

MALAWI RELIEF FUND UK

England & Wales · Charity number 1119600

Details

Status Registered

Legal form Other

Registered 2007-06-11

Register [View on the Charity Commission register](#)

Contact

Address 63-65 Victoria Street
Blackburn
Lancashire
BB1 6DN

Phone 01254675030

Email info@malawirelief.org

Website www.malawirelief.org

Activities

Objects: TO RELIEVE FINANCIAL HARDSHIP, SICKNESS AND TO PRESERVE AND PROTECT GOOD HEALTH AND ADVANCE EDUCATION BY PROVIDING HUMANITARIAN WORK IN MALAWI AFRICA AND TO ASSIST PEOPLE ANYWHERE IN THE WORLD WHO ARE VICTIMS OF WAR OR NATURAL DISASTERS TROUBLE, OR CATASTROPHE AND TO PROMOTE, FURTHER AND SUPPORT SUCH OTHER SIMILAR CHARITABLE PURPOSES AS THE TRUSTEES DEEM FIT

Activities: The charity has been successful in helping organisations based in Malawi with similar objectives as us by way of providing funds to them to further our objectives

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Area of benefit: MALAWI
- Malawi

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,875,272	£2,459,983	£804,679	0
2023-12-31	£3,630,572	£4,003,115	£389,390	0
2022-12-31	£3,657,401	£3,962,569	£761,933	0
2021-12-31	£3,413,190	£3,224,671	£1,067,101	0
2020-12-31	£3,320,924	£3,011,933	£878,582	0

Trustees

Name	Role	Appointed
FARUK BHARUCHA		
ISMAIL VALLI		
QARI ISMAIL		
ZUNAID A SAEED CHUNARA		

MALAWI RELIEF FUND UK

England & Wales - Charity number 1119600

Accounts

Charity number: 1119600

Malawi Relief Fund UK
Trustees' report and audited financial statements
for the year ended 31 December 2024

Malawi Relief Fund UK

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Malawi Relief Fund UK

Legal and administrative information

Charity number	1119600
Address	63-65 Victoria Street Blackburn Lancashire BB1 6DN
Trustees	Faruk Ibrahim Bharucha Ismail Valli Zunaid A Saeed Chunara Qari Ismail
Secretary	Mohammed Yusuf Mangera
Chairman	Faruk Ibrahim Bharucha
Auditor	Ilyas Patel (Accountants) Limited Chartered Certified Accountants Soloman House Belgrave Court Fulwood Preston Lancashire PR2 9PL
Bankers	Natwest Bank Pic King William Street Blackburn Lancashire BB1 7DJ

Report of the trustees for the year ended 31 December 2024

The Trustees have pleasure in presenting their report for the year ended 31 December 2024. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

MRF is registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is run by volunteers. Members offer their services as trustees and committee members.

The programs are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Healthcare and clean water
- Improving skills and promoting empowerment and economic development initiatives
- Providing decent homes

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programs or by way of providing funds to them to further their work in achieving our objectives.

Trustees Report for Year Ended December 2024

Access to Healthcare- *Provided Free health care to 23,000*

Access to healthcare remains a critical challenge in many rural areas of Malawi, where labour shortages, inadequate infrastructure, poverty, and long travel distances make it difficult for people to receive proper medical care. Our Shukran Clinic in Chia, a community-driven initiative, is working to address these barriers at their core. Since opening in May 2023, the clinic has provided vital healthcare services to over 46,000 patients, including 13,500 children under the age of five.

Recognizing the growing need for specialised care, we are moving forward with plans to establish an Under 5's Clinic and a Maternity Unit, ensuring tailored support for mothers and young children in the community.

IMPACT

- Improved access to healthcare
- Reduced travel distance for healthcare
- Improved Health and wellbeing
- Reduce infant mortality
- Provided free healthcare to 23,000 patients

Gift of Sight Programme: Delivered 5,377 Cataract Operations

Malawi faces a serious public health challenge, with one of the highest rates of preventable blindness in the world. Over 160,000 Malawians suffer from vision impairment due to cataracts—an entirely treatable condition requiring a simple, low-cost surgical procedure. However, financial and geographical barriers make this life-changing treatment inaccessible for many.

The Gift of Sight Programme is dedicated to closing this gap, ensuring that cataract surgeries are available to those who need them most. By providing free procedures, MRF restores vision, dignity, and hope, transforming lives and creating new opportunities.

Through this powerful yet simple intervention, MRF is not just restoring sight—it is unlocking potential, empowering individuals, and fostering a brighter future for communities across Malawi.

IMPACT

- Improved quality of life
- Regain their independence
- Improved mobility for daily chores
- Able to work and sustain their families
- Delivered 5,377 cataract operations

Access to Clean Water: 170 Water points providing water for over 30,000 people

Over 5.6 million people in rural Malawi lack access to clean and safe water, leaving them vulnerable to waterborne diseases. This crisis affects health, limits education and economic opportunities, and undermines overall community well-being. Each year, approximately 3,000 children under five die from preventable water-related illnesses such as diarrhoea and dysentery.

Over the past year, MRF has made significant progress in tackling these challenges, providing clean water to nearly 8,000 people and constructing latrines for 600 households. These efforts not only improve health and hygiene but also create safer living conditions and reduce the spread of waterborne diseases.

IMPACT

- Clean water access for nearly 8,000 people.
- 610 households equipped with latrines and washrooms.
- Reduced distances to water points.
- Improved hygiene and sanitation.
- Enhanced health and well-being.

Livelihood Programmes: 120 Beneficiaries supported

Our sustainability programme continues to drive a diverse range of educational and vocational training, business support and enterprise initiatives, empowering households and communities to achieve food and nutrition security, generate income, secure employment, sustain their business and enhance rural livelihoods.

Through these efforts, we play a crucial role in fostering long-term well-being and resilience.

IMPACT

- Equip beneficiaries with essential vocational, business and life skills.
- Address the skilled workforce shortage.
- Improve access to training and resources for marginalised and hard-to-reach groups

Maone Vocational Training Centre: Trained 263 Students

Maone Technical College is a specialized, forward-thinking vocational institution dedicated to equipping skilled artisans with the expertise needed to meet industry demands.

Our mission is to provide high-quality vocational training and support to both young people and adults, by creating pathways to self-reliance and empowering them with the skills, confidence, and mindset to succeed in the workforce and contribute to their communities.

Our programmes include bricklaying, carpentry and joinery, plumbing, and electrical installation, with plans to expand into ICT, Horticulture, and Early Years education.

Beyond formal training, we offer tailored courses for marginalised individuals—particularly those in rural areas who lack the qualifications for formal education—helping them gain practical skills and secure meaningful employment.

IMPACT

- Equip students with workforce-ready skills.
- Address the skilled labour shortage.
- Strengthen construction industry expertise.
- Expand access for marginalised communities.

Teacher Training Scholarship: 150 Women Supported for Teacher Training

A critical shortage of qualified teachers has left many schools understaffed, resulting in overcrowded classrooms that hinder effective learning. This shortage not only affects education quality but also contributes to high dropout rates, with only 38% of children transitioning to secondary education.

Recognizing the urgency of these challenges, MRF is actively working to improve education standards by supporting teacher training initiatives that empower women, increase the number of qualified educators, and create better learning environments for children across Malawi.

Through our sponsorship of 150 women at Mariam Girls Teacher Training College, we are helping to bridge the gap in teacher availability, ensuring more children receive a quality education and a brighter future."

IMPACT

- Empowered 150 Women.
- Expanded employment opportunities.
- Improved life prospects.
- Strengthened family sustainability
- Addressed Malawi's teacher shortage
- Enhanced education standards

Talha Scholarships – 158 beneficiaries received Scholarships

Malawi has one of the lowest tertiary education enrolment rates globally, with financial constraints, gender inequality, and geographic barriers preventing many—especially those from marginalised and underrepresented groups—from pursuing higher education.

MRF's Scholarship Programme is designed to address these challenges, providing disadvantaged individuals with the opportunity to access university education. By breaking down systemic barriers, this initiative empowers students to realise their potential, build brighter futures, and contribute to Malawi's socio-economic development."

IMPACT

- Expanded access to higher education for disadvantaged students.
- Empowered individuals to reach their full potential.
- Removed barriers to university education.
- Promoted gender equality and inclusion.
- Strengthened Malawi's socio-economic development.

Early Years Childhood Development (ECD) – 300 children at 6 centers

Research shows that the first eight years of life are critical for a child's development. Providing early learning in a safe, nurturing environment is essential for fostering physical, socio-emotional, cognitive, spiritual, and moral growth.

This year, we opened two new Early Childhood Development (ECD) centres in Zomba, bringing the total to six in rural areas, ensuring more children receive a strong foundation for primary schooling.

With three additional centres set to open in 2025, we remain committed to expanding access to quality early education

IMPACT

- Enhance school readiness.
- Foster social, emotional, and spiritual development.
- Break the cycle of poor education in rural communities.
- Build a strong foundation for lifelong learning.

Shukran Academy Jali Complex- 90 Children at Academy

Established in 2012 in Zomba, Shukran Academy has grown into a well-managed institution dedicated to supporting children, particularly orphans.

In August 2023, we opened our flagship Jali complex, relocating children from Zomba to a purpose-built facility offering quality boarding accommodation, early years and primary education, Islamic studies, and additional support services. The centre also serves as a vital community hub, featuring a women's development centre, an early year's child development centre, an education block, and a place of worship.

The children are provided intellectual, spiritual, social and emotional support, empowering them to thrive and build a brighter future.

IMPACT

- Provided safe, purpose-built boarding facilities for orphaned children.
- Ensured access to quality early years and primary education for the community.
- Strengthened intellectual, spiritual, social, and emotional development.
- Created a community hub offering additional support services.
- Supported children into secondary schools.

Direct Support Programmes- 450 beneficiaries supported every month

Our Direct Support Programme (DSP) is a vital part of our social protection strategy, addressing poverty and food insecurity in remote villages.

Each month, vulnerable households receive essential food and supplies, with financial assistance provided when urgent needs arise.

Currently supporting over 450 households, the programme serves as a critical lifeline, helping families sustain themselves and improve their quality of life. The beneficiaries are the elderly, sick widows and the disabled.

IMPACT

- Enhanced quality of life for vulnerable households.
- Improved health and overall well-being.
- Strengthened food security for those most in need

Food Packs: 42,000 food packs distributed and over 200,000 cooked meals provided

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over 42,000 families reaching some of the most remote and hard to reach areas of the country.

We also provided cooked meals during the blessed month at over 250 centres providing a hot meal to between 40 to 100 people every night.

IMPACT

- Improved Food Security for vulnerable communities during Ramadhan
- Cooked Meals to break the fast
- Improved health and well-being

Shelter Housing Project: 612 new homes built with washrooms and toilets

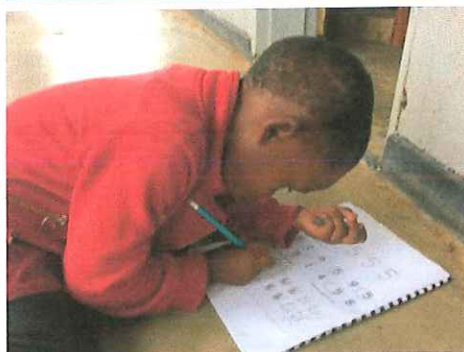
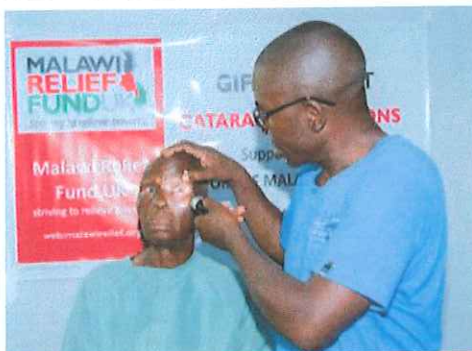
In rural Malawi, where 82% of the population resides, many families live in substandard mud homes with thatched roofs, leaving them vulnerable to extreme weather. These unsafe conditions contribute to poverty, poor health, and instability.

Our shelter programme is dedicated to improving living conditions by constructing durable, weather-resistant homes that offer security and protection. Additionally, we address sanitation needs by providing washrooms and latrines, promoting hygiene and preventing disease.

By integrating housing and sanitation solutions, we aim to break the cycle of inadequate living conditions and foster healthier, more resilient communities.

