

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Details

Status Registered

Legal form Trust

Registered 2013-11-05

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

Contact

Address 144 Deane Road
Bolton
BL3 5DL

Phone 01204373532

Email nazfamilywelfaretrust@gmail.com

Activities

Objects: THE RELIEF OF NEED , HARDSHIP DISTRESS OF THE POOR IN PARTICULAR POOR ORPHAN CHILDREN AND WIDOWS AND THE RELIEF OF SICKNESS OF THE DISABLED THROUGHOUT THE WORLD

Activities: .Working towards the relief of need, hardship or distress of the poor in particular poor orphan children and widows..The relief of sickness and the disabled throughout the world.

Classification

- **How:** Makes Grants To Individuals
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- India
- Uganda

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£134,359	£139,642	-	-
2023-12-31	£125,060	£124,737	-	-
2022-12-31	£107,753	£114,236	-	-
2021-12-31	£140,539	£152,833	-	-
2020-12-31	£121,473	£121,638	-	-

Trustees

Name	Role	Appointed
Mariyum Ali		2020-12-24
USMAN NAZIR ALI		2013-10-01
UWAIS NAZIR YUSUF ALI		2013-10-01
YASMIN ALI		2013-10-01
Zainab Nazir Yusuf Ali		2020-12-24

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Accounts

Charity registration number 1154466 (England and Wales)

YUSUF FAMILY WELFARE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024



YUSUF FAMILY WELFARE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Yasmin Ali Usman Ali Uwais Ali Zainab Ali Mariyum Ali
Charity number (England and Wales)	1154466
Principal address	144 Deane Road Bolton BL3 5DL
Independent examiner	Xeinadin Ground Floor, Citygate Longridge Road Preston PR2 5BQ

YUSUF FAMILY WELFARE TRUST

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YUSUF FAMILY WELFARE TRUST

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The main objectives of the charity are to provide relief and support to widows, orphans and poor people living in third-world countries suffering from poverty, hardship and lack of basic resources.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Yusuf Family Welfare Trust continued to provide humanitarian support across economically disadvantaged regions internationally, focusing on food relief, access to clean water, medical assistance and basic education support.

The charity operates in India — including Maharashtra, Gujarat, Bihar and Delhi — and in parts of Africa such as Nigeria.

Maharashtra State (Aurangabad region)

- Food parcels for widows and struggling families
- Medical assistance for individuals unable to afford treatment
- Food parcels and hot meals provided during Ramadan
- Funding of bore wells and hand pumps to increase access to clean water

Gujarat State (Bharuch, Surat, Ahmedabad)

- Support for widows and elderly individuals
- Assistance towards medical fees and school fees
- General hardship financial support

Bihar State

- Partnership with UK charity Friends for You
- Hand-pump projects providing local access to clean drinking water

Delhi

- Blankets distributed to vulnerable individuals during winter
- Continued bore-well programme supporting clean water access

Nigeria

- Food parcels and medical support for orphans and those suffering from HIV
- Financial support for an Orphans Free School in Kaduna

In summary: Our aim remains to maintain at least the same level of support as previous years, helping vulnerable individuals with dignity, compassion and sustained commitment.

YUSUF FAMILY WELFARE TRUST

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Public benefit

- Children / young people
- Elderly / older people
- People with disabilities
- Widows and vulnerable families

Grant-making

The charity provides direct financial assistance and grants to individuals in India and Nigeria where required based on assessed need and charity objects.

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Plans for future periods

Yusuf Family Welfare Trust plans to continue its charitable activities at the same level and, subject to funding, aims to expand water-access projects and food relief programmes where possible. The trustees remain committed to delivering sustainable impact to vulnerable communities.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The trustees who served during the year and up to the date of signature of the financial statements were:

Yasmin Ali
Usman Ali
Uwais Ali
Zainab Ali
Mariyum Ali

The trustees report was approved by the Board of Trustees.

