

**Dabbagh Welfare Trust**

**Dabbagh Welfare Trust**

**Registered Charity**

**Financial statements for the year ended 31 March 2023**

**Charity number** 1145780

**Dabbagh Welfare Trust**

**Charity Number:** 1145780

**Principal Address:** 33 Ridling Lane  
Hyde  
Cheshire  
SK14 1NP

**Trustees:** MR Ali Muhammed Anees  
MR Shirajul Islam  
MR Mohammed Nawaz  
MR Muhammed Gulam Kibria  
Mr Gulfam Hussain

**Governing Document:** Trust Deed

**Bankers:** HSBC Plc  
Market Place  
Hyde  
Cheshire  
SK14 2QW

**Accountant and Independent Examiners:** ATS Accountants  
8 Rochdale Road  
Royton, Oldham  
Greater Manchester  
OL2 6QJ

**Dabbagh Welfare Trust**

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## **Dabbagh Welfare Trust**

### **Report of the Trustees for the year ended 31 Mar 2023**

The Trustees of Dabbagh Welfare Trust are pleased to present their annual report and independently examined financial statements for the year ended 31 March 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP 2005) and Accounting Standards Charities Act 2011.

The main objectives of the organisation are:

- The relief of poverty, sickness, distress or suffering of any persons who are in need, irrespective of
- their nationality race or ethnic origin.
- To advance education to Muslims and non-Muslims particularly but not by way of limitation
- Regarding teaching of Islam.
- The advancement of such other charitable object as the trustees may from time to time see fit.

### **Activities/Statement**

Thanks be to Allah SWT for granting us all the ability and the means to support those less needy and facing difficulties across the globe. It has been a privilege to support individuals and communities across the world, especially those facing poverty and deprivation. The year has been a reminder of how much work still needs to be done and importantly how many communities across the globe are still in severe generational poverty. The year has been unprecedented in terms of the recovery from the global pandemic, continuing economic downturn and climate change disasters and their impact on the poorest and the most vulnerable. The growth of inequalities across the globe – and that considerable investment is required to close the gaps on social and economic inequalities.

A sincere thanks to all the volunteers and all those who have donated to the charity during the year - their support has enabled the charity to support incredible causes and individuals during the year. Thank you to all and may Allah SWT bless them all for all their hard work. Without our Volunteers we will not be able to respond to the unequivocal need across the globe.

## Dabbagh Welfare Trust

We have highlighted below some of the substantial and lasting impact initiatives we have undertaken during the year. These have improved lives, saved lives, and removed people out of poverty. At the heart of this work is the continuing mission to increase “compassion to all of god's creation”.

### Pakistan – Maternity Unit

During 2022/23 the fundraising continues to develop a maternity unit in Pakistan. This would be a purpose built facility that would cater for mother and child. The amazing effort by our volunteers to undertake some gruelling challenges has been greatly appreciated by DWT. It is anticipated that the facility will start to be developed early 2024. Land has already been purchased during 22/23. This is a significant capital investment and the charity believes this will make a significant difference to the lives of expectant mothers.



### **Turkiye and Syria Earthquake**

In February 2023 the charity responded to the earthquake that struck Türkiye and Syria that resulted in significant loss of life, thousands of people displaced and people being severely affected by the aftershock and pollution. The charity worked with partners including Islamic Help and Ehsan Global relief. We were able to get food packs, clothing and winter packs to the most needy. Of course none of this would have been achievable without the generous donations from our donors.



### **Shelter Projects**

Our Shelter Projects are intended to provide housing for widows and orphans who cannot otherwise sustain housing on their own. Often, the houses they live in are unfinished, leaving them unprotected from the elements with no doors and windows. Dabbagh Welfare Trust's Housing Programme is helping widows, orphans and poor families build houses across the globe.

