

# One Life Global Welfare

England & Wales · Charity number 1165390

## Details

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Other names	ONE LIFE GLOBAL WELFARE, One life global welfare Ltd, ONE LIFE GLOBAL WELFARE LTD
Status	Registered
Legal form	Charitable company
Company number	<a href="#">09641227</a>
Registered	2016-02-02
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Manchester Paper Victoria Works Williams Road Gorton Manchester M18 7AY
Phone	07722500966
Email	<a href="mailto:info@onlifeglobalwelfare.org.uk">info@onlifeglobalwelfare.org.uk</a>
Website	<a href="http://www.onlifeglobalwelfare.org.uk">www.onlifeglobalwelfare.org.uk</a>

## Activities

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**Objects:** 1. The prevention or relief of poverty, (or financial hardship) anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.2. THE ADVANCEMENT OF THE ISLAMIC RELIGION FOR THE BENEFIT OF THE PUBLIC.3. The relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other means deemed suitable) for persons, bodies, organisations and/or countries affected, including the provision of medical aid.

**Activities:** ONE LIFE GLOBAL WELFARE WORKS TO RELIEVE POVERTY BOTH LOCALLY IN THE UK AND INTERNATIONALLY. FROM EMERGENCY RELIEF TO LONG TERM DEVELOPMENT PROJECTS SUCH AS WATER, SANITATION, EDUCATION, DISABILITY SUPPORT AND SPONSORSHIPS.

## Classification

- **How:** Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** The General Public/mankind

## Geography

- Bangladesh
- Burma
- Nepal
- Nigeria
- Pakistan
- Sri Lanka
- Uganda
- Yemen
- Manchester City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£860,513	£771,565	£202,122	1
2024-06-30	£749,635	£738,041	£113,174	1
2023-06-30	£682,854	£656,873	£101,580	1
2022-06-30	£343,179	£317,596	-	-
2021-06-30	£192,455	£159,348	-	-

## Trustees

Name	Role	Appointed
<b>Khaleel Ahmed Mustafa</b>	Chair	2020-03-02
Farah Jahan Ashraf		2020-04-01
Quammer UI-Zaman Ahmad		2025-04-14
WAQUAR AHMAD		2021-11-15

**One Life Global Welfare**

England & Wales - Charity number 1165390

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# Accounts

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Registered Charity Number: 1165390  
Company Registration Number: 09641227

**One Life Global Welfare**

**Annual Report & Financial  
Statements**

30th June 2025

# One Life Global Welfare

## Annual Report & Financial Statements

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## **The Report of the Trustees for the year ended 30 June 2025**

### **Introduction**

#### **Introduction**

One Life Global Welfare (OLGW) is a humanitarian organisation responding to human suffering in general, as well as in emergency and disaster situations worldwide, regardless of race, gender, ethnicity, class, or religion.

#### **Governing Document**

One Life Global Welfare, under its constitution, is a UK-registered charity (1165390) with the Charity Commission. It is a charity limited by guarantee organisation whose foundation was registered with the Charity Commission on 2<sup>nd</sup> of February 2016.

#### **Message from the Trustees**

The Board of Trustees is satisfied with One Life Global Welfare's performance during the year and with its position as at 30<sup>th</sup> June 2025.

As trustees of OLGW, we feel honoured and privileged to contribute (and have responsibility) to One Life Global Welfare. As we have progressed throughout this year, we have focused on quality rather than quantity. Ensuring funds are utilised as best as possible.

#### **Public benefit**

The section of this report that outlines the charity's objectives and activities sets out its aims. With respect to this and in accordance with guidance provided by the Charity Commission (general guidance on public benefit), the trustees have concluded the following:

The work carried out by the charity is directly and indirectly beneficial to the charitable sector and more specifically to those individuals in need

The benefits are for the public and not unreasonably restricted in any way

There is no detriment to any country, society, community or individual arising out of the Charity's activities

## **Objectives, Aims and Activities of the Charity**

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds are summarised as follows:

The prevention or relief of poverty in any part of the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The advancement of the Islamic religion for the benefit of the public. Meaning to help in relief efforts, positively to help make a better change in people's lives. Helping underprivileged communities regardless of faith and ethnicity.

Our objectives are aligned with the charity's aims and purpose. They are reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

## **Achievements during the year**

### **International Aid Programmes**

During this financial year, we have continued to focus our charitable projects in the United Kingdom, Nigeria, Pakistan, Bangladesh, Uganda, Nepal, Yemen, Myanmar, Gaza and Sri Lanka.

During this financial period, we have focused more on these countries.

Thousands of families living in severe poverty have benefited significantly from our water, sustenance, education, disability, and food projects.

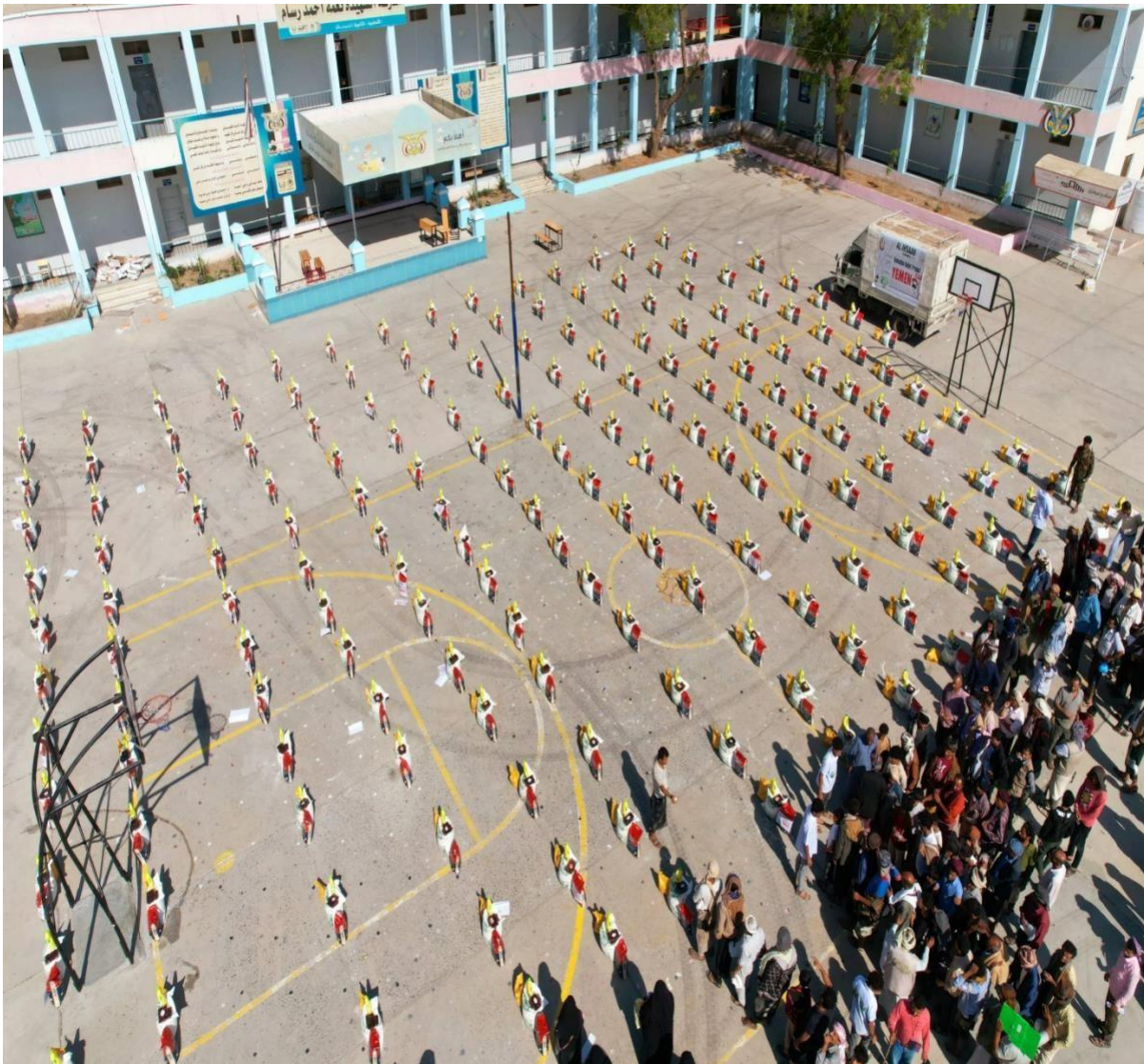


### **Food Packs (locally sourced)**

Food packs were purchased in the countries where we operate and distributed across many areas affected by drought and general poverty. Approximately 8,698 food packages were distributed to low-income families this year. We have always focused on many who have members who have a disability, are elderly, single parents and are unable to earn an income to help provide for their families. Food packages consist of staple foods- flour, rice, lentil and other items which are longer lasting and can help provide monthly relief for families.

### **Hot Meals**

Approximately 75,000 fresh meals consisting of meat, vegetables, fruits and drinks have been distributed throughout the year. We have provided these meals in Uganda, Nigeria, Pakistan, Myanmar, Nepal Gaza and Sri Lanka focusing on people with special needs, widows, children and the elderly.



### Hot Meals

Approximately 68,350 fresh meals, including meat, vegetables, fruit, and drinks, have been distributed throughout the year. We have provided these meals in the United Kingdom, Uganda, Nigeria, Pakistan, Myanmar, Nepal, Gaza, and Sri Lanka, with a particular focus on people with special needs, widows, children, and the elderly. The majority is distributed during the month of Ramadhan.

More people in our city, Manchester, are facing a crisis due to multiple economic factors. We have continued to help the homeless in our city. Each week, meals are cooked fresh and distributed to people experiencing homelessness in Manchester's city centre. Approximately 100+ meals each week.

Fresh meals were provided to a special-needs school in Kwara State, Nigeria, on the first Friday of each month. Meals were also provided daily throughout the month of Ramadhan. The school serves 450 students with special needs from low-income families. Our team cooks fresh, hot meals and distributes them at the school. The school principal has again praised our efforts to support the school since 2017. The students always look forward to the meals because they are different each time.

School meals continued to be provided each day for 250 children in a school that our partners built in Mbale, Uganda. The school continues to provide good education. General meals continued in Pakistan, Nepal, Sri Lanka, Gaza, especially during the month of Ramadhan and the period of Hajj pilgrimage.



## Water is Life Project

Millions of people suffer each day without access to clean water.

People live in hot climates and struggle each day due to limited resources. Many people travel far to fetch water. Many have access only to contaminated streams.

1,231 community, pumps, and small single-family pumps were bored and installed in Nepal, Pakistan, Nigeria, Myanmar, and Uganda. Providing clean water for poor families and communities, as well as schools of mixed faiths.

This year, we continued to provide clean water via trucks in areas where wells have not been drilled or dug due to high costs or land unsuitable for water wells. These projects were implemented in the dry areas of Pakistan and Yemen. Water was also provided in Gaza whenever possible.

Approximately 1,865 trucks (8,392,500 litres) delivered clean water to poor communities in hot, dry, poverty-affected regions.



## Disability Support Project

Our disabled persons support project assisted poverty-stricken families. Life is hard enough in such areas, but having to also manage caring for young disabled children is even more challenging. OLGW supported their needs through food packs in Uganda, Pakistan, and Nigeria. We also provided wheelchairs and specialised bikes to people with disabilities in Nigeria and Pakistan.



## Education project

During this period, we continued to support a school we built in Mbale, Uganda, in 2020 by daily providing school meals.

Another school in Tharparkar, Pakistan, designed to provide education to some of the poorest children in the region, is now nearly complete. Items such as boards, desks and chairs have been provided, and final work to start the school in August is underway.



## Qurbani (Ritual sacrifice following Eid al-Adha)

Countless people can only dream for meat and at this time of year and we try to provide thousands of people with quality meat.

A busy period, our Qurbani project in Pakistan, Yemen, Uganda, Nigeria, Nepal, Sri Lanka, Bangladesh and Myanmar provided thousands of impoverished people with fresh meat. Every donor who funded an animal for sacrifice for this project was provided with media as standard practice



## Gaza emergency relief

Hundreds of thousands of families have been displaced due to the conflict in Gaza. During this recent conflict, we provided food, water, vegetable packs, clay ovens, medical assistance, clothing, and hygiene kits. This was achieved by procuring items from local vendors when available. This has again been limited by factors such as closed borders and a lack of basic necessities. We have again had to monitor the situation on the ground to ensure our projects were implemented carefully and safely.



## **Risk Management**

The trustees continually assess the risks that the charity may face in our countries of operation, particularly those that are deemed as high risk. Currently, the trustees are satisfied that the necessary systems and procedures are in place to manage the risks that the charity may face.

Although we have always been vigilant in making sure procedures and monitoring systems are in place to ensure the charity mitigates risks, we believe it is current best practice, and for the foreseeable future, to focus our efforts on targeted countries and enhance the quality of our work

## **Deployments & Due Diligence**

During this period, Visits were conducted in Sindh, Pakistan. We monitored and facilitated distributions for impoverished families living in desert areas.

To successfully complete a proposed project, One Life Global Welfare, through due diligence, carefully selects non-political partners from the voluntary sector.

Operating a robust monitoring policy, OLGW, through due diligence, carefully selects non-political partners from the voluntary sector to successfully complete proposed projects where required.

Given the nature of our work and the environments we visit, any prospective volunteer who wishes to travel is expected to undergo thorough interviews, meet strict requirements, and adhere to a well-defined code of conduct.

OLGW's robust and transparent monitoring policy, including stringent safeguards, allows:

- recipients to understand OLGW's monitoring policy and allows them to successfully comply with it
- The quality of activities and services delivered to an agreed acceptable level of service.
- ensures sufficient financial controls are in place, including accounting for all expenditure.
- allows for all monies, funds and assets to be accounted for

Because of OLGW's robust monitoring policy, due diligence, and safeguards, several significant potential problems were identified and resolved. All potential problems were received by OLGW and promptly addressed in accordance with OLGW's monitoring policies and procedures, enabling their resolution expeditiously and resulting in a negligible negative impact on our activities.