Uwais Ali
Trustee

31 October 2025

YUSUF FAMILY WELFARE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF YUSUF FAMILY WELFARE TRUST

I report to the trustees on my examination of the financial statements of Yusuf Family Welfare Trust (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Xeinadin

Ground Floor, Citygate
Longridge Road
Preston
PR2 5BQ
31 October 2025

YUSUF FAMILY WELFARE TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	2	88,360	77,303
Investments	3	45,999	47,756
Total income		134,359	125,059
Expenditure on:			
Charitable activities	4	139,642	124,736
Total expenditure		139,642	124,736
Net income/(expenditure) and movement in funds		(5,283)	323
Reconciliation of funds:			
Fund balances at 1 January 2024		460,129	459,806
Fund balances at 31 December 2024		454,846	460,129

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

YUSUF FAMILY WELFARE TRUST

BALANCE SHEET

AS AT 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Investment property	8		450,959		450,959
Current assets					
Debtors	9	646		-	
Cash at bank and in hand		14,691		19,000	
		<u>15,337</u>		<u>19,000</u>	
Creditors: amounts falling due within one year	10	<u>(11,450)</u>		<u>(9,830)</u>	
Net current assets			3,887		9,170
Total assets less current liabilities			<u>454,846</u>		<u>460,129</u>
The funds of the charity					
Unrestricted funds	11		454,846		460,129
			<u>454,846</u>		<u>460,129</u>

The financial statements were approved by the trustees on 31 October 2025

Uwais Ali
Trustee

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies (Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	88,360	77,303

3 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Rental income	45,999	47,756

4 Expenditure on charitable activities

	Charitable Expenditure 2024 £	Charitable Expenditure 2023 £
Direct costs		
Charitable expenditure	125,624	111,528
Share of support and governance costs (see note 5)		
Support	14,018	13,208
	<u>139,642</u>	<u>124,736</u>
Analysis by fund		
Unrestricted funds	<u>139,642</u>	<u>124,736</u>

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

5 Support costs allocated to activities

	2024 £	2023 £
Property costs	639	-
Rates and water	10,361	10,790
Insurance	1,184	238
Bank charges	214	176
Governance costs	1,620	2,004
	<u>14,018</u>	<u>13,208</u>
Analysed between:		
Charitable Expenditure	<u>14,018</u>	<u>13,208</u>

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

7 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

8 Investment property

	2024 £
Fair value	
At 1 January 2024 and 31 December 2024	<u>450,959</u>

9 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Prepayments and accrued income	<u>646</u>	<u>-</u>

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	9,830	9,830
Accruals and deferred income	1,620	-
	<u>11,450</u>	<u>9,830</u>

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

11 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	460,129	134,359	(139,642)	454,846
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	459,806	125,059	(124,736)	460,129
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

12 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
YUSUF FAMILY WELFARE TRUST**

YUSUF FAMILY WELFARE TRUST

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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YUSUF FAMILY WELFARE TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023**

Trustees	Yasmin Ali Usman Nazir Ali Uwais Nazir Yusuf Ali Zainab Nazir Yusuf Ali Mariyum Ali
Principal address	144 Deane Road Bolton Lancashire BL3 5DL
Registered charity number	1154466
Independent examiner	Xeinadin Ground Floor Citygate Longridge Road Preston PR2 5BQ

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives is to provide relief and support to widows and poor people living in third world countries suffering from poverty.

Significant activities

Yusuf Family Welfare Trust's main objectives is to provide relief and support to widows, orphans and poor people living in third world countries suffering from poverty.

Yusuf Family Welfare Trust provides support in Aurangabad which is in the Maharashtra State of India. The charity provided food parcels to widows and families struggling with hunger. The charity also provides assistance to individuals who cannot pay for medical fees. Food parcels and hot food was also provided to individuals during the month of Ramadhan. Moreover, the charity also funds Bore wells and Handpumps in the area.

