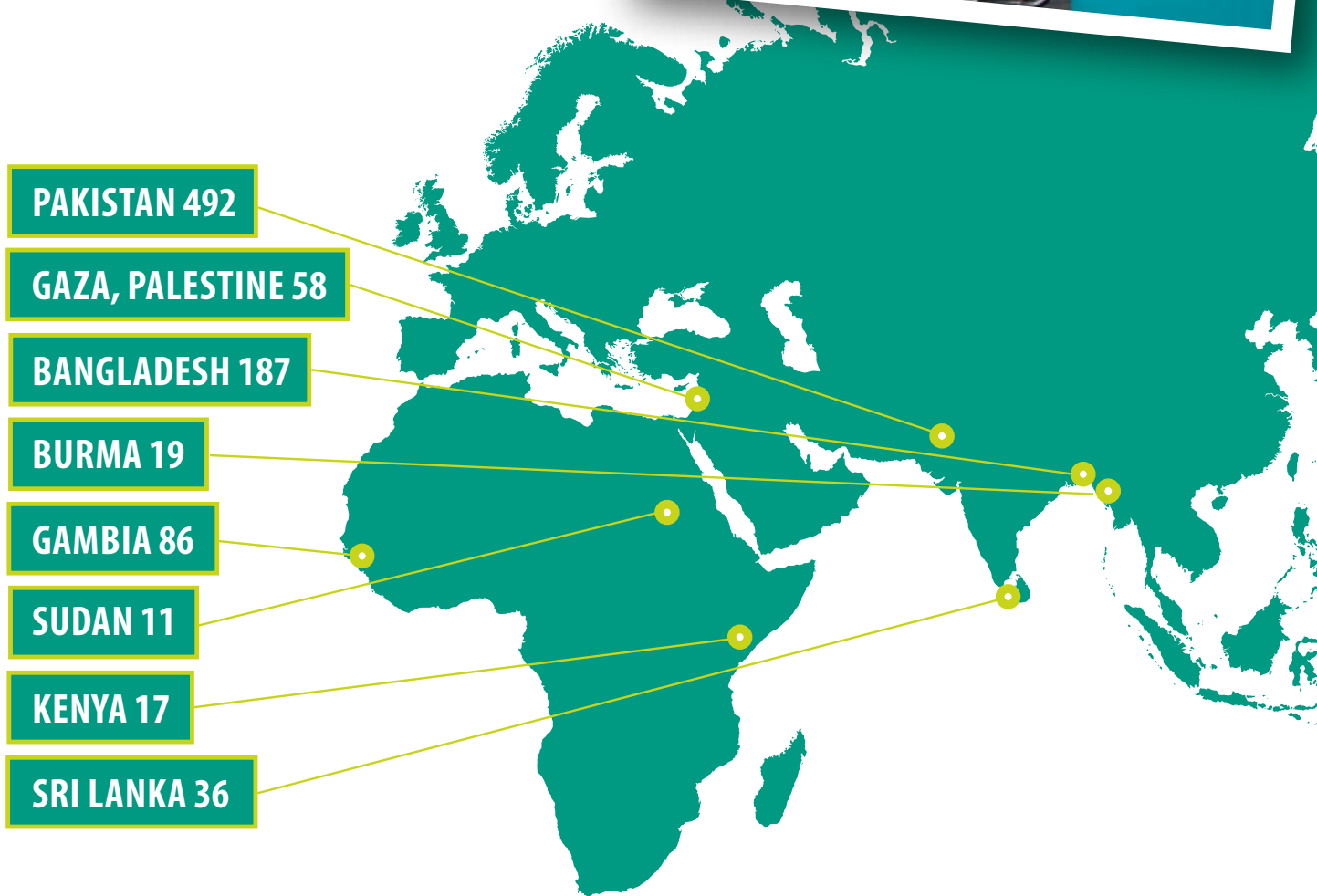


701,247
OPD
(SCREENING)



Eye Camps

So far we have run 906 Eye Camps in 8 countries, providing those most in need with essential medical treatment.





4267 Hafiz Sponsored

79 Huffaz Led Taraweeh in 2019

511 Huffaz Teaching Qur'an

2421 Huffaz Studying Alam Courses

Sponsor a Hafiz



100%
ZAKAT
POLICY

Our Hifz Programme is your opportunity to transform the life of a vulnerable child forever and give them the gift of the Holy Qur'an.

This amazing project is also a Sadaqah Jariyah for you, bringing you ongoing, endless rewards Insha'Allah.