Experience with successful OLGW projects has enabled OLGW to identify practical pitfalls and, where required, integrate them to improve future project performance and quality of service.

### **Principal funding sources**

Our primary funding comes from public donations for our projects. We also collect religious dues from the Muslim community.

Our primary donation month is the Islamic holy month of Ramadan, which is generally our busiest period of the year. Ramadan 2025 was much busier than the previous year.

All funds raised are utilised on identified projects or pending appeals.

### **Future Plans**

One Life Global Welfare's future plans include:

- Continuing to deliver critical charitable aid in the countries we operate, building on our hard-won reputation as the charity of choice.
- Helping more poor communities in the developing world who suffer from a chronic lack of clean water.
- Supporting those vulnerable and impoverished people who are underprivileged, lack skills and education with education projects.
- Providing critical aid to disabled and blind people who live in poverty.
- Providing effective and long-term support by establishing projects to help widows and sole earners provide sustenance for themselves and their families.

**Name, registered office, and constitution of the charity**

The full name of the charity is One Life Global Welfare.

Charity Number	1165390
Company Number	09641227
Registration Date	2 <sup>nd</sup> February 2016
Principle and Registered Address	One Life Global Welfare Manchester Paper (converter) Ltd Victoria Works William Road Gorton Manchester M18 7AY  Email: <a href="mailto:info:onelifeglobalwelfare.org.uk">info:onelifeglobalwelfare.org.uk</a>
Board of Trustees	Khaleel Ahmed Mustafa – Chairman Farah Ashraf Waqar Ahmed Quammer Ul Zaman Ahmad – Appointed to Board of Trustees on 14 <sup>th</sup> April 2025
Accountants	Virtus Financial Services Chartered Certified Accountants
Bankers	The Co-Operative Bank Plc

**Structure, Governance and Management**

Appointed trustees are responsible for general management and control of the charity and for ensuring that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the charity's operations. At these meetings, they also make decisions on the charity's operations and activities, primarily the delivery of humanitarian aid projects in various parts of the world and within the UK.

## **Free Reserves**

The Charity as at 30<sup>th</sup> June 2025 had free reserves of £201,765 (2024: £112,818). This has been a decision to utilise our reserves to deliver more than ever, utilising our volunteer base, we believe we have sufficient funds to meet core operating costs, including those of our beneficiaries, who are based here in the UK and are suffering due to various global crises

The charity's focus is on cash flow for financial sustainability. The charity's activities are managed in accordance with the cash flow available.

## **Going Concern**

The Board consider that One Life Global Welfare is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The trustees have considered the going concern assumption and are not aware of any significant doubts about the charity's ability to continue as a going concern.

## **Recruitment and appointment of new trustees**

The board of trustees is responsible for recruiting new trustees and volunteers.

In selecting volunteers, we consider experience and skill sets that will contribute to success in the specific area for which the person is being selected. Formal interviews are performed.

OLGW has a strict policy on aid trips; therefore, only a select few individuals are permitted to travel abroad to participate in projects.

Many volunteers help raise funds and load aid onto containers bound for countries in dire need.

## **Relationships between the charity and related parties**

The induction of new Trustees would include an explanation of the Board of Trustees' functions and the appointment of a mentor for the new member. An overview of the organisation and its activities is provided. Ongoing appropriate training is recommended.

## **Financial Review**

### *Policies on reserves*

The trustees have reviewed the reserves of the charity. It is the intention of the charity to utilise the funds as it receives within a year of receiving them.

### *Availability and adequacy of assets of each of the funds*

The board of trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### *Transactions and Financial position*

The financial statements are set out on pages 18 to 26

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice and Section IA of FRS102 the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of a net inflow of £88,947, £11,594 (2024), the majority of the expenditure is spent on delivering the charitable activities as stated in the Charity's aims and objectives.

## **Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the Statement of Recommended Practice and Section IA of FRS102.

In particular, charity law requires the Trustees, if they prepare accounts on an accrual's basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to:-

To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the charity legislation. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report, and the accountant preparing the accounts has no responsibilities in relation to the Trustees' report.

### **Audit Exemption**

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to the accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

This report was approved by the board of trustees on 12<sup>th</sup> January 2026.

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa**

**Chairman**

**Report of the Independent Examiner to the Trustees  
On the accounts of the Charity for the year ended 30 June 2025**

We report on the financial statements of the charity on pages 18 to 26

**Respective responsibilities of directors and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income did not exceed £1,000,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 in the next statement.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect of the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006 and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

The Examiner's relevant professional qualification is: Chartered Certified Accountant

Virtus Financial Services  
Chartered Certified Accountants  
Birmingham

The date upon which this report was completed is :-  
12<sup>th</sup> January 2026

**One Life Global Welfare  
Statement of Financial Activities  
for the year ended 30 June 2025**

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
<b><i>Income and Endowments:</i></b>					
Donations	4	799,749	60,764	860,513	749,635
<b>Total Income</b>		<b>799,749</b>	<b>60,764</b>	<b>860,513</b>	<b>749,635</b>
<b><i>Expenditure</i></b>					
<i>Raising Funds</i>		1,219	-	1,219	841
Charitable activities	5	709,583	60,764	770,346	737,199
<b>Total Expenditure</b>		<b>710,802</b>	<b>60,764</b>	<b>771,565</b>	<b>738,041</b>
<b>Net Income/(Expenditure)</b>		<b>88,947</b>	<b>-</b>	<b>88,947</b>	<b>11,594</b>
Transfers of funds		-	-	-	-
<b>Net Movement in Funds</b>		<b>88,947</b>	<b>-</b>	<b>88,947</b>	<b>11,594</b>
<b>Reconciliation of Funds</b>					
<i>Total funds brought forward</i>		112,818	356	113,174	101,580
<b>Total Funds carried forward</b>	8	<b>201,765</b>	<b>356</b>	<b>202,122</b>	<b>113,174</b>

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 23 to 28 form an integral part of these accounts.

**Charity Balance Sheet  
One Life Global Welfare  
Balance Sheet as at 30 June 2025**

	Notes	2025 £	2024 £
<b><i>The assets and liabilities of the charity :</i></b>			
<b>Fixed assets</b>			
Tangible assets		-	-
<b>Total fixed assets</b>		-	-
<b>Current assets</b>			
Debtors			
Cash at bank and in hand		203,472	114,524
<b>Total current assets</b>		203,472	114,524
<b>Liabilities:-</b>			
Creditors falling due within one year	9	(1,350)	(1,350)
<b>Net current assets</b>		202,122	113,174
<b>Total assets less current liabilities</b>		202,122	113,174
<b>Net assets including pension asset / liability</b>		<b>202,122</b>	<b>113,174</b>
<b><i>The funds of the charity :</i></b>			
Unrestricted income funds		201,765	112,818
Restricted income funds		356	356
<b>Total charity funds</b>	8	<b>202,122</b>	<b>113,174</b>

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa  
Chairman**

Approved by the board of trustees on 12<sup>th</sup> January 2026

The notes on pages 20 to 26 form an integral part of these accounts.  
**Notes to the accounts**

## **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

### **a) Basis of preparation of the accounts**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Section IA of FRS102 and Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

OLGW meets the definition of a public entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction unless otherwise stated in the relevant accounting policy note.

### **b) Preparation of the accounts on a going concern basis**

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

There were no key judgements made by the trustees which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next accounting period.

### **c) Income**

Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

### **d) Expenditure and irrevocable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities, includes the costs undertaken to further the purposes of the charity and their associated costs.
- Raising funds, where the charity incurs costs of fundraising costs.
- Support costs of activities for charitable purposes comprising any costs including salary costs of any staff that are involved with supporting the charitable activities.
  
- Governance costs shall include all expenditure directly incurred in the management of the charity's assets and compliance with charitable and statutory requirements.

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:-

## Notes to the accounts (continued)

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: On the basis of salary costs and estimated time spent on different activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### e) Tangible fixed assets

Individuals fixed assets costing £1,000 or more are capitalised at costs and depreciated over their estimated useful economic life on a straight-line basis. The charity has not acquired any assets over the capitalisation cost of £1,000 in the current year or prior year.

Computer and Office equipment	25%
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### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments in short term deposit accounts.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and Provisions are normally recognised at their settlement amount after allowing for any trade Discounts due.

### i) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### j) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose. The Charity at present holds no restricted funds.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustee

**Notes to the accounts (continued)**

**2. Surplus for the financial year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
This is stated after crediting:		
Donations	88,947	11,594

**3. Expenses paid to trustees**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Travel and Accommodation	-	-
Telephone (Charity Business related)	-	-
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

**4. Income**

	<b>Humanitarian Relief</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	834,513	834,513	749,635
Donated Goods	26,000	26,000	-
<b>Total Income</b>	<b>860,513</b>	<b>860,513</b>	<b>749,635</b>

**Notes to the accounts (continued)**

**Expenditure**

<i>Raising funds</i>	1,219	1,219	841
<i>Charitable activities</i>	761,778	761,778	733,734
<i>Support Cost &amp; Compliance</i>	8,568	8,568	3,466
<b>Total Expenditure</b>	<b>771,565</b>	<b>771,565</b>	<b>738,041</b>
<b>Net Income by activity</b>	<b>88,947</b>	<b>88,947</b>	<b>11,594</b>

**5. Analysis of charitable expenditure by activity**

	<b>Humanitarian Relief</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>Nature of charitable expenditure</b>	<b>£</b>	<b>£</b>	<b>£</b>
Activities undertaken directly			
Bangladesh	16,240		12,515
Myanmar	23,101		30,681
Nepal	21,648		24,325
Nigeria	52,926		59,790
Pakistan	140,181		157,069
Palestine	257,266		191,220
Sri Lanka	35,820		28,340
Uganda	46,839		53,624
Yemen	128,157		164,769
UK	26,000		-

Support costs of charitable activities (see Note 6)		748,178	722,333
		22,168	14,866
<b>Total charitable expenditure analysed by activity</b>		<u>770,346</u>	<u>737,199</u>

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

#### 6. Analysis of Total Support Costs by Activity

	General Support	Total 2025	Total 2024
Nature of support costs	£	£	£
Activities undertaken directly	13,600	13,600	11,400
Support Costs & Compliance	8,568	8,568	3,466
<b>Total support costs analysed by activity</b>	<u>22,168</u>	<u>22,168</u>	<u>14,866</u>

#### 7. Staff Costs and Emoluments

	2025	2024
	£	£
Gross Salaries	13,600	11,400
Employers National Insurance	-	-
<b>Total</b>	<u>13,600</u>	<u>11,400</u>

Number of full-time equivalent employees	2025	2024
Operational Support & Admin	1	1

Volunteers have donated an unquantifiable amount of time to One Life Global Welfare, which is impossible to quantify.

There were no fees or other remuneration to the trustees.

There were no employees with emoluments exceeding £60,000 per annum.

**Notes to the accounts (continued)**

**8. Analysis of assets and liabilities representing funds**

<b>At 30 June 2025</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	203,116	356	203,472
Current Liabilities	(1,350)	-	(1,350)
	<u>201,766</u>	<u>356</u>	<u>202,122</u>

<b>At 30 June 2024</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	114,168	356	114,524
Current Liabilities	(1,350)	-	(1,350)
	<u>112,818</u>	<u>356</u>	<u>113,174</u>

	Funds at 2024	Movements in Funds as below	Transfers Between Funds	Funds at 2025
	£	£	£	£
<b>Humanitarian Relief</b>	113,174	88,947	-	202,122
	<b>113,174</b>	<b>88,947</b>	<b>-</b>	<b>202,122</b>

**Analysis of movements in funds as shown in the table above**

Incoming Resources	Outgoing Resources	Gains & Losses	Movement In funds
£	£	£	£
860,513	771,565	-	88,947
<b>860,513</b>	<b>771,565</b>	<b>-</b>	<b>88,947</b>

<b>9. Creditors: amounts falling due within one year</b>	<b>2025</b>	<b>2024</b>
	£	£
Trade creditors	1,350	1,350
Taxes & Social Security	-	-
Salaries	-	-
<b>Total</b>	<b>1,350</b>	<b>1,350</b>

10. **Endowment Funds** The charity had no endowment funds in the year ended 2025 or in the year ended 2024

**One Life Global Welfare**

England & Wales - Charity number 1165390

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# Accounts

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Registered Charity Number: 1165390  
Company Registration Number: 09641227

**One Life Global Welfare**  
**Annual Report & Financial**  
**Statements**

30th June 2024

# One Life Global Welfare

## Annual Report & Financial Statements

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## **The Report of the Trustees for the year ended 30 June 2024**

### **Introduction**

One Life Global Welfare (OLGW) is a humanitarian organisation responding to human sufferings in emergency and disaster situations all over the world regardless of race, gender, ethnicity, class and religion.

### **Governing Document**

One Life Global Welfare under its constitution is a UK registered charity (1165390) with the Charity Commission. It is a charity limited by guarantee organisation whose foundation was registered with the Charity Commission on 2<sup>nd</sup> of February 2016.

### **Message from the Trustees**

The Board of Trustees are satisfied with the performance of One Life Global Welfare during the year and the position at 30<sup>th</sup> June 2024.

As trustees of OLGW, we feel honoured and privileged to contribute (and have responsibility) to One Life Global Welfare. The previous board of trustees have excelled in ensuring all activities of the charity were completed to their best of their ability, and it is understandable due to their accentuating circumstances, that they are not now able to continue to dedicate the time required to aid the expansion of OLGW.

We shall ensure that all work in helping those who are underprivileged and impoverished, both domestically and globally.

