



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1 Feb 2024 To 31 Jan 2025

Charity name: Water Fall Charity

Charity registration number: 1140634

## Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	As set out in its governing document, the charity's purpose is to relieve poverty and hardship among disadvantaged communities in developing countries. This is achieved through a range of programmes, including the provision of education, food assistance, housing support, clean water projects, and individual sponsorship initiatives.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	<p>Waterfall Charity is a non-profit humanitarian organisation dedicated to supporting the poor and needy, <b>irrespective of race, religion, culture, or creed</b>. Our work aims to improve quality of life, promote dignity, and create long-term opportunities for disadvantaged communities. The charity's purposes include:</p> <ul style="list-style-type: none"><li>• General charitable purposes</li><li>• Provision of clean water and sanitation</li><li>• Education and training programmes</li><li>• Advancement of health and the saving of lives</li><li>• Prevention or relief of poverty</li><li>• Overseas aid and famine relief</li><li>• Provision of accommodation and housing support</li><li>• Economic and community development, including livelihood and employment initiatives</li><li>• Promotion of human rights, community harmony, equality, and diversity</li><li>• Other recognised charitable purposes for public benefit</li></ul>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	The trustees always consider the guidelines set by the Charity Commission on public benefit and are satisfied all charitable work carried out are within the framework of the guidance set.

### Additional information

Policy on grant making	<p>Waterfall Charity follows a structured and transparent process when awarding grants or funding to partner organisations. This ensures that all grants are used appropriately, align with our charitable purposes, and deliver clear public benefit.</p> <p>1. Due Diligence Requirements Before any grant is considered, the charity undertakes thorough due diligence. Partner organisations are required to provide:</p> <ul style="list-style-type: none"> <li>• Charity registration documents</li> <li>• Official charity bank account details</li> <li>• Identification of trustees or authorised representatives</li> <li>• The organisation's mission statement</li> </ul> <p>These documents must meet Waterfall Charity's compliance standards.</p> <p>2. Project Proposal Submission Once initial due diligence is completed to our satisfaction, partners are asked to submit a detailed project proposal outlining objectives, beneficiaries, budgets, timelines, and expected outcomes.</p> <p>3. Trustee Review and Assessment Upon receipt of the proposal, the trustees convene to review the project in full. During this process:</p>
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	<ul style="list-style-type: none"> <li>Any objections, concerns, or questions are raised</li> <li>Partners may be required to provide further clarification or supporting evidence</li> <li>Trustees assess whether the proposal aligns with our charitable objectives and offers measurable public benefit</li> </ul> <p>4. Decision Making</p> <p>Following the review and any necessary follow-up, trustees hold a decision meeting. A collective decision is then made regarding approval, amendment, or rejection of the proposal.</p> <p>This process ensures all grants are responsibly managed, properly documented, and directed towards meaningful and impactful charitable work.</p>
Contribution made by volunteers	<p>Volunteers play a vital role in supporting Waterfall Charity's work. Their contributions include assisting with fundraising activities, promoting the charity through community networks and online platforms, and providing hands-on support during project delivery both in the UK and overseas. The time and commitment offered by our volunteers significantly enhance the charity's capacity to achieve its objectives and extend its impact.</p>

## Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p><b>India – Handpump Installations</b></p> <p>In the Supaul District of Bihar, India, we funded and oversaw the installation of <b>five community hand pumps</b> in rural village areas. These pumps provide reliable access to clean drinking water for local families who previously had to walk long distances to collect safe water. The project has significantly improved daily living conditions, hygiene, and overall community wellbeing.</p>
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**United Kingdom – Community Cohesion & Education Support**

We provided support to **Siraate Must Aqeen and Imaan Centre**, a Leicester-based community group working to promote community cohesion, personal development, and interfaith understanding. Our contribution helped them continue their educational and community activities that benefit local residents.

## **Tanzania – Pemba Island & Mainland Projects**

### **Solar Home Systems**

We funded and installed 601 solar home systems in off-grid villages across Pemba Island. These systems have replaced unsafe kerosene lighting with clean, reliable electricity, improving household safety, children's study conditions, and overall quality of life.

### **Food Distribution**

Our trustees and volunteers conduct annual food distribution programmes in some of the most remote and economically deprived areas of Pemba Island. For Ramadan , 1,650 food parcels—each containing staple items such as rice, sugar, flour, oil, and dates, and sufficient to support a family for approximately one month—were delivered by our UK volunteer team.

Additional distributions were also carried out in other parts of Tanzania.