Yusuf Family Welfare Trust in addition operates in the Gujarat state in India, in cities such as Bharuch, Surat and Ahmedabad. The charity provides support to widows and elderly individuals by helping them with medical fees, school fees and general financial support.

Yusuf Family Welfare Trust is also present in the Bihar state of India, in partnership with UK Charity Friends for You. The main objective is to provide clean water that is easily accessible for people via our Handpumps Project.

Yusuf Family Welfare Trust provided assistance in Delhi by way of providing blankets to poor individuals suffering from the cold climate in the winter. In addition, a water campaign of bore wells to assist in providing clean water in the area.

Yusuf Family Welfare Trust has also provided help to African countries such as Nigeria. Projects carried out has been to help orphans and individuals suffering from HIV by way of food parcels and medical fees. Financial assistance is also provided to an Orphans Free School in Kaduna.

In summary our aims and efforts are to continue the same level of support at a minimum from the previous year in all the areas we work with.

Public benefit

Children/young People
Elderly/old People
People With Disabilities

Grantmaking

Makes grants to individuals in India and Nigeria.

Financial review

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

YUSUF FAMILY WELFARE TRUST

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Approved by order of the board of trustees on 30 October 2024 and signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF YUSUF FAMILY WELFARE TRUST

Independent examiner's report to the trustees of Yusuf Family Welfare Trust

I report to the charity trustees on my examination of the accounts of Yusuf Family Welfare Trust (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

Farook Patel FCA

Xeinadin
Ground Floor
Citygate
Longridge Road
Preston
PR2 5BQ

31 October 2024

YUSUF FAMILY WELFARE TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
Income and endowments from			
Donations and legacies		77,304	60,693
Investment income	2	<u>47,756</u>	<u>47,060</u>
Total		<u>125,060</u>	<u>107,753</u>
Expenditure on			
Raising funds	3	-	1,000
Charitable activities			
Charitable Expenditure		<u>124,737</u>	<u>113,236</u>
Total		<u>124,737</u>	<u>114,236</u>
NET INCOME/(EXPENDITURE)		323	(6,483)
Reconciliation of funds			
Total funds brought forward		459,806	466,289
Total funds carried forward		<u>460,129</u>	<u>459,806</u>

Continuing operations

All income and expenditure has arisen from continuing activities.

YUSUF FAMILY WELFARE TRUST

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2023**

		2023 Unrestricted fund £	2022 Total funds £
Fixed assets	Notes		
Investment property	5	450,959	450,959
Current assets			
Cash at bank and in hand		19,000	18,678
Creditors			
Amounts falling due within one year	6	(9,830)	(9,831)
Net current assets		<u>9,170</u>	<u>8,847</u>
Total assets less current liabilities		460,129	459,806
NET ASSETS		<u>460,129</u>	<u>459,806</u>
Funds	7		
Unrestricted funds		<u>460,129</u>	<u>459,806</u>
Total funds		<u>460,129</u>	<u>459,806</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2024 and were signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. Investment income

	2023	2022
	£	£
Rents received	<u>47,756</u>	<u>47,060</u>

YUSUF FAMILY WELFARE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

3. Raising funds

Investment management costs

	2023	2022
	£	£
Property costs	<u>-</u>	<u>1,000</u>

4. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

5. Investment property

	£
Fair value	
At 1 January 2023	
and 31 December 2023	<u>450,959</u>
Net book value	
At 31 December 2023	<u>450,959</u>
At 31 December 2022	<u>450,959</u>

The investment properties were valued by the trustees at market value.