IMPACT

- Provided safe, durable homes, Improving living condition
- Enhanced health and well-being
- Improved Sanitation and hygiene standards.
- Improved quality of life
- Built 542 houses offering security and stability



Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board

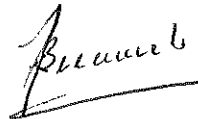
Ismail Valli
Trustee



Date:

15/10/2025

Faruk Ibrahim Bharucha
Chairman



Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2024 which are set out on pages 10 to 15 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of 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 Charities Act 2011

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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, 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 Charity'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

Our 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 it 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.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Date:

15th October 2025

Ilyas Patel (FCCA) Senior Statutory Auditor

For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors

Chartered Certified Accountants

Soloman House

Belgrave Court

Preston

Lancashire

PR2 9PL

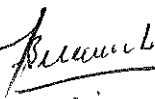
Statement of Financial Activities for the year ended 31st December 2024


	Notes	Unrestricted funds £	Restricted income funds £	2024 Total £	2023 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	108,634	2,766,638	2,875,272	3,630,572
Total incoming resources		<u>108,634</u>	<u>2,766,638</u>	<u>2,875,272</u>	<u>3,630,572</u>
<u>Resources expended</u>					
Charitable Activities	3	0	2,350,810	2,350,810	3,907,434
Support Costs	4	109,173	0	109,173	95,681
Total resources expended		<u>109,173</u>	<u>2,350,810</u>	<u>2,459,983</u>	<u>4,003,115</u>
Net Incoming Resources before Transfers		(539)	415,828	415,289	(372,543)
Net Movement in Funds		(539)	415,828	415,289	(372,543)
Total Funds Brought Forward		183,749	205,641	389,390	761,933
Total Funds Carried Forward		<u>183,210</u>	<u>621,469</u>	<u>804,679</u>	<u>389,390</u>

Balance Sheet as at 31st December 2024

	Notes	Unrestricted funds £	Restricted income funds £	2024 Total £	2023 Total £
<u>Fixed Assets</u>					
Tangible assets	6	95,717		95,717	114,441
Total Fixed Assets		95,717	0	95,717	114,441
<u>Current Assets</u>					
Debtors	7	62,283	0	62,283	69,061
Cash at bank and in hand		28,710	621,469	650,179	213,348
Total Current Assets		90,993	621,469	712,462	282,409
Creditors: amounts falling due within one year	8	3,500	0	3,500	7,460
Net Current Assets		87,493	621,469	708,962	274,949
Net Assets		183,210	621,469	804,679	389,390
<u>Funds of the Charity</u>					
Restricted funds	9		621,469	621,469	205,641
Unrestricted funds		183,210		183,210	183,749
Total Funds		183,210	621,469	804,679	389,390

Signed by two of the trustees on behalf of all the trustees:

Faruk Ibrahim Bharucha 

Ismail Valli 

Date:

15/10/2025

Notes forming part of the financial statements for the year ended 31st December 2024

1. Principal Accounting Policies

(a) Basis of accounting

These accounts 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 and in accordance with:

- 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 Republic of Ireland SORP 2019 (FRS 102);
 - the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland SORP 2019 (FRS 102);
 - and with the Charities Act 2011.
- observe the methods and principles in the Charity SORP 2019.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity investment These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value

Depreciation Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Office Equipment 25% Straight line
- Plant and equipment 10% Straight line
- Vehicles 10% Straight line

FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Foreign currency balances have been translated at the rates of exchange ruling at the balance sheet date.

2. Voluntary income

	Unrestricted funds	Restricted income funds	2024 Total	2023 Total
	£	£	£	£
Admin	4,902		4,902	18,237
Aqiqah		3,375	3,375	1,346
General		269,375	269,375	287,159
Gift Aid	62,283		62,283	69,061
Iftari/ Fitra/ Fidya/ Kafara		40,743	40,743	66,958
Interest		59,772	59,772	129,140
Project Delivery Support	41,449		41,449	
Qurbani		35,362	35,362	27,271
Sadka		210,090	210,090	182,606
Zakat		2,147,921	2,147,921	2,848,794
	<u>108,634</u>	<u>2,766,638</u>	<u>2,875,272</u>	<u>3,630,572</u>

3. Charitable activities

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
General		242,093	242,093	471,695
Iftari/ Fitra/ Fidya/ Kafara		12,882	12,882	21,685
Interest		58,148	58,148	102,074
Qurbani		34,713	34,713	29,717
Sadka		193,174	193,174	187,158
Zakat		1,809,800	1,809,800	3,095,105
	<u>0</u>	<u>2,350,810</u>	<u>2,350,810</u>	<u>3,907,434</u>

4. Support Costs

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Accountancy Charges	500		500	500
Admin Charges	1,773		1,773	818
Audit Fee	1,800		1,800	3,480
Bank Charges	3,171		3,171	3,321
Casual Wages	1,855		1,855	2,908
Depreciation	19,453		19,453	19,447
Exchange Rate Differences	28		28	1,679
Insurance	397		397	642
Internet & Domain	1,440		1,440	1,462
Office and Admin Support	40,800		40,800	36,375
Paypal Fees	566		566	551
Printing, Stationery & Advertisement	1,005		1,005	2,926
PR, Marketing for Fundraising	12,325		12,325	10,596
Project Delivery Costs	21,505		21,505	
Repairs & Renewals	195		195	980
Sundry Expenses			0	300
Travelling Expenses	2,360		2,360	9,696
	<u>109,173</u>	<u>0</u>	<u>109,173</u>	<u>95,681</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2024 Total	2023 Total
	£	£
Auditor's fees for reporting on the accounts	3,000	3,450
Other fees paid to the independent examiner or auditor	500	500
	<u>3,500</u>	<u>3,950</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2023	3,395	75,478	113,575	192,448
Additions	729			729
At 31 December 2024	<u>4,124</u>	<u>75,478</u>	<u>113,575</u>	<u>193,177</u>
Depreciation				
At 31 December 2023	2,386	30,190	45,431	78,007
Charge for the year	548	7,547	11,358	19,453
At 31 December 2024	<u>2,934</u>	<u>37,737</u>	<u>56,789</u>	<u>97,460</u>
Net book value				
At 31 December 2024	<u>1,190</u>	<u>37,741</u>	<u>56,786</u>	<u>95,717</u>
At 31 December 2023	<u>1,009</u>	<u>45,288</u>	<u>68,144</u>	<u>114,441</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Other debtors	62,283		62,283	69,061
	<u>62,283</u>	<u>0</u>	<u>62,283</u>	<u>69,061</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Accruals	3,500		3,500	7,460
	<u>3,500</u>	<u>0</u>	<u>3,500</u>	<u>7,460</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.

10. **Related Party Transactions**

There is no related party transaction.

MALAWI RELIEF FUND UK

England & Wales - Charity number 1119600

Accounts

Charity number: 1119600

Malawi Relief Fund UK
Trustees' report and audited financial statements
for the year ended 31 December 2023

Malawi Relief Fund UK

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Malawi Relief Fund UK

Legal and administrative information

Charity number	1119600
Address	63-65 Victoria Street Blackburn Lancashire BB1 6DN
Trustees	Faruk Ibrahim Bharucha Ahmed Bobat – Passed away on 04/10/2024 Ismail Valli Yusuf Mahomed Mangera – Resigned 14/10/2023 Zunaid A Saeed Chunara Qari Ismail
Secretary	Mohammed Yusuf Mangera
Chairman	Faruk Ibrahim Bharucha
Auditor	Ilyas Patel (Accountants) Limited Chartered Certified Accountants Soloman House Belgrave Court Fulwood Preston Lancashire PR2 9PL
Bankers	Natwest Bank Pic King William Street Blackburn Lancashire BB1 TD

Report of the trustees for the year ended 31 December 2023

The Trustees have pleasure in presenting their report for the year ended 31 December 2023. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

This year MRF was registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is run by volunteers. Members offer their services as trustees and committee members.

The programs are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Healthcare and clean water
- Improving skills and promoting empowerment and economic development initiatives
- Providing decent homes

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programs or by way of providing funds to them to further their work in achieving our objectives.

Shukran Academy Jali Complex- *New Academy and Community Development Hub Opened- 84 Children at the Academy.*

Shukran Academy was established in 2012 in Zomba and continues to develop into a well-managed and successful academy to meet the needs of the children, in particular orphans.

Our flagship Jali complex opened in August 2023. The children from Zomba were relocated to Jali providing quality boarding accommodation, early years and primary schooling, Islamic studies and other ancillary facilities. The centre also includes a community hub with excellent facilities for the local community including, women development centre, early years child development centre, an education block and a place of worship.

Our local management board have the responsibility for the effective management, supervision and financial accountability of the orphanage as well as ensuring the children receive valuable care, support, and first class physical social and emotional development.

Livelihood Programs: *295 beneficiaries*

Through our sustainability program we continue to deliver a range of educational and vocational initiatives which play a key role in supporting households and communities achieve food and nutrition security, generate income, and improve rural livelihoods and their overall well-being.

Access to Healthcare- *Clinic: New Clinic Opened in Nkhotakota*

MRF is committed to improving access to healthcare, in particular for those living in rural areas where people have to travel 20-30 KM to access health care. The opening of our new health clinic in Chia Nkhotakota was a significant moment in our strategy. Plans have been drawn up for similar facilities and maternity units in other locations.

Gift of Sight Program: *Delivered 5,780 Cataract Operations*

Our flagship Gift of sight program has this year maintained our amazing schedule delivering 5,780 cataract operations screening over 43,000 patients. Of these 41,000 received some form of treatment and MRF remains one of largest providers of free cataract operations in the country. Along with the cataract operations also provide Glaucoma operations in the various hospitals. The screening process identifies a range of other eye conditions, and our teams provide basic treatment to thousands of people. Many presenting with more serious conditions eye referred to hospitals for treatment.

ENT Unit at Queen Elizabeth Hospital: *Provided 82 million Kwacha Equipment*

The ENT unit is the only one in the country providing lifesaving ENT related operations. MRF working closely with ENT Consultants from the UK and the Hospital, have donated much needed equipment for the operating theatre including, 2 Autoclaves, a Diathermy, a Glostavent anesthesia system Valley lab Force 2 electrosurgical Unit., 8 beds, etc. The equipment was donated to the hospital to ensure the theatre is fit for purpose.

Wheelchairs: *Distributed 120 Wheelchairs*

Talha Scholarship: Through the Talha Scholarship Program we have provided scholarships for 275 Students at various universities in Malawi studying different discipline, **including**, optometry, dentistry, midwifery, radiography, nursing, etc. We believe they will be able to secure employment and help meet the acute shortage in health sector workers and make a positive impact on the local economy.

Maone Vocational Training Centre: *Trained 264 students.*

Through our Maone Vocational Training Centre 264 students have benefitted from the TEVET formal training program, equipping them with new skills and preparing them for work in the construction industry. Our training is focused on four disciplines namely, Joinery and Carpentry, Brickwork, Plumbing and Electrical. The students are also offered work placement in leading industry companies where many of them secure employment. Works have also started on a new wing which will provide state of the art teaching facilities including ICT and Library and space for new courses and kitchen dining areas.

Rural Vocational Training: *3 centres 106 beneficiaries*

This year we have introduced new informal vocational training programs which are delivered in rural areas. The aim is to provide access to vocational training to those who do not have the entry qualification on the formal program. The innovative program has been welcomed by TEVET, the examining body. Currently we offer Bricklaying, joinery and tailoring. We are exploring the options to expand the training offer. We currently have three centres, and a feasibility study is underway seeking to expand into 3 other localities. Last year 106 students completed the program

Teacher Training Scholarship: *150 beneficiaries sponsored at teacher training college*

To help alleviate the problem with teacher shortage, MRF sponsors 150 students at the teacher training college. The newly graduated are now hoping to secure employment in government schools.

Early Years Childhood Development (ECD) – *300 children at 6 centres*

Research has shown that the first eight years of life are crucial for optimal development. It is therefore imperative that children are provided with early learning in a safe environment to fully develop their physical, socio-emotional, cognitive, spiritual and moral potential. We opened 2 new centres in Zomba this year, making a total of 6 ECD centres in rural areas that help prepare the child for primary schooling. A further 3 new ECD's are scheduled to open in 2024.

Direct Support Programmes- 400 beneficiaries supported every month

The direct support program has also provided targeted vital aid to 400 individuals who are vulnerable and living in acute poverty with little or no income and no other support. The beneficiaries are provided with packs every month including food and daily essentials and at times money to help them survive. The beneficiaries are the elderly, sick widows and the disabled.

Access to Clean Water: 170 water points providing water for over 30,000 people

Through our access to water program, we have managed to improve access to clean water to 170 locations serving many small villages thereby providing clean water to thousands of people in remote rural villages who would otherwise have to travel several miles every day to access clean water.

Food Packs: 56,000 food packs distributed and over 300,000 cooked meals provided

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over 56,000 families reaching some of the most remote and hard to reach areas of the country. We also provided cooked meals during the blessed month at over 250 centres providing a hot meal to between 40 to 100 people every night.

Shelter Housing Project: 612 new homes built with washrooms and toilets

Our ambitious Shelter program has continued at pace. In response to Cyclone Freddie, we reached new remote areas devastated by the cyclone and this year we built 612 new homes. All homes included the addition of WC and Washrooms which is part of our objective to improve access to sanitation and clean water. The homeowners were also provided with basic household items including mattresses mats, blankets, utensils, etc.

Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial portion of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board

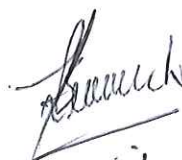
Ismail Valli
Trustee

Date:


8/4/24

Faruk Ibrahim Bharucha
Chairman

4


08/11/2024

Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2023 which are set out on pages 7 to 12 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of 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 Charities Act 2011

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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, 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 Charity'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

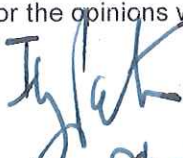
Our responsibilities for the audit of the financial statements

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.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Date:

8th November 2024

Ilyas Patel (FCCA) Senior Statutory Auditor

For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors

Chartered Certified Accountants

Soloman House

Belgrave Court

Preston

Lancashire

PR2 9PL

Statement of Financial Activities for the year ended 31st December 2023

	Notes	Unrestricted funds £	Restricted income funds £	2023 Total £	2022 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	75,298	3,555,274	3,630,572	3,657,401
Total incoming resources		75,298	3,555,274	3,630,572	3,657,401
<u>Resources expended</u>					
Charitable Activities	3	0	3,907,434	3,907,434	3,890,492
Support Costs	4	95,681	0	95,681	72,077
Total resources expended		95,681	3,907,434	4,003,115	3,962,569
Net Incoming Resources before Transfers		(20,383)	(352,160)	(372,543)	(305,168)
Net Movement in Funds		(20,383)	(352,160)	(372,543)	(305,168)
Total Funds Brought Forward		204,132	557,801	761,933	1,067,101
Total Funds Carried Forward		183,749	205,641	389,390	761,933

Balance Sheet as at 31st December 2023

	Notes	Unrestricted funds £	Restricted income funds £	2023 Total £	2022 Total £
<u>Fixed Assets</u>					
Tangible assets	6	114,441		114,441	132,603
Total Fixed Assets		114,441	0	114,441	132,603
<u>Current Assets</u>					
Debtors	7	57,061	12,000	69,061	72,639
Cash at bank and in hand		19,707	193,641	213,348	560,671
Total Current Assets		76,768	205,641	282,409	633,310
Creditors: amounts falling due within one year	8	7,460	0	7,460	3,980
Net Current Assets		69,308	205,641	274,949	629,330
Net Assets		183,749	205,641	389,390	761,933
<u>Funds of the Charity</u>					
Restricted funds	9		205,641	205,641	557,801
Unrestricted funds		183,749		183,749	204,132
Total Funds		183,749	205,641	389,390	761,933

Signed by two of the trustees on behalf of all the trustees:


Faruk Ibrahim Bharucha


Ismail Valli

Date: 08 / 11 / 2024

Notes forming part of the financial statements for the year ended 31st December 2023

1. Principal Accounting Policies

(a) Basis of accounting

These accounts 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 and in accordance with:

- 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 Republic of Ireland SORP 2019 (FRS 102);
 - the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland SORP 2019 (FRS 102);
 - and with the Charities Act 2011.
- observe the methods and principles in the Charity SORP 2019.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on

donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value

Investment

Depreciation

Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Office Equipment 25% Straight line
- Plant and equipment 10% Straight line
- Vehicles 10% Straight line

FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Foreign currency balances have been translated at the rates of exchange ruling at the balance sheet date.