We also facilitated a distribution project in Kiunga, Kenya, where 600 food parcels were delivered to residents in the remote village of Kiwungwa.

To support nutritional needs during the year, 6 goats and 23 cows were purchased, and the meat was distributed to vulnerable families.

### **Water Projects**

We delivered a water project in Pujini Village, providing residents with access to clean and safe water, reducing reliance on unsafe sources and improving community health.

### **Livelihood & Empowerment – Fishing Boats**

As part of our economic empowerment initiative, we provided nine fibre fishing boats to local fishermen who previously relied on traditional wooden boats. This support has enhanced their safety, productivity, and long-term income potential.

### **Agriculture & Sustainability – Tree Plantation**

We planted 600 coconut trees in Kiyu Michweni as a long-term income-generating initiative to support our educational institutions.

## **Community Facilities – Prayer Facilities**

We constructed two community prayer facilities in areas where no communal space previously existed. These serve as essential hubs for community gathering and social cohesion.

## **Housing Support**

We supported the reconstruction of a home for a family of seven whose property was severely damaged during monsoon floods, ensuring they had a safe and secure living environment.

## **Sanitation**

We funded and completed a toilet sanitation project for an elderly widow, improving hygiene, safety, and dignity within her home.

## **Waterfall Retreat – Income-Generating Project to Support Our Charitable Work**

Construction has commenced on *Waterfall Retreat*, a 5-acre development located in Makombeni, Pemba Island. The site will include a small eco-hotel, a restaurant, an organic farm with animals, a community mosque, and an international primary school for orphans and children from low-income families.

The purpose of Waterfall Retreat is to create a long-term, sustainable income stream for the charity.

The retreat will operate as a social enterprise:

- **All net proceeds** generated from guest stays, the restaurant, farm produce, and associated activities will be used to fund our education programmes, orphan support, and community development projects across Tanzania.
- The on-site school will directly serve disadvantaged children, providing free international education.
- The project is designed to reduce long-term reliance on donations by creating a stable, ethical income source.

Waterfall Retreat therefore forms a core part of our strategy for sustainability, empowerment, and long-term impact.

## **Tanga – Education, Welfare, and Community Support**

### **Orphan and Vulnerable Educational Support**

We provided educational support to **147 orphaned and vulnerable children** attending Muzdalpha Primary School in Mwakadelia, Tanga. This assistance covered school-related needs to ensure consistent access to education for disadvantaged children.

School uniforms were provided to students at Pongwe Albino School, ensuring they had appropriate and dignified clothing for their education.

### **Secondary School Support**

We funded school fees for **18 orphaned and economically disadvantaged students** enrolled in secondary education, enabling them to continue their studies without financial barriers.

### **Degree Support**

A university bachelor's degree scholarship was awarded to a student aspiring to become a doctor, enabling them to pursue higher education and professional training.

### **Water Project**

A **solar-powered water well** was constructed in Handeni, an area facing significant water scarcity. This project now provides residents with dependable access to clean and safe water.

A **water pump, elevated tower, and storage tank** were constructed at the Orphans Village in Mwakadelia, Tanga, providing reliable access to clean and safe water for the children and guardians on site.

### **Food Distribution**

We delivered monthly **food parcels** to families in need across Tanga, supporting households facing food insecurity.

In addition, we carried out regular feeding programmes at:

- Muzdalpha School
- Pongwe Albino School
- Muzdalpha Orphan Village
- Rahmaniyya School

	<p>These programmes provided nutritious meals to children and vulnerable community members, improving health and educational engagement.</p>
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	<p><b>South Africa – Durban</b></p> <p><b>Poverty Alleviation Network</b></p> <p>We supported a community-based organisation in Durban that delivers feeding programmes and educational activities for vulnerable families. Our assistance helped them continue their work in reducing poverty and improving access to basic support services within the local community.</p>
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### Additional information

Achievements against objectives set	Waterfall Charity has consistently met the objectives established for each project. For the period reported, we achieved a 100% completion rate across all planned initiatives, ensuring that every project delivered the intended outcomes for our beneficiaries. This reflects our strong governance, effective project management, and commitment to impact-driven charitable work.
Performance of fundraising activities against objectives set	Fundraising objectives were successfully met during the reporting period. This was achieved through a combination of online and community-based efforts, including promotion of our projects via the charity's website, social media platforms, WhatsApp campaigns, word of mouth, and engagement through personal networks. These activities collectively enabled us to reach our fundraising targets and sustain our programme delivery.