Our project enables vulnerable children to learn and memorize the Qur'an and become a guiding light for their community. We are currently supporting 800 students and provide donors with regular, tailored feedback.

For just £15 a month we provide the students with:

DAILY MEALS

CLOTHING & UNIFORM

A QUALIFIED TEACHER

MEDICAL CARE

ADVANCED COMPUTING SKILLS

LIFE SKILLS TRAINING

HIGH QUALITY LEARNING

SAFE ENVIRONMENT

ENROLMENT TO ALAM COURSES

How you can help

Donate towards the **school fees and boarding** of a poor child.

£15

sponsors a child for **One Month.**

£180

sponsors a child for **One Whole Year.**

£540

Is the cost of a **Full 3 Year Sponsorship.**





Caring for Orphans



We provide hope for thousands of orphan children worldwide by giving them the best start in life. We're helping build happy futures without fear of neglect, poverty or suffering.

We provide quality education, welfare, health treatment, meal provision and accommodation for orphans, and offer you the opportunity to write to your sponsored child. Orphan children can often feel like their futures are bleak and they are more vulnerable to abuse and forced labour.

Ongoing Support for your Sponsored Child

We know that sponsoring an orphan can truly help transform their lives. We offer donors the opportunity to write letters and send gifts to their sponsored orphans in order to learn more about them. Through Al Mustafa Welfare Trust, you are able to send letters and gifts to your sponsored child to extend further support to them and their families. Al Mustafa Welfare Trust will be responsible for passing on your letters and gifts to the child, and we will facilitate any responses from them.

SEND A BIRTHDAY GIFT

SEND GIFTS TO A FAMILY

How you can help

Donate towards **food, education and health care** of an orphan.

£28

Supports one orphan for **One Month.**

£168

Supports one orphan for **Six Months.**

£336

Supports one orphan for **One Year.**



1246 TOTAL ORPHAN SPONSORED

134 CHILDREN ACHIEVED A+ IN ANNUAL EXAMS

16 CHILDREN ACHIEVED A+ AT DISTRICT LEVEL



Clean Water



100%
ZAKAT
POLICY

When you give water, you give life. Millions of people are living without clean and safe drinking water, putting their lives at risk. Globally, 785 million people lack access to clean water.

Drinking dirty water can cause diseases such as cholera, typhoid and diarrhoea, which kills millions of people every year. Almost 1,000 children needlessly die every single day by drinking dirty, contaminated water. We provide water solutions across 9 countries including Pakistan, India, Bangladesh and Somalia, building electric motor tube wells, manual tube wells, hand-pumps and agricultural wells.

Saad bin Ubadah (ra) narrated. I asked the Prophet of Allah what charity is best? And he replied, 'Giving water to drink'. [Sunan Ibn Majah]

Our Water Project achievements

9127	SMALL WATER WELLS
3,241	ELECTRIC WATER WELLS
229	COMMUNITY WATER WELL
211	LARGE WATER WELLS
50,000	DAILY CLEAN WATER PROJECT BENEFICIARIES
87	SCHOOL BASED WATER PROJECT
7	SANITARY FACILITIES
9	COUNTRY GOOD HYGIENE CAMPAIGN RUN CAMPAIGN

How you can help

£200

will help install a
Small Water Well

£300

will help install an
Electric Water Well

£1000

will help install a
Large Water Well

£2500

will help dig a
Community Water Well



Emergency & Disaster Relief

Disaster can strike anytime, anywhere. It can cost lives and ruin entire societies. Natural disasters affect around 160 million people worldwide, and around 2 billion people live in conflict-struck areas. In times of crisis and disaster, Al Mustafa Welfare Trust provides fast, effective emergency aid; food, water and healthcare to those affected. We have helped over 171,000 people affected by disaster and emergencies.



171,000
PEOPLE REACHED WITH
EMERGENCY RESPONSE

90,000
LIVES IMPROVED VIA
DEVELOPMENT PROJECTS

20,000 +
PEOPLE PROVIDED
QURBANI MEAT

Burma

Since 2012, we have been providing life-saving aid to internal refugees in the state of Rakhine in Burma.

We have also been supporting thousands of Rohingya refugees in Cox's Bazaar since August 2017. We have done a variety of work including providing food, clean water, shelter, medical camps, empowerment projects and funding ambulances.



How you can help

£55

provides for a one month **Family Food Pack**

£300

provides for a **Family Survival Pack** (food, water, shelter & health)

£1000

towards an **Emergency Medical Camp** treating upto 200 people

Other Projects



100%
ZAKAT
POLICY

Education for all



We aim to build primary schools in remote locations, as every child deserves the right to an education.

