

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales · Charity number 1184149

Details

Other names	FOMWAG UK
Status	Registered
Legal form	CIO
Registered	2019-06-28
Register	View on the Charity Commission register

Contact

Address	73 Heathfield Drive Mitcham CR4 3RD
Phone	02086468265
Email	fomwaguk@hotmail.com

Activities

Objects: 1.THE PREVENTION OR RELIEF OF POVERTY.WE PROVIDE HUMANITARIAN SERVICES TO ALL.2.THE ADVANCEMENT AND TEACHING OF THE ISLAMIC FAITH AND ITS VALUES FOR PUBLIC BENEFIT IN THE UK. THE PROVISION OF HUMANITARIAN SERVICES FOR ALL FOR THE PURPOSES OF COMMUNITY COHENSION AND DEVELOPMENT BY ORGANISING PUBLIC SEMINARS AND WORKSHOPS AND PROMOTING THE UNDERSTANDING OF OTHER FAITHS AMONG MUSLIM WOMEN AND THE GENERAL PUBLIC.3.THE ADVANCEMENT OF EDUCATION, MAINLY BUT NOT EXCLUSIVELY AND FOR PUBLIC BENEFIT, AMONG YOUNG AND ELDRERLY MUSLIM WOMEN IN THE UK AND IN GHANA THROUGH THE PROVISION OF WEEKEND AND HOLIDAY CLASSES, HOMEWORK CLUBS AND FINANCIAL SUPPORT TO NEEDY PUPILS.4.THE RELIEF OF THOSE, MAIN,Y BUT NOT EXCLUSIVELY AND FOR PUBLIC BENEFIT, MUSLIM WOMEN IN NEED BY REASON OF YOUTH, AGE, GENDER, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE IN THE UK AND GHANA THROUGH FINANCIAL ASSISTANCE, HEALTH PROMOTION SEMINARS AND WORKSHOPS.

Activities: (a) The organisation organises seminars, workshops etc to explain the tenets of Islam to others. Muslim leaders /Imams participate in the seminars for the community to promote the understanding of other faiths among Muslim women and youth. We undertake pastoral work, including visiting the sick and the bereaved. We promote Islam through the staging of events,meet and provide humanitarian services.

Classification

- **How:** Provides Other Finance, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£19,890	£20,085	-	-
2024-03-31	£21,121	£20,506	-	-
2023-03-31	£16,987	£17,455	-	-
2022-03-31	£14,266	£14,063	-	-
2021-03-31	£12,823	£12,622	-	-

Trustees

Name	Role	Appointed
ADJARA SHARDOW	Chair	2019-06-16
AMSHAWU ALHASSAN		2024-04-01
Aisha Durrant		2019-06-16
BELQUIS ABDUL RAHMAN		2019-06-16
FATIMAH BARTLEY		2019-06-16
SAADATU YUSUF		2019-06-16
SUAD SULEMAN		2019-06-16

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales - Charity number 1184149

Accounts

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025
FOR
FEDERATION OF GHANAIAAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

**73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD**

FOMWAG UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 10

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

SPONSORSHIPS AND SUPPORTERS

We are grateful for the support we received from: -

- Stockwell Green Mosque
- Ghana Union UK
- Jenny Associates, Chartered Certified Accountants
- Mr Samuel Tsipotey
- Ashahada Housing Ass
- PayAngel Money Transfer
- All FOMWAG UK Members and Supporters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charitable Incorporated Organisation number
1184149

Registered office

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

Trustees and Board members

A Shardow	Chair
F Bartley	Trustee
S Suleman	Secretary
A Alhassan	Assistant Secretary
B Abdul Rahman	Treasurer
S Yussuf	Trustee
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	
A Durrant	

Bankers

LLOYDS Bank Plc
BEDFORD STREET, BEDFORD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019. The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

Recruitment and appointment of new trustees

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

ACHIEVEMENT AND PERFORMANCE

a) Holding Prayer meetings and Quran Classes

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period.

This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London. Since the to COVID19 outbreak and aftermath most activities were held on ZOOM Virtual forum.

b) Counselling & Islamic Education Services

The charity organised some counselling and Islamic education services during the year on Zoom for members in need throughout the period this was televised in UK and beyond with other supporters of the FOMWAG UK.

c) Other Community & Social Activities

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period on ZOOM. We also attended Ghana Independence Day celebrations at Parliament House. This included the launch of the All-Parties Parliamentary Group on Ghana (APPG) and the Secretariat was agreed to be the Ghana Union Office. As part of our networking FOMWAG UK members attended and sponsored the Dansika Fugue Festival at Broadwater Farm.