2. Voluntary income

	Unrestricted funds £	Restricted income funds £	2023 Total £	2022 Total £
Admin	18,237		18,237	16,962
Aqiqah		1,346	1,346	1,776
General		287,159	287,159	572,084
Gift Aid	57,061	12,000	69,061	72,639
Iftari/ Fitra/ Fidyah/ Kafara		66,958	66,958	24,395
Interest		129,140	129,140	10,855
Qurbani		27,271	27,271	24,490
Sadka		182,606	182,606	152,533
Zakat		2,848,794	2,848,794	2,781,667
	<u>75,298</u>	<u>3,555,274</u>	<u>3,630,572</u>	<u>3,657,401</u>

3. Charitable activities

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
General		471,695	471,695	544,856
Iftari/ Fitra/ Fidyah/ Kafara		21,685	21,685	2,300
Interest		102,074	102,074	67,904
Qurbani		29,717	29,717	25,125
Sadka		187,158	187,158	114,475
Zakat		3,095,105	3,095,105	3,135,832
	<u>0</u>	<u>3,907,434</u>	<u>3,907,434</u>	<u>3,890,492</u>

4. Support Costs

	Unrestricted	Restricted	2023 Total	2022 Total
	£	£	£	£
Accountancy Charges	500		500	500
Admin Charges	818		818	0
Audit Fee	3,480		3,480	3,450
Bore Hole Consumables			0	490
Bank Charges	3,321		3,321	1,477
Casual Wages	2,908		2,908	1,720
Depreciation	19,447		19,447	19,432
Exchange Rate Differences	1,679		1,679	(3,812)
Insurance	642		642	598
Internet & Domain	1,462		1,462	661
Office and Admin Support	36,375		36,375	41,250
Paypal Fees	551		551	312
Printing, Stationery & Advertisement	2,926		2,926	2,203
PR, Marketing for Fundraising	10,596		10,596	0
Repairs & Renewals	980		980	351
Sundry Expenses	300		300	300
Travelling Expenses	9,696		9,696	3,145
	<u>95,681</u>	<u>0</u>	<u>95,681</u>	<u>72,077</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2023 Total	2022 Total
	£	£
Auditor's fees for reporting on the accounts	3,450	3,450
Other fees paid to the independent examiner or auditor	500	500
	<u>3,950</u>	<u>3,950</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2022	2,110	75,478	113,575	191,163
Additions	1,285			1,285
At 31 December 2023	<u>3,395</u>	<u>75,478</u>	<u>113,575</u>	<u>192,448</u>
Depreciation				
At 31 December 2022	1,844	22,643	34,073	58,560
Charge for the year	542	7,547	11,358	19,447
At 31 December 2023	<u>2,386</u>	<u>30,190</u>	<u>45,431</u>	<u>78,007</u>
Net book value				
At 31 December 2023	<u>1,009</u>	<u>45,288</u>	<u>68,144</u>	<u>114,441</u>
At 31 December 2022	<u>266</u>	<u>52,835</u>	<u>79,502</u>	<u>132,603</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Other debtors	57,061	12,000	69,061	72,639
	<u>57,061</u>	<u>12,000</u>	<u>69,061</u>	<u>72,639</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Accruals	7,460		7,460	3,980
	<u>7,460</u>	<u>0</u>	<u>7,460</u>	<u>3,980</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.

10. **Related Party Transactions**

There is no related party transaction.

MALAWI RELIEF FUND UK

England & Wales - Charity number 1119600

Accounts

Charity number: 1119600

Malawi Relief Fund UK

Trustees' report and audited financial statements

for the year ended 31 December 2022

Malawi Relief Fund UK

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Malawi Relief Fund UK

Legal and administrative information

Charity number	1119600
Address	63-65 Victoria Street Blackburn Lancashire BB1 6DN
Trustees	Faruk Ibrahim Bharucha Ahmed Bobat Ismail Valli Yusuf Mohammed Mangera Zunaid A Saeed Chunara Qari Ismail
Secretary	Mohammed Yusuf Mangera
Chairman	Faruk Ibrahim Bharucha
Auditor	Ilyas Patel (Accountants) Limited Chartered Certified Accountants Soloman House Belgrave Court Fulwood Preston Lancashire PR2 9PL
Bankers	Natwest Bank Pic King William Street Blackburn Lancashire BB1 TDJ

Report of the trustees for the year ended 31 December 2022

Trustees Report Year Ending Dec 2022

The Trustees have pleasure in presenting their report for the year ended 31 December 2022. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

This year MRF was registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is run by volunteers. Members offer their services as trustees and committee members.

The programmes are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Health-care and clean water
- Improving skills and promoting empowerment and economic development initiatives
- Providing decent homes

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programmes or by way of providing funds to them to further their work in achieving our objectives.

LIVELIHOOD AND SUSTAINABILITY:

Women Development Programme:

The women development programme provides educational and vocational support equip women mainly widows with life skills, knowledge and the tools to help them to earn a living. The structured 9-month programme includes tailoring and childcare nursery training as well basic social life skills development.

On completion the participants are provided with sewing machines and a starter kit, so they can return to their homes and easily sustain themselves and their families. *We supported 150 women this year.*



Farmers Packs:

Over 80% of the population rely on smallholder farming to sustain their families. As part of our goal to address food insecurity and help people escape hunger and poverty, we have supported over **1,000 small-holder** farmers with farming inputs subsidy.

As they start to harvest the crops, we hope to have increased their self-reliance and sustainability and help to reduce dependency.



Bicycle Taxis:

To further improve livelihood we have once again delivered Goods and Transport Bicycles to **200 beneficiaries** providing with a meaningful means to earn a living. The bicycle taxi is very popular, this year we have extended them to include beneficiaries who require a bicycle to get to and from work.



EDUCATION

Teacher Training:

We have also **sponsored 100 students** at the Mariam Girls Teacher Training Centre. The students who are unable to afford their fees will complete the course and be in a position to take up employment as a teacher in a government school improving their life chances and choices.



Talha Graduate Scholarship:

Through the Talha Scholarship Programme we have provided *scholarships for 253 Students* at various universities in Malawi studying different discipline, including, optometry, dentistry, midwifery, radiography, nursing, etc.

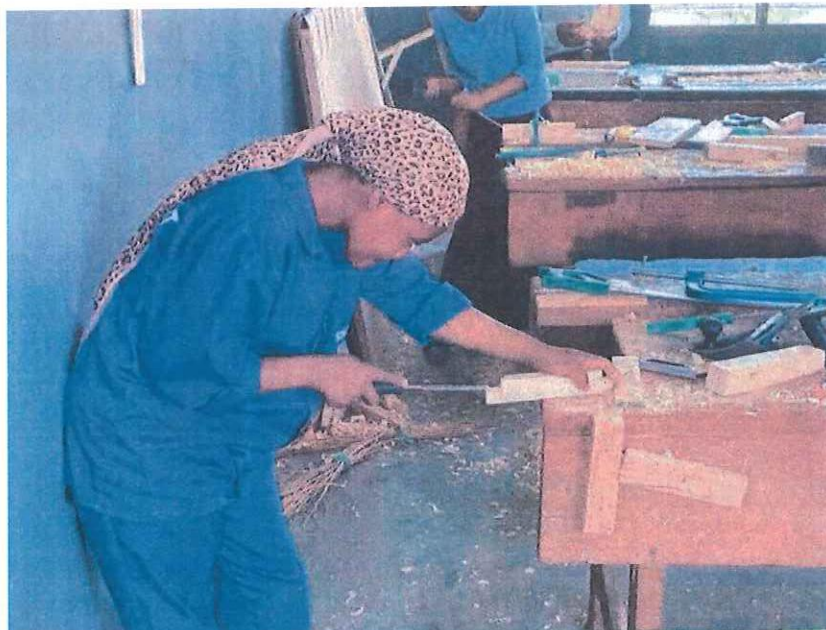
We believe they will be able secure employment and help meet the acute shortage in health sector workers and make a positive impact on the local economy.

This programme will increase access to further and higher education to very many young people from poor families and improve their life chances and contribute to the economic and social life in Malawi.



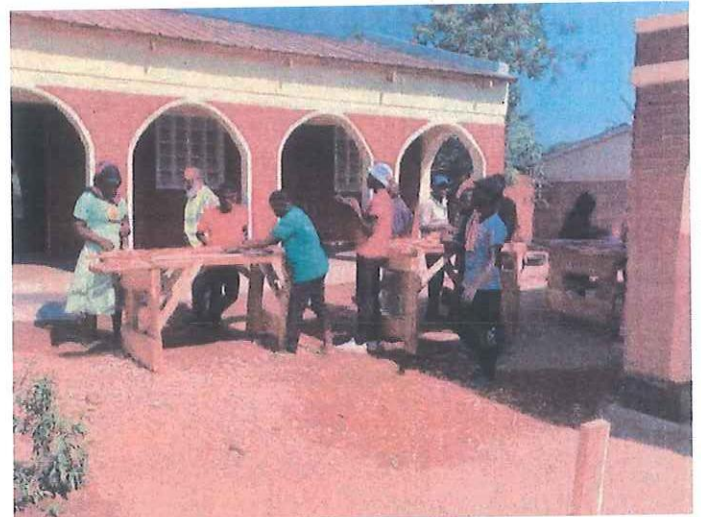
Maone Vocational Training Centre:

Through our Maone Vocational Training Centre *over 123 students* have benefitted from the TEVET training equipping them with new skills and preparing them for work in the construction industry. Our training is focused on three disciplines namely, in Joinery and Carpentry, Brickwork and Plumbing. The students are also offered work placement in leading industry companies where many of them secure employment. The number of students completing the programme was seriously hampered by the lockdown measures when the center had to remain closed.



Rural Vocational Training

This year we have introduced a new informal vocational training programme. The programmes are delivered in rural areas targeting those who do not have the entry qualification on the programme. The innovative programme has been welcomed by TEVET the examining body who have signed an MOU with MRF to deliver the programme.



Secondary School Sponsorship:

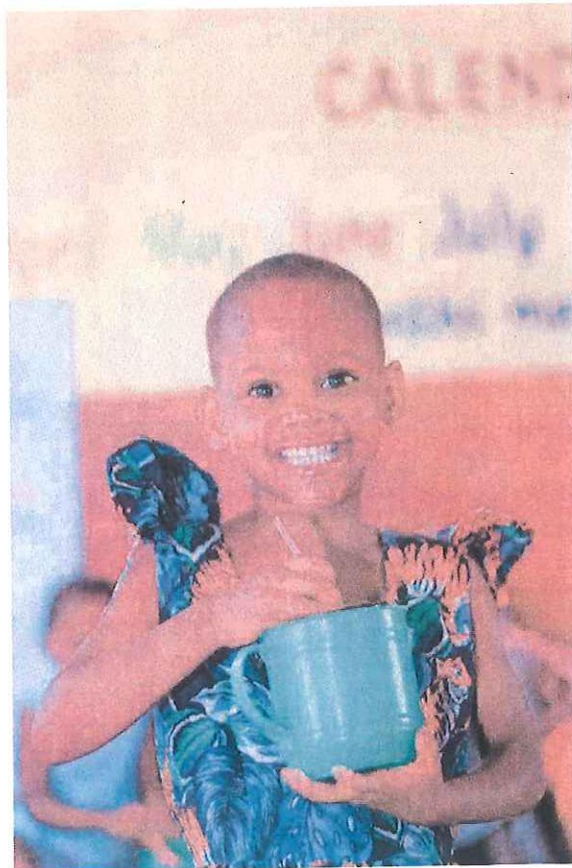
Access to education is one of key priorities and we sponsored **200 children in secondary schools** many children are in boarding schools where we hope they will receive the best education.



Early Years Childhood Development (ECD):

Our Nursery at Shukran and nurseries in 5 other ECD centers which provide early-years education and support to over **200 children** preparing them for primary education. We also provide the children with a meal which, for many children, is their main meal of the day.

We plan to extend this to further 5 centers next year. The aim is in providing children with a good start in life to improve the social, emotional and physical development and to prepare them for primary schooling.