6. Creditors: amounts falling due within one year

	2023	2022
	£	£
Other creditors	<u>9,830</u>	<u>9,831</u>

7. Movement in funds

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	459,806	323	460,129
TOTAL FUNDS	<u>459,806</u>	<u>323</u>	<u>460,129</u>

YUSUF FAMILY WELFARE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

7. Movement in funds - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	125,060	(124,737)	323
TOTAL FUNDS	<u>125,060</u>	<u>(124,737)</u>	<u>323</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	466,289	(6,483)	459,806
TOTAL FUNDS	<u>466,289</u>	<u>(6,483)</u>	<u>459,806</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,753	(114,236)	(6,483)
TOTAL FUNDS	<u>107,753</u>	<u>(114,236)</u>	<u>(6,483)</u>

8. Related party disclosures

There were no related party transactions for the year ended 31 December 2023.

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
YUSUF FAMILY WELFARE TRUST**

Riley Moss 2018 Limited
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

YUSUF FAMILY WELFARE TRUST

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

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YUSUF FAMILY WELFARE TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Trustees	Yasmin Ali Usman Nazir Ali Uwais Nazir Yusuf Ali Zainab Nazir Yusuf Ali Mariyum Ali
Principal address	144 Deane Road Bolton Lancashire BL3 5DL
Registered charity number	1154466
Independent examiner	Riley Moss 2018 Limited Riley House 183-185 North Road Preston Lancashire PR1 1YQ

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives is to provide relief and support to widows and poor people living in third world countries suffering from poverty.

Significant activities

Yusuf Family Welfare Trust's main objectives are to provide aid and support to widows, orphans and poor people living in third world countries suffering from poverty.

Yusuf Family Welfare Trust provides support in Aurangabad situated in the Maharashtra State of India. The charity provides food parcels to both, widows and families struggling with hunger. Moreover, The charity provides assistance to individuals who cannot pay for medical fees. Also, the charity also creates Borewells and Handpumps in this area for those struggling to access water.

Yusuf Family Welfare Trust in addition operates in the Gujarat state in India, in cities such as Bharuch, Surat and Ahmedabad. The charity continues to provide support to widows by helping them with medical fees, school fees and other general financial support.

Yusuf Family Welfare Trust is also present in the Bihar state of India, with its continued partnership with UK Charity Friends for You. The main objective is to provide clean water that is easily accessible for people via our Handpumps and Borewells Project.

Yusuf Family Welfare Trust provided assistance in Delhi through a water campaign to assist in providing clean water to needy villages, through the form of Handpumps and Borewells.

Yusuf Family Welfare Trust remains active in helping orphans and other individuals suffering from HIV in African countries such as Nigeria. Aid is given by way of food parcels and school sponsorship.

Overall, Yusuf Family Welfare Trust is continuing the same efforts as last year, in helping the poor, widows and orphans. However, we have increased the amount of water projects in the form of creating more Handpumps and Borewells in Bihar, Aurangabad and Delhi regions of India.

Public benefit

Children/young People
Elderly/old People
People With Disabilities

Grantmaking

Makes Grants to individuals in India and Nigeria.

Financial review

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Approved by order of the board of trustees on 30 October 2023 and signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
YUSUF FAMILY WELFARE TRUST**

Independent examiner's report to the trustees of Yusuf Family Welfare Trust

I report to the charity trustees on my examination of the accounts of Yusuf Family Welfare Trust (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

Farook Patel FCA

Riley Moss 2018 Limited
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

31 October 2023

YUSUF FAMILY WELFARE TRUST**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

		2022 Unrestricted fund £	2021 Total funds £
Income and endowments from	Notes		
Donations and legacies		60,693	86,273
Investment income	2	47,060	54,266
Total		<u>107,753</u>	<u>140,539</u>
Expenditure on			
Raising funds	3	1,000	1,274
Charitable activities			
Charitable Expenditure		113,236	151,559
Total		<u>114,236</u>	<u>152,833</u>
NET INCOME/(EXPENDITURE)		(6,483)	(12,294)
Reconciliation of funds			
Total funds brought forward		466,289	478,583
Total funds carried forward		<u>459,806</u>	<u>466,289</u>
Continuing operations			
All income and expenditure has arisen from continuing activities.			

