



**Al Mustafa
Welfare Trust**

Charity Number: 1118492

Al 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»





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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...



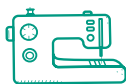
GIVE A LITTLE EXTRA

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

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
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		<u>2,798,236</u>	<u>8,643,802</u>	<u>11,442,038</u>	<u>9,108,719</u>
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		<u>2,202,188</u>	<u>8,129,656</u>	<u>10,331,844</u>	<u>7,469,077</u>
NET INCOME AND NET MOVEMENT IN FUNDS		<u>596,048</u>	<u>514,146</u>	<u>1,110,194</u>	<u>1,639,642</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		4,581,164	3,549,795	8,130,959	6,491,317
TOTAL FUNDS CARRIED FORWARD		<u>5,177,212</u>	<u>4,063,941</u>	<u>9,241,153</u>	<u>8,130,959</u>

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		<u>5,177,212</u>	<u>4,581,164</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
	1,044,376	7,611,028	8,655,404

	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
	660,912	5,687,925	6,348,837

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
	786,868	692,289

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 No.	2023 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	<u>790,288</u>	<u>129,758</u>	<u>920,046</u>
DEPRECIATION			
At 1 November 2023	–	85,534	85,534
Charge for the year	–	12,029	12,029
At 31 October 2022	<u>–</u>	<u>97,563</u>	<u>97,563</u>
CARRYING AMOUNT			
At 31 October 2024	<u>790,288</u>	<u>32,195</u>	<u>822,483</u>
At 31 October 2023	<u>527,238</u>	<u>16,612</u>	<u>543,850</u>

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>

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it without you!
Together we performed
252,028
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**Al Mustafa
Welfare Trust**

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Charity Number: 1118492

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