### **Public benefit**

The section of this report which refers to the charity's objectives and activities sets out the aims and objectives of the charity. With respect to this and in accordance with guidance provided by the Charity Commission (general guidance on public benefit), the trustees have concluded the following:

- The work carried out by the charity is directly and indirectly beneficial to the charitable sector and more specifically to those individuals in need
  
- The benefits are for the public and not unreasonably restricted in any way
  
- There is no detriment to any country, society, community or individual arising out of the Charity's activities

## Objectives, Aims and Activities of the Charity

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

The prevention or relief of poverty in any part of the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The advancement of the Islamic religion for the benefit of the public.

Our objectives are set to reflect the aims and purpose of the charity. They are reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

## Achievements during the year

### International Aid Programmes

During this financial year, we have continued to focus our charitable projects in Nigeria, Pakistan, Bangladesh, Uganda, Nepal, Yemen, Myanmar, Gaza and Sri Lanka.

During this particular accounting year, we have focused more on these particular countries.

Thousands of families living in severe poverty have significantly benefitted with the delivery of our water, sustenance, education, disability and food projects.



**Food Packs (locally sourced)**

Food packs were bought within the countries in which we operate and were provided in many areas affected by drought and general poverty. Approximately 8,000 food packs were handed out this year to poor families. We focused on many who had members who had a disability and were unable to earn an income to help provide for their families.



## Hot Meals

Approximately 75,000 fresh meals consisting of meat, vegetables, fruits and drinks have been distributed throughout the year. We have provided these meals in Uganda, Nigeria, Pakistan, Myanmar, Nepal Gaza and Sri Lanka focusing on people with special needs, widows, children and the elderly.



## Water is Life Project

Millions of people suffer each day with access to no water or having to manage with unclean water.

People live in hot climate conditions and struggle each day due to lack of many resources. Many people travel far to fetch water. Many only have access to water from dirty streams.

450 community and small pumps were bored and installed in Pakistan, Nigeria and Uganda. Providing for poor communities as well as schools of mixed faiths with access to clean water.

This year, we continued providing clean water via trucks in areas where wells have not been drilled or dug due to high expense or land not being suitable to water wells. These projects were implemented in the dry areas of Pakistan and Yemen. Approximately 1,690 trucks (approximately 7,605,000 litres) provided poor communities living in poverty affected and hot dry climate regions with clean water.



## **Disability Support project**

Our disabled persons support project, assisted poverty-stricken families. Life is hard enough in such areas, but having to also manage caring for young disabled children is even more challenging. OLGW was able to support their needs in the form of food packs per month in Uganda.

100 wheelchairs and special bikes were provided for special needs individuals in Pakistan and Nigeria.

## **Education project**

During this period, we continued to help support a school we built in Mbale, Uganda during 2020. Providing financial support for school meals each day as well as helping support costs for new desks.

Another school is being constructed in Tharparkar, Pakistan to help provide education to some of the poorest families in that region. This project will complete in April 2025.



Fresh meals were provided for special needs school in Kwara state Nigeria on each Friday. During Ramadhan, meals were provided every day. The school has 450 students with special needs. Our team cook hot meals and then distribute them. The school principal has again praised our efforts for continuing to help the school since 2017.



## Qurbani (Ritual sacrifice following Eid al-Adha)

Countless people can only dream for meat and at this time of year and we try to provide thousands of people with quality meat.

A busy period, our Qurbani project in Pakistan, Uganda, Nigeria, Nepal, Sri Lanka and Myanmar provided thousands of impoverished people with fresh meat. Every donor who funded an animal for sacrifice in this project was provided with pictures as standard practice.



## Gaza emergency relief

Hundreds of thousands of families have been displaced due to indiscriminate bombardment and destruction of infrastructure.

During this recent conflict, we were able to provide food, water trucks, vegetables packs, clay ovens, some medical assistance and hygiene kits. This was achieved by procuring items from local vendors when available. This has been limited due to the blockade.





## **Risk Management**

The trustees continually assess the risks that the charity may face in our countries of operation, particularly those that are deemed as high risk. Currently, the trustees are satisfied that the necessary systems and procedures are in place to manage the risks that the charity may face.

Although we have always been vigilant in making sure procedures and monitoring systems are in place to ensure the charity mitigates risks, we believe it is current best practise, and for the foreseeable future, to focus our efforts on targeted countries, and enhance the quality of our work.

## **Deployments & Due Diligence**

During this period, Visits were conducted in Tharparkar, Pakistan. We monitored and helped facilitate distributions to help those impoverished families living in desert areas.

To successfully complete a proposed project, One Life Global Welfare, through due diligence, carefully selects non-political partners from the voluntary sector.

In future, opportunities may be provided for volunteers to join us on selected journeys. Due to the nature of our work, and the environments we visit, any prospective volunteer wishing to travel will be expected to undergo thorough vetting procedure including interviews, the meeting of strict requirements and adherence to a Code of Conduct.

Operating a robust monitoring policy, OLGW, through due diligence carefully selects non-political partners from the voluntary sector in order to successfully complete a proposed project where required.

Due to the nature of our work and the environments we visit any prospective volunteer wishing to travel are expected to undergo thorough interviews, meet strict requirements, and adhere to a well thought out code of conduct.

OLGW's robust, and transparent, monitoring policy, including stringent safeguards allows:

- recipients to understand OLGW's monitoring policy and allows them to successfully comply with it
- the quality of activities and services delivered to an agreed acceptable level of service.
- allows for sufficient financial controls in place, including the accounting of all expenditure.
- allows for all monies, funds and assets to be accounted for

Because of OLGW's robust monitoring policy, due diligence and safeguarding, several potential significant problems were identified and resolved. All potential problems were received by OLGW, and rapidly dealt with in accordance with OLGW's monitoring policies and procedures and allowed them to be resolved in an expedient manner, resulting in a negligible negative impact on our activities and activities.

Experience over the years of successful OLGW projects have allowed any practical pitfalls, to be learnt from, and where required integrated by OLGW to improve future performance and quality of service of projects.

## **Principal funding sources**

Our main funding sources are donations from general members of the public for our projects. We also collect religious dues from the Muslim community.

Our main month for donations is the Islamic holy month of Ramadan and is generally our busiest period of the year. Ramadan 2024 was much busier than the previous year as the world slowly adjusts to the covid pandemic.

All funds raised are utilised on identified projects or pending appeals.

## **Future Plans**

One Life Global Welfare's future plans include:

- Continuing to deliver critical charitable aid in the countries we operate, building on our hard-won reputation as the charity of choice.
- Helping more poor communities in the developing world who suffer from a chronic lack of clean water.
- Supporting those vulnerable and impoverished people who are under privileged, lack skills and education with education projects.
- Providing critical aid to disabled and blind people who live in poverty.
- Providing effective and long-term support, by establishing projects to help widows and sole earners provide sustenance for themselves and their families.

**Name, registered office, and constitution of the charity**

The full name of the charity is One Life Global Welfare.

Charity Number	1165390
Company Number	09641227
Registration Date	2 <sup>nd</sup> February 2016
Principle and Registered Address	One Life Global Welfare Manchester Paper (converter) Ltd Victoria Works William Road Gorton Manchester M18 7AY  Email: <a href="mailto:info:onelifeglobalwelfare.org.uk">info:onelifeglobalwelfare.org.uk</a>
Board of Trustees	Khaleel Ahmed Mustafa – Chairman Farah Ashraf Waqar Ahmed
Accountants	Virtus Financial Services Chartered Certified Accountants
Bankers	The Co-Operative Bank Plc

**Structure, Governance and Management**

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the charity's operations. At these meetings they also make decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects in different parts of the world, as well as within the UK.

## **Free Reserves**

The Charity as at 30<sup>th</sup> June 2024 had free reserves of £112,818 (2023: £97,655). This has been decision to utilise our reserves to deliver more than ever, utilising our volunteer base we believe we have sufficient funds to meet core operating costs, our beneficiaries need including those based here in the UK that are suffering due to this global pandemic. We have already started to distribute food items to the poor and vulnerable within our surrounding areas, and in compliance with the Government advice on social distancing.

The charity's focus is on cash flow for financial sustainability. The charity's activities are managed in accordance with cash-flow available.

## **Going Concern**

The Board consider that One Life Global Welfare is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The trustees have considered the going concern assumption and are not aware of any significant doubts about the charity's ability to continue as a going concern.

## **Recruitment and appointment of new trustees**

The board of trustees have overall responsibility to recruit new trustees and volunteers.

In selecting volunteers, we take on-board experience, and skill sets, that will contribute towards success in the particular area, the person is being selected for. Formal interviews are performed.

OLGW has a strict policy with regards to aid trips, and hence only a select few individuals are allowed to travel to participate in projects abroad.

Many volunteers participate in raising funds, and contribute with the loading of aid onto containers, which are destined for countries in dire need of it.

## **Relationships between the charity and related parties**

The induction of new Trustees would include an explanation of the function of the Board of Trustees and appointing a mentor for the new member to the Board of Trustees. An overview of the organisation and its activities is provided. On-going appropriate training is recommended.

## **Financial Review**

### *Policies on reserves*

The trustees have reviewed the reserves of the charity. It is the intention of the charity to utilise the funds as it receives within a year of receiving them.

### *Availability and adequacy of assets of each of the funds*

The board of trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### *Transactions and Financial position*

The financial statements are set out on pages 21 to 28

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice and Section IA of FRS102 the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of a net inflow of £25,981, £25,583 (2023), the majority of the expenditure is spent on delivering the charitable activities as stated in the Charity's aims and objectives.

## **Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the Statement of Recommended Practice and Section IA of FRS102.

In particular, charity law requires the Trustees, if they prepare accounts on an accrual's basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to:-

To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the charity legislation. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report, and the accountant preparing the accounts has no responsibilities in relation to the Trustees' report.

### **Audit Exemption**

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to the accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

This report was approved by the board of trustees on 23<sup>rd</sup> March 2025.

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa**

**Chairman**

**Report of the Independent Examiner to the trustees  
On the accounts of the Charity for the year ended 30 June 2024**

We report on the financial statements of the charity on pages 21 to 28

**Respective responsibilities of directors and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income did not exceed £1,000,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 in the next statement.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect of the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006 and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

The Examiner's relevant professional qualification is: Chartered Certified Accountant

Virtus Financial Services  
Chartered Certified Accountants  
Birmingham

The date upon which this report was completed is :-  
23<sup>rd</sup> March 2025

**One Life Global Welfare  
Statement of Financial Activities  
for the year ended 30 June 2024**

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last Year Total Funds 2023 £
<b><i>Income and Endowments:</i></b>					
Donations	4	625,767	123,868	749,635	682,854
<b>Total Income</b>		<b>625,767</b>	<b>123,868</b>	<b>749,635</b>	<b>682,854</b>
<b><i>Expenditure</i></b>					
<i>Raising Funds</i>		841	-	841	601
Charitable activities	5	609,763	127,437	737,199	656,272
<b>Total Expenditure</b>		<b>610,04</b>	<b>127,437</b>	<b>738,041</b>	<b>656,873</b>
<b>Net Income/(Expenditure)</b>		<b>15,163</b>	<b>(3,569)</b>	<b>11,594</b>	<b>25,981</b>
Transfers of funds		-	-	-	-
<b>Net Movement in Funds</b>		<b>15,163</b>	<b>(3,569)</b>	<b>11,594</b>	<b>25,981</b>
<b>Reconciliation of Funds</b>					
<i>Total funds brought forward</i>		97,655	3,325	101,580	75,599
<b>Total Funds carried forward</b>	8	<b>112,818</b>	<b>356</b>	<b>113,174</b>	<b>101,580</b>

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 23 to 28 form an integral part of these accounts.

**Charity Balance Sheet  
One Life Global Welfare  
Balance Sheet as at 30 June 2024**

	Notes	2024 £	2023 £
<b><i>The assets and liabilities of the charity :</i></b>			
<b>Fixed assets</b>			
Tangible assets		-	-
<b>Total fixed assets</b>		<u>-</u>	<u>-</u>
<b>Current assets</b>			
Debtors			
Cash at bank and in hand		114,524	102,930
<b>Total current assets</b>		<u>114,524</u>	<u>102,930</u>
<b>Liabilities:-</b>			
Creditors falling due within one year	9	(1,350)	(1,350)
<b>Net current assets</b>		113,174	101,580
<b>Total assets less current liabilities</b>		<u>113,174</u>	<u>101,580</u>
<b>Net assets including pension asset / liability</b>		<u>113,174</u>	<u>101,580</u>
<b><i>The funds of the charity :</i></b>			
Unrestricted income funds		112,818	97,655
Restricted income funds		356	3,925
<b>Total charity funds</b>	8	<u>113,174</u>	<u>101,580</u>

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa  
Chairman**

Approved by the board of trustees on 23<sup>rd</sup> March 2025

The notes on pages 23 to 28 form an integral part of these accounts.

## **Notes to the accounts**

### **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **a) Basis of preparation of the accounts**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Section IA of FRS102 and Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

OLGW meets the definition of a public entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction unless otherwise stated in the relevant accounting policy note.

#### **b) Preparation of the accounts on a going concern basis**

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

There were no key judgements made by the trustees which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next accounting period.

#### **c) Income**

Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### **d) Expenditure and irrevocable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities, includes the costs undertaken to further the purposes of the charity and their associated costs.
- Raising funds, where the charity incurs costs of fundraising costs.
- Support costs of activities for charitable purposes comprising any costs including salary costs of any staff that are involved with supporting the charitable activities.
  
- Governance costs shall include all expenditure directly incurred in the management of the charity's assets and compliance with charitable and statutory requirements.