The notes form part of these financial statements

YUSUF FAMILY WELFARE TRUST**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2022**

		2022 Unrestricted fund £	2021 Total funds £
Fixed assets	Notes		
Investment property	5	450,959	450,959
Current assets			
Cash at bank and in hand		18,678	25,160
Creditors			
Amounts falling due within one year	6	(9,831)	(9,830)
Net current assets		<u>8,847</u>	<u>15,330</u>
Total assets less current liabilities		459,806	466,289
NET ASSETS		<u>459,806</u>	<u>466,289</u>
Funds			
Unrestricted funds	7	<u>459,806</u>	<u>466,289</u>
Total funds		<u>459,806</u>	<u>466,289</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2023 and were signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

1. **Accounting policies**

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

YUSUF FAMILY WELFARE TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Investment income	2022	2021
	£	£
Rents received	47,060	54,266

3. Raising funds		
Investment management costs	2022	2021
	£	£
Property costs	1,000	1,274

4. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

5. Investment property**Fair value**

At 1 January 2022
and 31 December 2022

Net book value

At 31 December 2022

At 31 December 2021

£

450,959

450,959

450,959

The investment properties were valued by the trustees at market value.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

6. Creditors: amounts falling due within one year

	2022 £	2021 £
Other creditors	9,831	9,830

7. Movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	466,289	(6,483)	459,806
TOTAL FUNDS	<u>466,289</u>	<u>(6,483)</u>	<u>459,806</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,753	(114,236)	(6,483)
TOTAL FUNDS	<u>107,753</u>	<u>(114,236)</u>	<u>(6,483)</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	478,583	(12,294)	466,289
TOTAL FUNDS	<u>478,583</u>	<u>(12,294)</u>	<u>466,289</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

7. Movement in funds - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	140,539	(152,833)	(12,294)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>140,539</u>	<u>(152,833)</u>	<u>(12,294)</u>

8. Related party disclosures

There were no related party transactions for the year ended 31 December 2022.

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Accounts

REGISTERED CHARITY NUMBER: 1154466

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
YUSUF FAMILY WELFARE TRUST

Riley Moss 2018 Limited
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

YUSUF FAMILY WELFARE TRUST

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

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YUSUF FAMILY WELFARE TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Trustees	Yasmin Ali Usman Nazir Ali Uwais Nazir Yusuf Ali
Principal address	144 Deane Road Bolton Lancashire BL3 5DL
Registered charity number	1154466
Independent examiner	Riley Moss 2018 Limited Riley House 183-185 North Road Preston Lancashire PR1 1YQ

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

Objectives and aims

The main objectives is to provide relief and support to widows and poor people living in third world countries suffering from poverty.

Significant activities

Yusuf Family Welfare Trust's main objectives is to provide relief and support to widows, orphans and poor people living in 3rd world countries suffering from poverty.

Yusuf Family Welfare Trust provides support in Aurangabad which is in the Maharashtra State of India. The charity provided food parcels to widows and families struggling with hunger. The charity also provides assistance to individuals who cannot pay for medical fees. Moreover, the charity also creates Borewells and Handpumps in this area.

Yusuf Family Welfare Trust in addition operates in the Gujarat state in India, in cities such as Bharuch, Surat and Ahmedabad. The charity provides support to widows by helping them with medical fees, school fees and general financial support.

Yusuf Family Welfare Trust is also present in the Bihar state of India, in partnership with UK Charity Friends for You. The main objective is to provide clean water that is easily accessible for people via our Handpumps Project.

Yusuf Family Welfare Trust provided assistance in Delhi by way of providing blankets to poor individuals suffering from the cold climate in the winter. In addition a water campaign to assist in providing clean water to needy villages.

Yusuf Family Welfare Trust has also provided help to African countries such as Nigeria. Projects carried out has been to help orphans and individuals suffering from HIV by way of food parcels and school sponsorship.