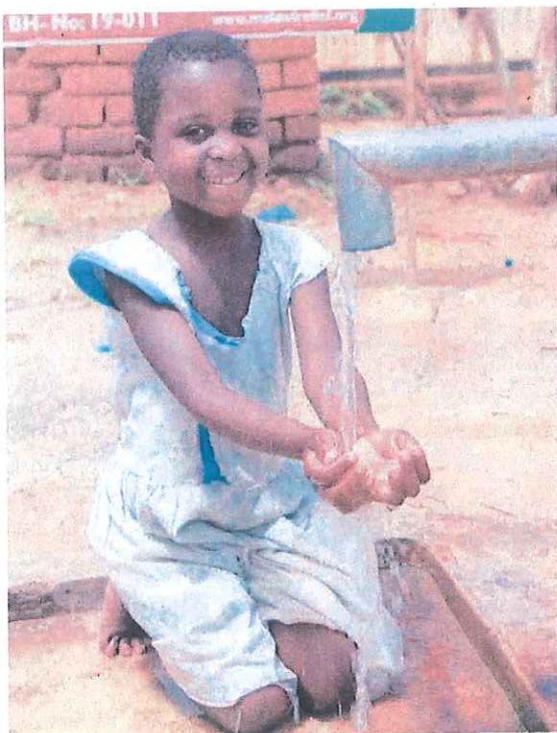
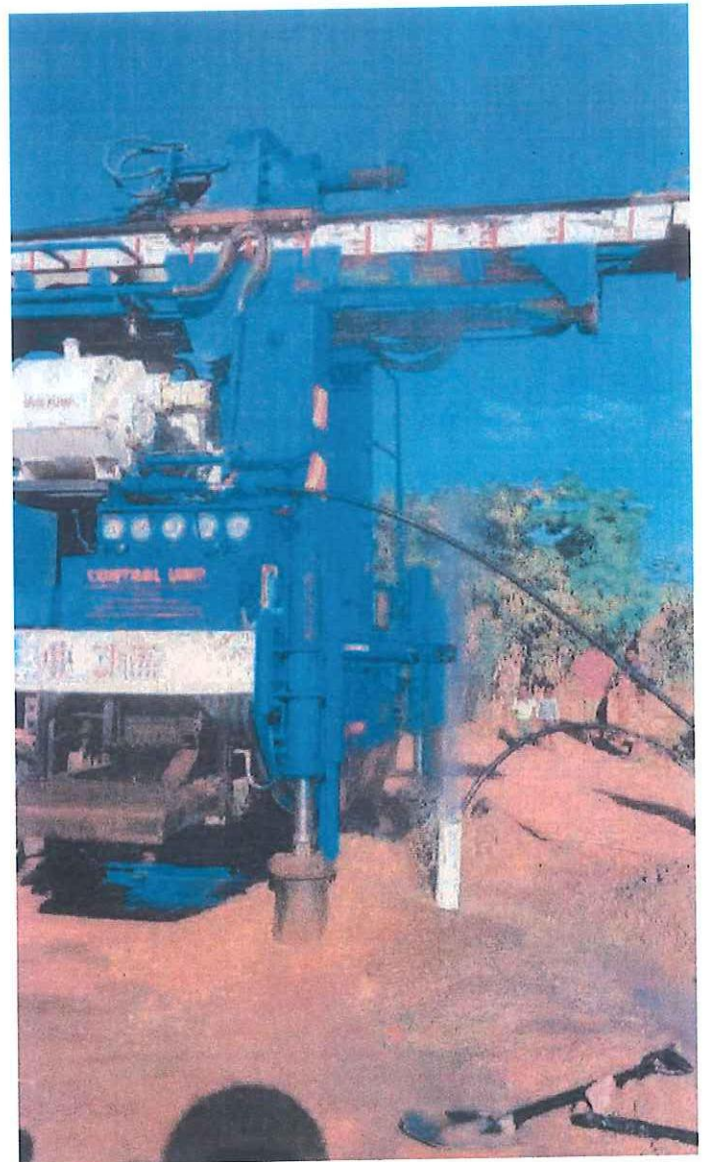
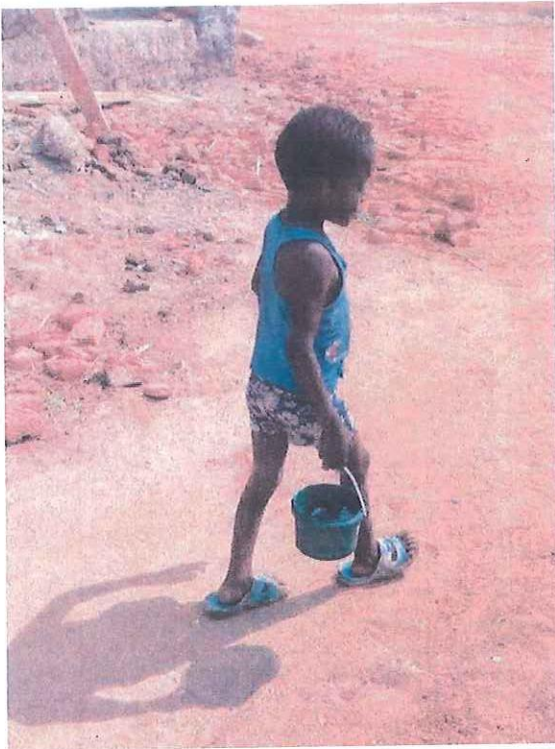
Health and Well-Being

Access to Clean Water:

Through our access to water programme, we have managed to improve access to *clean water to 150 locations* serving many small villages thereby providing clean water to thousands of people in remote rural villages who would otherwise have to travel several miles every day to access clean water.

Lack of clean water is the second biggest killer of children under 5 – approximately 30,000 people die every year linked to dirty water.

The arrival of our borehole water rig has made a significant difference providing clean water to thousands of people in rural remote areas. Our objective is to drill deep boreholes and make accessible clean and safe water to as many rural locations as possible to help address the acute problem. We delivered 130 water points this year.



Gift of Sight:

Our flagship Gift of sight programme has this year maintained our amazing schedule delivering **5,230 cataract operations**. The programme was significantly affected by the pandemic largely due to the national lockdown. MRF one of largest providers of free cataract operations in the country. Along with the cataract operations we provide basic treatment to thousands of people when they are screened. Many are referred to hospitals for more serious eye conditions



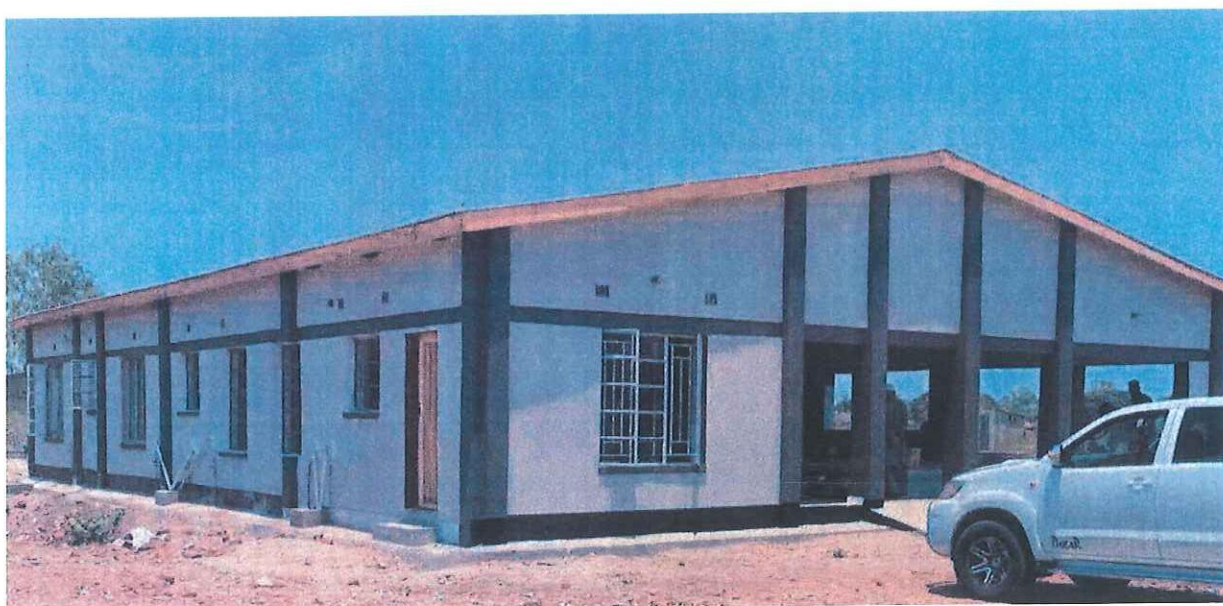
Access to Healthcare:

With your help our first clinic is getting ready to open its doors in Nkhotakota.

The nearest clinic was 12 KM away and we hope this will provide much needed free primary healthcare to poor and needy families helping to save lives and improve their health and well-being.

Malawi has one of the Highest maternal and neonatal mortality rates in the world. Estimates that one child in eight dies before their fifth birthday and half of all children under the age of five have stunted development.

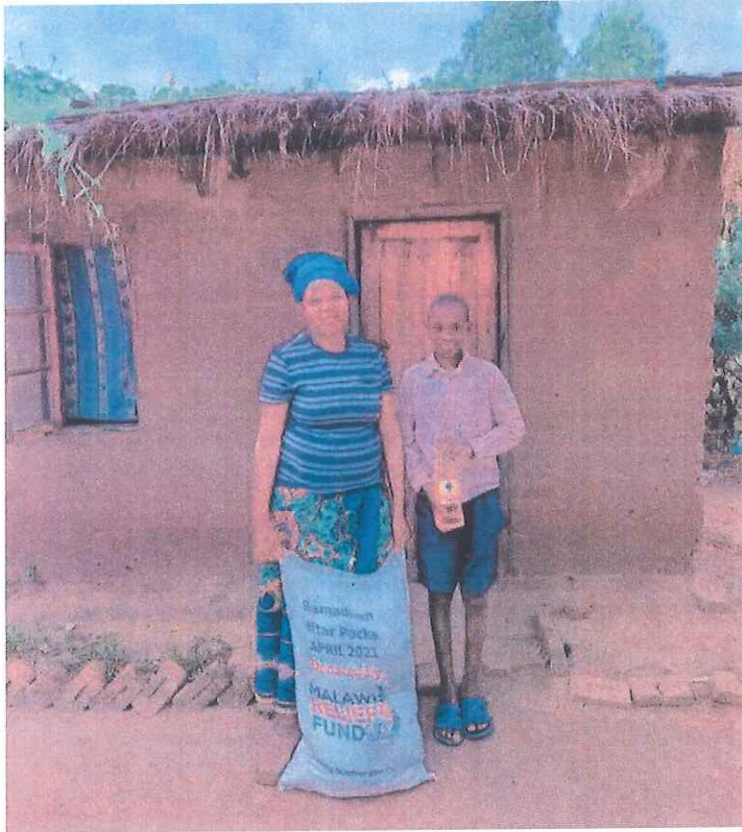
To try and address these health issues plans have been drawn up to develop an under 5's unit and a maternity unit at the site in the future.



COMMUNITY DEVELOPMENT AND HUMANITARIAN RELIEF

Food Packs:

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over **56,000 families** reaching some of the most remote and hard to reach areas of the country. We also provided cooked meals during the blessed month at over **250 centers** providing a hot meal to between 40 to 100 people every night.



The Eid Gifts programme:

The project targets young children during the festive time. We delivered gift packs to **10,000 children** filling them with joy and happiness. Most would otherwise perhaps never be able to afford the basic items such as sweets, biscuits, etc. we take for granted.



The Direct Support Programme:

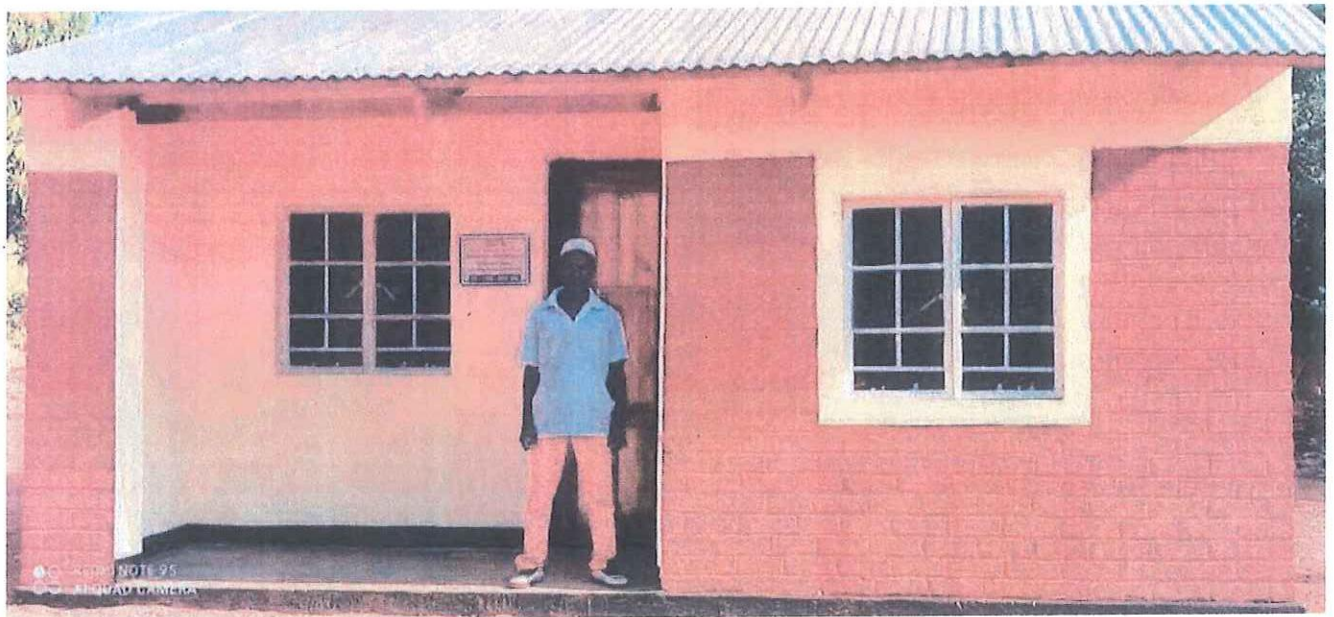
The programme provides targeted vital aid to **300 individuals** who are vulnerable and living in acute poverty with little or no income and no other support. They are provided with packs every month including food and daily essentials and at times money to help them survive. The beneficiaries are the elderly, sick, widows and disabled.