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:-

## Notes to the accounts (continued)

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: On the basis of salary costs and estimated time spent on different activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### e) Tangible fixed assets

Individuals fixed assets costing £1,000 or more are capitalised at costs and depreciated over their estimated useful economic life on a straight-line basis. The charity has not acquired any assets over the capitalisation cost of £1,000 in the current year or prior year.

Computer and Office equipment	25%
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### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments in short term deposit accounts.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and Provisions are normally recognised at their settlement amount after allowing for any trade Discounts due.

### i) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### j) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose. The Charity at present holds no restricted funds.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustee

**Notes to the accounts (continued)**

**2. Surplus for the financial year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
This is stated after crediting:		
Donations	749,635	682,854

**3. Expenses paid to trustees**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Travel and Accommodation	-	-
Telephone (Charity Business related)	-	-
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

**4. Income**

	<b>Humanitarian Relief</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	749,635	749,635	657,354
Donated Goods	-	-	25,500
<b>Total Income</b>	<b>749,635</b>	<b>749,635</b>	<b>682,854</b>

**Notes to the accounts (continued)****Expenditure**

<i>Raising funds</i>	841	841	601
<i>Charitable activities</i>	733,734	733,734	650,182
<i>Support Cost &amp; Compliance</i>	3,466	3,466	6,090
<b>Total Expenditure</b>	<b>738,041</b>	<b>738,041</b>	<b>656,873</b>
<b>Net Income by activity</b>	<b>11,594</b>	<b>11,594</b>	<b>25,981</b>

**5. Analysis of charitable expenditure by activity**

<b>Nature of charitable expenditure</b>	<b>Humanitarian Relief</b>	<b>Total 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Activities undertaken directly			
Bangladesh	12,515		13,930
Myanmar	30,681		32,142
Nepal	24,325		9,428
Nigeria	59,790		47,210
Pakistan	157,069		382,538
Palestine	191,220		-
Sri Lanka	28,340		17,840
Syria	-		5,000
Uganda	53,624		58,932
Yemen	164,769		46,262
UK	-		25,500

Support costs of charitable activities (see Note 6)		722,333	638,782
		14,866	17,490
<b>Total charitable expenditure analysed by activity</b>		<u>722,333</u>	<u>656,272</u>

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

#### 6. Analysis of Total Support Costs by Activity

	General Support	Total 2024	Total 2023
Nature of support costs	£	£	£
Activities undertaken directly	11,400	11,400	11,400
Support Costs & Compliance	3,466	3,466	6,090
<b>Total support costs analysed by activity</b>	<u>14,866</u>	<u>14,866</u>	<u>17,490</u>

#### 7. Staff Costs and Emoluments

	2024	2023
	£	£
Gross Salaries	11,400	11,400
Employers National Insurance	-	-
<b>Total</b>	<u>11,400</u>	<u>11,400</u>

Number of full time equivalent employees	2024	2023
Operational Support & Admin	1	1

Volunteers have donated an unquantifiable amount of time to One Life Global Welfare of which is impossible to reflect.

There were no fees or other remuneration to the trustees.

There were no employees with emoluments in excess of £60,000 per annum.

**Notes to the accounts (continued)**

**8. Analysis of assets and liabilities representing funds**

<b>At 30 June 2024</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	114,168	356	114,524
Current Liabilities	(1,350)	-	(1,350)
	<u>112,818</u>	<u>356</u>	<u>113,174</u>
<b>At 30 June 2023</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	99,005	3,925	102,930
Current Liabilities	(1,350)	-	(1,350)
	<u>97,655</u>	<u>3,925</u>	<u>101,580</u>

	Funds at 2023	Movements in Funds as below	Transfers Between Funds	Funds at 2024
	£	£	£	£
<b>Humanitarian Relief</b>	101,580	11,594	-	113,174
	<b>101,580</b>	<b>11,594</b>	<b>-</b>	<b>113,174</b>

**Analysis of movements in funds as shown in the table above**

Incoming Resources	Outgoing Resources	Gains & Losses	Movement In funds
£	£	£	£
749,635	738,041	-	11,594
<b>749,635</b>	<b>738,041</b>	<b>-</b>	<b>11,594</b>

<b>9. Creditors: amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
	£	£
Trade creditors	1,350	1,350
Taxes & Social Security	-	-
Salaries	-	-
<b>Total</b>	<b>1,350</b>	<b>1,350</b>

10. **Endowment Funds** The charity had no endowment funds in the year ended 2024 or in the year ended 2023

**One Life Global Welfare**

England & Wales - Charity number 1165390

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# Accounts

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Registered Charity Number: 1165390  
Company Registration Number: 09641227

**One Life Global Welfare**

**Annual Report & Financial  
Statements**

30th June 2023

# One Life Global Welfare

## Annual Report & Financial Statements

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## **The Report of the Trustees for the year ended 30 June 2023**

### **Introduction**

One Life Global Welfare (OLGW) is a humanitarian organisation responding to human sufferings in emergency and disaster situations all over the world regardless of race, gender, ethnicity, class and religion.

### **Governing Document**

One Life Global Welfare under its constitution is a UK registered charity (1165390) with the Charity Commission. It is a charity limited by guarantee organisation whose foundation was registered with the Charity Commission on 2<sup>nd</sup> of February 2016.

### **Message from the Trustees**

The Board of Trustees are satisfied with the performance of One Life Global Welfare during the year and the position at 30<sup>th</sup> June 2023.

There are three trustees.

- Khaleel Ahmed Mustafa - Chairman
- Farah Jahan Ashraf
- Waquar Ahmed

As new trustees of OLGW, we feel honoured and privileged to contribute (and have responsibility) to One Life Global Welfare. The previous board of trustees have excelled in ensuring all activities of the charity were completed to their best of their ability, and it is understandable due to their accentuating circumstances, that they are not now able to continue to dedicate the time required to aid the expansion of OLGW.

We shall ensure that all work in helping those who are underprivileged and impoverished, both domestically and globally.

### **Public benefit**

The section of this report which refers to the charity's objectives and activities sets out the aims and objectives of the charity. With respect to this and in accordance with guidance provided by the Charity Commission (general guidance on public benefit), the trustees have concluded the following:

- The work carried out by the charity is directly and indirectly beneficial to the charitable sector and more specifically to those individuals in need
- The benefits are for the public and not unreasonably restricted in any way
- There is no detriment to any country, society, community or individual arising out of the Charity's activities

## **Objectives, Aims and Activities of the Charity**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

The prevention or relief of poverty in any part of the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The advancement of the Islamic religion for the benefit of the public.

Our objectives are set to reflect the aims and purpose of the charity. They are reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

## **Achievements during the year**

### **International Aid Programmes**

During this financial year, we have continued to focus our charitable projects on Nigeria, Pakistan, Bangladesh, Uganda, Nepal, Yemen, Myanmar and Sri Lanka.

During this particular accounting year we have focused more on these particular countries.

Thousands of families living in severe poverty have significantly benefitted with the delivery of our water, sustenance, education, disability and food projects.

## Food Packs (locally sourced)



Food packs were bought within the countries in which we operate and were provided in many areas affected by drought and general poverty. Approximately 11,000+ food packs were handed out this year to poor families. We focused on many who had members who had a disability and were unable to earn an income to help provide for their families.

## Hot Meals

Approximately 150,000 fresh meals consisting of meat, vegetables, fruits and drinks have been distributed throughout the year. We have provided these meals in Uganda, Nigeria, Pakistan, Myanmar, Nepal and Sri Lanka focusing on people with special needs, widows, children and the elderly.



## Water is Life Project

Millions of people suffer each day with access to no water or having to manage with unclean water.

People live in hot climate conditions and struggle each day due to lack of many resources. Many people travel far to fetch water. Many only have access to water from dirty streams.

80 community and small pumps were bored and installed in Pakistan, Nigeria and Uganda. Providing for poor communities as well as schools of mixed faiths with access to clean water.

This year, we continued providing clean water via trucks in areas where wells have not been drilled or dug due to high expense or land not being suitable to water wells. These projects were implemented in the dry areas of Pakistan and Yemen. Approximately 800 trucks (approximately 4,000,000+ litres) provided poor communities living in flood affected and hot dry climate regions with clean water.





## Disability Support project

Our disabled persons support project, assisted poverty-stricken families. Life is hard enough in such areas, but having to also manage caring for young disabled children is even more challenging. OLGW was able to support their needs in the form of food packs per month in Uganda.

176 wheelchairs and special bikes were provided for special needs individuals in Pakistan and Nigeria.



## Education project

During this period, we continued to help support a school we built in Mbale, Uganda during 2020. Providing financial support for school meals each day as well as helping support costs for new desks.

Fresh meals were provided for special needs school in Kwara state Nigeria. The school has 450 students with special needs. Our team cook hot meals and then distribute them. The school principal has praised our efforts for continuing to help the school since 2017.



## Qurbani (Ritual sacrifice following Eid al-Adha)

Countless people can only dream for meat and at this time of year and we try to provide thousands of people with quality meat.

A busy period, our Qurbani project in Pakistan, Uganda, Nigeria, Nepal, Sri Lanka and Myanmar provided thousands of impoverished people with fresh meat. Every donor who funded an animal for sacrifice in this project was provided with pictures as standard practice.



## Pakistan Floods

Thousands of families lost everything due to flooding. We prioritised the Sindh region as we have been helping in that region for many years now. Immediately, we were able to help families with emergency aid needed at the time. Meals, staple food to cook, fresh water, gas stoves, cooking utensils, blankets, mosquito nets and tents to thousands of families in many badly affected areas. Later, we helped build houses with firm foundations for many vulnerable families.





## **UK Projects**

Once a week, hot meals are provided for the homeless and impoverished people in Manchester. Our team works closely with a local cash and carry who generously donate all the ingredients and disposables. The meals are then cooked either by the local businesses (free of charge). The team of volunteers then congregate at the designated location where we serve the meals. A typical menu may include rice (boiled or pilau), meat curry (lamb or chicken) with vegetables or lentils, hot tea, cold drinks, biscuits and more than often, some form of dessert. On average approximately 100 individuals benefit from this service each week. Everyone is invited to return for refills and eat to their content.

## **Deployments & Due Diligence**

During this period, Visits were conducted in Pakistan after the country was badly affected due to floods. We monitored and helped facilitate distributions to help those families who had lost all their homes and properties. Homes that had been constructed for vulnerable families were also inspected.

To successfully complete a proposed project, One Life Global Welfare, through due diligence, carefully selects non-political partners from the voluntary sector.

In future, opportunities may be provided for volunteers to join us on selected journeys. Due to the nature of our work, and the environments we visit, any prospective volunteer wishing to travel will be expected to undergo thorough vetting procedure including interviews, the meeting of strict requirements and adherence to a Code of Conduct.

Operating a robust monitoring policy, OLGW, through due diligence carefully selects non-political partners from the voluntary sector in order to successfully complete a proposed project where required.

Due to the nature of our work and the environments we visit any prospective volunteer wishing to travel are expected to undergo thorough interviews, meet strict requirements, and adhere to a well thought out code of conduct.

OLGW's robust, and transparent, monitoring policy, including stringent safeguards allows:

- recipients to understand OLGW's monitoring policy and allows them to successfully comply with it
- the quality of activities and services delivered to an agreed acceptable level of service.
- allows for sufficient financial controls in place, including the accounting of all expenditure.
- allows for all monies, funds and assets to be accounted for

Because of OLGW's robust monitoring policy, due diligence and safeguarding, several potential significant problems were identified and resolved. All potential problems were received by OLGW, and rapidly dealt with in accordance with OLGW's monitoring policies and procedures and allowed them to be resolved in an expedient manner, resulting in a negligible negative impact on our activities and activities.

Experience over the years of successful OLGW projects have allowed any practical pitfalls, to be learnt from, and where required integrated by OLGW to improve future performance and quality of service of projects.

## **Principal funding sources**

Our main funding sources are donations from general members of the public for our projects. We also collect religious dues from the Muslim community such as Zakat and Sadaqah.

Our main month for donations is the Islamic holy month of Ramadan and is generally our busiest period of the year. Ramadan 2023 was much busier than the previous year as the world slowly adjusts to the covid pandemic.

All funds raised are utilised on identified projects or pending appeals.

## **Future Plans**

One Life Global Welfare's future plans include:

- Continuing to deliver critical charitable aid in the countries we operate, building on our hard-won reputation as the charity of choice.
- Helping more poor communities in the developing world who suffer from a chronic lack of clean water.
- Supporting those vulnerable and impoverished people who are under privileged, lack skills and education with education projects.
- Providing critical aid to disabled and blind people who live in poverty.
- Providing effective and long-term support, by establishing projects to help widows and sole earners provide sustenance for themselves and their families.

## **Name, registered office, and constitution of the charity**

The full name of the charity is One Life Global Welfare.

Charity Number	1165390
Company Number	09641227
Registration Date	2 <sup>nd</sup> February 2016
Principle and Registered Address	One Life Global Welfare Manchester Paper (converter) Ltd Victoria Works William Road Gorton Manchester M18 7AY  Email: info:onelifeglobalwelfare.org.uk
Board of Trustees	Khaleel Ahmed Mustafa Farah Jahan Nasir Waqar Ahmed
Accountants	Virtus Financial Services Chartered Certified Accountants
Bankers	The Co-Operative Bank Plc

## **Structure, Governance and Management**

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the charity's operations. At these meetings they also make decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects in different parts of the world, as well as within the UK.

## **Risk Management**

The trustees continually assess the risks that the charity may face in our countries of operation, particularly those that are deemed as high risk. Currently, the trustees are satisfied that the necessary systems and procedures are in place to manage the risks that the charity may face.

Although we have always been vigilant in making sure procedures and monitoring systems are in place to ensure the charity mitigates risks, we believe it is current best practise, and for the foreseeable future, to focus our efforts on targeted countries, and enhance the quality of our work.