Public benefit

Children/young People
Elderly/old People
People With Disabilities

Grantmaking

Makes Grants to individuals in India and Nigeria.

Volunteers

3 Volunteers work with the charity.

Financial review

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs.

Structure, governance and management

Governing document


The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Approved by order of the board of trustees on 03/11/22 and signed on its behalf by:


I have examined the accounts and believe that in any material respect

Uwais Nazir Yusuf Ali - Trustee
I have examined the accounts and believe that in any material respect the accounts were not kept in respect of the Trust as required by section 130 of the Act, or the accounts do not accord with these records, or 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.

Faruk Patel FCA
15/15/15
Audit Skills 2018 Limited
150-150 North Road
London
E11 1YQ

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
YUSUF FAMILY WELFARE TRUST**

Independent examiner's report to the trustees of Yusuf Family Welfare Trust

I report to the charity trustees on my examination of the accounts of Yusuf Family Welfare Trust (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

Farook Patel FCA
ICAEW
Riley Moss 2018 Limited
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

Date: 3/11/2022

YUSUF FAMILY WELFARE TRUST

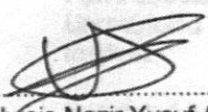
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
Income and endowments from			
Donations and legacies		86,273	75,135
Investment income	2	54,266	46,338
Total		<u>140,539</u>	<u>121,473</u>
Expenditure on			
Raising funds	3	1,274	1,614
Charitable activities			
Charitable Expenditure		151,559	120,024
Total		<u>152,833</u>	<u>121,638</u>
NET INCOME/(EXPENDITURE)		(12,294)	(165)
Reconciliation of funds			
Total funds brought forward		478,583	478,748
Total funds carried forward		<u><u>466,289</u></u>	<u><u>478,583</u></u>
Continuing operations			
All income and expenditure has arisen from continuing activities.			

YUSUF FAMILY WELFARE TRUST
STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2021

		2021 Unrestricted fund £	2020 Total funds £
Fixed assets			
Investment property	5	450,959	450,959
Current assets			
Cash at bank and in hand		25,160	39,297
Creditors			
Amounts falling due within one year	6	(9,830)	(11,673)
Net current assets		<u>15,330</u>	<u>27,624</u>
Total assets less current liabilities		<u>466,289</u>	<u>478,583</u>
NET ASSETS		<u>466,289</u>	<u>478,583</u>
Funds			
Unrestricted funds		<u>466,289</u>	<u>478,583</u>
Total funds		<u>466,289</u>	<u>478,583</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 03/11/22 and were signed on its behalf by:


 Uwais Nazir Yusuf Ali - Trustee

	2021 £	2020 £
Investment income	51,282	46,336

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. Investment income

	2021	2020
	£	£
Rents received	54,266	46,338

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

3. Raising funds

Raising donations and legacies

	2021 £	2020 £
Support costs	-	4

Investment management costs

	2021 £	2020 £
Property costs	1,274	410
Support costs	-	1,200
	<u>1,274</u>	<u>1,610</u>

Aggregate amounts	<u>1,274</u>	<u>1,614</u>
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4. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

5. Investment property

	£
Fair value	
At 1 January 2021 and 31 December 2021	<u>450,959</u>
Net book value	
At 31 December 2021	<u>450,959</u>
At 31 December 2020	<u>450,959</u>

The investment properties were valued by the trustees at market value.

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

6. Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	9,830	11,673

7. Movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	478,583	(12,294)	466,289
TOTAL FUNDS	<u>478,583</u>	<u>(12,294)</u>	<u>466,289</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	140,539	(152,833)	(12,294)
TOTAL FUNDS	<u>140,539</u>	<u>(152,833)</u>	<u>(12,294)</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	478,748	(165)	478,583
TOTAL FUNDS	<u>478,748</u>	<u>(165)</u>	<u>478,583</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	121,473	(121,638)	(165)
TOTAL FUNDS	<u>121,473</u>	<u>(121,638)</u>	<u>(165)</u>

YUSUF FAMILY WELFARE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

8. Related party disclosures

There were no related party transactions for the year ended 31 December 2021.

