

NAWAAL BENEVOLENCE FUND

England & Wales · Charity number 1155381

Details

Other names NBF

Status Registered

Legal form CIO

Registered 2014-01-17

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

Contact

Address 70 Fountayne Road
London
N16 7DT

Phone 07971701672

Email admin@nawaal.org

Website www.nawaal.org

Activities

Objects: THE RELIEF OF POVERTY AND ECONOMIC DISADVANTAGE AMONG PERSONS WHO ARE IN A CONDITION OF NEED, HARDSHIP OR DISTRESS PRIMARILY IN THE UNITED KINGDOM AND GENERALLY AROUND THE WORLD BY PROVIDING SUCH PERSONS WITH FINANCE, GOODS AND SERVICES WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF FINANCIAL MEANS.

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Classification

- **How:** Makes Grants To Individuals
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** PRIMARILY IN THE UNITED KINGDOM AND GENERALLY AROUND THE WORLD
- Hackney
- Haringey
- Islington
- Newham
- Tower Hamlets
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£100,314	£140,772	-	-
2023-12-31	£150,130	£184,376	-	-
2022-12-31	£213,984	£173,991	-	-
2021-12-31	£198,859	£137,654	-	-
2020-12-31	£112,353	£122,847	-	-

Trustees

Name	Role	Appointed
ABDUR-RAHMAN MANGERA	Chair	2013-12-17
MR DAWOOD AMERAT		2013-12-17
Musa Jabbar		2016-04-22
YUNUS KAPADIA		2023-08-31
YUSUF DANA		2013-12-17

NAWAAL BENEVOLENCE FUND

England & Wales - Charity number 1155381

Accounts



Trustees' Annual Report for the period

From 1st Jan 2024 Period start date To 31st Dec 2024 Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Helping to clear debts of beneficiaries thus allowing them to use their income for daily living costs and/or avoiding becoming homeless.</p> <p>Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs.</p> <p>Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation.</p> <p>Assisting beneficiaries with costs of purchasing essential household items and goods.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the of the period the charity had available funds in excess of £84k to continue its activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves kept solely to be awarded as grants in the future when received donations are less than expected or do not meet the budget expenditure.
Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

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1. The first part of the document is a list of names and titles.

2. The second part is a list of dates and times.

3. The third part is a list of locations and addresses.

4.

5. The fourth part is a list of names and titles.

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18. The sixteenth part is a list of names and titles.

19. The seventeenth part is a list of dates and times.

20. The eighteenth part is a list of locations and addresses.

21. The nineteenth part is a list of names and titles.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by trust members.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Nawaal Benevolence Fund
Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Type of adviser Name Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)  

Full name(s)	Yunus Kapadia	Eusoof Dawood Amerat
Position	Treasurer	Trustee
Date	28/10/2024	28/10/2024

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in the context of public administration and government operations.

2. The second part of the document outlines the various methods and tools used to collect, store, and analyze data. It highlights the need for robust information systems that can handle large volumes of data and provide timely insights into organizational performance and trends.

3. The third part of the document focuses on the role of data in decision-making and strategic planning. It argues that data-driven insights are crucial for identifying opportunities, assessing risks, and developing effective strategies that align with the organization's mission and vision.

4. The fourth part of the document addresses the challenges and risks associated with data management, such as data security, privacy concerns, and data quality issues. It provides recommendations for mitigating these risks and ensuring the integrity and reliability of the data used for analysis and decision-making.

5. The fifth part of the document concludes by summarizing the key findings and recommendations. It reiterates the importance of a data-driven approach and encourages organizations to embrace data as a strategic asset that can drive innovation, improve efficiency, and enhance the overall quality of their operations.

6. The sixth part of the document provides a detailed overview of the data collection and analysis process. It describes the various data sources, the methods used for data collection, and the analytical techniques employed to extract meaningful insights from the data.

7. The seventh part of the document discusses the importance of data governance and the role of data stewards. It emphasizes that effective data governance is essential for ensuring that data is used responsibly, ethically, and in compliance with applicable laws and regulations.

8. The eighth part of the document explores the future of data management and the emerging trends in the field. It discusses the impact of artificial intelligence, machine learning, and other advanced technologies on data analysis and the potential for new insights and discoveries.

9. The ninth part of the document provides a comprehensive list of references and sources used in the document. It includes books, articles, reports, and other relevant materials that provide additional context and support for the findings and recommendations presented in the document.