## **Financial Access**

The banking system is a key component of charities be able to deliver on it humanitarian commitments. If OLGW is not able to receive or transfer money securely, legally, and reliably through trusted financial institutions, it simply cannot fulfil its purpose. Smaller charities such as OLGW continue to face obstacles and delays when moving funds to provide timely assistance to those in need have a direct impact on people's lives. We understand the needs of the financial institutions to conduct due diligence, however this must be balanced with an understanding that charities of all sizes have a role to play in the international humanitarian sector and we are grateful to for the relationship we have with The Co-Operative Bank, and their diligent staff for being highly professional and providing to be an ethical bank.

## **Free Reserves**

The Charity as at 30<sup>th</sup> June 2023 had free reserves of £97,655 (2022: £70,121). This has been decision to utilise our reserves to deliver more than ever, utilising our volunteer base we believe we have sufficient funds to meet core operating costs, our beneficiaries need including those based here in the UK that are suffering due to this global pandemic. We have already started to distribute food items to the poor and vulnerable within our surrounding areas, and in compliance with the Government advice on social distancing.

The charity's focus is on cash flow for financial sustainability. The charity's activities are managed in accordance with cash-flow available.

## **Going Concern**

The Board consider that One Life Global Welfare is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The trustees have considered the going concern assumption and are not aware of any significant doubts about the charity's ability to continue as a going concern.

## **Recruitment and appointment of new trustees**

The board of trustees have overall responsibility to recruit new trustees and volunteers.

In selecting volunteers, we take on-board experience, and skill sets, that will contribute towards success in the particular area, the person is being selected for. Formal interviews are performed.

OLGW has a strict policy with regards to aid trips, and hence only a select few individuals are allowed to travel to participate in projects abroad.

Many volunteers participate in raising funds, and contribute with the loading of aid onto containers, which are destined for countries in dire need of it.

## **Relationships between the charity and related parties**

The induction of new Trustees would include an explanation of the function of the Board of Trustees and appointing a mentor for the new member to the Board of Trustees. An overview of the organisation and its activities is provided. On-going appropriate training is recommended.

## **Financial Review**

### *Policies on reserves*

The trustees have reviewed the reserves of the charity. It is the intention of the charity to utilise the funds as it receives within a year of receiving them.

### *Availability and adequacy of assets of each of the funds*

The board of trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### *Transactions and Financial position*

The financial statements are set out on pages 21 to 29

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice and Section IA of FRS102 the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of a net inflow of £25,981, £25,583 (2022), the majority of the expenditure is spent on delivering the charitable activities as stated in the Charity's aims and objectives.

## **Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the Statement of Recommended Practice and Section IA of FRS102.

In particular, charity law requires the Trustees, if they prepare accounts on an accrual's basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to:-

To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the charity legislation. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report, and the accountant preparing the accounts has no responsibilities in relation to the Trustees' report.

### **Audit Exemption**

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to the accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

This report was approved by the board of trustees on 10<sup>th</sup> February 2024.

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa**

**Chairman**

**Report of the Independent Examiner to the trustees  
On the accounts of the Charity for the year ended 30 June 2023**

We report on the financial statements of the charity on pages 21 to 29

**Respective responsibilities of directors and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income did not exceed £1,000,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 in the next statement.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect of the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006 and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

The Examiner's relevant professional qualification is: Chartered Certified Accountant

Virtus Financial Services  
Chartered Certified Accountants  
Birmingham

The date upon which this report was completed is :-  
10<sup>th</sup> February 2024

**One Life Global Welfare  
Statement of Financial Activities  
for the year ended 30 June 2023**

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last Year Total Funds 2022 £
<b><i>Income and Endowments:</i></b>					
Donations	4	384,395	298,459	682,854	343,179
<b>Total Income</b>		<b>384,395</b>	<b>298,459</b>	<b>682,854</b>	<b>343,179</b>
<b><i>Expenditure</i></b>					
<i>Raising Funds</i>		601	-	601	485
Charitable activities	5	356,259	300,013	656,272	317,111
<b>Total Expenditure</b>		<b>356,860</b>	<b>300,013</b>	<b>656,873</b>	<b>317,596</b>
<b>Net Income/(Expenditure)</b>		<b>27,535</b>	<b>(1,554)</b>	<b>25,981</b>	<b>25,583</b>
Transfers of funds		-	-	-	-
<b>Net Movement in Funds</b>		<b>27,535</b>	<b>(1,554)</b>	<b>25,981</b>	<b>25,583</b>
<b>Reconciliation of Funds</b>					
<i>Total funds brought forward</i>		70,121	5,478	75,599	50,017
<b>Total Funds carried forward</b>	8	<b>97,655</b>	<b>3,925</b>	<b>101,580</b>	<b>75,599</b>

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 23 to 29 form an integral part of these accounts.

**Charity Balance Sheet  
One Life Global Welfare  
Balance Sheet as at 30 June 2023**

	Notes	2023 £	2022 £
<b><i>The assets and liabilities of the charity :</i></b>			
<b>Fixed assets</b>			
Tangible assets		-	-
<b>Total fixed assets</b>		-	-
<b>Current assets</b>			
Debtors			
Cash at bank and in hand		102,930	77,852
<b>Total current assets</b>		102,930	77,852
<b>Liabilities:-</b>			
Creditors falling due within one year	9	(1,350)	(2,253)
<b>Net current assets</b>		101,580	75,599
<b>Total assets less current liabilities</b>		101,580	75,599
<b>Net assets including pension asset / liability</b>		<b>101,580</b>	<b>75,599</b>
<b><i>The funds of the charity :</i></b>			
Unrestricted income funds		97,655	70,121
Restricted income funds		3,925	5,478
<b>Total charity funds</b>	8	<b>101,580</b>	<b>75,599</b>

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa  
Chairman**

Approved by the board of trustees on 10<sup>th</sup> February 2024

The notes on pages 23 to 29 form an integral part of these accounts.

## **Notes to the accounts**

### **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **a) Basis of preparation of the accounts**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Section IA of FRS102 and Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

OLGW meets the definition of a public entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction unless otherwise stated in the relevant accounting policy note.

#### **b) Preparation of the accounts on a going concern basis**

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

There were no key judgements made by the trustees which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next accounting period.

#### **c) Income**

Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### **d) Expenditure and irrevocable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities, includes the costs undertaken to further the purposes of the charity and their associated costs.
- Raising funds, where the charity incurs costs of fundraising costs.
- Support costs of activities for charitable purposes comprising any costs including salary costs of any staff that are involved with supporting the charitable activities.
  
- Governance costs shall include all expenditure directly incurred in the management of the charity's assets and compliance with charitable and statutory requirements.

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:-

## Notes to the accounts (continued)

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: On the basis of salary costs and estimated time spent on different activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### e) Tangible fixed assets

Individuals fixed assets costing £1,000 or more are capitalised at costs and depreciated over their estimated useful economic life on a straight-line basis. The charity has not acquired any assets over the capitalisation cost of £1,000 in the current year or prior year.

Computer and Office equipment	25%
-------------------------------	-----

### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments in short term deposit accounts.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and Provisions are normally recognised at their settlement amount after allowing for any trade Discounts due.

### i) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### j) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose. The Charity at present holds no restricted funds.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustee

## Notes to the accounts (continued)

### 2. Surplus for the financial year

	2023	2022
	£	£
This is stated after crediting:		
Donations	682,854	343,179

### 3. Expenses paid to trustees

	2023	2022
	£	£
Travel and Accommodation	-	-
Telephone (Charity Business related)	-	-
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

### 4. Income

	Humanitarian Relief	2023 Total	2022 Total
	£	£	£
<b>Income</b>			
Donations	657,354	657,354	317,179
Donated Goods	25,500	25,500	26,000
<b>Total Income</b>	<b>682,854</b>	<b>682,854</b>	<b>343,179</b>

**Notes to the accounts (continued)**

**Expenditure**

<i>Raising funds</i>	601	601	485
<i>Charitable activities</i>	650,182	650,182	311,535
<i>Support Cost &amp; Compliance</i>	6,090	6,090	5,576
<b>Total Expenditure</b>	<b>656,873</b>	<b>656,873</b>	<b>317,596</b>
<b>Net Income by activity</b>	<b>25,981</b>	<b>25,981</b>	<b>25,583</b>

**5. Analysis of charitable expenditure by activity**

	<b>Humanitarian Relief</b>	<b>Total 2023</b>	<b>Total 2022</b>
<b>Nature of charitable expenditure</b>	<b>£</b>	<b>£</b>	<b>£</b>
Activities undertaken directly			
Bangladesh	13,930		1,210
Myanmar	32,142		
Nepal	9,428		34,603
Nigeria	47,210		52,090
Pakistan	382,538		109,967
Sri Lanka	17,840		14,730
Syria	5,000		-
Togo	-		7,763
Uganda	58,932		53,772
Yemen	46,262		-
UK	25,500		26,000

		638,782	300,135
Support costs of charitable activities (see Note 6)		17,490	16,976
<b>Total charitable expenditure analysed by activity</b>		<u>638,782</u>	<u>317,111</u>

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

#### 6. Analysis of Total Support Costs by Activity

	General Support	Total 2023	Total 2022
Nature of support costs	£	£	£
Activities undertaken directly	11,400	11,400	11,400
Support Costs & Compliance	6,090	6,090	5,576
<b>Total support costs analysed by activity</b>	<u>17,490</u>	<u>17,490</u>	<u>16,976</u>

#### 7. Staff Costs and Emoluments

	2023	2022
	£	£
Gross Salaries	11,400	11,400
Employers National Insurance	-	-
<b>Total</b>	<u>11,400</u>	<u>11,400</u>

#### Number of full time equivalent employees

	2023	2022
Operational Support & Admin	1	1

Volunteers have donated an unquantifiable amount of time to One Life Global Welfare of which is impossible to reflect.

There were no fees or other remuneration to the trustees.

There were no employees with emoluments in excess of £60,000 per annum.

**Notes to the accounts (continued)**

**8. Analysis of assets and liabilities representing funds**

<b>At 30 June 2023</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	99,005	3,925	102,930
Current Liabilities	(1,350)	-	(1,350)
	<u>97,655</u>	<u>3,925</u>	<u>101,580</u>
<b>At 30 June 2022</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	72,374	5,479	77,852
Current Liabilities	(2,253)	-	(2,253)
	<u>70,121</u>	<u>5,479</u>	<u>75,599</u>

	Funds at 2022	Movements in Funds as below	Transfers Between Funds	Funds at 2023
	£	£	£	£
<b>Humanitarian Relief</b>	75,599	25,981	-	101,580
	<b>75,599</b>	<b>25,981</b>	<b>-</b>	<b>101,580</b>

**Analysis of movements in funds as shown in the table above**

Incoming Resources	Outgoing Resources	Gains & Losses	Movement In funds
£	£	£	£
682,854	656,873	-	25,981
<b>682,854</b>	<b>656,873</b>	<b>-</b>	<b>25,981</b>

<b>9. Creditors: amounts falling due within one year</b>	<b>2023</b>	<b>2022</b>
	£	£
Trade creditors	1,350	1,250
Taxes & Social Security	-	74
Salaries	-	929
<b>Total</b>	<b>1,350</b>	<b>2,253</b>

10. **Endowment Funds** The charity had no endowment funds in the year ended 2023 or in the year ended 2022

**One Life Global Welfare**

England & Wales - Charity number 1165390

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# Accounts

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Registered Charity Number: 1165390  
Company Registration Number: 09641227

# **One Life Global Welfare**

## **Annual Report & Financial Statements**

30th June 2022

# One Life Global Welfare

## Annual Report & Financial Statements

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## **The Report of the Trustees for the year ended 30 June 2022**

### **Introduction**

One Life Global Welfare (OLGW) is a humanitarian organisation responding to human sufferings in emergency and disaster situations all over the world regardless of race, gender, ethnicity, class and religion.

### **Governing Document**

One Life Global Welfare under its constitution is a UK registered charity (1165390) with the Charity Commission. It is a charity limited by guarantee organisation whose foundation was registered with the Charity Commission on 2<sup>nd</sup> of February 2016.

### **Message from the Trustees**

The Board of Trustees are satisfied with the performance of One Life Global Welfare during the year and the position at 30<sup>th</sup> June 2022.

There are three trustees.

- Khaleel Ahmed Mustafa - Chairman
- Farah Jahan Nasir
- Waquar Ahmed

As new trustees of OLGW, we feel honoured and privileged to contribute (and have responsibility) to One Life Global Welfare. The previous board of trustees have excelled in ensuring all activities of the charity were completed to their best of their ability, and it is understandable due to their accentuating circumstances, that they are not now able to continue to dedicate the time required to aid the expansion of OLGW.

We shall ensure that all work in helping those who are underprivileged and impoverished, both domestically and globally.

### **Public benefit**

The section of this report which refers to the charity's objectives and activities sets out the aims and objectives of the charity. With respect to this and in accordance with guidance provided by the Charity Commission (general guidance on public benefit), the trustees have concluded the following:

- The work carried out by the charity is directly and indirectly beneficial to the charitable sector and more specifically to those individuals in need
- The benefits are for the public and not unreasonably restricted in any way
- There is no detriment to any country, society, community or individual arising out of the Charity's activities

## **Objectives, Aims and Activities of the Charity**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

The prevention or relief of poverty in any part of the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The advancement of the Islamic religion for the benefit of the public.

Our objectives are set to reflect the aims and purpose of the charity. They are reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

## **Achievements during the year**

### **International Aid Programmes**

During this financial year, we have operated at a slower pace as we improve the quality of our work.

We have continued to focus our charitable projects on Nigeria, Pakistan, Uganda, Nepal, Sri Lanka and Togo.

During this particular accounting year we have focused more on these particular countries.

Thousands of families living in severe poverty have significantly benefitted with the delivery of our water, sustenance, education, disability and food projects.

