



# Withy Trees Welfare & Education

157 Garstang Road, Fulwood, Preston, PR2 3BH

Email: [office@withytrees.org.uk](mailto:office@withytrees.org.uk)

## REPORT & ACCOUNTS



## YEAR ENDING 2024

**WE BELIEVE THAT CHARITY IS NOT A HANDOUT, IT'S A HAND HELD.**

Registered Charity Number: 1138788

# INTRODUCTION



CHARITY COMMISSION  
FOR ENGLAND AND WALES



FUNDRAISING  
REGULATOR

1. We are a U.K. registered charity carrying out humanitarian work in some of the poorest parts of the world.
2. We registered as a charity in 2011; however our overall activities have only increased in the last 6 years, in particular from the year 2020.
3. We do not employ or use any paid or professional fundraisers. Our donations are largely via word of mouth, including from the live feedback we send from the ground.
4. We use the premises of 157 Garstang Road (Preston) as our correspondence address, with an office for administrative work.



# 100% DONATIONS POLICY - GIFT AID



1. We have a 100% donations policy. All administrative, office and project delivery costs are met from Gift Aid.
2. Gift Aid is an important income stream; thus we encourage all eligible donors to fill in a Gift Aid declaration, or simply email us with your full name, address, postcode and a declaration that you are a UK taxpayer for Gift Aid purposes.
3. Even a donation of £20 with Gift Aid is significant, as these small donations with their Gift Aid soon add up.

Donation Amount	With Gift Aid	Increase of:
£20	£25	<b>+£5</b>
£50	£62.50	<b>+£12.50</b>
£100	£125	<b>+£25</b>
£300	£375	<b>+£75</b>
£1000	£1250	<b>+£250</b>



# WHAT WE DO IN THE U.K.

1. We work both in the U.K. and abroad.
2. Our U.K. activities are funded through grants and Gift Aid.
3. These monies are kept in a separate account.
4. Gift Aid also supports administration costs of projects outside the UK.

## IN THE UK WE HAVE TWO PRIMARY OBJECTIVES:

- a) “Hygiene Bank” to support those who are struggling due to a drop in income. This project commenced from around July 2020, via a Covid support grant. On a 6-month average, 20 families a month benefit. This project was inactive since 2023; however the aim is to re-start it again, in particular due to the rising cost of living.
- b) We also have a “Hardship Fund” for specific requests. Examples of individuals/families we have supported are:
- Refugees.
  - Single Parents / Widows.
  - Requests for white goods.
  - Requests for help with school uniforms, footwear etc.

Referrals are made by social services, council workers, partner organizations, Imams, faith leaders etc.





# WHAT WE DO ABROAD

1. These projects are funded by donations from the Muslim community, in the month of Ramadhan (the month of fasting).
2. Muslims who meet certain criteria give 2.5% of certain assets to charity. This is known as Zakat. These donations are used to support projects in needy countries / regions such as:
  - Afghanistan: we made two trips in each of the years 2022, 2023 and 2024.
  - Rohingya Refugees (Bangladesh).
  - Rural communities in Bangladesh and India.
  - Nepal, Pakistan and Sri Lanka.
  - Syria and Yemen.
3. As our Zakat donors are largely from South Asia, our projects are primarily focused on these countries.



## BREAKDOWN OF FUNDS SPENT (2024):

Funds are allocated to a region / area / country based on donor preference.

	COUNTRY	AMOUNT
<b>1</b>	Afghanistan	<b>£186,000</b>
<b>2</b>	India	<b>£69,000</b>
<b>3</b>	Yemen	<b>£65,000</b>
<b>4</b>	Sri Lanka	<b>£47,000</b>
<b>5</b>	Pakistan	<b>£30,000</b>
<b>6</b>	Qurbani	<b>£29,500</b>
<b>7</b>	Rohingya	<b>£29,000</b>
<b>8</b>	Bangladesh	<b>£8,000</b>
<b>9</b>	Nepal	<b>£8,000</b>
<b>10</b>	Misc. / Other <sup>1</sup>	<b>£58,000</b>
<b>Total:</b>		<b>£529,500.00</b>

<sup>1</sup> This includes £30,434 project delivery costs met from Gift Aid.

