

**Sunnah Welfare Trust Ltd**

**Charity No. 1185843**

**Company No. 11516079**

**Trustees' Report and Unaudited Accounts**

**31 August 2025**

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**Sunnah Welfare Trust Ltd**  
**Trustees Annual Report**

Sunnah Welfare Trust Ltd

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the unaudited financial statements of the charity for the year ended 31 August 2025.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Company No. 11516079**

**Charity No. 1185843**

**Principal Office**

250 Wednesbury Road  
Walsall  
West Midlands  
WS2 9QN  
Address Line 5

**Registered Office**

250 Wednesbury Road  
Pleck  
Walsall  
West Midlands  
WS2 9QN

**Directors and Trustees**

The Directors of the charitable company are its Trustees for the purposes of charity law.  
The following Directors and Trustees served during the year:

A.Z. Khalid  
A.W. Munir  
B. Munir

**Key Management Personnel**

Chair	Mr Badar Munir
Senior Trustee	Mr Abdul Wahid Munir

**Accountants**

S I Ahmed & Co  
238 Wednesbury Road  
Walsall  
West Midlands  
WS2 9QN

**Bankers**

Lloyds Bank Plc  
Notting Hill Gate Branch  
25 Gresham Street  
London

**Investment Advisors**

Address Line 5

**OBJECTIVES AND ACTIVITIES**

The purpose of the charity as set out in its governing document is as follows: The relief of those in need, by reason of youth, age, ill health, financial hardship, unemployment or other disadvantage in the UK and worldwide for the public benefit through explaining and encouraging the giving of alms and charity.

The main activities undertaken in relation to those purposes

Financial assistance given to those in financial hardship. Ground work was also undertaken by the Trustees in identifying and sourcing the purchase of an ambulance to help assist deprived people in rural areas of Pakistan in bringing their sick and elderly to hospitals without charge. The following additional activities were carried out in the year to support the objectives:

Overseas Student Support

Handpumps and water filtration units provided in Pakistan

Handpumps provided in Sierra Leone

Ambulance running support in Pakistan

Food aid

**ACHIEVEMENTS AND PERFORMANCE**

The charity achieved several of its objectives in the year as highlighted in the financial results attached.

**FINANCIAL REVIEW**

The Charity received total donations of £32,938 in the year and from this, generated a surplus of £5,832 over expenditure.

**PLANS FOR FUTURE PERIODS**

The Trustees are looking into to increase donations from the public in the coming year and to help provide education to students living in rural areas of Pakistan. The Trustees are also looking to expand charitable activities generally around the world

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 Companies Act 2006. The Trustees 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 above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

A.W. Munir

Trustee

11 December 2025

**Independent Examiner's Report to the trustees of Sunnah Welfare Trust Ltd**

I report to the charity trustees on my examination of the financial statements of Sunnah Welfare Trust Ltd for the year ended 31 August 2025.

**Responsibilities and basis of report**

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Syed Imtiaz Ahmed FMAAT, FAIA

S I Ahmed & Co

238 Wednesbury Road

Walsall

West Midlands

WS2 9QN

11 December 2025

**Sunnah Welfare Trust Ltd**  
**Statement of Financial Activities**  
**for the year ended 31 August 2025**

		<b>Unrestricted</b>		
		<b>funds</b>	<b>Total funds</b>	<b>Total funds</b>
		<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments from:</b>				
Donations and legacies	4	32,939	32,939	25,289
<b>Total</b>		<b>32,939</b>	<b>32,939</b>	<b>25,289</b>
<b>Expenditure on:</b>				
Charitable activities	5	33,630	33,630	18,287
Other	6	1,875	1,875	1,172
<b>Total</b>		<b>35,505</b>	<b>35,505</b>	<b>19,459</b>
Net gains on investments		-	-	-
<b>Net (expenditure)/income</b>		<b>(2,566)</b>	<b>(2,566)</b>	<b>5,830</b>
Transfers between funds		-	-	-
<b>Net (expenditure)/income before other gains/(losses)</b>		<b>(2,566)</b>	<b>(2,566)</b>	<b>5,830</b>
<b>Other gains and losses</b>				
<b>Net movement in funds</b>		<b>(2,566)</b>	<b>(2,566)</b>	<b>5,830</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		49,445	49,445	43,615
<b>Total funds carried forward</b>		<b>46,879</b>	<b>46,879</b>	<b>49,445</b>