The Future of FOMWAG UK

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

FINANCIAL REVIEW

Reserves policy

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £4,000 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

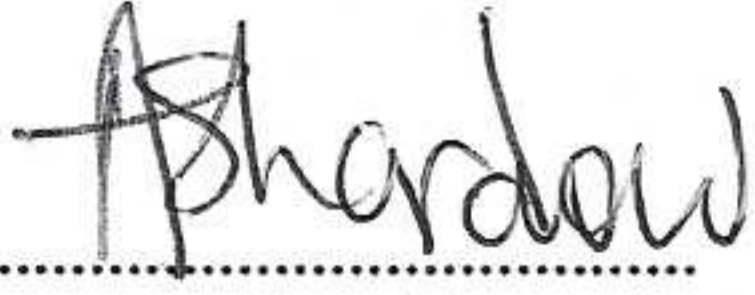
Funds in deficit

No funds are currently in deficit.

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Approved by order of the board of trustees on 15th June 2025 and signed on its behalf by:



.....
A. SHARDOW (CHAIR) - TRUSTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
FOMWAG UK

I report on the accounts for the year ended 31 March 2025 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity 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 Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 out in the statements below.

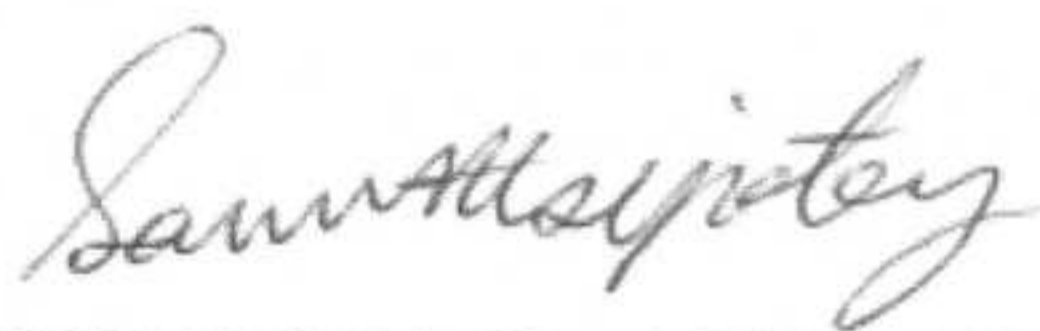
Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, or
the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across, no matters in connection with the examination to which in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc
SAMUEL ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
36 CHARCROFT GARDENS
ENFIELD
MIDDLESEX
EN3 7HA

Date: 10th July 2025

FOMWAG UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Not es	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Activities for generating Income			-	0	0
Voluntary Income		0	0	0	0
Charitable Income		16,227	3,663	19,890	21,121
Investment income	2	<u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
Total incoming resources		16,227	3,663	19,890	21,121
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income			-	0	0
Charitable activities					
Charitable Activities		15,742	3,663	19,405	19,846
Governance costs		<u>680</u>	<u>0</u>	<u>680</u>	<u>660</u>
Total resources expended		<u>16,422</u>	<u>3,663</u>	<u>20,085</u>	<u>20,506</u>
NET INCOMING/(OUTGOING) RESOURCES					
		(195)	0	(195)	615
Transfer between funds		40	(40)	0	0
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>3,765</u>	<u>210</u>	<u>3,975</u>	<u>3,360</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>3,610</u></u>	<u><u>170</u></u>	<u><u>3,780</u></u>	<u><u>3,975</u></u>