10. The tenth part of the document is a concluding statement that summarizes the overall message of the document. It expresses the hope that the findings and recommendations will be helpful and informative for all those who are interested in data management and its applications in various fields.

11. The eleventh part of the document is a list of appendices that provide additional information and data related to the main text. These appendices include detailed data tables, charts, and other supplementary materials that are not included in the main body of the document.

12. The twelfth part of the document is a list of figures and tables that are referenced in the main text. These figures and tables provide visual representations of the data and analysis, making it easier for readers to understand the results and trends.

13. The thirteenth part of the document is a list of acronyms and abbreviations used throughout the document. This list helps to clarify the meaning of these terms and ensures that the document is easy to read and understand for all those who are interested in the subject matter.

14. The fourteenth part of the document is a list of contact information for the authors and other relevant parties. This information is provided to facilitate communication and collaboration with those who are interested in the research and findings presented in the document.

15. The fifteenth part of the document is a list of acknowledgments that recognize the contributions of all those who have supported and assisted in the completion of the document. This list is a testament to the collaborative nature of the research and the importance of recognizing the efforts of all those who have contributed to the success of the project.

16. The sixteenth part of the document is a list of disclaimers that clarify the scope and limitations of the research and findings. These disclaimers are provided to ensure that readers have a clear understanding of the strengths and weaknesses of the research and the potential for bias or error.

17. The seventeenth part of the document is a list of glossary terms that define the key concepts and terminology used in the document. This glossary is provided to help readers understand the meaning of these terms and ensure that the document is accessible and understandable to all those who are interested in the subject matter.

18. The eighteenth part of the document is a list of references that provide additional information and data related to the main text. These references include books, articles, reports, and other relevant materials that provide additional context and support for the findings and recommendations presented in the document.

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

**Nawaal Benevolence Fund
Accounts
31 December 2024**

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2024

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.



Z Pathan

20th October 2025


Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2024


	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Incoming Resources				
Receipts				
Zakat, lilliah/sadaqah and other donations	89,969	-	89,969	130,756
Gift Aid	10,345	-	10,345	19,374
Total receipts	100,314	-	100,314	150,130
Payments				
Charitable activities				
Grants and vouchers	129,562	-	129,562	174,007
Qurbani project	-	-	-	1,300
General expenses				
Office expenditure	11	-	11	210
Salaries	7,800	-	7,800	5,200
Employer's pension	98	-	98	-
Subscription	462	-	462	504
Website costs	258	-	258	428
Marketing	-	-	-	0
Insurance	157	-	157	157
Volunteer expenses	1,632	-	1,632	1,839
Travel	793	-	793	731
Total payments	140,772	-	140,772	184,376
Net Income/(Expenditure) for the year before transfers	(40,458)	-	(40,458)	(34,246)
Transfers from general funds	-	-	-	-
Net Income/(Expenditure) for the year	(40,458)	-	(40,458)	(34,246)
Net movement in funds	(40,458)	-	(40,458)	(34,246)
Balances brought forward at 1st January 2024	90,661	-	90,661	124,907
Balances carried forward at 31st December 2024	50,203	-	50,203	90,661

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2024**

	2024 £	2023 £
Current Assets		
Cash at bank and in hand	50,707	91,051
	50,707	91,051
Creditors - amounts falling due within one year	2 504	390
	50,203	90,661
Net current assets		
	50,203	90,661
Total net assets	50,203	90,661
Funds		
Restricted	-	-
Unrestricted	50,203	90,661
	50,203	90,661
	50,203	90,661

Approved by the Board of Trustees and signed on its behalf by:

Signature: 
 Name: EUSOFF D. AMERAT
 Date: 28th October 2025

Signature: 
 Name: YUNUS KAPADIA
 Date: 28/10/2025

Notes to the Accounts for the year ended 31 December 2024

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

2 Creditors - amounts falling due within one year	2024	2023
	£	
Pension	127	
Salary	7	
PAYE	370	390
	<u>504</u>	<u>390</u>

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

**Nawaal Benevolence Fund
Accounts
31 December 2024**

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2024

Responsibilities and basis of report

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- 2 the accounts do not accord with those records; or

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.