### **Food Packs (locally sourced)**

Food packs were bought within the countries in which we operate and were provided in many areas affected by drought and general poverty. Approximately 5,000 food packs were handed out this year to families. We focused on many who had members who had a disability and were unable to earn an income to help provide for their families.



## Hot Meals

Approximately 100,000 fresh meals consisting of meat, vegetables, fruits and drinks have been distributed throughout the year. We have provided these meals in Uganda, Nigeria, Pakistan, Togo, Nepal and Sri Lanka focusing on people with special needs, widows, children and the elderly



## Water is Life Project

Millions of people suffer each day with access to no water or having to manage with unclean water.

Water projects continued in Pakistan through drilling bore holes and installing water pumps. 98 wells were bored and installed in Tharparkar region of Pakistan. The people there live in hot climate conditions and struggle each day due to lack of many resources.

In Nigeria, we drilled 13 deep wells. Not only providing for village families but also schools of mixed faiths. Many people travel far to fetch water. Many only have water from dirty streams used by cattle.

In Uganda, 7 wells were dug, and 10 wells were repaired for poor communities

In Nepal, 41 wells were dug and installed for poor communities. People appreciated and were grateful they have received a helping hand.



## Disability Support project

Our disabled persons support project, assisted poverty-stricken families. Life is hard enough in such areas, but having to also manage caring for young disabled children is even more challenging. OLGW was able to support their needs in the form of food packs per month in Uganda.

180 wheelchairs and special bikes were provided for special needs individuals in Pakistan and Nigeria.



## Education project

During this period, we continued to help support a school we built in Mbale, Uganda during 2020. Providing financial support for school meals each day as well as helping support costs for fencing and other licensing requirements by the local council. The school is providing secular education for all faiths and is doing well.

Fresh meals were provided for special needs school in Kwara state Nigeria. The school has 450 students with special needs. Our team cook hot meals and then distribute them. The school principal has praised our efforts for continuing to help the school since 2017.



In Sri Lanka, school students were provided with stationary, bags and bicycles.

## Sustenance Projects

During this period, efforts have been made to aid impoverished adults, especially widows and sole earners to earn a living. This has been made possible by delivering projects such as sewing machines, pepper grinders, Rickshaws and setting up simple stalls to sell items and make profit. These projects were implemented in Nigeria and Nepal.





## Qurbani (Ritual sacrifice following Eid al-Adha)

Countless people can only dream for meat and at this time of year and we try to provide thousands of people with quality meat.

A busy period, our Qurbani project in Pakistan, Uganda, Nigeria, Nepal and Togo provided thousands of impoverished people with fresh meat. Every donor who funded an animal for sacrifice in this project was provided with pictures as standard practice.



## UK Projects

Once a week, hot meals are provided for the homeless and impoverished people in Manchester. Our team works closely with a local cash and carry who generously donate all the ingredients and disposables. The meals are then cooked either by the local businesses (free of charge). The team of volunteers then congregate at the designated location where we serve the meals. A typical menu may include rice (boiled or pilau), meat curry (lamb or chicken) with vegetables or lentils, hot tea, cold drinks, biscuits and more than often, some form of dessert. On average approximately 100 individuals benefit from this service each week. Everyone is invited to return for refills and eat to their content.

## Deployments & Due Diligence

During this period, Visits were conducted to monitor previous water wells installed in Tharparkar, Pakistan. Winter aid was also distributed during October 2021 for impoverished families in Sukkar, Pakistan.

To successfully complete a proposed project, One Life Global Welfare, through due diligence, carefully selects non-political partners from the voluntary sector.



In future, opportunities may be provided for volunteers to join us on selected journeys. Due to the nature of our work, and the environments we visit, any prospective volunteer wishing to travel will be expected to undergo thorough vetting procedure including interviews, the meeting of strict requirements and adherence to a Code of Conduct.

Operating a robust monitoring policy, OLGW, through due diligence carefully selects non-political partners from the voluntary sector in order to successfully complete a proposed project where required.

Due to the nature of our work and the environments we visit any prospective volunteer wishing to travel are expected to undergo thorough interviews, meet strict requirements, and adhere to a well thought out code of conduct.

OLGW's robust, and transparent, monitoring policy, including stringent safeguards allows:

- recipients to understand OLGW's monitoring policy and allows them to successfully comply with it
- the quality of activities and services delivered to an agreed acceptable level of service.
- allows for sufficient financial controls in place, including the accounting of all expenditure.
- allows for all monies, funds and assets to be accounted for

Because of OLGW's robust monitoring policy, due diligence and safeguarding, several potential significant problems were identified and resolved. All potential problems were received by OLGW, and rapidly dealt with in accordance with OLGW's monitoring policies and procedures and allowed them to be resolved in an expedient manner, resulting in a negligible negative impact on our activities and activities.

Experience over the years of successful OLGW projects have allowed any practical pitfalls, to be learnt from, and where required integrated by OLGW to improve future performance and quality of service of projects.

### **Principal funding sources**

Our main funding sources are donations from general members of the public for our projects. We also collect religious dues from the Muslim community such as Zakat and Sadaqah.

Our main month for donations is the Islamic holy month of Ramadan and is generally our busiest period of the year. Ramadan 2022 was much busier than the previous year as the world slowly adjusts to the covid pandemic.

All funds raised are utilised on identified projects or pending appeals.

### **Future Plans**

One Life Global Welfare's future plans include:

- Continuing to deliver critical charitable aid in the countries we operate, building on our hard-won reputation as the charity of choice.
- Helping more poor communities in the developing world who suffer from a chronic lack of clean water.
- Supporting those vulnerable and impoverished people who are under privileged, lack skills and education with education projects.
- Providing critical aid to disabled and blind people who live in poverty.
- Providing effective and long-term support, by establishing projects to help widows and sole earners provide sustenance for themselves and their families.

## **Name, registered office, and constitution of the charity**

The full name of the charity is One Life Global Welfare.

Charity Number	1165390
Company Number	09641227
Registration Date	2 <sup>nd</sup> February 2016
Principle and Registered Address	One Life Global Welfare Manchester Paper (converter) Ltd Victoria Works William Road Gorton Manchester M18 7AY  Email: info:onelifeglobalwelfare.org.uk
Board of Trustees	Khaleel Ahmed Mustafa Farah Jahan Nasir Waqar Ahmed
Accountants	Virtus Financial Services Chartered Certified Accountants
Bankers	The Co-Operative Bank Plc

## **Structure, Governance and Management**

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the charity's operations. At these meetings they also make decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects in different parts of the world, as well as within the UK.

## **Risk Management**

The trustees continually assess the risks that the charity may face in our countries of operation, particularly those that are deemed as high risk. Currently, the trustees are satisfied that the necessary systems and procedures are in place to manage the risks that the charity may face.

Although we have always been vigilant in making sure procedures and monitoring systems are in place to ensure the charity mitigates risks, we believe it is current best practise, and for the foreseeable future, to focus our efforts on targeted countries, and enhance the quality of our work.

## **Financial Access**

The banking system is a key component of charities be able to deliver on it humanitarian commitments. If OLGW is not able to receive or transfer money securely, legally and reliably through trusted financial institutions, it simply cannot fulfil its purpose. The obstacles and delays charities such as OLGW face when moving funds to provide timely assistance to those in need have a direct impact on people's lives. We understand the needs of the financial institutions to conduct due diligence, however this must be balanced with an understanding that charities of all sizes have a role to play in the international humanitarian sector and we are grateful to for the relationship we have with The Co-Operative Bank, and their diligent staff for being highly professional and providing to be an ethical bank.

## **Covid Pandemic**

As a result of our risk assessments and the ongoing Covid global pandemic, like the prior year we have maintained the number of countries in which we program.

In terms of income OLGW is blessed that we have a core donor base of grass root supporters that give endlessly to our campaigns, our donors are primarily made up of the local community.

We continue to tightly control our non-charitable expenditure, hence we don't use large expensive campaigns to promote our work; instead, we focus on showcasing our impact via freely available social media platforms and our website <https://onelifeglobalwelfare.org.uk>.

Finally, whilst our reserves have increased during this period, this is because we are ensuring that we continue to work safely delivering aid. Utilising our volunteer base, we believe we have sufficient funds to meet core operating costs, and our beneficiaries that are suffering hardships due to natural disasters and the global economic downturn.

## **Free Reserves**

The Charity as at 30<sup>th</sup> June 2022 had free reserves of £70,121 (2021: £49,658). This has been decision to utilise our reserves to deliver more than ever, utilising our volunteer base we believe we have sufficient funds to meet core operating costs, our beneficiaries need including those based here in the UK that are suffering due to this global pandemic. We have already started to distribute food items to the poor and vulnerable within our surrounding areas, and in compliance with the Government advice on social distancing.

The charity's focus is on cash flow for financial sustainability. The charity's activities are managed in accordance with cash-flow available.

## **Going Concern**

The Board consider that One Life Global Welfare is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The trustees have considered the going concern assumption and are not aware of any significant doubts about the charity's ability to continue as a going concern.

## **Recruitment and appointment of new trustees**

The board of trustees have overall responsibility to recruit new trustees and volunteers.

In selecting volunteers, we take on-board experience, and skill sets, that will contribute towards success in the particular area, the person is being selected for. Formal interviews are performed.

OLGW has a strict policy with regards to aid trips, and hence only a select few individuals are allowed to travel to participate in projects abroad.

Many volunteers participate in raising funds, and contribute with the loading of aid onto containers, which are destined for countries in dire need of it.

## **Relationships between the charity and related parties**

The induction of new Trustees would include an explanation of the function of the Board of Trustees and appointing a mentor for the new member to the Board of Trustees. An overview of the organisation and its activities is provided. On-going appropriate training is recommended.

## **Financial Review**

### *Policies on reserves*

The trustees have reviewed the reserves of the charity. It is the intention of the charity to utilise the funds as it receives within a year of receiving them.

### *Availability and adequacy of assets of each of the funds*

The board of trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### *Transactions and Financial position*

The financial statements are set out on pages 20 to 28

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice and Section IA of FRS102 the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of a net inflow of £25,583, (£33,107) (2021), the majority of the expenditure is spent on delivering the charitable activities as stated in the Charity's aims and objectives.

## **Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the Statement of Recommended Practice and Section IA of FRS102.

In particular, charity law requires the Trustees, if they prepare accounts on an accrual's basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to:-

To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the charity legislation. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report, and the accountant preparing the accounts has no responsibilities in relation to the Trustees' report.

### **Audit Exemption**

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to the accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

This report was approved by the board of trustees on 16<sup>th</sup> March 2022

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa**

**Chairman**

**Report of the Independent Examiner to the trustees  
On the accounts of the Charity for the year ended 30 June 2022**

We report on the financial statements of the charity on pages 20 to 28

**Respective responsibilities of directors and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income did not exceed £1,000,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 in the next statement.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect of the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006 and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

The Examiner's relevant professional qualification is: Chartered Certified Accountant

Virtus Financial Services  
Chartered Certified Accountants  
Birmingham

The date upon which this report was completed is :-  
16<sup>th</sup> March 2023

**One Life Global Welfare  
Statement of Financial Activities  
for the year ended 30 June 2022**

		Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
	Notes	2022 £	2022 £	2022 £	2021 £
<b><i>Income and Endowments:</i></b>					
Donations	4	215,903	127,276	343,179	192,455
<b>Total Income</b>		<b>215,903</b>	<b>127,276</b>	<b>343,179</b>	<b>192,455</b>
<b><i>Expenditure</i></b>					
<i>Raising Funds</i>		485	-	485	286
Charitable activities	5	194,985	122,155	317,111	159,063
<b>Total Expenditure</b>		<b>195,441</b>	<b>122,155</b>	<b>317,596</b>	<b>159,348</b>
<b>Net Income/(Expenditure)</b>		<b>20,463</b>	<b>5,120</b>	<b>25,583</b>	<b>33,107</b>
Transfers of funds		-	-	-	-
<b>Net Movement in Funds</b>		<b>20,463</b>	<b>-</b>	<b>25,583</b>	<b>33,107</b>
<b>Reconciliation of Funds</b>					
<i>Total funds brought forward</i>		49,658	358	50,017	16,910
<b>Total Funds carried forward</b>	8	<b>70,121</b>	<b>5,478</b>	<b>75,599</b>	<b>50,017</b>

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 22 to 28 form an integral part of these accounts.

**Charity Balance Sheet**  
**One Life Global Welfare**  
**Balance Sheet as at 30 June 2022**

	Notes	2022 £	2021 £
<b><i>The assets and liabilities of the charity :</i></b>			
<b>Fixed assets</b>			
Tangible assets		-	-
<b>Total fixed assets</b>		<u>-</u>	<u>-</u>
<b>Current assets</b>			
Debtors			
Cash at bank and in hand		<u>77,852</u>	<u>51,319</u>
<b>Total current assets</b>		<u>77,852</u>	<u>51,319</u>
<b>Liabilities:-</b>			
Creditors falling due within one year	9	(2,253)	(1,303)
<b>Net current assets</b>		75,599	50,017
<b>Total assets less current liabilities</b>		<u>75,599</u>	<u>50,017</u>
<b>Net assets including pension asset / liability</b>		<u>75,599</u>	<u>50,017</u>
<b><i>The funds of the charity :</i></b>			
Unrestricted income funds		70,121	49,658
Restricted income funds		<u>5,478</u>	<u>358</u>
<b>Total charity funds</b>	8	<u>75,599</u>	<u>50,017</u>

*Khaleel Ahmed Mustafa*

**Khaleel Ahmed Mustafa**  
**Chairman**

Approved by the board of trustees on 16<sup>th</sup> March 2023

The notes on pages 22 to 28 form an integral part of these accounts.