The notes form part of these financial statements

FOMWAG UK
BALANCE SHEET
AT 31 MARCH 2025

		Unrestricted fund	Restricted fund	2025 Total funds	2024 Total funds
	Not es	£	£	£	£
FIXED ASSETS					
Tangible assets	5	0	0	0	0
CURRENT ASSETS					
Debtors & Prepayments	6	0	-	0	500
Cash at bank and in hand		<u>4,290</u>	<u>170</u>	<u>4,460</u>	<u>3,825</u>
		4,290	170	4,460	4,325
CREDITORS					
Amounts falling due within one year	7	(680)	-	(680)	(350)
		<u>3,610</u>	<u>170</u>	<u>3,780</u>	<u>3,975</u>
NET CURRENT ASSETS/(LIABILITIES)					
		3,610	170	3,780	3,975
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,610</u>	<u>170</u>	<u>3,780</u>	<u>3,975</u>
NET (LIABILITIES)/ASSETS		<u>3,610</u>	<u>170</u>	<u>3,780</u>	<u>3,975</u>
FUNDS	8				
Unrestricted funds- (Deficit)/Surplus				3,610	3,765
Restricted funds				<u>170</u>	<u>210</u>
TOTAL FUNDS				<u>3,780</u>	<u>3,975</u>

The notes form part of these financial statements

FOMWAG UK

BALANCE SHEET - CONTINUED
AS AT 31 MARCH 2025

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2025.

The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 15 June 2025 and were signed on its behalf by:



.....
A Shardow FCCA (Chair) -Trustee



.....
B. Abdul Rahman (Treasurer) -Trustee

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets None held

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There is currently a small mosque designated fund that is held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2025	2024
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025.

FOMWAG UK

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025**

5. TANGIBLE FIXED ASSETS

	Motor Van £	Fixtures and fittings £	Other equipment £	Totals £
COST				
At 1 April 2024 and 31 March 2025	<u> </u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
DEPRECIATION				
At 1 April 2024			0	0
Charge for year	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2025	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
NET BOOK VALUE				
At 31 March 2025	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2024	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accrued Income and Prepaid expenses	<u> 00</u>	<u> 500</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accrued expenses	<u> 680</u>	<u> 350</u>
	<u> 680</u>	<u> 350</u>

8. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	3,765	(155)	3,610
Restricted funds			
Restricted fund	210	(40)	170
TOTAL FUNDS	<u> 3,975</u>	<u> (195)</u>	<u> 3,780</u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2025

7. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	16,227	(16,422)	(195)
Restricted funds			
Restricted fund	3,663	(3,663)	(0)
Transfer between funds	—	—	—
TOTAL FUNDS	<u>19,890</u>	<u>(20,085)</u>	<u>(195)</u>

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales - Charity number 1184149

Accounts

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024
FOR
FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

**73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD**

FOMWAG UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 10

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

SPONSORSHIPS AND SUPPORTERS

We are grateful for the support we received from: -

- Stockwell Green Mosque
- Ghana Union UK
- Jenny Associates, Chartered Certified Accountants
- Mr Samuel Tsipotey
- Ashahada Housing Ass
- Bramleys Chartered Accountants
- All FOMWAG UK Members and Supporters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charitable Incorporated Organisation number
1184149

Registered office

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

Trustees and Board members

A Shardow	Chair
F Bartley	Trustee
A Durrant	
S Suleman	Actg Secretary
B Abdul Rahman	Treasurer
S Yussuf	Trustee
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	

Bankers

LLOYDS Bank Plc
BEDFORD STREET, BEDFORD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019.

The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

Recruitment and appointment of new trustees

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

ACHIEVEMENT AND PERFORMANCE

a) Holding Prayer meetings and Quran Classes

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period. This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London. Since the COVID19 outbreak and aftermath most activities were held on ZOOM Virtual forum.

b) Counselling & Islamic Education Services

The charity organised some counselling and Islamic education services during the year on Zoom for members in need throughout the period this was televised in UK and beyond with other supporters of the FOMWAG UK.

c) Other Community & Social Activities

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period on ZOOM.

The Future of FOMWAG UK

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

FINANCIAL REVIEW

Reserves policy

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £4,000 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

Funds in deficit

No funds are currently in deficit.

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Approved by order of the board of trustees on 5th July 2024 and signed on its behalf by:



.....
A. SHARDOW (CHAIR) - TRUSTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
FOMWAG UK

I report on the accounts for the year ended 31 March 2024 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity 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 Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 out in the statements below.

