

**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**

**REPORT AND ACCOUNTS**

**5th April 2023**

**Registered Charity number: 1150101**

**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**Financial Statements**  
**Year Ended 5th April 2023**

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# UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT) ADMINISTRATIVE INFORMATION

## TRUSTEES

MR GHULAM MOHAMMED VOHRA  
MR ABDUL RAHIM SHAIKH  
MR MOHAMMED ASGHAR TAHIR  
MR RAB NAWAZ  
MR SALEH AHMED CHOWDHURY

## ADDRESS

137 AVON STREET  
COVENTRY  
CV2 3GQ

## BANKERS

HSBC BANK PLC  
COVENTRY

## SOLICITORS

GUILDHALL SOLICITORS  
COVENTRY

## INDEPENDENT EXAMINER

MR AKBAR DEDAT ACA  
CRYSTAL BUSINESS SERVICES LTD.  
CHARTERED ACCOUNTANTS  
COVENTRY



**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**Registered Charity number: 1150101**  
**TRUSTEES ANNUAL REPORT**  
**Year Ended 5th April 2023**

The trustees present their annual report together with the financial statements for the year 5th April 2023.

**1. CONSTITUTION**

UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT) is constituted under a trust deed dated 28th May 2012.

The trust was registered as a charity on 10 December 2012 and it's registration number is 1150101.

The trustees that have served the charity from 6th April 2017 to date are set out on the administrative information page. The trustees have legal responsibility for the operation of the trust, and a management committee which includes the five trustees are responsible for the day to day affairs of the charity.

The chairman of the trustees is Mr Ghulam Mohammed Vohra.

In selecting individuals for appointment as trustees, the trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

**2. OBJECTIVES**

The objectives of the charity as set out in the constitution are as follows:-

2.1 To advance education generally and the education of Muslims, and the provision of facilities for recreation.

2.2 To advance the education of the public in the Islamic religion.

The charity operates from it's freehold property to meet it's objectives outlined above. Furthermore the charity is meeting it's objectives by undertaking the following activities:

a) Providing Islamic education to local Muslim children and adult men and women.

b) Providing space for the users to undertake daily congregation prayers when they are accessing the centre

c) Partnering with local Muslim organisations to educate local community about Islam and Muslims to promote peace and harmony.

d) Providing a place for recreation, training, Islamic education, socialising and networking.

UEWT promotes and teaches consideration for others. Compassion, tolerance and co-existence are all Islamic virtues. We advise people that they are duty bound to contribute to the common good, in a spirit of co-operation with their fellow human beings.

**3. PUBLIC BENEFIT**

In carrying out the above activities the trustees believe that the charity satisfies the requirements of section 17 of the Charities Act 2011 regarding public benefit because the general community benefits from the charity's activities.



**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**Registered Charity number: 1150101**  
**TRUSTEES ANNUAL REPORT**  
**Year Ended 5th April 2023**

#### **4. FINANCIAL RESULTS**

The trustees are pleased to report an increase in net income resources to £61,949 (2022 - £41,666). This has resulted in the charity having unrestricted resources of £360,228 at the end of the financial year. During the year, the charity carried out extension works at 137 Avon Street. This has allowed the Trust to expand the evening Islamic education provisions and serve the community more efficiently during the busy seasons (such as Ramadhan) and Friday prayers.

#### **5. INVESTMENTS**

The charity rents out part of the building it operates from. The charity also commenced receiving rental incomes from the newly acquired investment property. Any surplus generated is utilised for the running costs of the charity. The surplus is not invested in any deposit accounts, shares or securities.

#### **6. FINANCIAL REVIEW AND RESERVES POLICY**

The trustees' reserves policy is to spend all unrestricted funds on charitable activities in any given year. The trustees review the financial health of the charity on a regular basis and ensure a small surplus is made to cover any unforeseen costs. The overall fixed costs of the charity are minimal, therefore the trustees believe a small surplus in any given year is sufficient for the charity for its overall financial stability.

The principal income sources continued to be donations collected from general public.

#### **7. RISK MANAGEMENT**

The charity is responsible for the overseeing of the risks faced by the charity. Detailed considerations of risk are delegated to the trustees of the charity. Risks are identified, assessed and controls established throughout the year.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed but is reasonable in relation to the current size of the charity.

Appropriate Criminal Records Bureau (CRB) checks, supported by regular reviews are made of all staff and volunteers who work with children. Also the trustees regularly review the finances of the charity.

#### **8. FIXED ASSETS**

All of the activities continued to be conducted from the charity's freehold premises at 137, Avon Street, Coventry. The property is vested in the name of the five trustees. Post year end the upstairs flats were converted and an extension undertaken to enable use by the growing number of beneficiaries.

During the year the charity extension work was completed at 137 Avon Street, Coventry.

UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)  
Registered Charity number: 1150101  
TRUSTEES ANNUAL REPORT  
Year Ended 5th April 2023


8. STATEMENT OF TRUSTEES' RESPONSIBILITIES

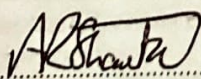
Charity law require the trustees to prepare financial statement for each financial year which show true and fair view of the state of affairs of the charity and its financial activities for the period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records and disclose with reasonable accuracy at any time financial position of the charity and to enable then to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 3rd September 2024 and signed on their behalf:

 Name SALEH CHOWDHURY

 Name ABDUL RAHIM SHAIKH



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**UMAR EDUCATION & WELFARE TRUST**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 5th April 2023 which are set out on pages 6 to 9.