Shelter Housing:

Our ambitious Shelter programme has continued at pace. In what is our largest development programme we built **620 new homes**. Many included the addition of WC and Washrooms which is part of our objective to improve access to sanitation and clean water.





Community Hubs:

Community hubs provide vital space for community engagement, support, learning and for meeting their spiritual social needs. This year we have developed **8 new hubs**. Through the hubs we will deliver educational programmes, space for worship, social programme, women development, nursery and for distributing our aid programme throughout the year

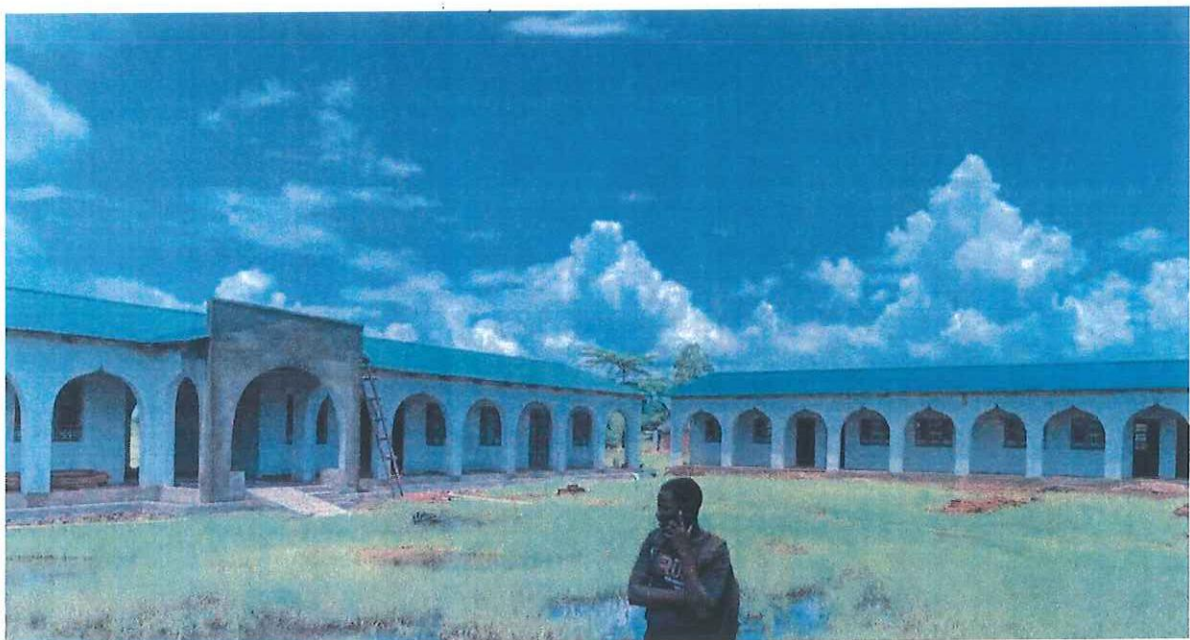
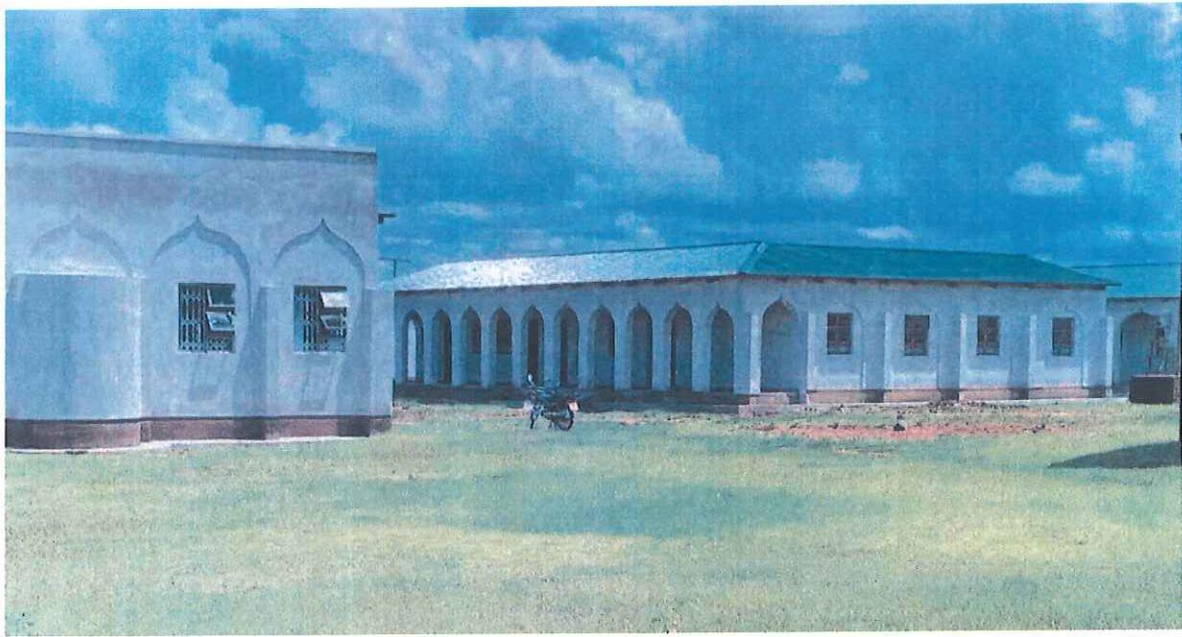


Orphanage:

Our Shukran Orphanage in Zomba was established in 2012 and continues to develop into a well-managed and successful facility to meet the needs of the orphans. Our local Management Board have responsibility for the effective management, supervision and financial accountability of the orphanage as well as ensuring the children receive valuable care, support, and physical, social, and emotional development. We have **60 children** at the orphanage.

The primary school is also on site is also operated by MRF to ensure the children receive the highest standard of education within the complex to ensure the children are provided a good start to life and well prepared for secondary education.

A new center in Jali is developing well and is schedule for opening in August 2023. The center will provide quality accommodation and educational facilities as well community facilities, including, women development, nursery and education block to meet to local need.



Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

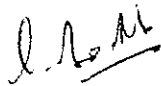
Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

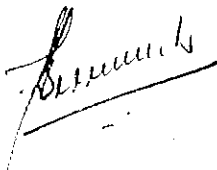
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board

Ahmed Bobat
Trustee



Faruk Ibrahim Bharucha
Chairman



Date: 16th October 2023.

Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2022 which are set out on pages 17 to 22 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of 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 Charities Act 2011

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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK 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 Charity'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

Our 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.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Date:

23rd October 2023

Ilyas Patel (FCCA) Senior Statutory Auditor

For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors

Chartered Certified Accountants

Soloman House

Belgrave Court

Preston

Lancashire

PR2 9PL

Statement of Financial Activities for the year ended 31st December 2022

	Notes	Unrestricted funds £	Restricted income funds £	2022 Total £	2021 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	67,244	3,590,157	3,657,401	3,413,190
Total incoming resources		<u>67,244</u>	<u>3,590,157</u>	<u>3,657,401</u>	<u>3,413,190</u>
<u>Resources expended</u>					
Charitable Activities	3	0	3,890,492	3,890,492	3,164,241
Support Costs	4	72,077	0	72,077	60,430
Total resources expended		<u>72,077</u>	<u>3,890,492</u>	<u>3,962,569</u>	<u>3,224,671</u>
Net Incoming Resources before Transfers		<u>(4,833)</u>	<u>(300,335)</u>	<u>(305,168)</u>	<u>188,519</u>
Net Movement in Funds		<u>(4,833)</u>	<u>(300,335)</u>	<u>(305,168)</u>	<u>188,519</u>
Total Funds Brought Forward		<u>208,965</u>	<u>858,136</u>	<u>1,067,101</u>	<u>878,582</u>
Total Funds Carried Forward		<u>204,132</u>	<u>557,801</u>	<u>761,933</u>	<u>1,067,101</u>

Balance Sheet as at 31st December 2022

	Notes	Unrestricted funds £	Restricted income funds £	2022 Total £	2021 Total £
<u>Fixed Assets</u>					
Tangible assets	6	132,603		132,603	152,035
Total Fixed Assets		132,603	0	132,603	152,035
<u>Current Assets</u>					
Debtors	7	50,282	22,357	72,639	63,833
Cash at bank and in hand		25,227	535,444	560,671	855,993
Total Current Assets		75,509	557,801	633,310	919,826
Creditors: amounts falling due within one year	8	3,980	0	3,980	4,760
Net Current Assets		71,529	557,801	629,330	915,066
Net Assets		204,132	557,801	761,933	1,067,101
<u>Funds of the Charity</u>					
Restricted funds	9		557,801	557,801	858,136
Unrestricted funds		204,132		204,132	208,965
Total Funds		204,132	557,801	761,933	1,067,101

Signed by two of the trustees on behalf of all the trustees:

Faruk Ibrahim Bharucha



Ahmed Bohat



Date: 16th October 2023

Notes forming part of the financial statements for the year ended 31st December 2022

1. Principal Accounting Policies

(a) Basis of accounting

These accounts 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 and in accordance with:

- 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 Republic of Ireland SORP 2019 (FRS 102);
 - the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland SORP 2019 (FRS 102);
 - and with the Charities Act 2011.
- observe the methods and principles in the Charity SORP 2019.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value

Investment

Depreciation

Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Office Equipment 25% Straight line
- Plant and equipment 10% Straight line
- Vehicles 10% Straight line

FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Foreign currency balances have been translated at the rates of exchange ruling at the balance sheet date.

2. Voluntary income

	Unrestricted funds £	Restricted income funds £	2022 Total £	2021 Total £
Admin	16,962		16,962	13,612
Aqiqah		1,776	1,776	4,295
General		572,084	572,084	507,419
Gift Aid	50,282	22,357	72,639	63,833
Ifhari/ Fitra/ Fidyah/ Kafara		24,395	24,395	25,794
Interest		10,855	10,855	59,605
Qurbani		24,490	24,490	38,048
Sadka		152,533	152,533	146,751
Zakat		2,781,667	2,781,667	2,553,833
	<u>67,244</u>	<u>3,590,157</u>	<u>3,657,401</u>	<u>3,413,190</u>

3. Charitable activities

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
General		544,856	544,856	310,675
Ifhari/ Fitra/ Fidyah/ Kafara		2,300	2,300	17,296
Interest		67,904	67,904	64,633
Aqiqah			0	490
Qurbani		25,125	25,125	35,469
Sadka		114,475	114,475	81,825
Zakat		3,135,832	3,135,832	2,653,853
	<u>0</u>	<u>3,890,492</u>	<u>3,890,492</u>	<u>3,164,241</u>

4. Support Costs

	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Accountancy Charges	500		500	500
Audit Fee	3,450		3,450	4,739
Bore Hole Consumables	490		490	547
Bank Charges	1,477		1,477	1,256
Casual Wages	1,720		1,720	4,665
Depreciation	19,432		19,432	19,433
Exchange Rate Differences	(3,812)		(3,812)	(4,156)
Insurance	598		598	577
Internet & Domain	661		661	1,393
Office and Admin Support	41,250		41,250	31,650
Paypal Fees	312		312	220
Postage			0	36
Printing, Stationery & Advertisement	2,203		2,203	240
Repairs & Renewals	351		351	0
Sundry Expenses	300		300	0
Travelling Expenses	3,145		3,145	(670)
	<u>72,077</u>	<u>0</u>	<u>72,077</u>	<u>60,430</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2022 Total	2021 Total
	£	£
Auditor's fees for reporting on the accounts	3,450	5,216
Other fees paid to the independent examiner or auditor	500	500
	<u>3,950</u>	<u>5,716</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2021	2,110	75,478	113,575	191,163
Additions				0
At 31 December 2022	<u>2,110</u>	<u>75,478</u>	<u>113,575</u>	<u>191,163</u>
Depreciation				
At 31 December 2021	1,317	15,096	22,715	39,128
Charge for the year	527	7,547	11,358	19,432
At 31 December 2022	<u>1,844</u>	<u>22,643</u>	<u>34,073</u>	<u>58,560</u>
Net book value				
At 31 December 2022	<u>266</u>	<u>52,835</u>	<u>79,502</u>	<u>132,603</u>
At 31 December 2021	<u>793</u>	<u>60,382</u>	<u>90,860</u>	<u>152,035</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Other debtors	50,282	22,357	72,639	63,833
	<u>50,282</u>	<u>22,357</u>	<u>72,639</u>	<u>63,833</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Accruals	3,980		3,980	4,760
	<u>3,980</u>	<u>0</u>	<u>3,980</u>	<u>4,760</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.