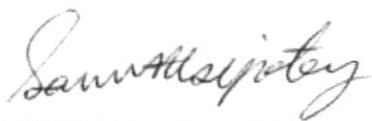
Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, or the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across, no matters in connection with the examination to which in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc
SAMUEL ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
36 CHARCROFT GARDENS
ENFIELD
MIDDLESEX
EN3 7HA

Date: 10th July 2024

FOMWAG UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Not es	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Activities for generating Income			-	0	0
Voluntary Income					
Charitable Income		13,933	7,188	21,121	16,987
Investment income	2	<u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
Total incoming resources		13,933	7,188	21,121	16,987
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income			-	0	0
Charitable activities					
Charitable Activities		12,658	7,188	19,846	16,795
Governance costs		<u>660</u>	<u>0</u>	<u>660</u>	<u>660</u>
Total resources expended		<u>13,318</u>	<u>7,188</u>	<u>20,506</u>	<u>17,455</u>
NET INCOMING/(OUTGOING) RESOURCES		615	0	615	(468)
Transfer between funds		40	(40)	0	0
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>3,110</u>	<u>250</u>	<u>3,360</u>	<u>3,828</u>
 TOTAL FUNDS CARRIED FORWARD		 <u><u>3,765</u></u>	 <u><u>210</u></u>	 <u><u>3,975</u></u>	 <u><u>3,360</u></u>

The notes form part of these financial statements

FOMWAG UK
BALANCE SHEET
AT 31 MARCH 2024

		Unrestricted fund	Restricted fund	2024 Total funds	2023 Total funds
	Not es	£	£	£	£
FIXED ASSETS					
Tangible assets	5	0	0	0	0
CURRENT ASSETS					
Debtors & Prepayments	6	500	-	500	0
Cash at bank and in hand		<u>3,615</u>	<u>210</u>	<u>3,825</u>	<u>3,740</u>
		4,115	210	4,325	3,740
CREDITORS					
Amounts falling due within one year	7	(350)	-	(350)	(380)
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>3,765</u>	<u>210</u>	<u>3,975</u>	<u>3,360</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>3,765</u>	<u>210</u>	<u>3,975</u>	<u>3,360</u>
NET (LIABILITIES)/ASSETS		<u><u>3,765</u></u>	<u><u>210</u></u>	<u><u>3,975</u></u>	<u><u>3,360</u></u>
FUNDS					
Unrestricted funds- (Deficit)/Surplus	8			3,765	3,110
Restricted funds				<u>210</u>	<u>250</u>
TOTAL FUNDS				<u><u>3,975</u></u>	<u><u>3,360</u></u>

The notes form part of these financial statements

FOMWAG UK

BALANCE SHEET - CONTINUED
AS AT 31 MARCH 2024

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2024.

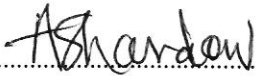
The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 5 July 2024 and were signed on its behalf by:



.....
A Shardow FCCA (Chair) -Trustee



.....
B. Abdul Rahman (Treasurer) -Trustee

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets None held

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are currently a small mosque designated funds held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2024	2023
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2024	2023
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024.

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2024

5. TANGIBLE FIXED ASSETS

	Motor Van £	Fixtures and fittings £	Other equipment £	Totals £
COST				
At 1 April 2023 and 31 March 2024	—	0	0	0
DEPRECIATION				
At 1 April 2023			0	0
Charge for year	0	0	0	0
At 31 March 2024	0	0	0	0
NET BOOK VALUE				
At 31 March 2024	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
At 31 March 2023	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accrued Income and Prepaid expenses	<u>500</u>	<u>00</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accrued expenses	<u>350</u>	<u>380</u>
	<u>350</u>	<u>380</u>

8. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	3,110	655	3,765
Restricted funds			
Restricted fund	250	(40)	210
TOTAL FUNDS	<u>3,360</u>	<u>615</u>	<u>3,975</u>

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2024

8. **MOVEMENT IN FUNDS – continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,933	(13,318)	615
Restricted funds			
Restricted fund	7,188	(7,188)	(0)
Transfer between funds	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>21,121</u>	<u>(20,506)</u>	<u>615</u>

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales - Charity number 1184149

Accounts

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023
FOR
FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

FOMWAG UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 10

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

SPONSORSHIPS AND SUPPORTERS

We are grateful for the support we received from: -

- Stockwell Green Mosque
- Ghana Union UK
- Jenny Associates, Chartered Certified Accountants
- Mr Samuel Tsipotey
- Ashahada Housing Ass
- Bramleys Chartered Accountants
- All FOMWAG UK Members and Supporters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charitable Incorporated Organisation number
1184149

Registered office

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

Trustees and Board members

A Shardow	Chair
F Bartley	Trustee
A Durrant	
S Suleman	Actg Secretary
B Abdul Rahman	Treasurer
S Yussuf	Trustee
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	

Bankers

LLOYDS Bank Plc
BEDFORD STREET, BEDFORD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019. The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

Recruitment and appointment of new trustees

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

ACHIEVEMENT AND PERFORMANCE

a) Holding Prayer meetings and Quran Classes

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period.