Z Pathan

20th October 2025


Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2024


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**Nawaal Benevolence Fund
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Net current assets		
	<u>50,203</u>	<u>90,661</u>
Total net assets	<u><u>50,203</u></u>	<u><u>90,661</u></u>
Funds		
Restricted	-	-
Unrestricted	50,203	90,661
	<u>50,203</u>	<u>90,661</u>
	<u><u>50,203</u></u>	<u><u>90,661</u></u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 
 Name: EUSOFF D. AMERAT
 Date: 28th October 2025

Signature: 
 Name: YUNUS KAPADIA
 Date: 28/10/2025

Notes to the Accounts for the year ended 31 December 2024

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

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Salary	7	
PAYE	370	390
	<u>504</u>	<u>390</u>

NAWAAL BENEVOLENCE FUND

England & Wales - Charity number 1155381

Accounts



Trustees' Annual Report for the period

From **1st Jan 2023** Period start date To **31st Dec 2023** Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Helping to clear debts of beneficiaries thus allowing them to use their income for daily living costs and/or avoiding becoming homeless.</p> <p>Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs.</p> <p>Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation.</p> <p>Assisting beneficiaries with costs of purchasing essential household items and goods.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the of the period the charity had available funds in excess of £84k to continue its activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
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Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by trust members.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Nawaal Benevolence Fund
Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Type of adviser Name Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

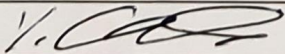
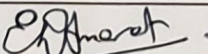
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
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Full name(s)	Yunus Kapadia	Eusoof Dawood Amerat
Position	Treasurer	Trustee
Date	31/10/2024	31/10/2024

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

**Nawaal Benevolence Fund
Accounts
31 December 2023**

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2023

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

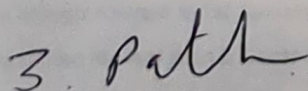
Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.



Z Pathan

7th October 2024

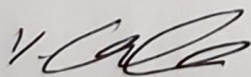
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming Resources				
Receipts				
Zakat, lilliah/sadaqah and other donations	130,756	-	130,756	196,604
Gift Aid	19,374		19,374	17,380
Total receipts	150,130	-	150,130	213,984
Payments				
Charitable activities				
Grants and vouchers	174,007	-	174,007	169,060
Qurbani project	1,300	-	1,300	720
General expenses				
Office expenditure	210	-	210	436
Salaries	5,200		5,200	
Subscription	504	-	504	420
Website costs	428	-	428	290
Marketing		-	-	162
Insurance	157	-	157	235
Volunteer expenses	1,839	-	1,839	1,406
Travel	731	-	731	1,262
Total payments	184,376	-	184,376	173,991
Net Income/(Expenditure) for the year before transfers	(34,246)	-	(34,246)	39,993
Transfers from general funds				-
Net Income/(Expenditure) for the year	(34,246)	-	(34,246)	39,993
Net movement in funds	(34,246)	-	(34,246)	39,993
Balances brought forward at 1st January 2023	124,907	-	124,907	84,913
Balances carried forward at 31st December 2023	90,661	-	90,661	124,906

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2023**

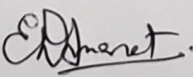
	2023 £	2022 £
Current Assets		
Cash at bank and in hand	91,051	124,906
	<u>91,051</u>	<u>124,906</u>
Creditors - amounts falling due within one year	2 390	-
Net current assets	<u>90,661</u>	<u>124,906</u>
Total net assets	<u><u>90,661</u></u>	<u><u>124,906</u></u>
Funds		
Restricted	-	-
Unrestricted	90,661	124,906
	<u>90,661</u>	<u>124,906</u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 

Name: YUNUS KAPADIA

Date: 29-10-2024

Signature: 

Name: EUSOOOF .D. AMERAT

Date: 29th October 2024

Notes to the Accounts for the year ended 31 December 2023

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

2 Creditors - amounts falling due within one year	2023 £	2022
PAYE	390	-
	<u>390</u>	<u>-</u>

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

**Nawaal Benevolence Fund
Accounts
31 December 2023**

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2023

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

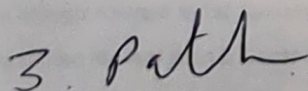
Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.