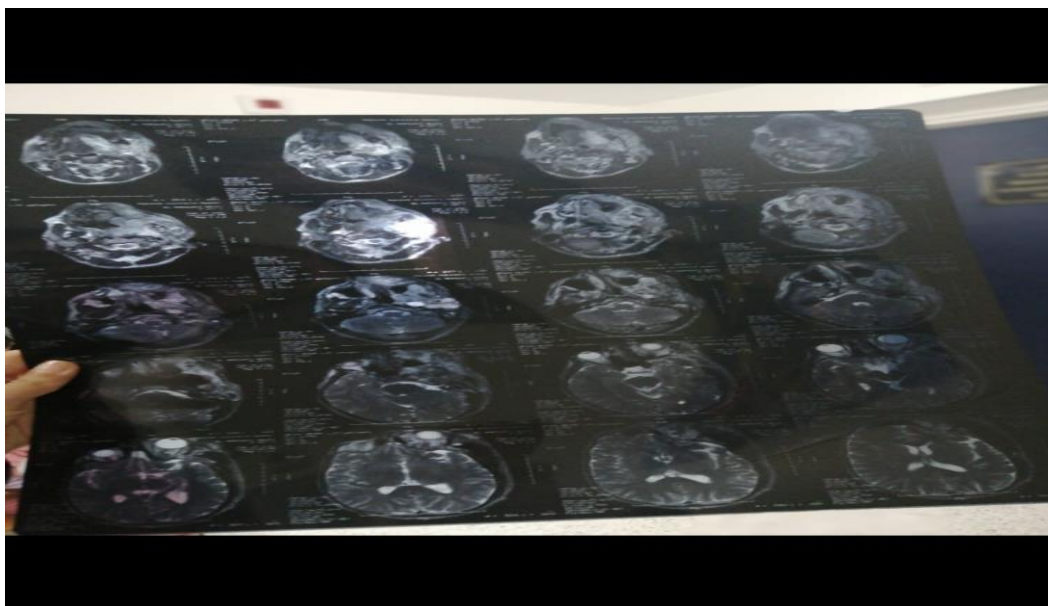


### **Water Pumps & Wells Project**

DWT continues to deliver its water project across the globe. We have developed and delivered drinking water facilities in Pakistan – recognising the lack of clean drinking water in some of the poorer areas and further the impact of local communities drinking unclean water on their health and wellbeing. Further we continue to invest in developing water wells in Tanzania – again this has only been possible due to the generosity of our donors and fundraisers.

### **Eye Camps**

In most third world countries, most eye care facilities are based in major towns and cities, despite the fact that most of the population live in rural areas. In rural areas, there is a lack of health services, and they very rarely have the capacity, skills or equipment to diagnose or treat eye health issues. Consequently, people living in rural areas must travel long distances to access eye care services. Most people are unable to travel to get help – many simply can't afford the expense. Traditional women are particularly disadvantaged as they are not expected to travel alone. Many people living in poverty with vision problems never get the treatment they need, even when it's something as simple as receiving a pair of glasses. Our mission through our dedicated eye camps, is simply to give the gift of sight to hundreds of beneficiaries.





## **Dabbagh Welfare Trust**

### **Ramadhan Food Packs & Qurbani**

Provided Ramadhan food packs to the needy in Bangladesh, Pakistan, India, North Africa (including Tanzania), Ethiopia and Sri Lanka . Each food Packs contains stable food such as Rice/flour, cooking oil, lentil, vegetable, sugar and salt etc.



### **Collective Marriage**

This project has allowed the poorest to get married and each couple is given clothing for bride and groom, food, and bridal gift (bed bedding, chairs table cooking utensil etc). This initiative was delivered in Bangladesh and Pakistan.

### **Children & Education**

It is important for us to recognise that through supporting children in these countries we are able to transform the quality of their present and future lives. We have distributed Eid clothing and toys and further provided school uniforms, textbooks and stationery to children in Pakistan and Bangladesh and Tanzania.

### **Medical & Health Care**

The charity supported people with operations where without our assistance their diagnoses would be terminal. The Charity has further supported individuals so that they can have operations and contributed towards medical equipment. A highlight has been the eye camps we have financially supported and facilitated across Pakistan. The charity has also supported individuals.



**Looking towards 2023/24**

Our continuing focus will be on developing the maternity centre in Pakistan and continue fundraising for this, but also continue to focus and respond to natural disasters and support the most vulnerable communities across the globe. We will also respond to the growing threat of climate change – the industrialised west's economic growth has come at the expense of climate change threat to the rest of the world.

The continuing downturn in global economic will bring its own challenges and we will need to work even harder to fundraise and support the most vulnerable across the globe. Our mission stays the same - "compassion to all of God's creation".

On behalf of all Trustees

**Mr Ali Muhammed Anees**

**Chair**

**November 2023**

## **Independent examiner's report to the Trustees of Dabbagh Welfare Trust**

I report on the Financial Statements of the Charity for the year ended 31 March 2023 which are set out on pages 6 to 13.