MALAWI RELIEF FUND UK

England & Wales - Charity number 1119600

Accounts

Charity number: 1119600

Malawi Relief Fund UK
Trustees' report and audited financial statements
for the year ended 31 December 2021

Malawi Relief Fund UK

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Balance sheet	14
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Report of the trustees for the year ended 31 December 2021

Trustees Report Year Ending Dec 2021

The Trustees have pleasure in presenting their report for the year ended 31 December 2021. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

This year MRF was registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is entirely run by volunteers. Members offer their services as trustees and committee members. Our Programmes are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Health care and clean water
- Promoting empowerment and Economic Development initiatives

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programmes or by way of providing funds to them to further their work in achieving our objectives.

MRF is now a registered NGO in Malawi.

LIVELIHOOD AND SUSTAINABILITY:

Women Development Programme:

The women development programme provides educational and vocational support equip women mainly widows with life skills, knowledge and the tools to help them to earn a living. The structured 9-month programme includes tailoring and childcare nursery training as well basic social life skills development.

On completion the participants are provided with sewing machines and a starter kit, so they can return to their homes and easily sustain themselves and their families. ***We supported 150 women this year.***

Farmers Packs:

Over 80% of the population rely on smallholder farming to sustain their families. As part of our goal to address food insecurity and help people escape hunger and poverty, we have supported over **10,000 small-holder** farmers with farming inputs subsidy.

As they start to harvest the crops, we hope to have increased their self-reliance and sustainability and help to reduce dependency.



Bicycle Taxis:

To further improve livelihood we have once again delivered Goods and Transport Bicycles to **220 beneficiaries** providing with a meaningful means to earn a living. The bicycle taxi is very popular, this year we have extended them to include beneficiaries who require a bicycle to get to and from work.



EDUCATION

Teacher Training:

We have also **sponsored 100 students** at the Mariam Girls Teacher Training Centre. The students who are unable to afford their fees will complete the course and be in a position to take up employment as a teacher in a government school improving their life chances and choices.

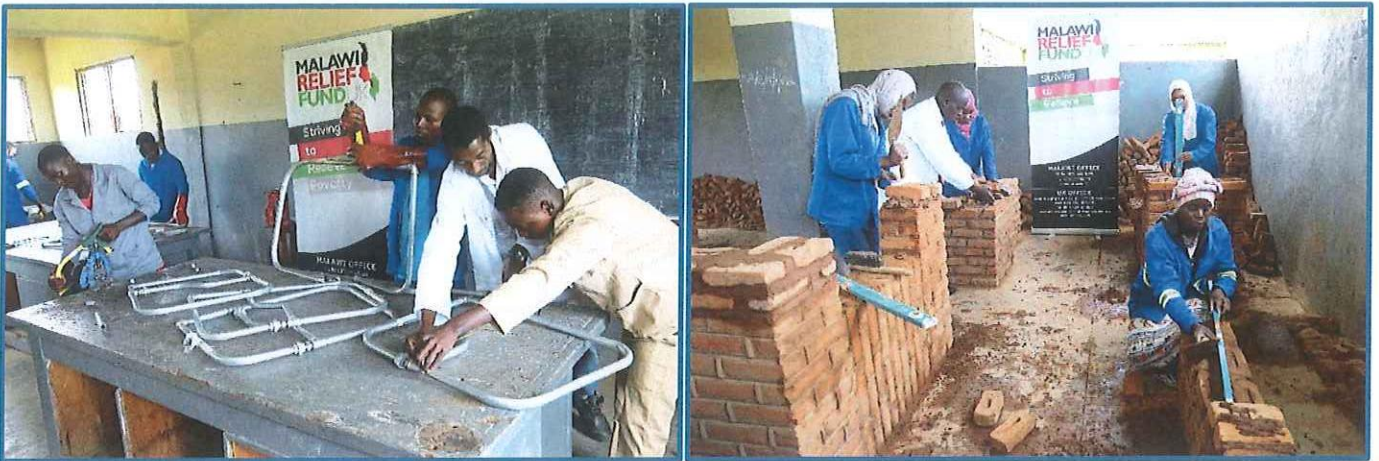
Talha Graduate Scholarship:

Through the Talha Scholarship Programme we have provided **scholarships for 253 Students** at various universities in Malawi studying different discipline, including, optometry, dentistry, midwifery, Radiography, nursing, etc. We believe they will be able secure employment and help meet the acute shortage in health sector workers and make a positive impact on the local economy.

This programme will increase access to further and higher education to very many young people from poor families and improve their life chances and contribute to the economic and social life in Malawi.

Vocational Training:

Through our Vocational Training Centre **over 163 students** have benefitted from the TEVET training equipping them with new skills and preparing them for work in the construction industry. Our training is focused on three disciplines namely, in Joinery and Carpentry, Brickwork and Plumbing. The students are also offered work placement in leading industry companies where many of them secure employment. The number of students completing the programme was seriously hampered by the lockdown measures when the center had to remain closed.

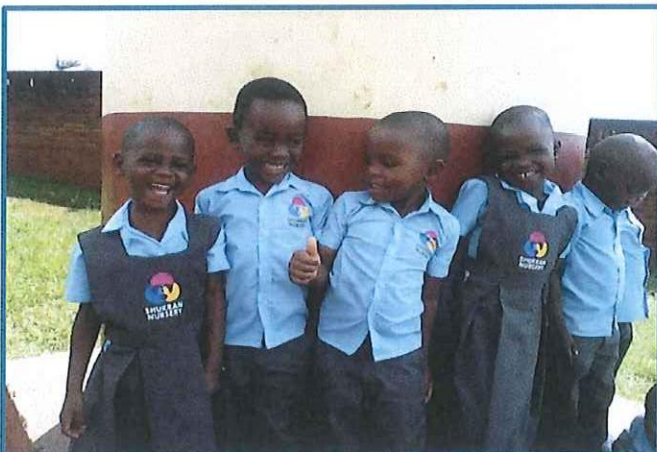


Secondary School Sponsorship:

Access to education is one of key priorities and we sponsored **200 children in secondary schools** many children are in boarding schools where we hope they will receive the best education.

Nursery:

Our Nursery at Shukran and nurseries in 5 other centres provides early-years education and support to over **150 children** preparing for primary education. At the Shukran nursery we also provide them with a meal which for many children is their main meal of the day. We plan to extend this to further 10 centers next year. The aim is in providing children with a good start in life to improve the social, emotional and physical development and to prepare them for Primary Schooling.



HEALTH AND WELL-BEING

Access to Clean Water:

Through our access to water programme, we have managed to improve access to **clean water to 150 locations** serving many small villages thereby providing clean water to thousands of people in remote rural villages who would otherwise have to travel several miles every day to access clean water.

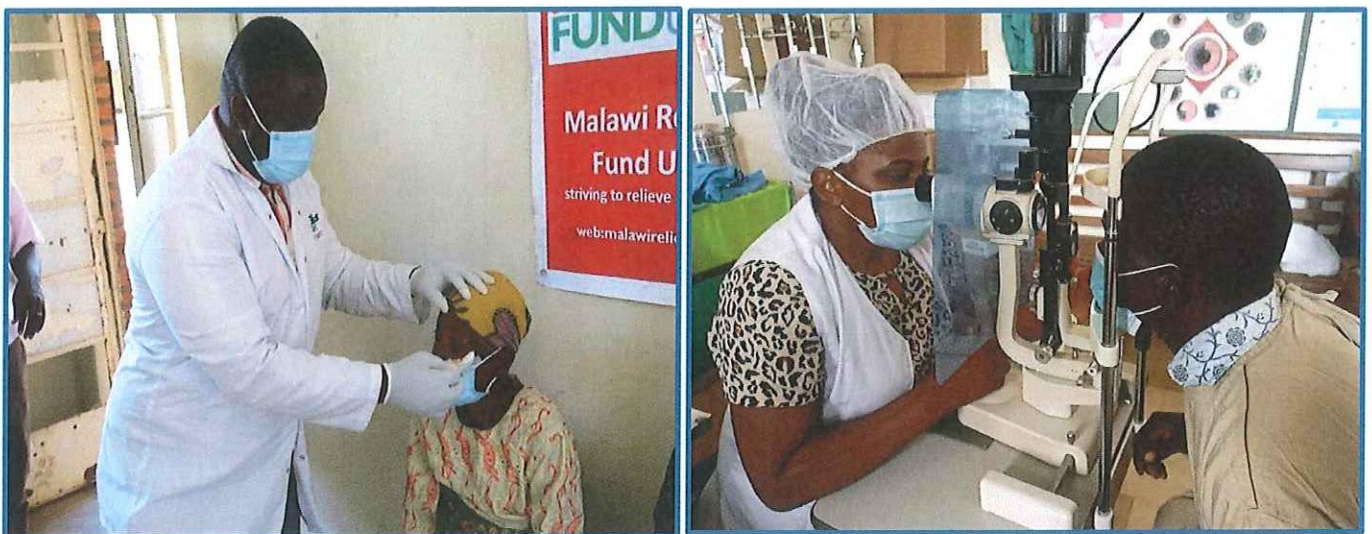
Lack of clean water is the second biggest killer of children under 5 – approximately 30,000 people die every year linked to dirty water.

The arrival of our borehole water rig has made a significant difference providing clean water to thousands of people in rural remote areas. Our objective is to drill deep boreholes and make accessible clean and safe water to as many rural locations as possible to help address the acute problem.



Gift of Sight:

Our flagship Gift of sight programme has this year maintained our amazing schedule delivering **5,230 cataract operations**. The programme was significantly affected by the pandemic largely due to the national lockdown. MRF one of largest providers of free cataract operations in the country. Along with the cataract operations we provide basic treatment to thousands of people when they are screened. Many are referred to hospitals for more serious eye conditions



Winter Warmth:

Our winter warmth programme provided blankets to over **3,500 vulnerable people** in remote areas, hospitals, prisons, etc. We also targeted the elderly, widows and children through schools.

Tricycle:

The aim Improving Mobility project is to alleviate poverty and improve the life of those suffering from immobility due to their disability. **10 beneficiaries** were provided with wheelchairs, tricycles, or walking aid to ensure they can improve their quality of life.



Access to Healthcare:

To help improve access to healthcare we delivered **10 rural bicycle ambulance**. The rural bicycle ambulance is a low-cost solution to improve access to clinics in rural areas which could several miles away.

This year we launched the Support for Healthcare and Treatment Programme aimed to provide people with financial support to pay for treatment and medication for individuals unable to afford it.

Wheelchairs:

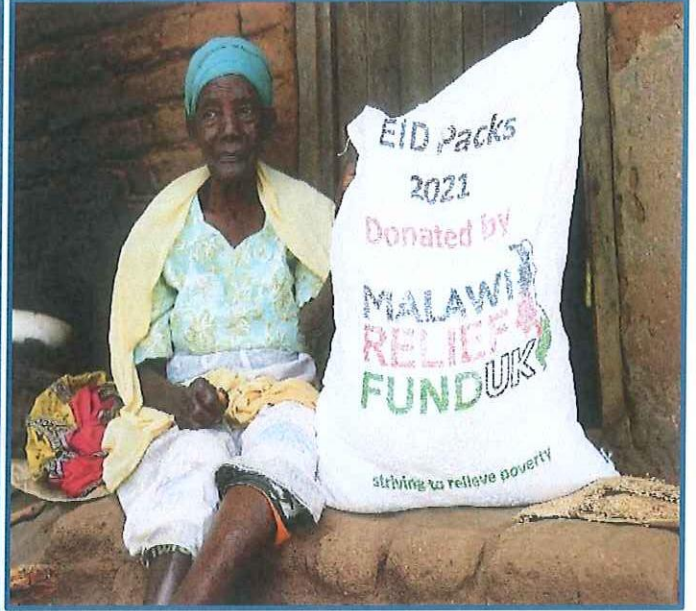
We delivered **150 wheelchairs** to individuals and hospitals. The wheelchairs to individuals have proved to be a lifeline helping to improve their mobility and provide the beneficiaries with some degree of independence to continue in education or employment.



COMMUNITY DEVELOPMENT AND HUMANITARIAN RELIEF

Food Packs:

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over **90,000 families** reaching some of the most remote and hard to reach areas of the country. We also provided cooked meals during the blessed month at over **210 centers providing** a hot meal to between 40 to 100 people every night.



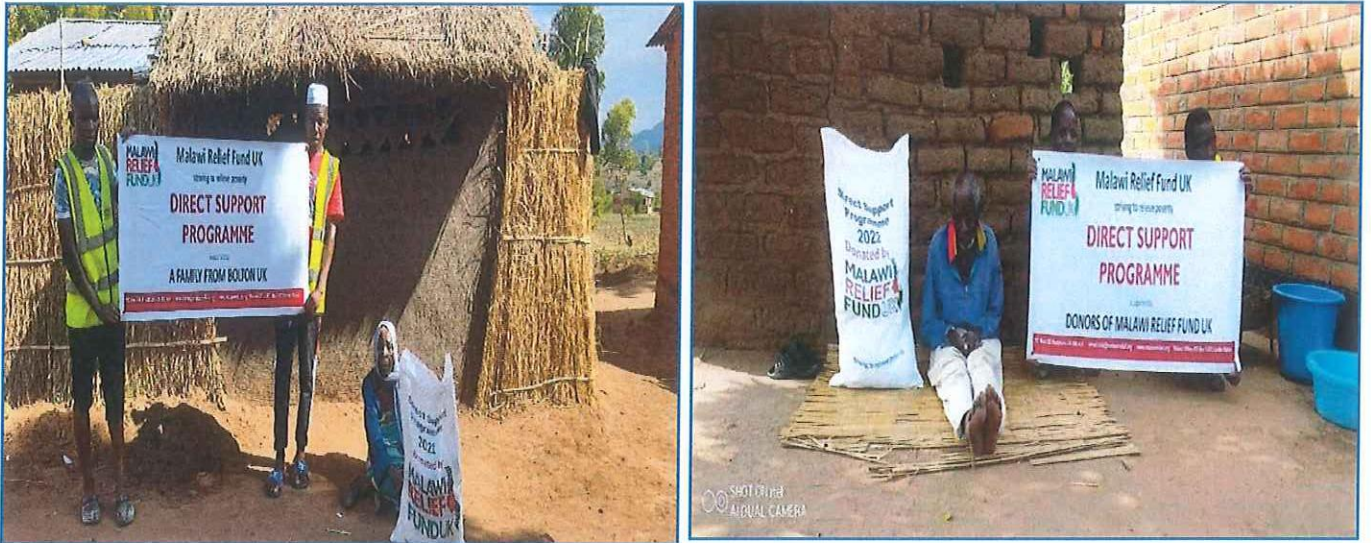
The Eid Gifts programme:

The project targets young children during the festive time. We delivered gift packs to **10,000 children** filling them with joy and happiness. Most would otherwise perhaps never be able to afford the basic items such sweets, biscuits crisps, etc. we take for granted.



