

# Independent examiner's report on the accounts



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

AL KAFALAH TRUST

On accounts for the year  
ended

31 MARCH 2023

Charity no  
(if any)

1186633

Set out on pages

1-6

(remember to include the page numbers of additional sheets)

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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed..

It is my responsibility to:

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

Basis of independent  
examiner's statement

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

Independent  
examiner's statement

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

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

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

Signed:

*M Suleman*

Date:

29/01/2024

**Name:** M Suleman

**Relevant professional qualification(s) or body (if any):** Accountant

**Address:** c/o Fusion Accounting Ltd  
398a East Park Road, Leicester, LE5 5HH

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
AL KAFALAH TRUST

No (if any)  
1186633

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/04/2022

To

Period end date  
31/03/2023

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	44,715	26,620	-	71,335	25,441
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>44,715</b>	<b>26,620</b>	<b>-</b>	<b>71,335</b>	<b>25,441</b>
<b>A2 Asset and investment sales, (see table).</b>					
Loans repaid	15,000	-	-	15,000	-
	-	-	-	-	-
<b>Sub total</b>	<b>15,000</b>	<b>-</b>	<b>-</b>	<b>15,000.00</b>	<b>-</b>
<b>Total receipts</b>	<b>59,715</b>	<b>26,620</b>	<b>-</b>	<b>86,335</b>	<b>25,441</b>
<b>A3 Payments</b>					
Grants	21,173	26,620	-	47,793	17,870
Office Equipment	959	-	-	959	-
Bank Charges & Fundraising Fees	739	-	-	739	1
Printing Costs	175	-	-	175	-
Staff Costs	120	-	-	120	-
Sundry Costs	118	-	-	118	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>23,284</b>	<b>26,620</b>	<b>-</b>	<b>49,904</b>	<b>17,871</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Loans given to Zuhri Trust	-	-	-	-	20,000
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20,000</b>
<b>Total payments</b>	<b>23,284</b>	<b>26,620</b>	<b>-</b>	<b>49,904</b>	<b>37,871</b>
<b>Net of receipts/(payments)</b>	<b>36,431</b>	<b>-</b>	<b>-</b>	<b>36,431</b>	<b>- 12,430</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>2,547</b>	<b>-</b>	<b>-</b>	<b>2,547</b>	<b>14,977</b>
<b>Cash funds this year end</b>	<b>38,978</b>	<b>-</b>	<b>-</b>	<b>38,978</b>	<b>2,547</b>



Unrestricted  
funds

to nearest £

Restricted  
funds

to nearest £

Endowment  
funds

to nearest £

## B2 Other monetary assets

## Details

Zuhri Trust Loan	7,000	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

## B3 Investment assets

## Details

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the  
charity's own use

## Details

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-


## B5 Liabilities

## Details

	Fund to which liability relates	Amount due (optional)	When due (optional)
Accountancy fees 20-2021	General	650	
Accountancy fees 21-2022	General	650	
Accountancy fees 22-2023	General	650	
		-	
		-	

Signed by one or two trustees on  
behalf of all the trustees

Signature



Print Name

MD ENAMUL HOQUE  
FARHANDate of  
approval

29/01/24





# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	04	2022		31	03	2023

## Section A Reference and administration details

Charity name	AL KAFALAH TRUST		
Other names charity is known by			
Registered charity number (if any)	1186633		
Charity's principal address	24 Crawley Green Road		
	Luton		
	Postcode	LU2 0QX	

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	SADEKA BEGUM			
2	MD ENAMUL HOQUE FARHAN			
3	MOULANA MUHAMMED ZILLUL HAQUE			
4				
5				
6				
7				
8				
9				
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CONSTITUTION
How the charity is constituted (eg. trust, association, company)	CHARITABLE INCORPORATED ORGANISATION
Trustee selection methods (eg. appointed by, elected by)	Appointed by the majority of the trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

(1) TO RELIEVE FINANCIAL HARDSHIP, DISTRESS AND SUFFERING AMONG POOR PEOPLE, ORPHANS AND OTHER PEOPLE IN NEED BY MEANS OF, BUT NOT EXCLUSIVELY, MAKING GRANTS OR LOANS FOR PROVIDING OR PAYING FOR ITEMS, EQUIPMENT, SERVICES AND FACILITIES, INCLUDING THE PROVISION OF FOOD, WATER AND CLOTHING, COSTS FOR MEDICAL TREATMENT AND COSTS FOR ATTENDING SCHOOL FOR THE BENEFIT OF THE SAID PERSONS;

(2) TO ADVANCE THE RELIGION OF ISLAM, BY MEANS OF, BUT NOT EXCLUSIVELY, PROMOTING THE TEACHINGS AND TENETS OF ISLAM VIA THE ASSISTANCE IN THE PROVISION OF FACILITIES FOR ISLAMIC EDUCATION IN ACCORDANCE WITH THE TEACHINGS OF THE QURAN AND SUNNAH OF THE PROPHET MUHAMMAD (PEACE AND BLESSINGS BE UPON HIM) AS INTERPRETED BY THE AHLE SUNNAH WAL JAMAAH SCHOOL OF THOUGHT.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

During the year, the trustees supported the Bangladesh based Islamic Education institute to pay for the teacher salaries, teachings resources and food and essentials for the students. This benefitted over 200 people. In addition, the charity conducted an appeal for a mosque refurbishment in the UK which provides public benefit in the form of worship and Islamic education. The charity also supported Rohingya refugees and Central African Republic based refugees by working through a UK registered charity working on the ground so that the basic essentials such as food is given to the refugees in the camps. This benefitted over 50 people.

The trustees have considered the general guidance on public benefit issued by the Charity Commission and has taken due regard of that guidance. The trustees consider that they are satisfied that the charity's activities benefit the public by advancing Islam and relieve financial hardship.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year**

During the year, the trustees supported the Bangladesh based Islamic Education institute to pay for the teacher salaries, teachings resources and food and essentials for the students. This benefitted over 200 people. In addition, the charity conducted an appeal for a mosque refurbishment in the UK which provides public benefit in the form of worship and Islamic education. The charity also supported Rohingya refugees and Central African Republic based refugees by working through a UK registered charity working on the ground so that the basic essentials such as food is given to the refugees in the camps. This benefitted over 50 people.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

During the period, the trustees secured unrestricted income of £44,715 and restricted income of £26,620, totalling the income for the period as £71,335. £15,000 of interest-free loans were repaid to the charity in the period. The charity had expenditure of £49,904. The primary expenditure was charitable grants totalling £47,793. This generated an operational surplus of £21,431. A total of £38,978 in surpluses was held for the charity to further the aims of the charity by supporting projects aligned with its charitable aims.



Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

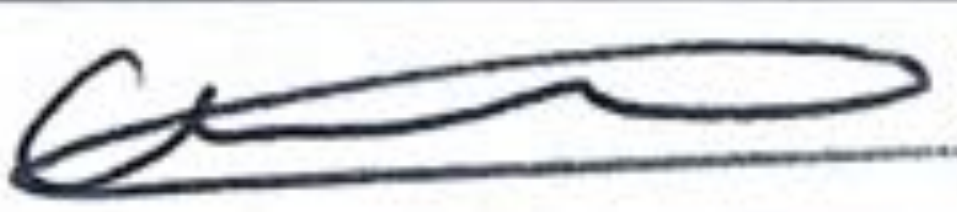
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MD ENAMUL HOQUE FARHAN	
Position (eg Secretary, Chair, etc)	Secretary	
Date	29/01/24	