### **Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10 (1) (a) to (c) of The Charities Accounts (Scotland) Regulations 2006 (the 2006 Accounts Regulations) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Public Finance and Accountancy.

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

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; 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 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:

- (1) Which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the section 44(1)(b) of the 2005 Act; and
  - which are consistent with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities 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.

Tanvir Alam BSc (Hons) CPFA

**On behalf of ATS Accountants**

## Statement of Financial Activities

|   | Unrestricted funds | Restricted funds | Total funds    | Prior year funds |
|---|--------------------|------------------|----------------|------------------|
|   | £                  | £                | £              | £                |
|   | 2023               | 2023             | 2023           | 2022             |
| <b>Incoming resources</b>   |                    |                  |                |                  |
| <b>Income and endowments from:</b>  |                    |                  |                |                  |
| Donations and legacies  | -                  | -                | -              | -                |
| Charitable activities (Note 3)  | 455,162            | 169,475          | 624,637        | 445,263          |
| Other Trading Activities  | -                  | -                | -              | -                |
| Insurance Claim   | -                  | -                | -              | -                |
| Other   | -                  | -                | -              | -                |
| <b>Total</b>  | <b>455,162</b>     | <b>169,475</b>   | <b>624,637</b> | <b>445,263</b>   |
| <b>Resources expended</b>   |                    |                  |                |                  |
| <b>Expenditure on:</b>  |                    |                  |                |                  |
| Raising funds   | -                  | -                | -              | -                |
| Charitable activities (Note 4)  | 156,235            | 316,411          | 472,646        | 382,681          |
| Governance Costs (Note 5)   | 1,200              | -                | 1,200          | 1,000            |
| Other   | 5,053              | -                | 5,053          | 3,975            |
| <b>Total</b>  | <b>162,488</b>     | <b>316,411</b>   | <b>478,899</b> | <b>387,656</b>   |
| <b>Net income/(expenditure) before investment gains/(losses)</b>          | <b>292,674</b>     | <b>-146,936</b>  | <b>145,738</b> | <b>57,607</b>    |
| Net gains/(losses) on investments   | -                  | -                | -              | -                |
| <b>Net income/(expenditure)</b>   | <b>292,674</b>     | <b>-146,936</b>  | <b>145,738</b> | <b>57,607</b>    |
| <b>Other recognised gains/(losses):</b>                                   |                    |                  |                |                  |
| Gains and losses on revaluation of fixed assets for the charity's own use |                    |                  |                |                  |
| Transfer between funds:   | -146,936           | 146,936          | -              | -                |
| <b>Net movement in funds</b>  | <b>145,738</b>     | <b>-</b>         | <b>145,738</b> | <b>57,607</b>    |
| <b>Reconciliation of funds:</b>   |                    |                  |                |                  |
| <b>Total funds brought forward</b>  | <b>403,887</b>     | <b>-</b>         | <b>403,887</b> | <b>346,280</b>   |
| <b>Total funds carried forward</b>  | <b>549,625</b>     | <b>-</b>         | <b>549,625</b> | <b>403,887</b>   |



# Dabbagh Welfare Trust

Financial statements for the year ended 31 March 2023

## Balance Sheet

|   | Notes | Unrestricted<br>funds<br>£<br>2023 | Restricted<br>funds<br>£<br>2023 | Endowment<br>funds<br>£<br>2023 | Total this<br>year<br>£<br>2023 | Total last<br>year<br>£<br>2022 |
|---|-------|------------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Fixed assets</b>                                   |       |                                    |                                  |                                 |                                 |                                 |
| Tangible assets                                       | 8     | -                                  | -                                | -                               | -                               | -                               |
| <b>Total fixed assets</b>                             |       | -                                  | -                                | -                               | -                               | -                               |
| <b>Current assets</b>                                 |       |                                    |                                  |                                 |                                 |                                 |
| Cash at bank and in hand                              | 12    | 551,825                            | -                                | -                               | 551,825                         | 404,887                         |
| <b>Total current assets</b>                           |       | 551,825                            | -                                | -                               | 551,825                         | 404,887                         |
| <b>Creditors: amounts falling due within one year</b> | 10    | 2,200                              | -                                | -                               | 2,200                           | 1,000                           |
| <b>Net current assets/(liabilities)</b>               |       | 549,625                            | -                                | -                               | 549,625                         | 403,887                         |
| <b>Total assets less current liabilities</b>          |       | 549,625                            | -                                | -                               | 549,625                         | 403,887                         |
| <b>Creditors: amounts falling due after one year</b>  |       | -                                  | -                                | -                               | -                               | -                               |
| <b>Total net assets or liabilities</b>                |       | 549,625                            | -                                | -                               | 549,625                         | 403,887                         |
| <b>Funds of the Charity</b>                           |       |                                    |                                  |                                 |                                 |                                 |
| Unrestricted funds                                    |       | 549,625                            | -                                | -                               | 549,625                         | 403,887                         |
| <b>Total funds</b>                                    |       | 549,625                            | -                                | -                               | 549,625                         | 403,887                         |

