



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

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. Introduction
 The purpose of this report is to analyze the data collected from the survey conducted in the year 2020. The data was collected from a sample of 1000 respondents, who were asked to provide information about their demographic characteristics, their attitudes towards the environment, and their willingness to pay for environmental protection. The data was analyzed using statistical methods, and the results are presented in the following sections.

2. Methodology
 The data was collected using a random sampling method. The sample was selected from a list of all the households in the city. The survey was conducted using a structured questionnaire, which was administered by trained interviewers. The data was collected over a period of six months, from January to June 2020.

3. Results
 The results of the survey are presented in the following tables. Table 1 shows the demographic characteristics of the respondents. Table 2 shows the attitudes towards the environment. Table 3 shows the willingness to pay for environmental protection.

4. Conclusion
 The results of the survey indicate that the majority of respondents are concerned about the environment and are willing to pay for environmental protection. However, there are some limitations to the study, such as the use of a random sampling method, which may not be representative of the entire population. Further research is needed to confirm the findings of this study.

5. References
 The following references were used in the preparation of this report:

6. Appendix
 The following appendix contains the questionnaire used in the survey.

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

[illegible]

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the	None

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)

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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)	Yunus Kapadia	Eusoof Dawood Amerat
Position	Treasurer	Trustee
Date	28/10/2024	28/10/2024



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
		<u>50,707</u>	<u>91,051</u>
Creditors - amounts falling due within one year	2	504	390
		<u>504</u>	<u>390</u>
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).

Lilliah, sadaqah and other donations

Zakat, lilliah/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
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