Z Pathan

7th October 2024

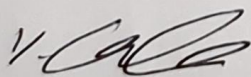
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming Resources				
Receipts				
Zakat, lilliah/sadaqah and other donations	130,756	-	130,756	196,604
Gift Aid	19,374		19,374	17,380
Total receipts	150,130	-	150,130	213,984
Payments				
Charitable activities				
Grants and vouchers	174,007	-	174,007	169,060
Qurbani project	1,300	-	1,300	720
General expenses				
Office expenditure	210	-	210	436
Salaries	5,200		5,200	
Subscription	504	-	504	420
Website costs	428	-	428	290
Marketing		-	-	162
Insurance	157	-	157	235
Volunteer expenses	1,839	-	1,839	1,406
Travel	731	-	731	1,262
Total payments	184,376	-	184,376	173,991
Net Income/(Expenditure) for the year before transfers	(34,246)	-	(34,246)	39,993
Transfers from general funds				-
Net Income/(Expenditure) for the year	(34,246)	-	(34,246)	39,993
Net movement in funds	(34,246)	-	(34,246)	39,993
Balances brought forward at 1st January 2023	124,907	-	124,907	84,913
Balances carried forward at 31st December 2023	90,661	-	90,661	124,906

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2023**

	2023 £	2022 £
Current Assets		
Cash at bank and in hand	91,051	124,906
	<u>91,051</u>	<u>124,906</u>
Creditors - amounts falling due within one year	2 390	-
Net current assets	<u>90,661</u>	<u>124,906</u>
Total net assets	<u><u>90,661</u></u>	<u><u>124,906</u></u>
Funds		
Restricted	-	-
Unrestricted	90,661	124,906
	<u>90,661</u>	<u>124,906</u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 

Name: YUNUS KAPADIA

Date: 29-10-2024

Signature: 

Name: EUSOOOF .D. AMERAT

Date: 29th October 2024

Notes to the Accounts for the year ended 31 December 2023

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

2 Creditors - amounts falling due within one year	2023 £	2022
PAYE	390	-
	<u>390</u>	<u>-</u>

NAWAAL BENEVOLENCE FUND

England & Wales - Charity number 1155381

Accounts



Trustees' Annual Report for the period

From 1st Jan 2022 Period start date To 31st Dec 2022 Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

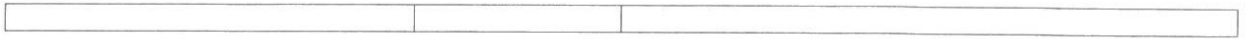
Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Helping to clear debts of beneficiaries thus allowing them to use their income for daily living costs and/or avoiding becoming homeless.</p> <p>Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs.</p> <p>Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation.</p> <p>Assisting beneficiaries with costs of purchasing essential household items and goods.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		



Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the of the period the charity had available funds in excess of £84k to continue its activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves kept solely to be awarded as grants in the future when received donations are less than expected or do not meet the budget expenditure.
Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (eg incorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by trust members.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Nawaal Benevolence Fund
Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Type of Name Address
adviser

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

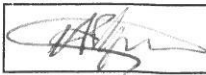
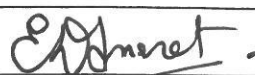
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)  

Full name(s)	Abdur Rahman Mangera	Eusoof Dawood Amerat
Position	Trustee	Trustee
Date	20/10/2023	20/10/2023

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

Nawaal Benevolence Fund
Accounts
31 December 2022

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2022

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.



Z Pathan

14th September 2023

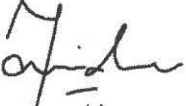
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2022


	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Incoming Resources				
Receipts				
Zakat, lillah/sadaqah and other donations	196,604	-	196,604	184,357
Gift Aid	17,380		17,380	14,502
Total receipts	<u>213,984</u>	<u>-</u>	<u>213,984</u>	<u>198,859</u>
Payments				
Charitable activities				
Grants and vouchers	169,060	-	169,060	131,784
Qurbani project	720	-	720	2,090
General expenses				
Office expenditure	436	-	436	355
Subscription	420	-	420	0
Website costs	290	-	290	0
Marketing	162	-	162	100
Insurance	235	-	235	235
Volunteer expenses	1,406	-	1,406	1,202
Travel	1,262	-	1,262	1,886
Total payments	<u>173,991</u>	<u>-</u>	<u>173,991</u>	<u>137,653</u>
Net Income/(Expenditure) for the year before transfers	<u>39,993</u>	<u>-</u>	<u>39,993</u>	<u>61,206</u>
Transfers from general funds				-
Net Income/(Expenditure) for the year	<u>39,993</u>	<u>-</u>	<u>39,993</u>	<u>61,206</u>
Net movement in funds	<u>39,993</u>	<u>-</u>	<u>39,993</u>	<u>61,206</u>
Balances brought forward at 1st January 2022	<u>84,913</u>	<u>-</u>	<u>84,913</u>	<u>23,707</u>
Balances carried forward at 31st December 2022	<u><u>124,906</u></u>	<u><u>-</u></u>	<u><u>124,906</u></u>	<u><u>84,913</u></u>