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

| Signature   | Print Name      | Date of approval (DD/MM/YYYY) |
|---|-----------------|-------------------------------|
|  | Ghulfam Hussain | 01/01/2024 09:54:36 BST       |
|  | Anees Ali       | 25/12/2023 01:32:37 BST       |

## Notes to the Accounts

### Note 1 Basis of preparation

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.

The accounts have been prepared 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) issued on 16 July 2014;
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102); and
- with the Charities Act 2011.

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

### Note 2 Accounting policies

#### 2.1 INCOME

**Recognition of income** These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Grants and donations** Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

**Tax reclaims on donations and gifts** Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**Donated goods** Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

**Financial statements for the year ended 31 March 2023**

Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.

Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

**Donated services and facilities** Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

**Support costs** The charity has incurred expenditure on support costs.

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

## **2.2 EXPENDITURE AND LIABILITIES**

**Liability recognition** Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

**Governance and support costs** Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

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.

## Dabbagh Welfare Trust

### Financial statements for the year ended 31 March 2023

**Deferred income** No material item of deferred income has been included in the accounts.

**Creditors** The charity has creditors which are measured at settlement amounts less any trade discounts

**Basic financial instruments** The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

## 2.3 ASSETS

**Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least  
They are valued at cost

**Debtors** The depreciation rates and methods used are disclosed in note 9.2.  
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.



# Dabbagh Welfare Trust

Financial statements for the year ended 31 March 2023

## Note 3 Analysis of income

| Analysis                          | Unrestricted funds<br>2023<br>£ | Restricted funds<br>2023<br>£ | Endowment funds<br>2023<br>£ | Total funds<br>2023<br>£ |
|-----------------------------------|---------------------------------|-------------------------------|------------------------------|--------------------------|
| <b>Unrestricted:</b>              |                                 |                               |                              |                          |
| Income from charitable activities | 455,162                         | -                             | -                            | 455,162                  |
| <b>Total Unrestricted income</b>  | <b>455,162</b>                  | <b>-</b>                      | <b>-</b>                     | <b>455,162</b>           |
| <b>Restricted:</b>                |                                 |                               |                              |                          |
| Disaster Relief                   | -                               | 42,008                        | -                            | 42,008                   |
| Food Aid                          | -                               | 38,540                        | -                            | 38,540                   |
| Qurbani                           | -                               | 27,312                        | -                            | 27,312                   |
| Water                             | -                               | 5,530                         | -                            | 5,530                    |
| Welfare and Education             | -                               | 7,634                         | -                            | 7,634                    |
| Zakat                             | -                               | 48,451                        | -                            | 48,451                   |
| <b>Total Restricted income</b>    | <b>-</b>                        | <b>169,475</b>                | <b>-</b>                     | <b>169,475</b>           |

## Note 4 Analysis of expenditure

| Analysis                             | Unrestricted funds<br>2023<br>£ | Restricted funds<br>2023<br>£ | Endowment funds<br>2023<br>£ | Total funds<br>2023<br>£ |
|--------------------------------------|---------------------------------|-------------------------------|------------------------------|--------------------------|
| <b>Unrestricted:</b>                 |                                 |                               |                              |                          |
| Expenditure on charitable activities | 156,235                         | -                             | -                            | 156,235                  |
| <b>Total Unrestricted</b>            | <b>156,235</b>                  | <b>-</b>                      | <b>-</b>                     | <b>156,235</b>           |
| <b>Restricted:</b>                   |                                 |                               |                              |                          |
| Disaster Relief                      | -                               | 44,200                        | -                            | 44,200                   |
| Food Aid                             | -                               | 141,713                       | -                            | 141,713                  |
| Qurbani                              | -                               | 62,693                        | -                            | 62,693                   |
| Water                                | -                               | 5,530                         | -                            | 5,530                    |
| Welfare and Education                | -                               | 13,824                        | -                            | 13,824                   |
| Zakat                                | -                               | 48,451                        | -                            | 48,451                   |
| <b>Total Restricted</b>              | <b>-</b>                        | <b>316,411</b>                | <b>-</b>                     | <b>316,411</b>           |