We are supporting several schools in Gaza, Pakistan and Bangladesh, making education accessible to hundreds of children. We are also providing hundreds of pupils with stationary, books and bags.

We have 5988 Student studying in 17 Schools.

School Maintenance

As well as building schools, we work to support and strengthen those schools already functioning but are poorly maintained.

Just £2,000 can help maintain a school and drastically improve the quality of education children are receiving.



How you can help

£10 A Month to Support a Child's Education.

£2,000 will help **Maintain a School for an Entire Year.**

£6,000 will help build a rural **Primary School.**



Ramadan Projects



Over **88,000 Ramadan food packs** were distributed last Ramadan.



Ramadan Food Packs

The Prophet (pbuh) said: 'Whoever feeds a fasting person will receive the reward like that of the fasting person, without any reduction in his own reward.' [Tirmidhi]

Millions of people don't have enough food for iftar in Ramadan. We distribute meals across Asia, Africa and the Middle East so nobody goes hungry in Ramadan. Last year, with your support, we distributed 18,000 food packs in the holy month.



How you can help

£55 Provides a single family with a Food Pack for **one month**.

£110 Will feed **two families for a month**.

£550 Can feed **10 families for a month**.

Iftar in Bait-ul-Maqdis

We hold daily Iftar and Suhoor meals in Bait-ul-Maqdis (Al-Aqsa Mosque) in Jerusalem. This is the third holiest site in Islam.

1.6 million Palestinians do not have enough food to eat and often do not know where their next meal is coming from. We provide iftar and suhoor meals to Palestinians with your support, so we can make sure nobody is hungry this Ramadan.

How you can help

£250 Will help feed **50 people**

£500 Will help feed **100 people**

£1000 Will help feed **200 people**



Build your Palace in Paradise

The Prophet Muhammad (pbuh) informed us that a Palace in Paradise would be awaiting those who build a mosque in this world, Insha'Allah.

Mosques are integral parts of Muslim communities all over the world, giving a space for Muslims to come together to pray, read Qur'an and to socialise. However, many Muslims living in developing countries do not have access to a mosque at all. You can change that.

How you can help

Help Renovate a Masjid

Mosques enable communities to come together and offer Muslims a place to pray, hold weddings and funerals and connect with other Muslims.

Provide this opportunity to Muslims around the world today.

£1500

Will purchase fans, lights, mussalah and a water cooler

£1000

To carpet a whole mosque

Build a Mosque

£7,000 SMALL MOSQUE SERVING 120 PEOPLE

£15,000 MEDIUM MOSQUE SERVING 300 PEOPLE

£22,000 LARGE MOSQUE SERVING 600 PEOPLE



Children's Cleft Surgery



100%
ZAKAT
POLICY

Across the world, more than 170,000 children are born with cleft lips or palates every year.

We provide expert healthcare and support to babies, children and adults suffering from the painful consequences of cleft lip. Your donations will provide life-changing surgery and help a child smile again.



How you can help

£200 Cleft Surgery for **One Child**

£400 Cleft Surgery for **Two Children**

£600 Cleft Surgery for **Three Children**

AMWT has performed over 8,000 cleft lip surgeries





Honouring Our Elderly

Our elders have paved the way for us, making sacrifices so we can live well.

Many are now vulnerable and falling ill, unable to get the care they need. As little as £14 a month helps us to provide healthcare, food and shelter to give older people the support they need.

- Supporting 6 Elderly Care Homes
- Providing Daily Meals
- Providing Healthcare Facilities

How you can help 

£14 Sponsors an Elder for One Month

£168 Sponsors an Elder for One Year

Winter Distribution

For countless people across the globe, winter is a fight for survival.

Without warm clothing, shelter or hot food, winter can be deadly, and millions are at risk every year.

We work in Pakistan, Bangladesh, Burma, Somalia, Gambia and Gaza to provide life-saving assistance and help families through the brutal winter months.

In winter we also provide fuel for heating, distribute hygiene kits, provide winter protective clothing and deliver essential food packs.



- Distributed 40,000 Winter Packs
- Provided Shelter Accommodation For 120 families



Fidyah

When someone cannot fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay (fidyah) for someone else to be fed.

How much do I need to pay?

£6 fidyah for each missed fast. This should provide one person with two meals or two people with one meal. If someone misses all the fasts of Ramadan, they would need to pay £180.