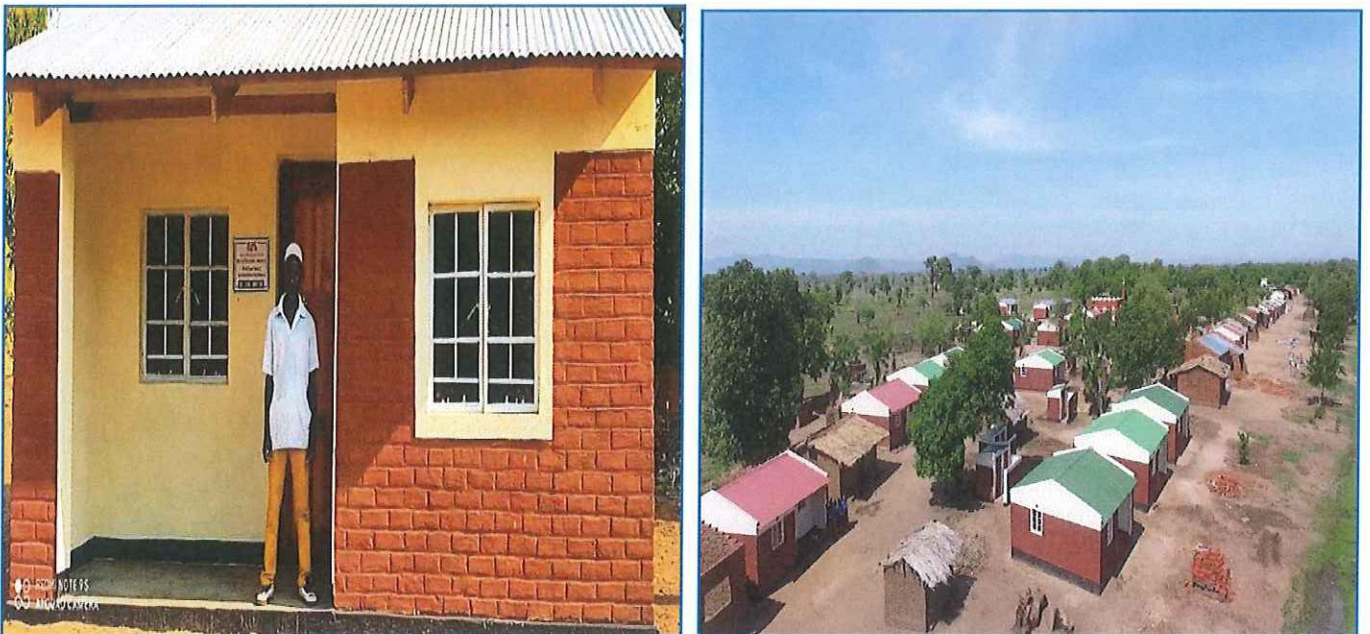
The Direct Support Programme:

The programme provides targeted vital aid to **200 individuals** who are vulnerable and living in acute poverty with little or no income and no other support. They are provided with packs every month including food and daily essentials and at times money to help them survive. The beneficiaries are the elderly, sick, widows and disabled.



Shelter Housing:

Our ambitious Shelter programme has continued at pace. In what is our largest development programme we built **580 new homes**. Many included the addition of WC and Washrooms which is part of our objective to improve access to sanitation and clean water.



Community Hubs:

Community hubs provide vital space for community engagement, support, learning and for meeting their spiritual social needs. This year we have developed **10 new hubs**. Through the hubs we will deliver educational programmes, space for worship, social programme, women development, nursery and for distributing our aid programme throughout the year.



Orphanage:

Our Shukran Orphanage in Zomba was established in 2012 and continues to develop into a well-managed and successful facility to meet the needs of the orphans. Our local Management Board have responsibility for the effective management, supervision and financial accountability of the orphanage as well as ensuring the children receive valuable care, support, and physical, social, and emotional development.

We have **60 children** at the orphanage.

The primary school is also on site is also operated by MRF to ensure the children receive the highest standard of education within the complex to ensure the children are provided a good start to life and well prepared for secondary education.



Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board

Ahmed Bobat
Trustee

Faruk Ibrahim Bharucha
Chairman

Date:

22/10/22

Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2021 which are set out on pages 13 to 18 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of 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 Charities Act 2011

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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK 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 Charity'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 10, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

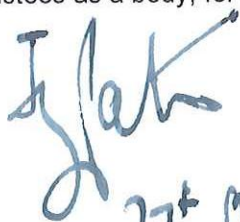
Our responsibilities for the audit of the financial statements

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.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Date:

27th October 2022

Ilyas Patel (FCCA) Senior Statutory Auditor

For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors

Chartered Certified Accountants

Soloman House

Belgrave Court

Preston

Lancashire

PR2 9PL

Statement of Financial Activities for the year ended 31st December 2021

	Notes	Unrestricted funds £	Restricted income funds £	2021 Total £	2020 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	205,544	3,207,646	3,413,190	3,320,924
Total incoming resources		205,544	3,207,646	3,413,190	3,320,924
<u>Resources expended</u>					
Charitable Activities	3	0	3,164,241	3,164,241	2,943,573
Support Costs	4	60,430	0	60,430	68,360
Total resources expended		60,430	3,164,241	3,224,671	3,011,933
Net Incoming Resources before Transfers		145,114	43,405	188,519	308,991
Net Movement in Funds		145,114	43,405	188,519	308,991
Total Funds Brought Forward		63,851	814,731	878,582	569,591
Total Funds Carried Forward		208,965	858,136	1,067,101	878,582

Balance Sheet as at 31st December 2021

	Notes	Unrestricted funds £	Restricted income funds £	2021 Total £	2020 Total £
<u>Fixed Assets</u>					
Tangible assets	6	152,035		152,035	171,289
Total Fixed Assets		152,035	0	152,035	171,289
<u>Current Assets</u>					
Debtors	7	46,818	17,015	63,833	71,147
Cash at bank and in hand		14,872	841,121	855,993	640,446
Total Current Assets		61,690	858,136	919,826	711,593
Creditors: amounts falling due within one year	8	4,760	0	4,760	4,300
Net Current Assets		56,930	858,136	915,066	707,293
Net Assets		208,965	858,136	1,067,101	878,582
<u>Funds of the Charity</u>					
Restricted funds	9		858,136	858,136	814,731
Unrestricted funds		208,965		208,965	63,851
Total Funds		208,965	858,136	1,067,101	878,582

Signed by two of the trustees on behalf of all the trustees:

Faruk Ibrahim Bharucha



Ahmed Bobat

Date:

22/10/22.

Notes forming part of the financial statements for the year ended 31st December 2021

1. Principal Accounting Policies

(a) Basis of accounting

These accounts 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 and in accordance with:

- 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 Republic of Ireland (FRS 102);
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102);
- and with the Charities Act 2011.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on

donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value

Investment

Depreciation

Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Office Equipment 25% Straight line
- Plant and equipment 10% Straight line
- Vehicles 10% Straight line

FOREIGN CURRENCIES

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Foreign currency balances have been translated at the rates of exchange ruling at the balance sheet date.

2. Voluntary income

	Unrestricted funds	Restricted income funds	2021 Total	2020 Total
	£	£	£	£
Admin	13,612		13,612	33,479
Aqiqah		4,295	4,295	795
General	145,114	362,305	507,419	377,577
Gift Aid	46,818	17,015	63,833	71,221
Iftari/ Fitra/ Fidya/ Kafara		25,794	25,794	22,177
Interest		59,605	59,605	55,655
Qurbani		38,048	38,048	40,755
Sadka		146,751	146,751	63,992
Zakat		2,553,833	2,553,833	2,655,273
	<u>205,544</u>	<u>3,207,646</u>	<u>3,413,190</u>	<u>3,320,924</u>

3. Charitable activities

	Unrestricted	Restricted	2021 Total	2020 Total
	£	£	£	£
General		310,675	310,675	305,053
Iftari/ Fitra/ Fidya/ Kafara		17,296	17,296	18,627
Interest		64,633	64,633	19,017
Aqiqqa		490	490	126
Qurbani		35,469	35,469	39,966
Sadka		81,825	81,825	45,781
Zakat		2,653,853	2,653,853	2,515,003
	<u>0</u>	<u>3,164,241</u>	<u>3,164,241</u>	<u>2,943,573</u>

4. Support Costs

	Unrestricted	Restricted	2021	2020
	£	£	Total	Total
			£	£
Accountancy Charges	500		500	500
Audit Fee	4,739		4,739	5,216
Bore Hole Consumables	547		547	
Bank Charges	1,256		1,256	1,132
Casual Wages	4,665		4,665	2,174
Depreciation	19,433		19,433	19,388
Exchange Rate Differences	(4,156)		(4,156)	2,350
Insurance	577		577	577
Internet & Domain	1,393		1,393	737
Office and Admin Support	31,650		31,650	28,500
Paypal Fees	220		220	201
Postage	36		36	1,176
Printing, Stationery & Advertisement	240		240	3,059
Travelling Expenses	(670)		(670)	3,350
	<u>60,430</u>	<u>0</u>	<u>60,430</u>	<u>68,360</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2021	2020
	Total	Total
	£	£
Auditor's fees for reporting on the accounts	5,216	5,216
Other fees paid to the independent examiner or auditor	500	500
	<u>5,716</u>	<u>5,716</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2020	1,931	75,478	113,575	190,984
Additions	179			179
At 31 December 2021	<u>2,110</u>	<u>75,478</u>	<u>113,575</u>	<u>191,163</u>
Depreciation				
At 31 December 2020	790	7,548	11,357	19,695
Additions	527	7,548	11,358	19,433
At 31 December 2021	<u>1,317</u>	<u>15,096</u>	<u>22,715</u>	<u>39,128</u>
Net book value				
At 31 December 2021	<u>793</u>	<u>60,382</u>	<u>90,860</u>	<u>152,035</u>
At 31 December 2020	<u>1,141</u>	<u>67,930</u>	<u>102,218</u>	<u>171,289</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Other debtors	46,818	17,015	63,833	71,147
	<u>46,818</u>	<u>17,015</u>	<u>63,833</u>	<u>71,147</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Accruals	4,760		4,760	4,300
	<u>4,760</u>	<u>0</u>	<u>4,760</u>	<u>4,300</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.

MALAWI RELIEF FUND UK

England & Wales - Charity number 1119600

Accounts

Charity number: 1119600

Malawi Relief Fund UK

Trustees' report and audited financial statements

for the year ended 31 December 2020

Malawi Relief Fund UK

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Malawi Relief Fund UK

Legal and administrative information

Charity number	1119600
Address	63-65 Victoria Street Blackburn Lancashire BB1 6DN
Trustees	Faruk Ibrahim Bharucha Ahmed Bobat Ismail Valli Yusuf Mohammed Mangera Zunaid A Saeed Chunara Qari Ismail
Secretary	Mohammed Yusuf Mangera
Chairman	Faruk Ibrahim Bharucha
Auditor	Ilyas Patel (Accountants) Ltd Chartered Certified Accountants Soloman House Belgrave Court Fulwood Preston Lancashire PR2 9PL
Bankers	Natwest Bank Pic King William Street Blackburn Lancashire BB1 7DL

Report of the trustees for the year ended 31 December 2020

Trustees Report Year Ending Dec 2020

The Trustees have pleasure in presenting their report for the year ended 31 December 2020. This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Status and administration

The charity started its operations in 2004 and is constituted under a 2007 constitution and registered with The Charity Commissioners under charity number 1119600.

This year MRF was registered as an NGO in Malawi.

Charity objects

The objectives of the charity are:

- To advance, support and deliver humanitarian relief aid in Malawi (central Africa) to help relieve poverty and respond to natural disasters.
- To support, and improve access to education and healthcare, and clean water and sanitation.
- Develop and support livelihood and sustainability programmes.

Activities and Achievements

The charity is entirely run by volunteers. Members offer their services as trustees and committee members. Our Programmes are focused on alleviating poverty and our priorities are:

- Providing Humanitarian Aid
- Improving Access to Education and Health care and clean water
- Promoting empowerment and Economic Development initiatives

The charity has been successful in developing effective working partnerships with organisations (NGO's) based in Malawi with similar objectives as ourselves to deliver a range of projects and programmes or by way of providing funds to them to further their work in achieving our objectives.

MRF is now a registered NGO in Malawi.

LIVELIHOOD AND SUSTAINABILITY:

Women Development Programme:

The women development programme provides educational and vocational support equip women mainly widows with life skills, knowledge and the tools to help them to earn a living. For the tailoring and childcare programme the participants go through a structured 9 month programme to learn social life skills, childcare nursery nurse and tailoring training. On completion the participants are provided with sewing machines and a starter kit, so they can return to their homes and easily sustain themselves and their families. **We supported 150 widows this year.**

Some will also take up employment as a nursery nurse training who secure employment in the nursery sector.