**Sunnah Welfare Trust Ltd**  
**Summary Income and Expenditure Account**  
**for the year ended 31 August 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Income	32,939	25,289
<b>Gross income for the year</b>	<u>32,939</u>	<u>25,289</u>
Expenditure	35,334	19,187
Interest payable	171	272
<b>Total expenditure for the year</b>	<u>35,505</u>	<u>19,459</u>
Net (expenditure)/income before tax for the year	(2,566)	5,830
<b>Net (expenditure )/income for the year</b>	<u>(2,566)</u>	<u>5,830</u>

**Sunnah Welfare Trust Ltd****Balance Sheet****at 31 August 2025**

<b>Company No. 11516079</b>	<b>Notes</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Current assets</b>			
Cash at bank and in hand		52,471	59,012
		<u>52,471</u>	<u>59,012</u>
<b>Creditors: Amount falling due within one year</b>	8	(925)	(900)
		<u>51,546</u>	<u>58,112</u>
<b>Net current assets</b>		51,546	58,112
<b>Total assets less current liabilities</b>		51,546	58,112
<b>Creditors: Amounts falling due after more than one year</b>	9	(4,667)	(8,667)
		<u>46,879</u>	<u>49,445</u>
<b>Net assets excluding pension asset or liability</b>		46,879	49,445
<b>Total net assets</b>		<u>46,879</u>	<u>49,445</u>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	10		
<b>Unrestricted funds</b>	10		
General funds		46,879	49,445
		<u>46,879</u>	<u>49,445</u>
<b>Reserves</b>	10		
<b>Total funds</b>		<u>46,879</u>	<u>49,445</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 31 August 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 11 December 2025

And signed on its behalf by:

B. Munir

Trustee

11 December 2025



**Sunnah Welfare Trust Ltd**  
**Statement of Cash flows**  
**for the year ended 31 August 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
<b>Net (expenditure)/income per Statement of Financial Activities</b>	(2,566)	5,830
<b>Adjustments for:</b>		
Increase in trade and other payables	25	-
<b>Net cash (used in)/provided by operating activities</b>	<u>(2,541)</u>	<u>5,830</u>
<b>Net cash from investing activities</b>	<u>-</u>	<u>-</u>
<b>Cash flows from financing activities</b>		
Repayment of borrowings	(4,000)	(4,000)
<b>Net cash used in financing activities</b>	<u>(4,000)</u>	<u>(4,000)</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(6,541)	1,830
<b>Cash and cash equivalents at the beginning of the year</b>	59,012	57,182
<b>Cash and cash equivalents at the end of the year</b>	<u>52,471</u>	<u>59,012</u>
<b>Components of cash and cash equivalents</b>		
Cash and bank balances	52,471	59,012
	<u>52,471</u>	<u>59,012</u>

## 1 Accounting policies

### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

### Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

**Notes to the Accounts**

**Expenditure**

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

**Taxation**

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

**Freehold investment property**

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

**Stocks**

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

**Trade and other debtors**

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

**Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

**Trade and other creditors**

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

**Research and development**

Expenditure on research and development is written off in the year in which it is incurred.

**Foreign currencies**

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

**Leased assets**

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

**Pension costs**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

**Receipt of donated goods, facilities and services**

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

**2 Company status**

The company is a private company limited by guarantee and consequently does not have share capital.

## 3 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
<b>Income and endowments from:</b>		
Donations and legacies	25,289	25,289
<b>Total</b>	<u>25,289</u>	<u>25,289</u>
<b>Expenditure on:</b>		
Charitable activities	18,287	18,287
Other	1,172	1,172
<b>Total</b>	<u>19,459</u>	<u>19,459</u>
<b>Net income</b>	<u>5,830</u>	<u>5,830</u>
<b>Net income before other gains/(losses)</b>	5,830	5,830
<b>Other gains and losses:</b>		
<b>Net movement in funds</b>	<u>5,830</u>	<u>5,830</u>
<b>Reconciliation of funds:</b>		
Total funds brought forward	43,615	43,615
<b>Total funds carried forward</b>	<u>49,445</u>	<u>49,445</u>

## 4 Income from donations and legacies

Unrestricted	Total 2025	Total 2024
£	£	£
32,939	32,939	25,289
<u>32,939</u>	<u>32,939</u>	<u>25,289</u>

## 5 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
<i>Expenditure on charitable activities</i>			
Ambulance Support and running costs	-	-	10,383
Hand pumps and water filtration units - Pakistan	33,630	33,630	7,904
<i>Governance costs</i>			
	<u>33,630</u>	<u>33,630</u>	<u>18,287</u>

**6 Other expenditure**

	<b>Unrestricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Other interest payable	171	171	272
Motor and travel costs	729	729	-
Legal and professional costs	975	975	900
	<u>1,875</u>	<u>1,875</u>	<u>1,172</u>

**7 Staff costs**

No employee received emoluments in excess of £60,000.