£6 per fast and £180 for whole month.

£360 for each missed or broken fast or two months continuous fasting with no break in between

Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason.

What is the required payment?

To atone for the missed/intentionally broken fast, a person must fast continuously for 60 days.

If they are unable to do that, then they have to feed 60 poor people at a rate of £6 per person (the cost of an average meal in the UK). This amounts to £360 kaffarah for each missed/intentionally broken fast.



Give a Little Extra

Sometimes sponsors feel they'd like to send extra money to their sponsored child, individual, family or for the wider community.



£10 Plant an **Olive Tree**



£45 for an **Orphans Gift Pack**



£50 Provides a **Sewing Machine**



£145 Provides **Mobility Equipment**



£150 Provides a Family **One Goat**



£300 Helps to Setup a **Food Cart**



£600 Provides a Family with **One Dairy Cow**



£1000 Helps Setup a **Small Business**



Give Hope - Set up Direct Debit for monthly donations

Please support us by giving just £5 per month, so that we can help needy, vulnerable and deserving people to live their lives, help them to survive and help them to improve their lives.

We are Members & Affiliates of



Financial Statements

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Trustees Annual Report

(Continued)

The trustees present their report and accounts for the year ended 31 October 2020. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees. In the year ended 31 October 2020, the following persons served as trustees:

Mr. Abdul Razzaq Sajid

Mrs. Rizwana Latif

Mrs. Shamama Idrees Ahmad (Appointed on 15th November 2019)

Mrs. Rubina Khawaja (Appointed on 15th November 2019)

Mr. Muhammad Hanif Tayyab (Resigned on 15th November 2019)

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks, and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance and have also established, and manage, an effective internal control environment. This is supported by systems, processes and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011.

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Trustees Annual Report

(Continued)

RESPONSIBILITIES OF THE TRUSTEES (continued)

- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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 going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice.

We advise our donors and supporters that we are regulated by the Fundraising Regulator, and comply with their Code of Practice. We have a complaint registration policy and procedure in place. If donors

and supporters have any complaints, they can register their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Mr Abdul Razzaq Sajid

Trustee

110 High Street
First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 25 August 2021

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2020 which comprise Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 30-31, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees

determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Kamal A. Kureshi

Senior Statutory Auditor

For and on behalf of K K Associates,
Statutory Auditor

305 Crown House
North Circular Rad
Park Royal
London
NW10 7PN

Date: 25 August 2021

Al Mustafa Welfare Trust International Ltd

Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2020

		Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	Note	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations	2	655,351	3,733,512	4,388,863	1,968,883
Investments	3	158	-	158	252
TOTAL INCOME		<u>655,509</u>	<u>3,733,512</u>	<u>4,389,021</u>	<u>1,969,135</u>
EXPENDITURE ON:					
Raising Funds	4/5	(330,131)	(224,005)	(554,136)	(202,045)
Charitable activities	6/7	(86,342)	(2,604,540)	(2,690,882)	(1,728,453)
TOTAL EXPENDITURE		<u>(416,473)</u>	<u>(2,828,545)</u>	<u>(3,245,018)</u>	<u>(1,930,498)</u>
NET MOVEMENT IN FUNDS		239,036	904,967	1,144,003	38,637
RECONCILIATION OF FUNDS:					
Total funds brought forward		51,244	248,214	299,458	260,821
TOTAL FUNDS CARRIED FORWARD		<u>290,280</u>	<u>1,153,181</u>	<u>1,443,461</u>	<u>299,458</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 39 to 45 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Balance Sheet - 31 October 2020

	Note	£	2020 £	2019 £
FIXED ASSETS				
Tangible assets	11		15,706	21,744
CURRENT ASSETS				
Debtors	12	289,381		123,776
Cash at bank and in hand		<u>1,157,758</u>		<u>180,719</u>
		1,447,139		304,495
CREDITORS: Amounts falling due within one year	13	<u>(19,384)</u>		<u>(26,781)</u>
NET CURRENT ASSETS			<u>1,427,755</u>	<u>277,714</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>1,443,461</u>	<u>299,458</u>
TOTAL NET ASSETS	16		<u>1,443,461</u>	<u>299,458</u>
FUNDS OF THE CHARITY				
Restricted income funds	14		1,153,181	248,214
Unrestricted income funds	15		<u>290,280</u>	<u>51,244</u>
TOTAL CHARITY FUNDS	16		<u>1,443,461</u>	<u>299,458</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime set out in Part 15 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 and Charities Act 2011 with respect to accounting records and preparation of accounts.