This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London. Since the COVID19 outbreak and aftermath most activities were held on ZOOM Virtual forum.

b) Counselling & Islamic Education Services

The charity organised some counselling and Islamic education services during the year on Zoom for members in need throughout the period this was televised in UK and beyond with other supporters of the FOMWAG UK.

c) Other Community & Social Activities

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period on ZOOM.

The Future of FOMWAG UK

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

FINANCIAL REVIEW

Reserves policy

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £4,000 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

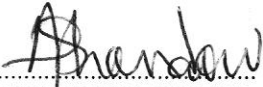
Funds in deficit

No funds are currently in deficit.

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Approved by order of the board of trustees on 15th May 2023 and signed on its behalf by:



.....
A. SHARDOW (CHAIR) - TRUSTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
FOMWAG UK

I report on the accounts for the year ended 31 March 2023 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity 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 Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 out in the statements below.

Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, or the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across, no matters in connection with the examination to which in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc
SAMUEL ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
36 CHARCROFT GARDENS
ENFIELD
MIDDLESEX
EN3 7HA

Date: 20th May 2023

FOMWAG UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Unrestricted fund	Restricted fund	2023 Total funds	2022 Total funds
Not es	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Activities for generating Income		-	0	0
Voluntary Income				
Charitable Income	13,347	3,640	16,987	14,266
Investment income	2 <u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
Total incoming resources	13,347	3,640	16,987	14,266
RESOURCES EXPENDED				
Costs of generating funds				
Costs of generating voluntary income		-	0	0
Charitable activities				
Charitable Activities	12,995	3,800	16,795	13,413
Governance costs	<u>660</u>	<u>0</u>	<u>660</u>	<u>650</u>
Total resources expended	13,655	3,800	17,455	14,063
NET INCOMING/(OUTGOING) RESOURCES				
	(308)	(160)	(468)	203
Transfer between funds	(160)	160	0	0
RECONCILIATION OF FUNDS				
Total funds brought forward	3,578	250	3,828	3,625
 TOTAL FUNDS CARRIED FORWARD	 <u>3,110</u>	 <u>250</u>	 <u>3,360</u>	 <u>3,828</u>

The notes form part of these financial statements

FOMWAG UK
BALANCE SHEET
AT 31 MARCH 2023

	Not es	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	5	0	0	0	0
CURRENT ASSETS					
Debtors & Prepayments	6	0	-	00	0
Cash at bank and in hand		<u>3,490</u>	<u>250</u>	<u>3,740</u>	<u>4,178</u>
		3,490	250	3,740	4,178
CREDITORS					
Amounts falling due within one year	7	(380)	-	(380)	(350)
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>3,110</u>	<u>250</u>	<u>3,360</u>	<u>3,828</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>3,110</u>	<u>250</u>	<u>3,360</u>	<u>3,828</u>
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET (LIABILITIES)/ASSETS		<u>3,110</u>	<u>250</u>	<u>3,360</u>	<u>3,828</u>
FUNDS					
Unrestricted funds- (Deficit)/Surplus	8			3,110	3,578
Restricted funds				<u>250</u>	<u>250</u>
TOTAL FUNDS				<u>3,360</u>	<u>3,828</u>

The notes form part of these financial statements

FOMWAG UK

BALANCE SHEET - CONTINUED
AS AT 31 MARCH 2023

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2023.

The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 15 May 2023 and were signed on its behalf by:



.....
A Shardow FCCA (Chair) -Trustee



.....
B. Abdul Rahman (Treasurer) -Trustee

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets None held

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are currently a small mosque designated funds held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2023	2022
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023.