### Financial Review

Review of the charity's financial position at the end of the period	The charity has surplus of unrestricted funds of £423 at the end of year and £5906 of restricted funds.
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### Additional information

The charity's principal sources of funds (including any fundraising)	Public Donations
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### Structure, Governance and Management

Description of charity's trusts:	Water Fall is a non-profit humanitarian relief organisation for the poor and needy irrespective of race, religion, culture or creed
Type of governing document	Trust Deed
How is the charity constituted?	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	The charity is governed by a board of trustees drawn from skills and experience required to oversee the management of the charity and operations.

### Additional information

Policies and procedures adopted for the induction and training of trustees	All new trustees receive a planned induction programme before taking up their place on the board. This includes an explanation of their roles and responsibilities, an introduction to other trustees, an overview of recent business and an explanation of board format and process.
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### Reference and Administrative details

Charity name	Water Fall Charity
Other name the charity uses	Water Fall
Registered charity number	1140634
Charity's principal address	33 Highmeres Road Leicester LE4 9LZ

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)
1	Furqan Hajee	Chair
2	Raihana Master	Secretary
3		

**Names and addresses of advisers**

	Type of adviser	Name	Address
	Accountant	The Zak Partnership Ltd	20 Ashfield Road Leicester LE2 1LA

**Declarations**

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

	Signature(s)	<i>FHajee</i>	<i>RMaster</i>
	Full name(s)	Furqan Hajee	Raihana Master
	Position (eg Secretary, Chair, etc)	Chair	Secretary
	Date	14/11/2025	



Waterfall Charity	1140634
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## Receipts and payments accounts

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For the period from	1-Feb-24	To	31-Jan-25
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Cash at bank b/f	21,067	186,178	-	207,245	95,022
Donations	495,038		-	495,038	616,893
Gift aid			-	-	-
Loans received		-	-	-	300,000
Other miscellaneous receipts					
<b>Sub total (Gross income for AR)</b>	<b>516,105</b>	<b>186,178</b>	<b>-</b>	<b>702,283</b>	<b>1,011,915</b>
(see table).					
	-	-	-	-	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>516,105</b>	<b>186,178</b>	<b>-</b>	<b>702,283</b>	<b>1,011,915</b>
<b>A3 Payments</b>					
Distribution of charitable donations	627,323	-	-	627,323	614,048
Wages & Salaries	59,327		-	59,327	51,472
Materials			-	-	-
Import fees			-	-	-
Bank charges	364	-	-	364	318
Travel	820		-	820	4,633
Professional fees	1,080		-	1,080	480
Consultancy fees			-	-	10,250
Marketing & Advertising	7,463		-	7,463	5,315
General expenses			-	-	-
Retreat expenses		-	-	-	118,154
		-	-	-	-
<b>Sub total</b>	<b>696,377</b>	<b>-</b>	<b>-</b>	<b>696,377</b>	<b>804,669</b>
<b>A4 Asset and investment</b>					
	-	-	-	-	
	-	-	-	-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>696,377</b>	<b>-</b>	<b>-</b>	<b>696,377</b>	<b>804,669</b>
<b>Net of receipts/(payments)</b>	<b>-180,272</b>	<b>186,178</b>	<b>-</b>	<b>5,906</b>	<b>207,246</b>
<b>A5 Transfers between funds</b>	185,755	-185,755	-	-	-
<b>A6 Cash funds last year end</b>		-	-	-	-
<b>Cash funds this year end</b>	<b>5,483</b>	<b>423</b>	<b>-</b>	<b>5,906</b>	<b>207,246</b>

### Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
<b>B1 Cash funds</b>	Cash at bank as at 31 Jan 2025	5,483	423	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>5,483</b>	<b>423</b>	
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>		-	-	-

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which	Amount due	When due
Loans Received		300,000	
Excess of Receipts over Payments		- 294,094	
		-	
		-	
		-	

Signed by one or two trustees on

Signature	Print Name	Date of approval
<i>RJ Master</i>		11/3/2025



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Waterfall

On accounts for the year  
ended

31 Jan 2025

Charity no  
(if any)

1140634

Set out on pages

(remember to include the page numbers of additional sheets)

Respective  
responsibilities of  
trustees and 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.

It is my responsibility to:

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

Basis of independent  
examiner's statement

My examination was carried out in accordance with 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 the 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 present 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 my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Mohamed Zakir Gara

Date:

04/11/2025

Name:

M.Z Gara

Relevant professional  
qualification(s) or body  
(if any):

Chartered Certified Accountant

**Address:**

The Zak Partnership Limited

20 Ashfield Road, Leicester

LE2 1LA

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

N/A