YUSUF FAMILY WELFARE TRUST

England & Wales - Charity number 1154466

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
YUSUF FAMILY WELFARE TRUST**

Riley Moss 2018 Limited
Chartered Accountants
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

YUSUF FAMILY WELFARE TRUST

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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YUSUF FAMILY WELFARE TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Trustees	Yasmin Ali Usman Nazir Ali Nazir Yusuf Suleman Ali (deceased 31.10.20) Uwais Nazir Yusuf Ali
Principal address	144 Deane Road Bolton Lancashire BL3 5DL
Registered charity number	1154466
Independent examiner	Riley Moss 2018 Limited Chartered Accountants Riley House 183-185 North Road Preston Lancashire PR1 1YQ

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

Objectives

The main objectives is to provide relief and support to widows and poor people living in third world countries suffering from poverty.

31st October 2020 marked the passing of the Founder and former Head Trustee Nazir Yusuf Suleman Ali. He laid the foundation, structure and framework for others to continue his efforts in providing relief and aid to widows and orphans in 3rd world countries. His selfless actions and generous character will always be remembered. We pray God accepts his efforts for the needy and allows the Trust to continue what he started for many years to come.

Significant activities

Yusuf Family Welfare Trust's main objectives is to provide relief and support to widows, orphans and poor people living in 3rd world countries suffering from poverty.

Yusuf Family Welfare Trust provides support in Aurangabad which is in the Maharashtra State of India. The charity provided food parcels to widows and families struggling with hunger. The charity also provides assistance to individuals who cannot pay for medical fees. Moreover, the charity also creates Borewells and Handpumps in this area.

Yusuf Family Welfare Trust in addition operates in the Gujarat state in India, in cities such as Bharuch, Surat and Ahmedabad. The charity provides support to widows by helping them with medical fees, school fees and general financial support.

Yusuf Family Welfare Trust is also present in the West Bengal state of India, in their capital Kolkata where the charity has created mosques from scratch. Including rooms to pray and areas for people to cleanse themselves.

Yusuf Family Welfare Trust carried provided assistance in Delhi also by way of providing blankets to poor individuals suffering from the cold climate in the winter.

Yusuf Family Welfare Trust has provided help to African countries such as Uganda and Nigeria. Projects carried out has been to help widows, orphans and individuals suffering from HIV by way of food parcels and school sponsorship.

Public benefit

Children/young People
Elderly/old People
People With Disabilities

Grantmaking

Makes Grants to individuals in India and Uganda.

Volunteers

3 Volunteers work with the charity.

Financial review

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs.

YUSUF FAMILY WELFARE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Approved by order of the board of trustees on 29 October 2021 and signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
YUSUF FAMILY WELFARE TRUST**

Independent examiner's report to the trustees of Yusuf Family Welfare Trust

I report to the charity trustees on my examination of the accounts of Yusuf Family Welfare Trust (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

Farook Patel FCA
ICAEW
Riley Moss 2018 Limited
Chartered Accountants
Riley House
183-185 North Road
Preston
Lancashire
PR1 1YQ

Date:

YUSUF FAMILY WELFARE TRUST**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

		2020 Unrestricted fund £	2019 Total funds £
Income and endowments from	Notes		
Donations and legacies		75,135	206,500
Investment income	2	46,338	28,003
Total		121,473	234,503
Expenditure on			
Raising funds	3	1,614	4,048
Charitable activities			
Charitable Expenditure		120,024	80,863
Total		121,638	84,911
NET INCOME/(EXPENDITURE)		(165)	149,592
Reconciliation of funds			
Total funds brought forward		478,748	329,156
Total funds carried forward		478,583	478,748
Continuing operations			
All income and expenditure has arisen from continuing activities.			

