

Jamiatus Salihat Trust

Report and Accounts

31 March 2023

Jamiatus Salihat Trust

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Jamiatus Salihat Trust
Charity Information
for the period ended 31 March 2023

Address

19 Bala Close
Blackburn
Lancashire
BB1 8JA

Charity registration number: 1175331

Trustees

Mr Mohmedyasir Abdulhaq Maulvi
Mr Imran Mohamed Chati
Mr Ziyaulhaq Sanaullah Ahmed
Mr Mohamed Shafi Ahmed

Appointed independent examiner

M A Ibrahim (FCCA)

Accountants

M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Bankers

NatWest Bank Plc
35 King William Street
Blackburn
Lancashire
BB1 7DL

Jamiatus Salihat Trust
Trustees' annual report
for the period ended 31 March 2023

Charity registration number: 1175331

The Annual Report is fully SORP compliant and sets out how the trustees have met their obligations.

The Financial Statement is fully SORP compliant and includes the incoming resources and resources expended.

Objectives and activities

The objects of the charity are set out in the constitution are summarised as follows:

The relief of poverty and sickness, promotion of good health and the advancement of Islamic religion worldwide.

Helping to relief poverty internationally by supporting organisations which provide education to poor children by way of donations.

Actively seeking out organisations which require aided support to help fund these organisations in the interest of public benefit.

The advancement of education of orphans and underprivileged children, particular but not exclusively in India by the provision of grants.

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Achievements and performance

The Charity carries out a wide range of activities in pursuance of its charitable aims:

In previous reporting periods we mentioned that it was an exceptionally challenging period for our projects in India. The primary reason was the Covid 19 pandemic and it affected India really badly. Due to this the organisations we support remained closed for a significant period of the reporting year hence our charitable activities were limited. We are pleased to report that now that the pandemic has eased our projects are up and running on a more sustained basis.

Eid ul Fitr and Eid ul Adha Project

The trust provided and financed catering for students at Jamiatus Salihat to celebrate the festival of Eid ul Fitr and Eid ul Adha and also a few other special occasions.

Student stipend

Our trust sponsored stipends for 80 students from poor family backgrounds to study at Jamiatus Salihat.

Medical/Hospital Unit

The trust financed the medical facilities in Jamiatus Salihat, India where all students, staff and their families were provided with medical treatment and medicine etc and also the trust paid for off-site medical treatment for poor students.

Electricity and Gas

The Trust funded electricity and gas utility costs of Jamiatus Salihat in Gujrat India

Catering and Food

The Trust assisted in buying wholesale food items such as rice, flour, sugar and cooking oil for cooking purposes.

Jamiatus Salihat Trust
Trustees' annual report
for the period ended 31 March 2023

Real life Skills

The trust provided funding for the following:
Provide IT lessons and training,
Embroidery and sewing qualifications,
English classes and extra-curricular lessons,
Food Technology.

Visits

During the accounting period two of the trustees Mr Ziaulhaq Sanaullah Ahmed and Mr Mohamed Shafi Ahmed visited Jamiatus Salihat, India, to assess and see the projects first hand and ensure they are running smoothly. The trustees are happy with the outcome of their visit and the controls in place.

Regular contact is maintained to assess the progress of the projects undertaken.

Structure, governance and management

Jamiatus Salihat Trust is registered as a Charity with The Charity Commission under charity no: 1175331.

The Charity is regulated by declaration of the trust deed dated 5th July 2017.

Appointment of charity trustees

Appointment of trustees is governed by the Trust Deed of the charity. Trustees are sought all year to relevant people with a link or understanding to these projects. The charity is always on the look for potential trustees, staff and volunteers to progress its work.

Reference and administrative details

See preceding page under 'Charity Information'.

Names of the charity trustees who manage the charity

All trustees are named on the preceding page under 'Charity Information'.

Financial review and reserves policy

A substantial increase in donations by individuals was achieved towards the end of the year and in particular the Ramadhan period. Office overheads were generally unchanged this year. Funds available are sufficient to permit the Trust to continue in operation in the medium to long term, together with the continued support from the donors.

The trustees actively review the major risk, which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

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

There are no uncertainties about the charity continuing as a going concern.

The Trustees would like to thank all those who assisted us with their moral and financial support and trust they continue to do so.