**Responsibilities and basis of report**

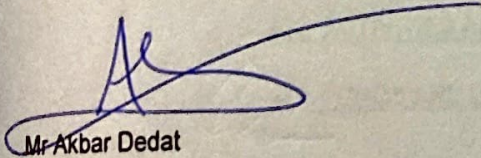
As the charity's trustees you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;  
or
2. the accounts do not accord with those records ; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr Akbar Dedat  
Chartered Accountant  
Crystal Business Services Limited  
Chartered Accountants  
264 Stoney Stanton Road  
Coventry. CV1 4FP

3rd September 2024



**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**Statement of Financial Activities For Year Ended 5th April 2023**

**INCOME RESOURCES**

Investments - Incomes - Rents  
 From Generating Funds - Fees, Donations & Collections  
Total Incoming Resources

	<u>2023</u>	<u>2022</u>
Note	£	£
	9,800	10,225
	<u>76,332</u>	<u>53,603</u>
	<u>86,132</u>	<u>63,828</u>

**RESOURCES EXPENDED**

Direct charitable expenditure

Wages  
 Rates  
 Light & Heat  
 Water  
 Telephone  
 Insurance  
 Bank Charges  
 Property costs  
 Miscellaneous Expenses  
Total Charitable Expenditure

	18,876	16,073
	1956	2070
	1657	1126
	417	593
	-	129
	841	734
	436	67
	-	720
	-	650
	<u>24,183</u>	<u>22,162</u>

**NET INCOMING RESOURCES**

61,949 41,666

Fund Balances at 6th April 2022

298,279 256,613

Fund Balances at 5th April 2023

360,228 298,279

**ALL ACTIVITIES ARE CONTINUING**


**ALL FUNDS ARE UNRESTRICTED**




UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)  
Registered Charity number: 1150101  
Balance Sheet As At 5th April 2023

	Note	2023	2022
		£	£
Fixed assets			
Freehold Properties	3	400,132	361,725
		400,132	361,725
Current assets			
HSBC Bank Plc		53,654	36,985
Cash		-	4,878
		53,654	41,863
Current liabilities			
Other Creditors		858	309
Loans	4	92,700	105,000
		93,558	105,309
Net current liabilities		(39,904)	(63,446)
Net assets		360,228	298,279
REPRESENTED BY			
Unrestricted Income Funds		339,196	277,247
Revaluation Reserve		21,032	21,032
		360,228	298,279

The accounts were approved by the trustees on 3rd September 2024.

.....TRUSTEE

.....TRUSTEE



**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5th April 2023**

**1. Accounting Policies**

The financial statements are 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 and Charities Act 2011. Exemption has been taken from preparing a cash flow statement under 'Section 7 Statement of Cash Flows' as permitted by FRS 102 on the grounds that the charity qualifies as a small entity.

(a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received. Other income is accounted for on an accrual basis as far as it is prudent to do so. The value of services provided by volunteers has not been included.

(b) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT, which cannot be recovered. Since there are no restricted incoming resources the charity trustees are free to spend the funds as they deem fit in the furtherance of the charity's objectives.

(c) As a registered charity the charity is generally exempt from Income and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

**(d) Debtors and creditors**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(e) Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

**(g) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**2. Depreciation Policy**

No depreciation is provided on the buildings since, in the opinion of the trustees, the buildings are stated at fair value. Smaller fixed assets and equipment are written off in the accounting period when incurred.



**UMAR EDUCATION AND WELFARE TRUST, COVENTRY (UEWT)**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5th April 2023**

<b>3. Fixed Assets</b>	£
<u>Freehold Property</u> <u>137 Avon Street</u>	
At market valuation (2016) (Ground floor is functional property)	200,000
Extension	38,407
<u>Freehold Property</u> <u>68 Avon Street</u>	
At cost price	161,725
<u>Net Book Value as at 5th April 2023</u>	<u>400,132</u>

**4. Private Loans**

All of the loans are unsecured and are provided interest free to the charity.

**5. Trustees**

No remuneration or expenses, directly or indirectly, are payable to any of the trustees or to their connected parties during the year.

During the financial year, the charity entered into a contract with Mr Mohammed Asghar Tahir, who is a trustee of the charity, for the provision of construction works. The contract was awarded at meeting of the board of trustees for a total consideration of £36,000. No balance remains outstanding as 5th April 2023.

The decision to engage Mr Mohammed Asghar Tahir was made by the board of trustees after careful consideration of several factors, including the trustee's expertise in the relevant field and the competitive pricing offered. In accordance with the charity's conflict of interest policy, Mr Asghar Tahir declared his interest and distanced himself from any discussion or decision-making process related to the contract.

The trustees confirm that the terms of the contract are at arm's length and on normal commercial terms, and they are satisfied that the transaction is in the best interest of the charity.