The notes form part of these financial statements

YUSUF FAMILY WELFARE TRUST**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020**

		2020 Unrestricted fund £	2019 Total funds £
Fixed assets	Notes		
Investment property	5	450,959	450,959
Current assets			
Debtors	6	-	6,000
Cash at bank and in hand		39,297	54,462
		<u>39,297</u>	<u>60,462</u>
Creditors			
Amounts falling due within one year	7	(11,673)	(32,673)
		<u>27,624</u>	<u>27,789</u>
Net current assets		<u>27,624</u>	<u>27,789</u>
Total assets less current liabilities		478,583	478,748
NET ASSETS		<u>478,583</u>	<u>478,748</u>
Funds	8		
Unrestricted funds		478,583	478,748
Total funds		<u>478,583</u>	<u>478,748</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29 October 2021 and were signed on its behalf by:

Uwais Nazir Yusuf Ali - Trustee

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. Investment income

	2020	2019
	£	£
Rents received	46,338	27,750
Insurance recharge	-	253
	<u>46,338</u>	<u>28,003</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

3. Raising funds**Raising donations and legacies**

	2020	2019
	£	£
Support costs	4	1,737
	<u> </u>	<u> </u>

Investment management costs

	2020	2019
	£	£
Property costs	410	907
Support costs	1,200	1,404
	<u> </u>	<u> </u>
	1,610	2,311
	<u> </u>	<u> </u>

Aggregate amounts	1,614	4,048
	<u> </u>	<u> </u>

4. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. Investment property

	£
Fair value	
At 1 January 2020	
and 31 December 2020	450,959
	<u> </u>
Net book value	
At 31 December 2020	450,959
	<u> </u>
At 31 December 2019	450,959
	<u> </u>

The investment properties were valued by the trustees at market value.

YUSUF FAMILY WELFARE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. Debtors: amounts falling due within one year

	2020	2019
	£	£
Other debtors	-	6,000
	<u> </u>	<u> </u>

7. Creditors: amounts falling due within one year

	2020	2019
	£	£
Other creditors	11,673	32,673
	<u> </u>	<u> </u>

8. Movement in funds

	At 1.1.20	Net	At
	£	movement	31.12.20
		in funds	£
		£	
Unrestricted funds			
General fund	478,748	(165)	478,583
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>478,748</u>	<u>(165)</u>	<u>478,583</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	121,473	(121,638)	(165)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>121,473</u>	<u>(121,638)</u>	<u>(165)</u>

Comparatives for movement in funds

	At 1.1.19	Net	At
	£	movement	31.12.19
		in funds	£
		£	
Unrestricted funds			
General fund	329,156	149,592	478,748
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>329,156</u>	<u>149,592</u>	<u>478,748</u>

8. Movement in funds - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	234,503	(84,911)	149,592
TOTAL FUNDS	<u>234,503</u>	<u>(84,911)</u>	<u>149,592</u>

9. Related party disclosures

There were no related party transactions for the year ended 31 December 2020.

YUSUF FAMILY WELFARE TRUST**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
Income and endowments		
Donations and legacies		
Gifts	1	-
Donations	75,134	206,500
	<u>75,135</u>	<u>206,500</u>
Investment income		
Rents received	46,338	27,750
Insurance recharge	-	253
	<u>46,338</u>	<u>28,003</u>
Total incoming resources	121,473	234,503
Expenditure		
Investment management costs		
Property costs	410	907
Charitable activities		
Charitable expenditure	110,505	80,863
Support costs		
Management		
Rates and water	8,853	46
Light and heat	4	588
Sundries	8	493
	<u>8,865</u>	<u>1,127</u>
Finance		
Bank charges	298	160
Governance costs		
Accountancy and legal fees	1,560	1,854
Total resources expended	<u>121,638</u>	<u>84,911</u>
Net (expenditure)/income	<u>(165)</u>	<u>149,592</u>

This page does not form part of the statutory financial statements