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2023

5. TANGIBLE FIXED ASSETS

	Motor Van £	Fixtures and fittings £	Other equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023	—	0	0	0
 DEPRECIATION				
At 1 April 2022			0	0
Charge for year	0	0	0	0
At 31 March 2023	0	0	0	0
 NET BOOK VALUE				
At 31 March 2023	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
At 31 March 2022	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accrued Income	<u>00</u>	<u>00</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accrued expenses	<u>380</u>	<u>350</u>
	<u>380</u>	<u>350</u>

8. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	3,578	(468)	3,110
 Restricted funds			
Restricted fund	250	(0)	250
 TOTAL FUNDS	<u>3,828</u>	<u>(468)</u>	<u>3,360</u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2023

8. **MOVEMENT IN FUNDS – continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,347	(13,655)	(308)
Restricted funds			
Restricted fund	3,640	(3,800)	(160)
Transfer between funds	_____	_____	_____
TOTAL FUNDS	<u>16,987</u>	<u>(17,455)</u>	<u>(468)</u>

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales - Charity number 1184149

Accounts

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022
FOR
FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

**73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD**

FOMWAG UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 10

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

SPONSORSHIPS AND SUPPORTERS

We are grateful for the support we received from: -

- World Remit
- Ghana Union UK
- Jenny Associates, Chartered Certified Accountants
- Mr Samuel Tsipotey
- Ashahada Housing Ass
- Bramleys Chartered Accountants
- All FOMWAG UK Members and Supporters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charitable Incorporated Organisation number
1184149

Registered office

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

Trustees and Board members

A Shardow	Chair
F Bartley	Trustee
A Durrant	Secretary
S Suleman	Asst. Secretary
B Abdul Rahman	Treasurer
S Yussuf	Trustee
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	

Bankers

LLOYDS Bank Plc
BEDFORD STREET, BEDFORD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019.

The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

Recruitment and appointment of new trustees

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

ACHIEVEMENT AND PERFORMANCE

a) Holding Prayer meetings and Quran Classes

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period.

This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London. Due to COVID19 most activities were held on ZOOM Virtual forum.

b) Counselling & Islamic Education Services

The charity organised some counselling and Islamic education services during the year on Zoom for members in need throughout the period this was televised in UK and beyond with other supporters of the FOMWAG UK.

c) Other Community & Social Activities

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period on ZOOM.

The Future of FOMWAG UK

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

FINANCIAL REVIEW

Reserves policy

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £7,100 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

Funds in deficit

No funds are currently in deficit.

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Approved by order of the board of trustees on 26 May 2022 and signed on its behalf by:



A. SHARDOW (CHAIR) - TRUSTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
FOMWAG UK

I report on the accounts for the year ended 31 March 2022 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity 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 Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 out in the statements below.

Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, or the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across, no matters in connection with the examination to which in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc
SAMUEL ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
36 CHARCROFT GARDENS
ENFIELD
MIDDLESEX
EN3 7HA

Date: 28 May 2022

FOMWAG UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted fund	Restricted fund	2022 Total funds	2021 Total funds
Not es	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Activities for generating Income		-	0	0
Voluntary Income				
Charitable Income	10,916	3,350	14,266	12,823
Investment income	2 <u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
Total incoming resources	10,916	3,350	14,266	12,823
RESOURCES EXPENDED				
Costs of generating funds				
Costs of generating voluntary income		-	0	0
Charitable activities				
Charitable Activities	9,613	3,800	13,413	11,972
Governance costs	<u>650</u>	<u>0</u>	<u>650</u>	<u>650</u>
Total resources expended	10,263	3,800	14,063	12,622
NET INCOMING/(OUTGOING) RESOURCES	653	(450)	203	201
Transfer between funds	(400)	400	0	0
RECONCILIATION OF FUNDS				
Total funds brought forward	3,325	300	3,625	3,424
TOTAL FUNDS CARRIED FORWARD	<u>3,578</u>	<u>250</u>	<u>3,828</u>	<u>3,625</u>

The notes form part of these financial statements

FOMWAG UK
BALANCE SHEET
AT 31 MARCH 2022

	Not es	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	5	0	0	0	0
CURRENT ASSETS					
Debtors & Prepayments	6	0	-	00	0
Cash at bank and in hand		<u>3,928</u>	<u>250</u>	<u>4,178</u>	<u>3,975</u>
		3,928	250	4,178	3,975
CREDITORS					
Amounts falling due within one year	7	(350)	-	(350)	(350)
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>3,578</u>	<u>250</u>	<u>3,828</u>	<u>3,625</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>3,578</u>	250	3,828	3,625
		<u> </u>	<u> </u>	<u> </u>	<u>3,625</u>
NET (LIABILITIES)/ASSETS		<u>3,578</u>	<u>250</u>	<u>3,828</u>	<u> </u>
FUNDS					
Unrestricted funds- (Deficit)/Surplus	8			3,578	3,325
Restricted funds				<u>250</u>	<u>300</u>
TOTAL FUNDS				<u>3,828</u>	<u>3,625</u>

The notes form part of these financial statements

FOMWAG UK

BALANCE SHEET - CONTINUED
AS AT 31 MARCH 2022

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2022.