These financial statements were approved by the Board of Trustees and are signed on their behalf by:



Mr Abdul Razzaq Sajid TRUSTEE

Al Mustafa Welfare Trust International Ltd

(England and Wales registered company number 05581896), (England and Wales registered charity number 1118492)

Date: 25 August 2021

The notes on pages 39 to 45 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Statement of Cash Flows

Year ended 31 October 2020

	2020 £	2019 £
Cash flows from operation activities		
Net income	1,144,003	38,637
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	7,273	7,391
Other interest receivable and similar income	(158)	(252)
<i>Changes in:</i>		
Trade and other debtors	(165,605)	49,940
Trade and other creditors	(7,397)	12,485
Cash generated from operations	978,116	108,201
Interest received	158	252
Net cash from operating activities	978,274	108,453
Cash flows from investing activities		
Purchase of tangible assets	(1,235)	(15,922)
Net cash from investing activities	(1,235)	(15,922)
Net increase in cash and cash equivalents	977,039	92,531
Cash and cash equivalents at beginning of year	180,719	88,188
Cash and cash equivalents at end of year	1,157,758	180,719

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland FRS102 issued in 2019, and the Charities Act 2011.

The Trust constitutes a public benefit entity as defined by FRS 102.

b) Funds structure

The charity has restricted and unrestricted funds. Restricted funds are categorised as restricted based on the donors' restrictions on the projects for which they must be used.

c) Income recognition

All income is recognised once the charity has received the funds. The Trustees consider this to be the appropriate and prudent principle.

d) Expenditure recognition

Expenditure is recognised when the funds have been disbursed. The charity follows a strict evaluation and approval procedure for charitable expenditure and funds are disbursed immediately upon approval.

e) Tangible fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures Fittings & Equipment - 20% straight line basis

2. DONATIONS

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Donations			
Donations	367,656	3,733,512	4,101,168
Gifts			
Gift Aid	287,695	–	287,695
	<u>655,351</u>	<u>3,733,512</u>	<u>4,388,863</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Donations	184,565	1,663,143	1,847,708
Gifts			
Gift Aid	121,175	–	121,175
	<u>305,740</u>	<u>1,663,143</u>	<u>1,968,883</u>

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
--	-------------------------	-----------------------	-------------------------	-----------------------

3. INVESTMENT INCOME

Bank interest receivable	<u>158</u>	<u>158</u>	<u>252</u>	<u>252</u>
--------------------------	------------	------------	------------	------------

	Total Funds 2020 £	Total Funds 2019 £
--	-----------------------	-----------------------

4. EXPENDITURE ON RAISING FUNDS

Expenditure on raising funds (Note 5)	<u>554,136</u>	<u>202,045</u>
--	----------------	----------------

	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
--	-------------------------	-----------------------	-----------	-----------

5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

Advertising & promotional expenses	286,424	131,057	417,481	124,378
Printing, postage and stationery	5,604	50,264	55,868	16,984
HR and Support Cost	38,103	42,684	80,787	60,683
Total	<u>330,131</u>	<u>224,005</u>	<u>554,136</u>	<u>202,045</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE				
Emergency & Disaster	-	248,826	248,826	224,315
Health & Education	-	1,231,368	1,231,368	789,031
Interfaith & Culture	-	853,328	853,328	383,408
Poverty	-	271,018	271,018	240,746
Other Projects	35,019	-	35,019	31,730
Governance Cost (Note 9)	51,323	-	51,323	59,223
	<u>86,342</u>	<u>2,604,540</u>	<u>2,690,882</u>	<u>1,728,453</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2020 £
7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES			
Emergency & Disaster	213,059	35,767	248,826
Health & Education	1,054,367	177,001	1,231,368
Interfaith & Culture	730,668	122,660	853,328
Poverty	232,061	38,957	271,018
Other Projects	22,608	12,411	35,019
Governance Cost (Note 9)	51,323	-	51,323
	<u>2,304,086</u>	<u>386,796</u>	<u>2,690,882</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2019 £
Emergency & Disaster	178,081	46,234	224,315
Health & Education	669,120	119,911	789,031
Interfaith & Culture	355,207	28,201	383,408
Poverty	215,523	25,223	240,746
Other Projects	31,730	-	31,730
Governance Cost (Note 9)	59,223	-	59,223
	<u>1,508,884</u>	<u>219,599</u>	<u>1,728,453</u>