Jamiatus Salihat Trust
Trustees' annual report
for the period ended 31 March 2023

Statement of Trustee's responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period in preparing these financial statements, the trustees are required to:-

- Select suitable accounting policies to be applied consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and,
- Prepare the financial statements on the going concern bases unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustees and signed on its behalf by:

Mr Ziyaulhaq Sanaullah Ahmed
Trustee

Date: 14/08/2023

Jamiatus Salihat Trust

Independent Examiner's Report to the Trustees of Jamiatus Salihat Trust

I report to the trustees on my examination of the accounts of Jamiatus Salihat Trust (the Trust) for the period ended 31 March 2023.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

The appointed independent examiner of the trust:

M A Ibrahim (FCCA) for and on behalf of
M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Date: 14/08/2023

Jamiatus Salihat Trust
Statement of financial activities
for the period ended 31 March 2023

	Notes	Unrestricted funds £	Restricted income funds £	Total 2023 £	Total 2022 £
Income	3				
Income and endowments from:					
Donations and legacies		69,027	-	69,027	39,841
Expenditure	4				
Expenditure on:					
Charitable activities		120,986	-	120,986	38,738
Net income/(expenditure) for the year		<u>(51,959)</u>	<u>-</u>	<u>(51,959)</u>	<u>1,103</u>
Reconciliation of funds					
Total funds brought forward		90,521	-	90,521	89,418
Net incoming resources for the year		<u>(51,959)</u>	<u>-</u>	<u>(51,959)</u>	<u>1,103</u>
Total funds carried forward		<u>38,561</u>	<u>-</u>	<u>38,561</u>	<u>90,521</u>

Jamiatus Salihat Trust
Balance Sheet
At 31 March 2023

	Notes	Unrestricted funds £	Restricted income funds £	Total 2023 £	Total 2022 £
Current assets					
Cash at bank and in hand		39,061	-	39,061	90,971
		<u>39,061</u>	<u>-</u>	<u>39,061</u>	<u>90,971</u>
Creditors: amounts falling due within one year					
Trade creditors and accruals	6	500	-	500	450
Net current assets		<u>38,561</u>	<u>-</u>	<u>38,561</u>	<u>90,521</u>
Net assets		<u>38,561</u>	<u>-</u>	<u>38,561</u>	<u>90,521</u>
Funds of the Charity	7				
Unrestricted funds		38,561	-	38,561	90,521
Total funds		<u>38,561</u>	<u>-</u>	<u>38,561</u>	<u>90,521</u>

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

Mr Mohamed Shafi Ahmed
Trustee

Date: 14/08/2023

Jamiatus Salihat Trust
Notes to the Accounts
for the period ended 31 March 2023

Basis of preparation

1 Basis of accounting

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102 and charities SORP (FRS 102) effective 1 January 2019, published by the Charity Commission in England & Wales.

The charity is a public benefit entity.

2 Accounting Policies

Income

Income from charitable activities and voluntary donations are included in full in the Statement of Financial Activities when received. The value of services provided by volunteers has not been included.

Expenditure

Expenditure is included in the accounts on an accruals basis.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fittings and equipment	5% Straight line
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The trustees are of the opinion that the depreciation charge for the buildings is not required as the buildings are maintained and the expenditure reflected in the income and expenditure account.

Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the charity without further specified purpose and are available as general funds.

Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the charity. Restricted funds may be restricted income funds, which are spent at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity, or they may be endowment funds, where the assets are required to be invested, or retained for actual use, rather than spent.

Endowment Waqaf funds

Endowment Waqaf funds as applied to mosque property is a religious endowment. The properties under Waqaf endowment are dedicated to Allah SWT for public benefit on a perpetual basis. Restricted Fixed Waqaf funds cannot be gifted, granted or disposed.

Jamiatus Salihat Trust
Notes to the Accounts
for the period ended 31 March 2023

3 Analysis of income	Unrestricted funds £	Restricted income funds £	2023 Total funds £	2022
				Prior year £
Donations and legacies				
Donations	69,027	-	69,027	39,841
Total	69,027	-	69,027	39,841
Total income	69,027	-	69,027	39,841

4 Analysis of expenditure	Unrestricted funds £	Restricted income funds £	2023 Total funds £	2022
				Prior year £
Expenditure on charitable activities				
Grants & Donations	120,000	-	120,000	37,500
Stationery, postage and printing	396	-	396	738
Accountancy fees	350	-	350	350
Independent examiner's fee	150	-	150	150
Bank charges	90	-	90	-
Total	120,986	-	120,986	38,738
Total expenditure	120,986	-	120,986	38,738

5 Grants made to institutions

Name of institutions	Purpose	2023
		£
Jamiatus Swalihah, India	See trustees report	120,000
		120,000

Jamiatus Salihat Trust
Notes to the Accounts
for the period ended 31 March 2023

6 Creditors	2023	2022
Analysis of creditors:		
	£	£
Accruals	500	450
	<u>500</u>	<u>450</u>

7 Analysis of fund assets and liabilities

	Unrestricted funds	Restricted income funds	Total 2023
	£	£	£
Current assets	39,061	-	39,061
Current liabilities	(500)	-	(500)
	<u>38,561</u>	<u>-</u>	<u>38,561</u>

8 Details of certain items of expenditure

	2023	2022
	£	£
Fees for examination of the accounts		
Independent examiner's fees	<u>150</u>	<u>150</u>

9 Transactions with trustees and related parties.

There were no benefits, expenses or remuneration paid to the Trustees or persons connected to them.

10 Employees	2023	2022
	Number	Number
Average number of employees	<u>-</u>	<u>-</u>

No employee received emoluments of more than £60,000.