The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

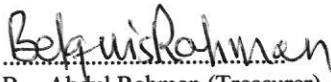
- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 26 May 2022 and were signed on its behalf by:



.....
A Shardow FCCA (Chair) -Trustee



.....
B. Abdul Rahman (Treasurer) -Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets None held

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are currently a small mosque designated funds held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2022	2021
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022.

FOMWAG UK

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022**

5. TANGIBLE FIXED ASSETS

	Motor Van £	Fixtures and fittings £	Other equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	<u> </u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
DEPRECIATION				
At 1 April 2021			0	0
Charge for year	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2022	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
NET BOOK VALUE				
At 31 March 2022	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2021	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Accrued Income	<u> 00</u>	<u> 00</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Accrued expenses	<u> 350</u>	<u> 350</u>
	<u> 350</u>	<u> 350</u>

8. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	3,325	253	3,578
Restricted funds			
Restricted fund	300	(50)	250
TOTAL FUNDS	<u> 3,625</u>	<u> 203</u>	<u> 3,828</u>

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2022

8. **MOVEMENT IN FUNDS – continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	10,916	(10,263)	653
Restricted funds			
Restricted fund	3,350	(3,800)	(450)
Transfer between funds	_____	_____	_____
TOTAL FUNDS	<u>14,266</u>	<u>(14,063)</u>	<u>203</u>

This page does form part of the statutory financial statements

FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK

England & Wales - Charity number 1184149

Accounts

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021
FOR
FEDERATION OF GHANAIAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

FOMWAG UK

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 10

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

SPONSORSHIPS AND SUPPORTERS

We are grateful for the support we received from: -

- World Remit
- Ghana Union UK
- Jenny Associates, Chartered Certified Accountants
- Mr Samuel Tsipotey
- Ashahada Housing Ass
- Bramleys Chartered Accountants
- All FOMWAG UK Members and Supporters

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charitable Incorporated Organisation number
1184149

Registered office

73 HEATHFIELD DRIVE
MITCHAM
SURREY
CR4 3RD

Trustees and Board members

A Shardow	Chair
F Bartley	Trustee
A Durrant	Secretary
S Suleman	Asst. Secretary
B Abdul Rahman	Treasurer
S Yussuf	
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	

Bankers

LLOYDS Bank Plc
BEDFORD STREET, BEDFORD

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019.

The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

Recruitment and appointment of new trustees

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

FOMWAG UK

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

ACHIEVEMENT AND PERFORMANCE

a) Holding Prayer meetings and Quran Classes

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period.

This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London. Due to COVID19 most activities were held on ZOOM Virtual forum.

b) Counselling & Islamic Education Services

The charity organised some counselling and Islamic education services during the year on Zoom for members in need throughout the period this was televised in UK and beyond with other supporters of the FOMWAG UK.

c) Other Community & Social Activities

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period on ZOOM.

The Future of FOMWAG UK

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

FINANCIAL REVIEW

Reserves policy

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £12,622 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

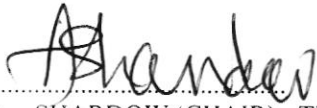
Funds in deficit

No funds are currently in deficit. The Unregistered organisation FOMWAG UK has donated all its reserves and cash balances of £4,279 to the CIO including the mosque restricted fund to administer.

FOMWAG UK

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Approved by order of the board of trustees on 28 August 2021 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'A. Shardow', written over a dotted horizontal line.

A. SHARDOW (CHAIR) - TRUSTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
FOMWAG UK

I report on the accounts for the year ended 31 March 2021 set out on pages six to eleven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity 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 Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 out in the statements below.