## **Notes to the accounts**

### **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **a) Basis of preparation of the accounts**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Section IA of FRS102 and Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

OLGW meets the definition of a public entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction unless otherwise stated in the relevant accounting policy note.

#### **b) Preparation of the accounts on a going concern basis**

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

There were no key judgements made by the trustees which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next accounting period.

#### **c) Income**

Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### **d) Expenditure and irrevocable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities, includes the costs undertaken to further the purposes of the charity and their associated costs.
- Raising funds, where the charity incurs costs of fundraising costs.
- Support costs of activities for charitable purposes comprising any costs including salary costs of any staff that are involved with supporting the charitable activities.
  
- Governance costs shall include all expenditure directly incurred in the management of the charity's assets and compliance with charitable and statutory requirements.

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:-

## Notes to the accounts (continued)

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: On the basis of salary costs and estimated time spent on different activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### e) Tangible fixed assets

Individuals fixed assets costing £1,000 or more are capitalised at costs and depreciated over their estimated useful economic life on a straight-line basis. The charity has not acquired any assets over the capitalisation cost of £1,000 in the current year or prior year.

Computer and Office equipment	25%
-------------------------------	-----

### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments in short term deposit accounts.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and Provisions are normally recognised at their settlement amount after allowing for any trade Discounts due.

### i) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### j) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose. The Charity at present holds no restricted funds.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustee

**Notes to the accounts (continued)**

**2. Surplus for the financial year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
This is stated after crediting:		
Donations	343,179	192,455

**3. Expenses paid to trustees**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Travel and Accommodation	-	-
Telephone (Charity Business related)	-	-
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

**4. Income**

	<b>Humanitarian Relief</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	317,179	317,179	192,455
Donated Goods	26,000	26,000	-
<b>Total Income</b>	<b>343,179</b>	<b>343,179</b>	<b>192,455</b>

Donated Goods: 2021 - Nil

**Notes to the accounts (continued)**

**Expenditure**

<i>Raising funds</i>	485	485	286
<i>Charitable activities</i>	311,535	311,535	156,927
<i>Support Cost &amp; Compliance</i>	5,576	5,576	2,135
<b>Total Expenditure</b>	<b>317,596</b>	<b>317,596</b>	<b>159,348</b>
<b>Net Income by activity</b>	<b>25,583</b>	<b>25,583</b>	<b>33,107</b>

**5. Analysis of charitable expenditure by activity**

	<b>Humanitarian Relief</b>	<b>Total 2022</b>	<b>Total 2021</b>
<b>Nature of charitable expenditure</b>	<b>£</b>	<b>£</b>	<b>£</b>
Activities undertaken directly			
Bangladesh	1,210		871
Nepal	34,603		11,546
Nigeria	52,090		38,246
Pakistan	109,967		58,306
Sri Lanka	14,730		3,010
Togo	7,763		6,933
Uganda	53,772		23,796
UK	26,000		-
		300,135	142,708
Support costs of charitable activities (see Note 6)		16,976	16,355
<b>Total charitable expenditure analysed by activity</b>	<b>300,135</b>	<b>317,111</b>	<b>159,063</b>

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

#### 6. Analysis of Total Support Costs by Activity

	General Support	Total 2022	Total 2021
Nature of support costs	£	£	£
Activities undertaken directly	11,400	11,400	14,220
Support Costs & Compliance	5,576	5,576	2,135
<b>Total support costs analysed by activity</b>	16,976	16,976	16,355

#### 7. Staff Costs and Emoluments

	2022	2021
	£	£
Gross Salaries	11,400	11,400
Employers National Insurance	-	-
<b>Total</b>	<b>11,400</b>	<b>11,400</b>

#### Number of full time equivalent employees

	2022	2021
Operational Support & Admin	1	1

Volunteers have donated an unquantifiable amount of time to One Life Global Welfare of which is impossible to reflect.

There were no fees or other remuneration to the trustees.

There were no employees with emoluments in excess of £60,000 per annum.

**Notes to the accounts (continued)**

**8. Analysis of assets and liabilities representing funds**

<b>At 30 June 2022</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	72,374	5,479	77,852
Current Liabilities	<u>(2,253)</u>	<u>-</u>	<u>(2,253)</u>
	<u>70,121</u>	<u>5,479</u>	<u>75,599</u>

<b>At 30 June 2021</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	50,961	358	51,319
Current Liabilities	<u>(1,303)</u>	<u>-</u>	<u>(1,303)</u>
	<u>49,659</u>	<u>358</u>	<u>50,017</u>

The individual funds included above are :-

	Funds at 2021	Movements in Funds as below	Transfers Between Funds	Funds at 2022
	£	£	£	£
Humanitarian Relief	50,017	25,583	-	75,599
	<b>50,017</b>	<b>25,583</b>	<b>-</b>	<b>75,599</b>

Analysis of movements in funds as shown in the table above

Incoming Resources	Outgoing Resources	Gains & Losses	Movement In funds
£	£	£	£
343,179	317,596	-	25,583
<b>343,179</b>	<b>317,596</b>	<b>-</b>	<b>25,583</b>

**9. Creditors: amounts falling due within one year**

	2022 £	2021 £
Trade creditors	1,250	1,250
Taxes & Social Security	74	53
Salaries	929	-
<b>Total</b>	<b>2,253</b>	<b>1,303</b>

10. **Endowment Funds** The charity had no endowment funds in the year ended 2022 or in the year ended 2021

**One Life Global Welfare**

England & Wales - Charity number 1165390

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# Accounts

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Registered Charity Number: 1165390  
Company Registration Number: 09641227

**One Life Global Welfare**

**Annual Report & Financial  
Statements**

30th June 2021

# One Life Global Welfare

## Annual Report & Financial Statements

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## **The Report of the Trustees for the year ended 30 June 2021**

### **Introduction**

One Life Global Welfare (OLGW) is a humanitarian organisation responding to human sufferings in emergency and disaster situations all over the world regardless of race, gender, ethnicity, class and religion.

### **Governing Document**

One Life Global Welfare under its constitution is a UK registered charity (1165390) with the Charity Commission. It is a charity limited by guarantee organisation whose foundation was registered with the Charity Commission on 2<sup>nd</sup> of February 2016.

### **Message from the Trustees**

The Board of Trustees are satisfied with the performance of One Life Global Welfare during the year and the position at 30<sup>th</sup> June 2021.

There are three trustees.

- Khaleel Ahmed Mustafa - Chairman – Appointed 2<sup>nd</sup> March 2020
- Farah Jahan Nasir – Appointed 2<sup>nd</sup> April 2020
- Waquar Ahmed – Appointed 15<sup>th</sup> November 2021

As new trustees of OLGW, we feel honoured and privileged to contribute (and have responsibility) to One Life Global Welfare. The previous board of trustees have excelled in ensuring all activities of the charity were completed to their best of their ability, and it is understandable due to their accentuating circumstances, that they are not now able to continue to dedicate the time required to aid the expansion of OLGW.

We shall ensure that all work in helping those who are underprivileged and impoverished, both domestically and globally.

Former Trustees:

- Sobia Yaquab - Trustee- Resigned - 15<sup>th</sup> November 2021

### **Public benefit**

The section of this report which refers to the charity's objectives and activities sets out the aims and objectives of the charity. With respect to this and in accordance with guidance provided by the Charity Commission (general guidance on public benefit), the trustees have concluded the following:

- The work carried out by the charity is directly and indirectly beneficial to the charitable sector and more specifically to those individuals in need
- The benefits are for the public and not unreasonably restricted in any way
- There is no detriment to any country, society, community or individual arising out of the Charity's activities

## **Objectives, Aims and Activities of the Charity**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The principal objectives set out by the charity and contained within our trust deeds, are summarised as follows:

The prevention or relief of poverty in any part of the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The advancement of the Islamic religion for the benefit of the public.

Our objectives are set to reflect the aims and purpose of the charity. They are reviewed and assessed by the Trustees to ensure they continue to reflect our aims. The Charity Commission's guidance notes have been consulted in formulating these objectives.

## **Achievements during the year**

### **International Aid Programmes**

Since the establishment of One Life Global Welfare, we have been continually busy. Our charitable projects have continued to focus on Nigeria, Pakistan, Uganda, Nepal, Sri Lanka, Togo and the United Kingdom.

During this particular accounting year we have focused more on these particular countries.

Countless families living in severe poverty have significantly benefitted with the delivery of clean water, food and clothing

### **Food Packs (locally sourced)**

Food packs were bought within the countries in which we operate, and were provided in many areas affected by drought and general poverty.

Thousands of families has benefitted with food packs which were locally sourced throughout the year.

### **Hot Meals**

Hot meals consisting of meat and vegetables have been provided for thousands of people throughout the year. We have provided these meals in Uganda, Nigeria, Pakistan, Togo, Nepal, Sri Lanka and Bangladesh focusing on people with special needs, widows, children and the elderly.

### **Water is Life Project**

Millions of people suffer each day with access to no water, or having to manage with unclean water for Millions of people needlessly suffer everyday across the World having no water, or managing dirty water to drink and use.

Water projects continued in Pakistan through drilling bore holes and installing water pumps.

In Nigeria, we drilled for water providing impoverished villages with wells, so they had access to clean water, and we observed that by providing people with well's gave them access to clean water not only for drinking, but also ensured some degree of safety for young children and women, who no longer had to search or travel through dangerous areas to find water.

During this year we also provided wells for thousands of poor families in Nigeria, Somalia, Pakistan, Nepal and Uganda.

### **Disability Support project**

Our disabled persons support project, assisted poverty-stricken families. Life is hard enough in such areas, but having to also manage caring for young disabled children is even more challenging. OLGW was able to support their needs in the form of food packs per month in Uganda.

### **Education project**

During this period, another school building was completed in Uganda to help a poor community in Mbale, Uganda. Due to covid restrictions there had been some delays in regards to the opening of the school. Managed by our partners As Sabur charity. The school is now open and functioning well providing primary education for 150 local children.

### **Sustenance Projects**

During this period, efforts have been made to aid impoverished adults, especially widows and sole earners to earn a living. This has been made possible by delivering projects such as sewing training and providing them with the tools necessary to provide for themselves and their impoverished families.

Such projects were successfully implemented in Bangladesh.

### **Qurbani (Ritual sacrifice following Eid al-Adha)**

Countless people can only dream for meat and at this time of year and we try to provide thousands of people with quality meat.

A busy period, our Qurbani project in Pakistan, Uganda, Nigeria, Nepal and Togo provided thousands of impoverished people with fresh meat. Every donor who funded an animal for sacrifice in this project was provided with pictures as standard practice.

### **UK Projects**

Once a week, hot meals are provided for the homeless and impoverished people in Manchester. Our team works closely with a local cash and carry who generously donate all the ingredients and disposables. The meals are then cooked either by individual volunteers or by local businesses (free of charge). The team of volunteers then congregate at the designated location where we serve the meals. A typical menu may include rice (boiled or pilau), meat curry (lamb or chicken) with vegetables or lentils, hot tea, cold drinks, biscuits and more than often, some form of dessert. On average approximately 50 individuals benefit from this service each week. Everyone is invited to return for refills and eat to their content.

### **Deployments & Due Diligence**

During this period, no visits were planned due to covid restrictions.

In order to successfully complete a proposed project, One Life Global Welfare, through due diligence, carefully selects non-political partners from the voluntary sector.

In future, opportunities may be provided for volunteers to join us on selected journeys. Due to the nature of our work, and the environments we visit, any prospective volunteer wishing to travel will be expected to undergo thorough vetting procedure including interviews, the meeting of strict requirements and adherence to a Code of Conduct.

Operating a robust monitoring policy, OLGW, through due diligence carefully selects non-political partners from the voluntary sector in order to successfully complete a proposed project where required

Due to the nature of our work and the environments we visit any prospective volunteer wishing to travel are expected to undergo thorough interviews, meet strict requirements and adhere to a well thought out code of conduct.

OLGW's robust, and transparent, monitoring policy, including stringent safeguards allows:

- recipients to understand OLGW's monitoring policy and allows them to successfully comply with it
- the quality of activities and services delivered to an agreed acceptable level of service
- allows for sufficient financial controls in place, including the accounting of all expenditure
- allows for all monies, funds and assets to be accounted for

Because of OLGW's robust monitoring policy, due diligence and safeguarding, several potential significant problems were identified and resolved. All potential problems were received by OLGW, and rapidly dealt with in accordance with OLGW's monitoring policies and procedures and allowed them to be resolved in an expedient manner, resulting in a negligible negative impact on our activities and activities.

Experience over the years of successful OLGW projects have allowed any practical pitfalls, to be learnt from, and where required integrated by OLGW to improve future performance and quality of service of projects.

### **Principal funding sources**

Our main funding sources are donations from general members of the public for our projects. We also collect religious dues from the Muslim community such as Zakat and Sadaqah.

Our main month for donations is the Islamic holy month of Ramadan, and is generally our busiest period of the year. Ramadan 2021 was much busier than the previous year as the world slowly adjusts to the covid pandemic.

All funds raised are utilised on identified projects, or pending appeals.

### **Future Plans**

One Life Global Welfare's future plans include:

- Continuing to deliver critical charitable aid in the countries we operate; building on our hard-won reputation as the charity of choice.
- Helping more poor communities in the developing world who suffer from a chronic lack of clean water.
- Supporting those vulnerable and impoverished people who are under privileged, lack skills and education with education projects.
- Providing critical aid to disabled and blind people who live in poverty.
- Providing effective and long term support, by establishing projects to help widows and sole earners provide sustenance for themselves and their families.
- Develop a strategy to enable swift first response to unexpected disasters worldwide.

## **Name, registered office and constitution of the charity**

The full name of the charity is One Life Global Welfare.

