

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

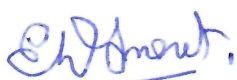
Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2021


	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Incoming Resources				
Receipts				
Zakat, lilliah/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>84,912</u>	<u>-</u>	<u>84,912</u>	<u>23,707</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: Euseof D. AMERATI
Date: 19 October 2022

Signature: 
Name: MOSA 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).

Lilliah, sadaqah and other donations

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

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

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A R Manger	Chairperson		Trust Members
2	Eusuf Amerat			Trust Members
3	Musa Jabbar			Trust Members
4	Yusuf Dana			Trust Members

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the	None

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

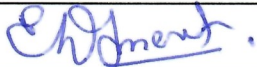

N/A

Other optional information

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Declarations

Signature(s)

	
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Full name(s)

Eusoof Dawood Amerat	Musa Jabbar
Position	Trustee
Date	19/10/2022