All figures have been rounded off in the above table.

Actual 2024 total expenditure is £529,503 (2023 = £410,099).

# BREAKDOWN OF RAMADHAN 2024:

## Ramadhan 2024 - 7 Countries

Country		Food Packs	Daily Iftar Provision
Afghanistan	600 families	-	☑ 17000 hot meals
Bangladesh	3 projects	317	☑ 30,000 hot meals
India	7 projects	1156	☑ 3000 hot meals
Myanmar	Arkan State	-	☑ 3000 hot meals
Nepal	3 projects	463	☑ 800 hot meals
Pakistan	300 food packs + financial aid (x150) delivered before Ramadhan.		5000 kg flour
Sri Lanka	3 projects	550	
		<b>2486</b> Food Packs	<b>53,000+</b> hot meals!

Over 3300 families supported in Ramadhan.



## FOCUS:

# AFGHANISTAN HUMANITARIAN CRISIS

**"APPROXIMATELY 85% OF AFGHANS LIVE ON LESS THAN \$1 A DAY."**

Source: UNDP. Accessed on: 15.08.2025

1. In February 2022 we made our first ever visit to Afghanistan. Since then, we have made 6 visits to Afghanistan (as of 31 Dec 2024), personally distributing over £438,000 of aid.
2. We still are one of the very few and first UK charities to have an “on the ground” presence in Afghanistan, providing aid directly to the poor and needy without any third-party involvement.
3. 9.5 million people are classified as “high risk” and on the brink of famine, with 3.5 million children under the age of 5 severely malnourished.



**"NEARLY 69% OF AFGHANISTAN'S POOR ARE CHILDREN."**

Source: Global Poverty Index



# PROJECTS IN AFGHANISTAN:

1	2	3	4	5
Food Aid	Cash Distribution	School Children	Supporting Schools	Water Aid

1. On a longer-term basis, we are sponsoring children to attend school and get an education. This project will get children off the streets, into learning and allow them to earn a respectable living as adults.
2. In 2024 we initiated various water projects, which have been hugely successful. To date, we have completed 9 water projects, providing water to over 13000 people (mostly in rural areas). Donors receive video updates whilst the work is ongoing, and we personally visit each completed water project.
3. We are also focussing on income generation projects.



# PROJECT DELIVERY

1. Although we work with local charities abroad, we ensure that our key projects are delivered in our presence.
2. This ensures funds are spent correctly and gives confidence to our donors, as we send live reports on WhatsApp (videos) and via our Instagram page.
3. Our donors also donate on the understanding that we are personally going to deliver aid.
4. The costs of these trips are met via Gift Aid, allowing us to ensure that 100% of the donation reaches the poor and needy.
5. The following page has details of where we have been personally delivered aid.



## AID DELIVERED PERSONALLY:

The following list are countries where we have personally delivered aid.

### PROJECTS PERSONALLY DELIVERED.

Region / Country	Year
Afghanistan Pakistan	Feb 2023
Syria Türkiye	April 2023
Afghanistan Pakistan	June 2023
India (Assam, West Bengal, Haryana & U.P.)	Dec 2023
Afghanistan Pakistan	Feb 2024
Afghanistan	June 2024
Yemen (South Yemen)	Oct 2024
Rohingya (Bangladesh) India (Hyderabad), Sri Lanka	Dec 2024





# VOLUNTEERS / VOLUNTEERING

1. Volunteers are essential to our success in personally delivering projects. We strongly encourage our donors and supporters to accompany us on our foreign deployments, which range from 5-8 days.
2. You may be an Imam, local activist, businessman, or just someone passionate about helping others.
3. You will undergo a great life experience when you accompany us. All you have to do is raise funds (from friends and family) for the respective projects. We provide you with all the necessary support.
4. Other than a contribution of around £400 per person, all costs are met from Gift Aid. Email us if you are interested in accompanying us.