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2022**

	2022 £	2021 £
Current Assets		
Cash at bank and in hand	124,906	84,913
	<u>124,906</u>	<u>84,913</u>
Net current assets	<u>124,906</u>	<u>84,913</u>
Total net assets	<u><u>124,906</u></u>	<u><u>84,913</u></u>
Funds		
Restricted	-	-
Unrestricted	124,906	84,913
	<u>124,906</u>	<u>84,913</u>
	<u><u>124,906</u></u>	<u><u>84,913</u></u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 
Name: YUSUF DANA
Date: 30/10/2023

Signature: 
Name: Euseof. D. AMERAT
Date: 29th October 2023

Notes to the Accounts for the year ended 31 December 2022

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

NAWAAL BENEVOLENCE FUND

England & Wales - Charity number 1155381

Accounts

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

Nawaal Benevolence Fund

Accounts

31 December 2021

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2021

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.

Z Pathan

18th August 2022

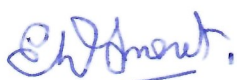
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2021


	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Incoming Resources				
Receipts				
Zakat, lillah/sadaqah and other donations	198,859	-	198,859	112,353
Total receipts	<u>198,859</u>	<u>-</u>	<u>198,859</u>	<u>112,353</u>
Payments				
Charitable activities				
Grants and vouchers	131,785	-	131,785	118,129
Qurbani project	2,090	-	2,090	1,980
General expenses				
Office expenditure	355	-	355	471
Equipment	-	-	-	205
Website costs	-	-	-	450
Marketing	100	-	100	100
Insurance	235	-	235	151
Volunteer expenses	1,202	-	1,202	-
Travel	1,886	-	1,886	1,361
Total payments	<u>137,654</u>	<u>-</u>	<u>137,654</u>	<u>122,847</u>
Net Income/(Expenditure) for the year before transfers	<u>61,205</u>	<u>-</u>	<u>61,205</u>	<u>(10,494)</u>
Transfers from general funds				-
Net Income/(Expenditure) for the year	<u>61,205</u>	<u>-</u>	<u>61,205</u>	<u>(10,494)</u>
Net movement in funds	<u>61,205</u>	<u>-</u>	<u>61,205</u>	<u>(10,494)</u>
Balances brought forward at 1st January 2021	<u>23,707</u>	<u>-</u>	<u>23,707</u>	<u>34,201</u>
Balances carried forward at 31st December 2021	<u><u>84,912</u></u>	<u><u>-</u></u>	<u><u>84,912</u></u>	<u><u>23,707</u></u>

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2021**

	2021	2020
	£	£
Current Assets		
Cash at bank and in hand	84,912	23,707
	<u>84,912</u>	<u>23,707</u>
Net current assets	<u>84,912</u>	<u>23,707</u>
Total net assets	<u><u>84,912</u></u>	<u><u>23,707</u></u>
Funds		
Restricted	-	-
Unrestricted	84,912	23,707
	<u>84,912</u>	<u>23,707</u>
	<u><u>84,912</u></u>	<u><u>23,707</u></u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 
 Name: EUSOOF D. AMERATI
 Date: 19 October 2022

Signature: 
 Name: MOJA JABBAR
 Date: 19 OCTOBER 2022

Notes to the Accounts for the year ended 31 December 2021

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year



Trustees' Annual Report for the period

From 1st Jan 2021 Period start date To 31st Dec 2021 Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Helping to clear debts of beneficiaries thus allowing them to use their income for daily living costs and/or avoiding becoming homeless.</p> <p>Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs.</p> <p>Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation.</p> <p>Assisting beneficiaries with costs of purchasing essential household items and goods.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the of the period the charity had available funds in excess of £84k to continue its activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves kept solely to be awarded as grants in the future when received donations are less than expected or do not meet the budget expenditure.
Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by trust members.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Nawaal Benevolence Fund
Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Type of adviser Name Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