Support costs represent human resources, information technology, and other costs which are assigned and dedicated to charitable projects.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

	2020	2019
	£	£

8. NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

Depreciation	7,273	7,391
Auditors' remuneration:		
- audit of the financial statements	7,200	7,200

	Unrestricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£

9. GOVERNANCE COSTS

Professional fees	35,659	35,659	44,270
Audit fees	7,200	7,200	7,200
Bank charges	1,191	1,191	362
Depreciation	7,273	7,273	7,391
	<u>51,323</u>	<u>51,323</u>	<u>59,223</u>

	2020	2019
	£	£

10. STAFF COSTS AND EMOLUMENTS

 Total staff costs were as follows:

Wages and salaries	407,195	242,273
Social security employer costs	39,437	20,645
Workplace pension employer costs	8,811	4,777
	<u>455,443</u>	<u>267,695</u>

Particulars of employees: The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2020	2019
Number of permanent staff	15	10

No employee received remuneration of more than £60,000 during the year (2019 - Nil).

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

Trustees and related party transactions:

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £15,673 (2019 – Nil) for his services to the Charity. This remuneration is approved by the Charity Commission.

Remuneration received by key management personnel during this year amounted to £64,111 (2019 - £39,052)

None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs relating to charity work in respect of three Trustees amounting to £13,438 (2019 - £12,432) was paid by the Charity. Except for this, no related party transaction took place.

	Fixtures & Equipment £	Total £
11. TANGIBLE FIXED ASSETS		
COST		
At 1 November 2019	69,616	69,616
Additions	1,235	1,235
Disposals	-	-
	<hr/>	<hr/>
At 31 October 2020	70,851	70,851
	<hr/>	<hr/>
DEPRECIATION		
At 1 November 2019	47,872	47,872
Charge for the year	7,273	7,273
Eliminated on disposals	-	-
	<hr/>	<hr/>
At 31 October 2020	55,145	55,145
	<hr/>	<hr/>
NET BOOK VALUE		
	<hr/>	<hr/>
At 31 October 2020	15,706	15,706
	<hr/>	<hr/>
At 31 October 2019	21,744	21,744
	<hr/>	<hr/>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

	2020 £	2019 £
12. DEBTORS		
Gift Aid receivable	287,631	122,026
Other debtors	1,750	1,750
	<u>289,381</u>	<u>123,776</u>

	Total Funds 2020 £	Total Funds 2019 £
13. CREDITORS: Amounts falling due within one year		
Taxation, social security and pension	11,145	9,553
Accruals	8,239	17,228
	<u>19,384</u>	<u>26,781</u>

	Balance at 1 Nov 2019 £	Income £	Expenditure £	Balance at 31 Oct 2020 £
14. RESTRICTED INCOME FUNDS				
Emergency & Disaster	38,834	331,210	(268,698)	101,346
Health & Education	107,790	1,586,424	(1,326,551)	367,663
Interfaith & Culture	74,720	1,098,936	(919,262)	254,394
Poverty	26,870	716,942	(314,034)	429,778
	<u>248,214</u>	<u>3,733,512</u>	<u>(2,828,545)</u>	<u>1,153,181</u>
15. UNRESTRICTED INCOME FUNDS				
General Funds	<u>51,244</u>	<u>655,509</u>	<u>(416,473)</u>	<u>290,280</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2020

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY			
Fixed assets	15,706	-	15,706
Debtors	43,211	246,170	289,381
Cash at bank and in hand	233,851	923,907	1,157,758
Creditors (falling due within one year)	(2,488)	(16,896)	(19,384)
Net assets	290,280	1,153,181	1,443,461
Unrestricted funds	290,280	-	290,280
Restricted funds	-	1,153,181	1,153,181
Total charity funds	290,280	1,153,181	1,443,461

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £
Fixed assets	21,744	-	21,744
Debtors	13,953	109,823	123,776
Cash at bank and in hand	17,198	163,521	180,719
Creditors (falling due within one year)	(1,651)	(25,130)	(26,781)
Net assets	51,244	248,214	299,458
Unrestricted funds	51,244	-	51,244
Restricted funds	-	248,214	248,214
Total charity funds	51,244	248,214	299,458

17. CONTROLLING PARTY

The charitable company is controlled by its members who are also its trustees.

18. CHARITABLE COMPANY STATUS

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.



Al-Mustafa Welfare Trust®

110 High Street, Hounslow TW3 1NA

www.almustafatrust.org

+44 (0)20 8569 6444

England & Wales Registered Charity No. 1118492