# FUTURE

1. We want to totally separate our UK and foreign operations, in a manner where foreign projects run under a separate charitable entity. The name of “Just Relief” has been proposed.
2. The reason for this is to ensure our UK operations attract grant funding, and we can clearly demonstrate that we are only working in the UK. Currently the Zakat donations received gives the impression that we have a “strong and healthy” stream of income when this is not the case for our UK operations.
3. As part of our UK operations, we want to support the local community, especially with the “cost of living crisis.”
4. We also wish to sponsor more children in Afghanistan who can attend school. Our target is to have one hundred children, whose approximate cost is £40,000 per annum.
5. We also want to recruit a paid employee to help further our objectives, in particular give us a presence on social media and help with day to day running.





# SOCIAL MEDIA

We currently do not have a website.

You can see various updates (Afghanistan, Syria, Pakistan, India, Yemen etc) on our Instagram page. Scan the QR code and join us:



Join our community WhatsApp group and keep up to date with all our projects / updates:



# TO DONATE – OUR BANK DETAILS

This is the easiest, fastest, and cost-free method to donate.  
We receive your donation in full, without any deductions / fees etc.

## OUR BANK DETAILS FOR DONATIONS:

Account name:  
**WITHY TREES WELFARE & EDUCATION**

Sort Code:

**16-20-16**

Account number:

**10 25 64 36**

**BIC: RBOSGB2L**

**IBAN: GB33RBOS 162016 10256436**



*If you are a UK taxpayer, email  
us your Gift Aid declaration.*

*Simply scan the QR code and  
fill in the form online (takes  
less than 30 seconds).*











Updated: 16.08.2025

End of report.



**WITHY TREES WELFARE & EDUCATION**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDING 31 DECEMBER 2024**

**CHARITY NUMBER: 1138788**

**STONEBRIDGE ACCOUNTANTS  
19A CHORLEY OLD ROAD  
BOLTON  
BL1 3AD**

**WITHY TREES WELFARE & EDUCATION**  
**CONTENTS INFORMATION**  
**FOR THE YEAR ENDING 31 DECEMBER 2024**

**Index to Financial Statements**

	<b>Page</b>
Legal & Administrative Listing	3
Accountants Report	4
Report of the Trustees	5
Statement of Activities	6
Balance Sheet	7
Notes to the Accounts	8 - 10

## **WITHY TREES WELFARE & EDUCATION**

### **CHARITY INFORMATION**

#### **FOR THE YEAR ENDING 31 DECEMBER 2024**

##### **Trustees**

Mohammed Farook Kazi  
Summiyyah Hasan  
Fatima Patel

##### **Charity Chairman**

Mohammed Farook Kazi

##### **Charity Secretary**

None

##### **Registered Office**

157 Garstang Road  
Fulwood, Preston  
PR2 3BH

##### **Bankers**

Royal Bank of Scotland  
Drummond House  
1 Redheughs Avenue  
Edinburgh  
EH12 9JN

##### **Accountants**

Stonebridge Accountants  
19a Chorley Old Road  
Bolton  
Lancashire  
BL1 3AD

## **WITHY TREES WELFARE & EDUCATION**

### **INDEPENDENT EXAMINERS' REPORT YEAR ENDED 31 DECEMBER 2024**

#### **TO THE TRUSTEES AND MEMBERS OF WITHY TREES WELFARE & EDUCATION**

I have examined the financial statements for the year ended 31 December 2024 as set out on the annexed pages which have been prepared under the historical cost convention and the accounting policies set out below:

#### **Respective responsibilities of the Trustees and Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Financial Accountants (IFA).

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for an independent examination; it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act 2011, and
- to state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts a 'true and fair' view and the report is limited to those matters set out in the statement below.

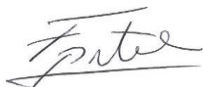
#### **Independent Examiner's Statement**

In connection with our examination, no matter has come to my attention:

1. Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Honorary Independent Examiner**

**Faruk Patel FFA FTA**  
**Stonebridge Accountants**  
**19a Chorley Old Road**  
**Bolton**  
**Lancashire**  
**BL1 3AD**

17th April 2025

## **WITHY TREES WELFARE & EDUCATION**

### **FOR THE YEAR ENDING 31 DECEMBER 2024**

#### **STATEMENT OF TRUSTEES RESPONSIBILITIES**

Charity Law requires the Trustees to prepare financial statements and statements of assets and liabilities for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period together with its assets and liabilities at the end of the period and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently
- (b) make judgements and estimates that are reasonable and prudent
- (c) state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable standards subject to any material departures disclosed and explained in the financial statements
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue its activities

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulation made under S44 of the Charity Act 1993 as amended by Charity Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud or other irregularities.