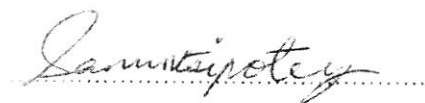
Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, or
the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across, no matters in connection with the examination to which in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc
SAMUEL ASSOCIATES
CHARTERED CERTIFIED ACCOUNTANTS
36 CHARCROFT GARDENS
ENFIELD
MIDDLESEX
EN3 7HA

Date: 29 August 2021

FOMWAG UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted fund	Restricted fund	2021 Total funds	2020 Total funds
Not es	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Activities for generating Income		-	0	0
Voluntary Income				
Charitable Income	9,002	3,821	12,823	14,677
Investment income	2 <u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
Total incoming resources	9,002	3,821	12,823	14,677
RESOURCES EXPENDED				
Costs of generating funds				
Costs of generating voluntary income		-	0	0
Charitable activities				
Charitable Activities	7,962	4,010	11,972	10,424
Governance costs	<u>650</u>	<u>0</u>	<u>650</u>	<u>829</u>
Total resources expended	8,612	4,010	12,622	11,253
NET INCOMING/(OUTGOING) RESOURCES				
	390	(189)	201	3,424
Transfer between funds	(88)	88	0	0
RECONCILIATION OF FUNDS				
Total funds brought forward	3,023	401	3,424	3,424
 TOTAL FUNDS CARRIED FORWARD	 <u>3,325</u>	 <u>300</u>	 <u>3,625</u>	 <u>3,424</u>

The notes form part of these financial statements

FOMWAG UK
BALANCE SHEET
AT 31 MARCH 2021

		Unrestricted fund	Restricted fund	2021 Total funds	2020 Total funds
	Not es	£	£	£	£
FIXED ASSETS					
Tangible assets	5	0	0	0	0
CURRENT ASSETS					
Debtors & Prepayments	6	0	-	00	0
Cash at bank and in hand		<u>3,675</u>	<u>300</u>	<u>3,975</u>	<u>3,774</u>
		,00	0	00	0
CREDITORS					
Amounts falling due within one year	7	(350)	-	(350)	(350)
		_____	_____	_____	_____
NET CURRENT ASSETS/(LIABILITIES)		<u>3,325</u>	<u>300</u>	<u>3,625</u>	<u>3,424</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,325	300	3,424	0
		_____	_____	_____	_____
NET (LIABILITIES)/ASSETS		<u>3,325</u>	<u>300</u>	<u>3,424</u>	<u>0</u>
FUNDS					
Unrestricted funds- (Deficit)/Surplus	8			3,325	3,023
Restricted funds				<u>300</u>	<u>401</u>
TOTAL FUNDS				<u>3,625</u>	<u>3,424</u>

The notes form part of these financial statements

FOMWAG UK

BALANCE SHEET - CONTINUED
AS AT 31 MARCH 2021

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2021.

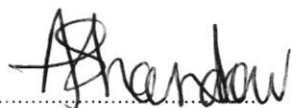
The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 28 August 2021 and were signed on its behalf by:



.....
A Shardow FCCA (Chair) -Trustee



.....
B. Abdul Rahman (Treasurer) -Trustee

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. **ACCOUNTING POLICIES**

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets None held

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are currently a small mosque designated funds held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. **INVESTMENT INCOME**

	2021	2020
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

3. **NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

4. **TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021.

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

5. TANGIBLE FIXED ASSETS

	Motor Van £	Fixtures and fittings £	Other equipment £	Totals £
COST				
At 1 April 2020 and 31 March 2021	<u> </u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
DEPRECIATION				
At 1 April 2020			0	0
Charge for year	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2021	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
NET BOOK VALUE				
At 31 March 2021	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>
At 31 March 2020	<u> 0</u>	<u> 0</u>	<u> 0</u>	<u> 0</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accrued Income	<u> 00</u>	<u> 00</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accrued expenses	<u> 350</u>	<u> 350</u>
	<u> 350</u>	<u> 350</u>

8. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	3,023	302	3,325
Restricted funds			
Restricted fund	401	(101)	300
TOTAL FUNDS	<u> 3,424</u>	<u> 201</u>	<u> 3,625</u>

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 MARCH 2021

8. **MOVEMENT IN FUNDS – continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	9,002	(8,612)	390
Restricted funds			
Restricted fund	3,821	(4,010)	(189)
Transfer between funds	_____	_____	_____
TOTAL FUNDS	<u>12,823</u>	<u>(12,622)</u>	<u>201</u>