Farmers Packs:

Over 80% of the population rely on smallholder farming to sustain their families. As part of our goal to address food insecurity and help people escape hunger and poverty, we have supported over **5,000 small-holder** farmers with farming inputs subsidy.

As they start to harvest the crops, we hope to have increased their self-reliance and sustainability and help to reduce dependency.

Goat Rearing Programme:

The programme aims to empower resource-poor rural communities with the donation of two goats. The beneficiaries can rear the goats use the milk for home consumption, and with the breeding start to build up a stock of goats which they can sell to generate income. This year we supported over **100 families**. Last year MRF were able to purchase some goats from the beneficiary families.

Bicycle Taxis:

To further improve livelihood we have once again delivered Goods and Transport Bicycles to **220 beneficiaries** providing with a meaningful means to earn a living. The bicycle taxi is very popular, this year we have extended them to include beneficiaries who require a bicycle to get to and from work.

EDUCATION

Teacher Training:

We have also **sponsored 100 students** at the Mariam Girls Teacher Training Centre. The students who are unable to afford their fees will complete the course and be in a position to take up employment as a teacher in a government school improving their life chances and choices.

Talha Graduate Scholarship:

Through the Talha Scholarship Programme we have provided **scholarships for 235 Students** to study at universities in different discipline, including, optometry, dentistry, midwifery, Radiography, nursing, etc. We believe they will be able secure employment and help meet the acute shortage in health sector workers and make a positive impact on the local economy.

Vocational Training:

Through our Vocational Training Centre **over 50 students** have benefitted from the TEVET training equipping them with new skills and preparing them for work in the construction industry. Our training is focused on three disciplines namely, in Joinery and Carpentry, Brickwork and Plumbing. The students are also offered work placement in leading industry companies where many of them secure employment. The number of students completing the programme was seriously hampered by the lockdown measures when the center had to remain closed.

Secondary School Sponsorship:

Access to education is one of key priorities and we sponsored **200 children in secondary schools** many children are in boarding schools where we hope they will receive the best education.

Nursery:

Our Nursery at Shukran and nurseries in 5 other centres provides early-years education and support to over **150 children** preparing for primary education. At the Shukran nursery we also provide them with a meal which for many children is their main meal of the day. We plan to extend this to further 10 centers next year. The aim is in providing children with a good start in life to improve the social, emotional and physical development and to prepare them for Primary Schooling.

HEALTH AND WELL-BEING

Access to Clean Water:

Through our access to water programme, we have managed to improve access to **clean water to 150 locations** serving many small villages thereby providing clean water to thousands of people in remote rural villages who would otherwise have to travel several miles every day to access clean water.

Lack of clean water is the second biggest killer of children under 5 – approximately 30,000 people die every year linked to dirty water.

Our borehole water rig has arrived in Malawi and we hope this will be operational in the new year. Our objective is to make deep borehole which is safer, cleaner water to be more affordable and thereby reach out to as many rural locations as possible where there is an acute problem with access to clean water.

Gift of Sight:

Our flagship Gift of sight programme has this year maintained our amazing schedule delivering just under **3,000 cataract operations**. The programme was significantly affected by the pandemic largely due to the national lockdown. MRF one of largest providers of free cataract operations in the country. Along with the cataract operations we provide basic treatment to thousands of people when they are screened. Many are referred to hospitals for more serious eye conditions.

Winter Warmth:

Our winter warmth programme provided blankets to over **10,000 vulnerable people** in remote areas, hospitals, prisons, etc. We also targeted the elderly, widows and children through schools.

Tricycle:

This we launched the Improving Mobility as part of or People with Disability initiative. The aim of the project is to alleviate poverty and improve the life of those suffering from immobility due to their disability. Over **30 beneficiaries** were provided with wheelchairs, tricycles, or walking aid to ensure they can improve their quality of life.

Access to Healthcare:

To help improve access to healthcare we delivered **10 rural bicycle ambulance**. The rural bicycle ambulance is a low-cost solution to improve access to clinics in rural areas which could several miles away.

This year we launched the Support for Healthcare and Treatment Programme aimed to provide people with financial support to pay for treatment and medication for individuals unable to afford it.

Covid Emergency Supplies:

In response to the pandemic we supported Hospitals and Clinics with vital equipment to help treat patients including PPE, thermometers, respiratory timers, BP machines, oximeters, etc.

Wheelchairs:

we have received stock of our wheelchairs – **100 to be provided to Hospitals** to help their patients **and 100 to be provided to individuals** for their personal use to improve their mobility.

Special Olympics:

Working in partnership with Special Olympic Malawi, which is a global movement that unleashes the human spirit through the transformative power and joy of sports everyday around the world we supported the programme to screen **400 potential special needs athletes** with various forms of intellectual disabilities. The programme was to help raise awareness, support potential athletes into the sport and to provide guidance to parents.

COMMUNITY DEVELOPMENT AND HUMANITARIAN RELIEF

Food Packs:

Food security is a major challenge in Malawi. In an attempt to mitigate hunger due to food shortage, we provided food packs to over **88,000 families** reaching some of the most remote and hard to reach areas of the country. We also provided cooked meals during the blessed month at over **220 centers providing** a hot meal to between 40 to 100 people every night.

The Eld Gifts programme:

targets young children during the festive time. We delivered gift packs to **20,000 children** filling them with joy and happiness.

The Direct Support Programme:

The programme provides targeted vital aid to **200 individuals** who are vulnerable and living in acute poverty with little or no income and no other support. They are provided with packs very month including food and daily essentials and at times money to help them survive. The beneficiaries are the elderly, sick, widows and disabled.

Emergency Flood Response:

following the floods which affected parts of Malawi we delivered vital emergency aid to **300 households including food items**, plastic sheeting etc. for temporary relief.

Shelter Housing:

Our ambitious Shelter programme has continued at pace. In what is our largest development programme we built **550 new homes**. Many included the addition of WC and Washrooms which is part of our objective to improve access to sanitation and clean water.

This year we extended into Central region building 200 houses which has made a significant impact to the lives of very many families.

Community Hubs:

Community hubs provide vital space for community engagement, support, learning and for meeting their spiritual social needs. This year we have developed **10 new hubs**. Through the hubs we will educational programmes, space for worship, social programme, women development, nursery and for distributing our aid programme throughout the year.

Orphanage:

Our Shukran Orphanage in Zomba was established in 2012 and continues to develop into a well-managed and successful facility to meet the needs of the orphans. Our local Management Board have responsibility for the effective management, supervision and financial accountability of the orphanage as well as ensuring the children receive valuable care, support, and physical, social, and emotional development. We have **60 children** at the orphanage.

The primary school is also on site is also operated by MRF to ensure the children receive the highest standard of education within the complex to ensure the children are provided a good start to life and well prepared for secondary education.

Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. 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 estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures, disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial portion of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board

Ahmed Bobat
Trustee

Faruk Ibrahim Bharucha
Chairman

Auditors Report

Independent auditor's report to the trustees of Malawi Relief Fund UK

Opinion

We have audited the financial statements of Malawi Relief Fund UK for the year ended 31st December 2020 which are set out on pages 7 to 11 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs, of 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 Charities Act 2011

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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK 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 Charity'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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees 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 they 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 Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

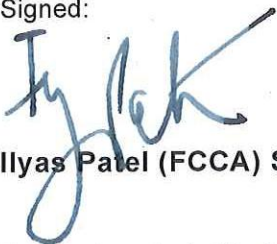
Our responsibilities for the audit of the financial statements

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.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:



Ilyas Patel (FCCA) Senior Statutory Auditor

15th October 2021

**For and on behalf of Ilyas Patel (Accountants) Ltd — Registered Auditors
Chartered Certified Accountants**

**Soloman House
Belgrave Court
Preston
Lancashire
PR2 9PL**

Statement of Financial Activities for the year ended 31st December 2020

	Notes	Unrestricted funds £	Restricted income funds £	2020 Total £	2019 Total £
<u>Incoming resources</u>					
Incoming resources from generated funds					
Voluntary Income	2	89,430	3,231,494	3,320,924	2,798,952
Total incoming resources		89,430	3,231,494	3,320,924	2,798,952
<u>Resources expended</u>					
Charitable Activities	3	0	2,943,573	2,943,573	2,487,099
Support Costs	4	68,360	0	68,360	32,836
Total resources expended		68,360	2,943,573	3,011,933	2,519,935
Net Incoming Resources before Transfers		21,070	287,921	308,991	279,017
Net Movement in Funds		21,070	287,921	308,991	279,017
Total Funds Brought Forward		42,781	526,810	569,591	290,574
Total Funds Carried Forward		63,851	814,731	878,582	569,591

Balance Sheet as at 31st December 2020

	Notes	Unrestricted funds £	Restricted income funds £	2020 Total £	2019 Total £
<u>Fixed Assets</u>					
Tangible assets	6	171,289		171,289	919
Total Fixed Assets		171,289	0	171,289	919
<u>Current Assets</u>					
Debtors	7	44,604	26,543	71,147	40,702
Cash at bank and in hand		(147,742)	788,188	640,446	532,070
Total Current Assets		(103,138)	814,731	711,593	572,772
Creditors: amounts falling due within one year	8	4,300	0	4,300	4,100
Net Current Assets		(107,438)	814,731	707,293	568,672
Net Assets		63,851	814,731	878,582	569,591
<u>Funds of the Charity</u>					
Restricted funds	9		814,731	814,731	526,810
Unrestricted funds		63,851		63,851	42,781
Total Funds		63,851	814,731	878,582	569,591

Signed by two of the trustees on behalf of all the trustees:

Faruk Ibrahim Bharucha



08. 10. 2021

Ahmed Bobat



8/10/21

Date:

Notes forming part of the financial statements for the year ended 31st December 2020

1. Principal Accounting Policies

(a) Basis of accounting

These accounts 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 and in accordance with:

- 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 Republic of Ireland (FRS 102);
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102);
- and with the Charities Act 2011.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Accounting policies

INCOMING RESOURCES

Recognition of incoming resources These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity Investments These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt. Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation Tangible assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Office Equipment 25% Straight line

Plant and equipment 10% Straight line

Vehicles 10% Straight line

2. Voluntary income

	Unrestricted funds £	Restricted income funds £	2020 Total £	2019 Total £
Admin	33,479		33,479	15,782
Aqiqah		795	795	590
General	11,160	366,417	377,577	327,641
Gift Aid	44,791	26,430	71,221	40,702
Iftari/ Fitra/ Fidya/ Kafara		22,177	22,177	64,536
Interest		55,655	55,655	55,563
Qurbani		40,755	40,755	31,566
Sadka		63,992	63,992	49,597
Zakat		2,655,273	2,655,273	2,212,975
	<u>89,430</u>	<u>3,231,494</u>	<u>3,320,924</u>	<u>2,798,952</u>

3. Charitable activities

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
General		305,053	305,053	428,926
Iftari/ Fitra/ Fidya/ Kafara		18,627	18,627	37,300
Interest		19,017	19,017	44,505
Aqiqqa		126	126	0
Qurbani		39,966	39,966	31,170
Sadka		45,781	45,781	53,699
Zakat		2,515,003	2,515,003	1,891,499
	<u>0</u>	<u>2,943,573</u>	<u>2,943,573</u>	<u>2,487,099</u>

4. Support Costs

	Unrestricted	Restricted	2020	2019
	£	£	Total	Total
			£	£
Accountancy Charges	500		500	500
Audit Fee	5,216		5,216	3,900
Bank Charges	1,132		1,132	610
Casual Wages	2,174		2,174	0
Depreciation	19,388		19,388	307
Exchange rate loss	2,350		2,350	0
Insurance	577		577	0
Internet & Domain	737		737	184
Office and Admin Support	28,500		28,500	20,650
Paypal Fees	201		201	563
Postage	1,176		1,176	342
Professional Fees			0	2,600
Printing, Stationery & Advertisement	3,059		3,059	0
Sundry Expenses			0	150
Travelling Expenses	3,350		3,350	3,030
	<u>68,360</u>	<u>0</u>	<u>68,360</u>	<u>32,836</u>

5. Details of certain items of expenditure

5.1 Trustee expenses

Trustees are not remunerated for their services but their out of pocket expenses were paid this year.

5.2 Fees for Audit of the accounts

	2020	2019
	Total	Total
	£	£
Auditor's fees for reporting on the accounts	5,216	3,900
Other fees paid to the independent examiner or auditor	500	500
	<u>5,716</u>	<u>4,400</u>

6. **Tangible fixed assets**

	Office equipment £	Vehicles £	Plant & equipment £	Total £
Cost				
At 31 December 2019	1,226			1,226
Additions	705	75,478	113,575	189,758
At 31 December 2020	<u>1,931</u>	<u>75,478</u>	<u>113,575</u>	<u>190,984</u>
Depreciation				
At 31 December 2019	307			307
Additions	483	7,548	11,357	19,388
At 31 December 2020	<u>790</u>	<u>7,548</u>	<u>11,357</u>	<u>19,695</u>
Net book value				
At 31 December 2020	<u>1,141</u>	<u>67,930</u>	<u>102,218</u>	<u>171,289</u>
At 31 December 2019	<u>919</u>	<u>0</u>	<u>0</u>	<u>919</u>

7. **Debtors: amounts falling due within one year**

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Debtors	44,604	26,543	71,147	40,702
	<u>44,604</u>	<u>26,543</u>	<u>71,147</u>	<u>40,702</u>

8. **Creditors: amounts falling due within one year**

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Accruals	4,300		4,300	4,100
	<u>4,300</u>	<u>0</u>	<u>4,300</u>	<u>4,100</u>

9. **Restricted funds**

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of Malawi and Interest Received which cannot be used by the Society other than to help the poor.