**8 Creditors:**

amounts falling due within one year

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accruals	925	900
	<u>925</u>	<u>900</u>

**9 Creditors:**

amounts falling due after more than one year

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bank loans and overdrafts	4,667	8,667
	<u>4,667</u>	<u>8,667</u>

**10 Movement in funds**

	<b>At 1 September 2024</b>	<b>Incoming resources (including other gains/losses ) £</b>	<b>Resources expended £</b>	<b>At 31 August 2025 £</b>
<b>Restricted funds:</b>				
<b>Unrestricted funds:</b>				
<b>General funds</b>	49,445	32,939	(35,505)	46,879
	<u>49,445</u>	<u>32,939</u>	<u>(35,505)</u>	<u>46,879</u>
<b>Total funds</b>	<u>49,445</u>	<u>32,939</u>	<u>(35,505)</u>	<u>46,879</u>

**11 Analysis of net assets between funds**

	<b>Unrestricted funds £</b>	<b>Total £</b>
Net current assets	51,546	51,546
Creditors due in more than one year and provisions	(4,667)	(4,667)
	<u>46,879</u>	<u>46,879</u>

## 12 Reconciliation of net debt

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash and cash equivalents	59,012	(6,541)	52,471
	<u>59,012</u>	<u>(6,541)</u>	<u>52,471</u>
Bank loans	(8,667)	4,000	(4,667)
	<u>(8,667)</u>	<u>4,000</u>	<u>(4,667)</u>
Net debt	<u>50,345</u>	<u>(2,541)</u>	<u>47,804</u>

## 13 Related party disclosures

***Controlling party***

The company is limited by guarantee and has no share capital; thus no single party controls the company.

**Sunnah Welfare Trust Ltd**  
**Detailed Statement of Financial Activities**  
**for the year ended 31 August 2025**

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income and endowments from:</b>			
Donations and legacies	32,939	32,939	25,289
	<u>32,939</u>	<u>32,939</u>	<u>25,289</u>
<b>Total income and endowments</b>	<b>32,939</b>	<b>32,939</b>	<b>25,289</b>
<b>Expenditure on:</b>			
Charitable activities			
Ambulance Support and running costs	-	-	10,383
Hand pumps and water filtration units - Pakistan	33,630	33,630	7,904
	<u>33,630</u>	<u>33,630</u>	<u>18,287</u>
<b>Total of expenditure on charitable activities</b>	<b>33,630</b>	<b>33,630</b>	<b>18,287</b>
Other expenditure			
Other interest payable	171	171	272
	<u>171</u>	<u>171</u>	<u>272</u>
Motor and travel costs			
Fares	729	729	-
	<u>729</u>	<u>729</u>	<u>-</u>
Legal and professional costs			
Accountancy and bookkeeping	925	925	900
Other legal and professional costs	50	50	-
	<u>975</u>	<u>975</u>	<u>900</u>
<b>Total of expenditure of other costs</b>	<b>1,875</b>	<b>1,875</b>	<b>1,172</b>
<b>Total expenditure</b>	<b>35,505</b>	<b>35,505</b>	<b>19,459</b>
Net gains on investments	-	-	-
	<u>(2,566)</u>	<u>(2,566)</u>	<u>5,830</u>
<b>Net (expenditure)/income</b>			
<b>Net (expenditure)/income before other gains/(losses)</b>	<b>(2,566)</b>	<b>(2,566)</b>	<b>5,830</b>
Other Gains	-	-	-
	<u>(2,566)</u>	<u>(2,566)</u>	<u>5,830</u>
<b>Net movement in funds</b>	<b>(2,566)</b>	<b>(2,566)</b>	<b>5,830</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	49,445	49,445	43,615



Sunnah Welfare Trust Ltd  
Detailed Statement of Financial Activities

Total funds carried forward	<u>46,879</u>	<u>46,879</u>	<u>49,445</u>
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