# Dabbagh Welfare Trust

Financial statements for the year ended 31 March 2023

## Note 5 Support costs

| Support cost            | Raising funds | Expenditure incurred in running the charity | Activity 2 | Activity 3 | Grand total  | Basis of allocation<br>(Describe method) |
|-------------------------|---------------|---|------------|------------|--------------|--|
|                         | £             | £   | £          | £          | £            |  |
| Governance costs        | -             | 1,200                                       | -          | -          | 1,200        | Direct                                   |
| Administrative expenses | -             | 5,053                                       | -          | -          | 5,053        | Direct                                   |
| <b>Total</b>            | <b>-</b>      | <b>6,253</b>                                | <b>-</b>   | <b>-</b>   | <b>6,253</b> |  |

## Note 6 Details of certain items of expenditure

### Fees for examination of the accounts

|  | This year (£) | Last year (£) |
|--|---------------|---------------|
| Independent examiner's fees  | 240           | 200           |
| Assurance services other than audit or independent examination   | -             | -             |
| Tax advisory fees  | -             | -             |
| Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner | 960           | 800           |

## Note 7 Paid employees

### 7.1 Staff Costs

|   | This year<br>£ | Last year<br>£ |
|---|----------------|----------------|
| Salaries and wages                          | -              | -              |
| Social security costs                       | -              | -              |
| Pension costs (defined contribution scheme) | -              | -              |
| <b>Total staff costs</b>                    | <b>-</b>       | <b>-</b>       |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Financial statements for the year ended 31 March 2023

**7.2 Average head count in the year**

|  |                       | <b>This year<br/>Number</b> | <b>Last year<br/>Number</b> |
|--|-----------------------|-----------------------------|-----------------------------|
| The parts of the charity in which the employees work | Fundraising           | -                           | -                           |
|  | Charitable Activities | -                           | -                           |
|  | Governance            | -                           | -                           |
|  | <b>Total</b>          | <b>-</b>                    | <b>-</b>                    |

**Note 8 Tangible fixed assets**

The charity does not have any tangible fixed assets.

**Note 9 Debtors and prepayments**

The Charity does not have any debtors or prepayments balances as at year end.

**Note 10 Creditors and accruals**

|                 | Amounts falling due within one year |                | Amounts falling due after more than one year |                |
|-----------------|-------------------------------------|----------------|--|----------------|
|                 | This year<br>£                      | Last year<br>£ | This year<br>£                               | Last year<br>£ |
| Trade creditors | 2,200                               | 1,000          | -  | -              |
| <b>Total</b>    | <b>2,200</b>                        | <b>1,000</b>   | <b>-</b>                                     | <b>-</b>       |

**Note 11 Analysis of Charitable Funds**

|                    | Balance at<br>1 April<br>2022<br>£ | Incoming<br>Resources<br>£ | Resources<br>Expended<br>£ | Transfers<br>£ | Balance at<br>31 March<br>2023<br>£ |
|--------------------|------------------------------------|----------------------------|----------------------------|----------------|-------------------------------------|
| Unrestricted funds | 403,887                            | 455,162                    | -162,488                   | -146,936       | 549,625                             |
| Restricted funds   | -                                  | 169,475                    | -316,411                   | 146,936        | -                                   |
| <b>Total</b>       | <b>403,887</b>                     | <b>624,637</b>             | <b>-478,899</b>            | <b>-</b>       | <b>549,625</b>                      |

## Dabbagh Welfare Trust

### Financial statements for the year ended 31 March 2023

#### Note 12 Cash at bank and in hand

|                          | <b>This year<br/>£</b> | <b>Last year<br/>£</b> |
|--------------------------|------------------------|------------------------|
| Cash at bank and on hand | 551,825                | 404,887                |
| <b>Total</b>             | <b>551,825</b>         | <b>404,887</b>         |

#### Note 13 Transactions with trustees and related parties

##### 13.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

##### 13.2 Trustees' expenses

The charity paid trustees no expenses for fulfilling their duties.