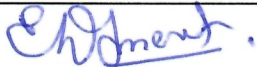

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

Signature(s)		
Full name(s)	Eusoof Dawood Amerat	Musa Jabbar
Position	Trustee	Trustee
Date	19/10/2022	19/10/2022

NAWAAL BENEVOLENCE FUND

England & Wales - Charity number 1155381

Accounts

The Charity Registration Number: 1155381



Nawaal Benevolence Fund

Nawaal Benevolence Fund
Accounts
31 December 2020

£ Pounds

18 September 2021

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2020

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charitable incorporated organisation's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

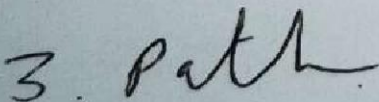
Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 charitable incorporated organisation as required by section 130 of the 2011 Act; or
- 2 the accounts do not accord with those records; or

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.



Z Pathan

16 September 2021

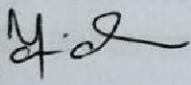
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2020

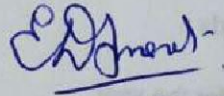
	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Incoming Resources				
Receipts				
Zakat, lilliah/sadaqah and other donations	112,353	-	112,353	63,366
Total receipts	<u>112,353</u>	<u>-</u>	<u>112,353</u>	<u>63,366</u>
Payments				
Charitable activities				
Grants and vouchers	118,129	-	118,129	74,826
Qurbani project	1,980	-	1,980	1,530
General expenses				
Telephone and internet	-	-	-	-
Office expenditure	471	-	471	9
Equipment	205	-	205	135
Website costs	450	-	450	0
Marketing	100	-	100	235
Insurance	151	-	151	-
Travel	1,361	-	1,361	240
Total payments	<u>122,847</u>	<u>-</u>	<u>122,847</u>	<u>76,975</u>
Net Income/(Expenditure) for the year before transfers	<u>(10,494)</u>	<u>-</u>	<u>(10,494)</u>	<u>(13,609)</u>
Transfers from general funds	-	-	-	-
Net Income/(Expenditure) for the year	<u>(10,494)</u>	<u>-</u>	<u>(10,494)</u>	<u>(13,609)</u>
Net movement in funds	<u>(10,494)</u>	<u>-</u>	<u>(10,494)</u>	<u>(13,609)</u>
Balances brought forward at 1st January 2020	<u>34,201</u>	<u>-</u>	<u>34,201</u>	<u>47,810</u>
Balances carried forward at 31st December 2020	<u><u>23,707</u></u>	<u><u>-</u></u>	<u><u>23,707</u></u>	<u><u>34,201</u></u>

**Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2020**

	2020 £	2019 £
Current Assets		
Cash at bank and in hand	23,707	34,201
	<u>23,707</u>	<u>34,201</u>
Net current assets	<u>23,707</u>	<u>34,201</u>
Total net assets	<u><u>23,707</u></u>	<u><u>34,201</u></u>
Funds		
Restricted	-	-
Unrestricted	23,707	34,201
	<u>23,707</u>	<u>34,201</u>
	<u><u>23,707</u></u>	<u><u>34,201</u></u>

Approved by the Board of Trustees and signed on its behalf by:

Signature: 
 Name: YUSUF DANWA
 Date: 13/10/21

Signature: 
 Name: EUSOUF. D. AMERAT
 Date: 13/10/21

Notes to the Accounts for the year ended 31 December 2020

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lillah, sadaqah and other donations

Zakat, lillah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

Nawaal Benevolence Fund

Nawaal Benevolence Fund

Accounts

31 December 2020



Trustees' Annual Report for the period

From 1st Jan 2020 Period start date **To 31st Dec 2020** Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Helping to clear debts of beneficiaries thus allowing them to use their income for daily living costs and/or avoiding becoming homeless.</p> <p>Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs.</p> <p>Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation.</p> <p>Assisting beneficiaries with costs of purchasing essential household items and goods.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the of the period the charity had available funds in excess of £40k to continue it's activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves kept solely to be awarded as grants in the future when received donations are less than expected or do not meet the budget expenditure.
Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by trust members.

Additional information (optional)

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Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

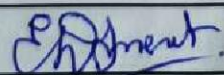
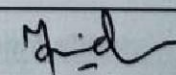
Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

Signature(s)		
Full name(s)	Eusoof Amerat	Yusuf dana
Position	Trustee	Trustee
Date	29/09/2021	29/09/2021