Approved by the Trustees and signed on their behalf by:

Mohammed Farook Kazi (Charity Chairman)

17th April 2025



**WITHY TREES WELFARE & EDUCATION**

**STATEMENT OF FINANCIAL ACTIVITIES**

**INCOME AND EXPENDITURE STATEMENT**

**FOR THE YEAR ENDING 31 DECEMBER 2024**

		<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Totals 2024 £</b>	<b>Totals 2023 £</b>
<b>INCOME</b>					
<u>Voluntary Income</u>	Donations	-	-	-	-
	Building Appeal	-	-	-	-
	Government Grants	-	-	-	-
	Government Grants (JRS)	-	-	-	-
<u>Investment Income</u>		-	-	-	-
<u>Income from Charities Activities</u>					
Other Income		-	15,826	15,826	4,652
Lillah/Sadaka & Other Donations		92,710	60,683	153,393	106,782
Zakat Donations		-	323,080	323,080	293,906
Gift Aid Payments		63,958	-	63,958	30,555
Sponsors Income		-	1,020	1,020	1,005
<b>TOTAL INCOME</b>		<b>156,668</b>	<b>400,609</b>	<b>557,277</b>	<b>436,900</b>
<b>RESOURCES EXPENDED</b>					
Cost of Generating Funds		30,434	-	30,434	22,967
Charitable Activities		53,557	445,512	499,069	387,132
<b>NET INCOMING RESOURCES</b>		<b>72,677</b>	<b>(44,903)</b>	<b>27,774</b>	<b>26,801</b>
Fund Balances Brought Forward		12,169	305,343	317,512	290,711
<b>FUND BALANCES CARRIED FORWARD</b>		<b>84,846</b>	<b>260,440</b>	<b>345,286</b>	<b>317,512</b>

**Continuing Operations**

None of the charities activities were acquired or discontinued during the above financial period.

**Total Recognised Gains and Losses**

The charity has no gains or losses other than the profit or loss for the above financial period.

# WITHY TREES WELFARE & EDUCATION

## BALANCE SHEET AS AT 31 DECEMBER 2024

	<u>NOTES</u>	£	<u>2024</u> £	£	<u>2023</u> £
<b>FIXED ASSETS</b>					
As per Fixed Asset Schedule	4		-		-
<b>CURRENT ASSETS</b>					
Debtors & Prepayments	5	-	-	-	-
Cash at Bank		345,668		333,286	
Cash in Hand		-		-	
		<u>345,668</u>		<u>333,286</u>	
<b>CURRENT LIABILITIES</b>					
Bank Overdraft		-		-	
Accruals & Creditors	7	382		15,774	
Other Creditors & Loans		-		-	
		<u>382</u>		<u>15,774</u>	
Net Current Assets / (Liabilities)			<u>345,286</u>		<u>317,512</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			345,286		317,512
<b>LONG-TERM CREDITORS</b>					
Creditors due after one year	8		-		-
<b>NET ASSETS</b>			<u><u>345,286</u></u>		<u><u>317,512</u></u>
<b>REPRESENTED BY:</b>					
<b>ACCUMULATED FUNDS</b>					
Net Assets B/fwd 01/01/2024			317,512		290,711
Surplus for the Year			<u>27,774</u>		<u>26,801</u>
Net Assets C/fwd 31/12/2024			<u><u>345,286</u></u>		<u><u>317,512</u></u>

Approved by the Trustees and signed on their behalf by:

Mohammed Farook Kazi (Charity Chairman)