Charity Number	1165390
Company Number	09641227
Registration Date	2 <sup>nd</sup> February 2016
Principle and Registered Address	One Life Global Welfare Manchester Paper (converter) Ltd Victoria Works William Road Gorton Manchester M18 7AY  Email: info:onelifeglobalwelfare.org.uk
Board of Trustees	Khaleel Ahmed Mustafa Farah Jahan Nasir Waqar Ahmed
Accountants	Virtus Financial Services Chartered Certified Accountants
Bankers	The Co-Operative Bank Plc

## **Structure, Governance and Management**

Appointed trustees are responsible for general management and control of the charity and to ensure that it operates within the guidelines dictated by the Charity Commission and its own governing documents.

The trustees meet regularly to discuss and review the charity's operations. At these meetings they also make decisions relating to the running of the charity and its activities, mainly the delivery of humanitarian aid projects in different parts of the world, as well as within the UK.

## **Risk Management**

The trustees continually assess the risks that the charity may face in our countries of operation, particularly those that are deemed as high risk. Currently, the trustees are satisfied that the necessary systems and procedures are in place to manage the risks that the charity may face.

Although we have always been vigilant in making sure procedures and monitoring systems are in place to ensure the charity mitigates risks, we believe it is current best practise, and for the foreseeable future, to focus our efforts on targeted countries, and enhance the quality of our work.

## **Financial Access**

The banking system is a key component of charities be able to deliver on its humanitarian commitments. If OLGW is not able to receive or transfer money securely, legally and reliably through trusted financial institutions, it simply cannot fulfil its purpose. The obstacles and delays charities such as OLGW face when moving funds to provide timely assistance to those in need have a direct impact on people's lives. We understand the needs of the financial institutions to conduct due diligence, however this must be balanced with an understanding that charities of all sizes have a role to play in the international humanitarian sector and we are grateful to for the relationship we have with The Co-Operative Bank, and their diligent staff for being highly professional and providing to be an ethical bank.

## **Covid Pandemic**

As a result of our risk assessments and the ongoing Covid-19 global pandemic we have significantly reduced the number of countries in which we program. Hence funds raised are much lower than in prior years.

In terms of income OLGW is blessed that we have a core donor base of grass root supporters that give endlessly to our campaigns, our donors are primarily made up of the local community.

Due to logical issues, we did not undertake any in kind goods (container) projects

Furthermore, our expenditure costs are tightly controlled we don't use large expensive campaigns to promote our work; instead, we focus on showcasing our impact via freely available social media platforms and our website <https://onelifeglobalwelfare.org.uk>.

Finally, whilst our reserves have increased during this period, this is because we are ensuring that we continue to work safely delivering aid. Utilising our volunteer base, we believe we have sufficient funds to meet core operating costs, our beneficiaries that are suffering due to this global pandemic. We have already started to distribute food items to the poor and vulnerable within our surrounding areas, and in compliance with the Government advice on social distancing.

## **Free Reserves**

The Charity as at 30<sup>th</sup> June 2021 had free reserves of £49,658 (2020: £16,552). This has been decision to utilise our reserves to deliver more than ever, utilising our volunteer base we believe we have sufficient funds to meet core operating costs, our beneficiaries need including those based here in the UK that are suffering due to this global pandemic. We have already started to distribute food items to the poor and vulnerable within our surrounding areas, and in compliance with the Government advice on social distancing.

The charity's focus is on cash flow for financial sustainability. The charity's activities are managed in accordance with cash-flow available.

## **Going Concern**

The Board consider that One Life Global Welfare is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The trustees have considered the going concern assumption and are not aware of any significant doubts about the charity's ability to continue as a going concern.

## **Recruitment and appointment of new trustees**

The board of trustees have overall responsibility to recruit new trustees and volunteers.

In selecting volunteers, we take on-board experience, and skill-sets, that will contribute towards success in the particular area, the person is being selected for. Formal interviews are performed.

OLGW has a strict policy with regards to aid trips, and hence only a select few individuals are allowed to travel to participate in projects abroad.

Many volunteers participate in raising funds, and contribute with the loading of aid onto containers, which are destined for countries in dire need of it.

## **Relationships between the charity and related parties**

The induction of new Trustees would include an explanation of the function of the Board of Trustees and appointing a mentor for the new member to the Board of Trustees. An overview of the organisation and its activities is provided. On-going appropriate training is recommended.

## **Financial Review**

### *Policies on reserves*

The trustees have reviewed the reserves of the charity. It is the intention of the charity to utilise the funds as it receives within a year of receiving them.

### *Availability and adequacy of assets of each of the funds*

The board of trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### *Transactions and Financial position*

The financial statements are set out on pages 12 to 21

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice and Section IA of FRS102 the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of a net inflow of £33,107, (£11,216) (2020), the majority of the expenditure is spent on delivering the charitable activities as stated in the Charity's aims and objectives.

## **Trustees' Responsibilities**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the Statement of Recommended Practice and Section IA of FRS102.

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to:-

To prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the charity legislation. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report, and the accountant preparing the accounts has no responsibilities in relation to the Trustees' report.

### **Audit Exemption**

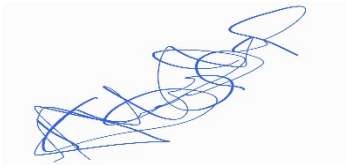
For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to the accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

This report was approved by the board of trustees on 22<sup>nd</sup> March 2022

A handwritten signature in blue ink, appearing to be 'Khaleel Ahmed Mustafa', written in a cursive style.

**Khaleel Ahmed Mustafa**

**Chairman**

**Report of the Independent Examiner to the trustees  
On the accounts of the Charity for the year ended 30 June 2021**

We report on the financial statements of the charity on pages 12 to 21

**Respective responsibilities of directors and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income did not exceed £1,000,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 in the next statement.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect of the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006 and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

The Examiner's relevant professional qualification is: Chartered Certified Accountant

Virtus Financial Services  
Chartered Certified Accountants  
Birmingham

The date upon which this report was completed is :-  
23<sup>rd</sup> March 2022

**One Life Global Welfare  
Statement of Financial Activities  
for the year ended 30 June 2021**

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Last Year Total Funds 2020 £
<b><i>Income and Endowments:</i></b>					
Donations	4	147,872	44,583	192,455	328,807
<b>Total Income</b>		<b>147,872</b>	<b>44,583</b>	<b>192,455</b>	<b>328,807</b>
<b><i>Expenditure</i></b>					
<i>Raising Funds</i>		286	-	286	1,783
Charitable activities	5	114,480	44,583	159,063	338,240
<b>Total Expenditure</b>		<b>114,765</b>	<b>44,583</b>	<b>159,348</b>	<b>340,023</b>
<b>Net Income/(Expenditure)</b>		<b>33,107</b>	<b>-</b>	<b>33,107</b>	<b>(11,216)</b>
Transfers of funds		-	-	-	-
<b>Net Movement in Funds</b>		<b>33,107</b>	<b>-</b>	<b>33,107</b>	<b>(11,216)</b>
<b>Reconciliation of Funds</b>					
<i>Total funds brought forward</i>		16,552	358	16,910	28,126
<b>Total Funds carried forward</b>	8	<b>49,658</b>	<b>358</b>	<b>50,017</b>	<b>16,910</b>

All activities derive from continuing operations

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 21 form an integral part of these accounts.

**Charity Balance Sheet  
One Life Global Welfare  
Balance Sheet as at 30 June 2021**

	Notes	2021 £	2020 £
<b><i>The assets and liabilities of the charity :</i></b>			
<b>Fixed assets</b>			
Tangible assets		-	-
<b>Total fixed assets</b>		-	-
<b>Current assets</b>			
Debtors			
Cash at bank and in hand		51,319	19,162
<b>Total current assets</b>		51,319	19,162
<b>Liabilities:-</b>			
Creditors falling due within one year	9	(1,303)	(2,252)
<b>Net current assets</b>		50,017	16,910
<b>Total assets less current liabilities</b>		50,017	16,910
<b>Net assets including pension asset / liability</b>		50,017	16,910
<b><i>The funds of the charity :</i></b>			
Unrestricted income funds		49,658	16,552
Restricted income funds		358	358
<b>Total charity funds</b>	8	50,017	16,910



**Khaleel Ahmed Mustafa  
Chairman**

Approved by the board of trustees on 22<sup>nd</sup> March 2022

The notes on pages 14 to 21 form an integral part of these accounts.

## **Notes to the accounts**

### **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **a) Basis of preparation of the accounts**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Section IA of FRS102 and Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The charity has taken advantage of the exemption from the requirement to produce a cash flow statement.

OLGW meets the definition of a public entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction unless otherwise stated in the relevant accounting policy note.

#### **b) Preparation of the accounts on a going concern basis**

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

There were no key judgements made by the trustees which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next accounting period.

#### **c) Income**

Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### **d) Expenditure and irrevocable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities, includes the costs undertaken to further the purposes of the charity and their associated costs.
- Raising funds, where the charity incurs costs of fundraising costs.
- Support costs of activities for charitable purposes comprising any costs including salary costs of any staff that are involved with supporting the charitable activities.
  
- Governance costs shall include all expenditure directly incurred in the management of the charity's assets and compliance with charitable and statutory requirements.

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:-

## Notes to the accounts (continued)

There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: On the basis of salary costs and estimated time spent on different activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### e) Tangible fixed assets

Individuals fixed assets costing £1,000 or more are capitalised at costs and depreciated over their estimated useful economic life on a straight-line basis. The charity has not acquired any assets over the capitalisation cost of £1,000 in the current year or prior year.

Computer and Office equipment	25%
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### f) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### g) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments in short term deposit accounts.

### h) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and Provisions are normally recognised at their settlement amount after allowing for any trade Discounts due.

### i) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### j) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose. The Charity at present holds no restricted funds.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustee

**Notes to the accounts (continued)**

**2. Surplus for the financial year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
This is stated after crediting:		
Donations	192,455	328,807

**3. Expenses paid to trustees**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Travel and Accommodation	-	-
Telephone (Charity Business related)	-	-
<b>Total</b>	<b>Nil</b>	<b>Nil</b>

**4. Income**

	<b>Humanitarian Relief</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>			
Donations	192,455	192,455	296,407
Donated Goods			32,400
<b>Total Income</b>	<b>192,455</b>	<b>192,455</b>	<b>328,807</b>

Donated Goods: 2021 - Nil

**Notes to the accounts (continued)**

**Expenditure**

<i>Raising funds</i>	286	286	1,783
<i>Charitable activities</i>	156,927	156,927	335,071
<i>Support Cost &amp; Compliance</i>	2,135	2,135	3,169
<b>Total Expenditure</b>	<b>159,348</b>	<b>159,348</b>	<b>340,023</b>
<b>Net Income by activity</b>	<b>33,107</b>	<b>33,107</b>	<b>(11,216)</b>

**5. Analysis of charitable expenditure by activity**

<b>Nature of charitable expenditure</b>	<b>Humanitarian Relief</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Activities undertaken directly			
Bangladesh	871		4,502
Cambodia	-		13,769
India	-		9,900
Mali	-		18,008
Myanmar	-		24,045
Nepal	11,546		-
Nigeria	38,246		39,670
Pakistan	58,306		31,281
Palestine	-		26,868
Somalia	-		47,109
Sri Lanka	3,010		3,540

Togo	6,933		-
Uganda	23,796		41,522
UK	-		2,400
Yemen	-		61,057
		142,708	323,671
Support costs of charitable activities (see Note 6)		16,355	14,569
<b>Total charitable expenditure analysed by activity</b>		<u>142,708</u>	<u>338,240</u>

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

#### 6. Analysis of Total Support Costs by Activity

	General Support	Total 2021	Total 2020
Nature of support costs	£	£	£
Activities undertaken directly	14,220	14,220	11,400
Support Costs & Compliance	2,135	2,135	3,169
<b>Total support costs analysed by activity</b>	<u>16,355</u>	<u>16,355</u>	<u>14,569</u>

## 7. Staff Costs and Emoluments

	2021	2020
	£	£
Gross Salaries	11,400	11,400
Employers National Insurance	-	-
<b>Total</b>	<b>11,400</b>	<b>11,400</b>

Number of full time equivalent employees	2021	2020
Operational Support & Admin	1	1

Volunteers have donated an unquantifiable amount of time to One Life Global Welfare of which is impossible to reflect.

There were no fees or other remuneration to the trustees.

There were no employees with emoluments in excess of £60,000 per annum.

Notes to the accounts (continued)

8. Analysis of assets and liabilities representing funds

<b>At 30 June 2021</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	50,961	358	51,319
Current Liabilities	<u>(1,303)</u>	<u>-</u>	<u>(1,303)</u>
	<u>49,659</u>	<u>358</u>	<u>50,017</u>

<b>At 30 June 2020</b>	<b>Unrestricted funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	-	-	-
Current Assets	18,804	358	19,162
Current Liabilities	<u>(2,252)</u>	<u>-</u>	<u>(2,252)</u>
	<u>16,552</u>	<u>358</u>	<u>16,910</u>

The individual funds included above are :-

	Funds at 2020	Movements in Funds as below	Transfers Between Funds	Funds at 2021
	£	£	£	£
Humanitarian Relief	16,910	33,107	-	50,017
	<b>16,910</b>	<b>33,107</b>	<b>-</b>	<b>50,017</b>

Analysis of movements in funds as shown in the table above

Incoming Resources	Outgoing Resources	Gains & Losses	Movement In funds
£	£	£	£
192,455	159,348	-	33,107
<b>192,455</b>	<b>159,348</b>	<b>-</b>	<b>33,107</b>

**9. Creditors: amounts falling due within one year**

	2021 £	2020 £
Trade creditors	1,250	1,250
Taxes & Social Security	53	74
Salaries		928
<b>Total</b>	<b>1,303</b>	<b>2,252</b>

10. **Endowment Funds** The charity had no endowment funds in the year ended 2021 or in the year ended 2020