17th April 2025

## **WITHY TREES WELFARE & EDUCATION**

### **NOTES TO THE ACCOUNTS**

#### **FOR THE YEAR ENDING 31 DECEMBER 2024**

##### **1. Accounting Policies**

<b>(a) Basis of Preparation</b>	These financial statements have been prepared under historical cost convention and in accordance with applicable accounting standards. The financial statements have been prepared in accordance with the statement of recommended practice (SORP) and accounting and reporting by charities' published in October 2005.
<b>(b) Fund Accounting</b>	<p>General funds are unrestricted funds which are available for the use of discretion of the Trustees in furtherance of the general objectives of the charity and has not been put aside for other purposes.</p> <p>Restricted Funds are funds which are to be used in accordance with specific restrictions which has been raised by the charity for a specific purpose. The cost of raising and administering such funds are charged against the specific fund.</p>
<b>(c) Investment Income</b>	Income from investment and from rental income is included in the SORP in the year in which it is receivable.
<b>(d) Incoming Resources</b>	All incoming resources are included in the SORP when the charity is legally entitled to the income and the amount can be can quantified with reasonable accuracy. Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. For legacies, entitlement is the earlier of the charity been notified of and impending distribution of the legacy being received. Donated facilities are included at the value to the charity when this can be quantified and a third party is bearing the cost.
<b>(e) Resources Expended</b>	All expenditure is accounted for on an accruals basis and has been classified under the heading that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on the basis consistent with use of resources.
<b>(f) Tangible Fixed Assets</b>	Tangible fixed assets costing more than £ 1000 are capitalised and included at cost including incidental expenses of acquisitions.

# **WITHY TREES WELFARE & EDUCATION**

## **NOTES TO THE ACCOUNTS**

### **FOR THE YEAR ENDING 31 DECEMBER 2024**

**(g) Depreciation** Depreciation is calculated on all tangible fixed assets on straight line basis at rates calculated on the cost of the asset over the useful economic life of the asset as follows:

Freehold Land & Building	0%
Motor Vehicles	20%
Fixtures & Equipment	10%

**(h) Investment Revaluation** None of the charity's functional fixed assets have been revalued during the year.

#### **2. Cost of Generating Funds**

	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>Unrestricted</b>	<b>Restricted</b>	
Bank Charges	1,190	-	511
Advertising	-	-	-
Legal & Professional Fees	237	-	50
Office & Admin Expenses	29,007	-	22,406
	<u>30,434</u>	<u>-</u>	<u>22,967</u>

#### **3. Cost of Charitable Activities**

	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>Unrestricted</b>	<b>Restricted</b>	
Food Packs Projects	-	230,353	69,039
Hand Pump Projects	-	-	-
Student Education & Welfare Costs	-	54,489	39,730
Orphan Sponsorship Costs	-	-	-
Water Projects	-	-	-
Widows Support Projects	-	-	-
Building Projects Costs	-	-	-
Zakat Donations	-	-	-
Lillah/Sadaka & Other Donations	-	-	-
Other Project Costs	53,557	160,670	278,363
	<u>53,557</u>	<u>445,512</u>	<u>387,132</u>

#### **4. Trustees' - Related Party Transaction**

Included in Wages, PAYE & Pension Costs (See Note 2 above), the following payments to the trustees listed below were made for services rendered to the charity.

	<b>2024</b>	<b>2023</b>
Mohammed Farook Kazi	-	-
Summiyyah Hasan	-	-
Fatima Patel	-	-
	<u>-</u>	<u>-</u>

**WITHY TREES WELFARE & EDUCATION**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDING 31 DECEMBER 2024**

**5. Tangible Fixed Assets**

	<b>Total</b>	<b>Land &amp; Property</b>	<b>Investments</b>	<b>Motor Vehicles</b>	<b>Fixtures &amp; Equipment</b>
	£			£	£
<b>Cost</b>					
As at 1 January 2024	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
As at 31 December 2024	-	-	-	-	-
<b>Depreciation</b>					
As at 1 January 2024	-	-	-	-	-
Charge for year	-	-	-	-	-
Disposals	-	-	-	-	-
As at 31 December 2024	-	-	-	-	-
<b>Net book value</b>					
As at 31 December 2024	-	-	-	-	-
As at 31 December 2023	-	-	-	-	-

**6. Debtors & Prepayments**

	<b>2024</b>	<b>2023</b>
Gift Aid Payments	-	-
Prepayments	-	-
Other Debtors	-	-
	-	-

**7. Creditors: Amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
Trade Creditors	382	15,774
Accruals	-	-
Other Creditors	-	-
	382	15,774

**8. Creditors: Amounts falling due after one year**

	<b>2024</b>	<b>2023</b>
Loans (Karz-e-Hasna)	-	-