

# THE QAMAR TRUST

England & Wales · Charity number 1191577

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-10-01

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 75 Auburn Street  
Bolton  
UK

**Phone** 07492776093

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**Website** [www.theqamartrust.org](http://www.theqamartrust.org)

## Activities

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**Objects:** A) THE RELIEF OF POVERTY OR FINANCIAL HARDSHIP AND SUFFERING AMONG VICTIMS OF NATURAL DISASTER IN THE FORM OF SERVICES (OR OTHER MEANS DEEMED SUITABLE) FOR PERSONS, BODIES, ORGANISATIONS AND OR / COUNTRIES. (B) TO ADVANCE THE ISLAMIC RELIGION IN THE UNITED KINGDOM AND THE WORLD FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDINGS OF MEETINGS, LECTURES (PUBLIC CELEBRATIONS OF RELIGIOUS FESTIVALS) PRODUCING AND / OR DISTRIBUTING LITERATURE ON AND TO ENLIGHTEN OTHERS ABOUT THE ISLAMIC RELIGION. THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHARITY IN PROMOTING THE OBJECTS.

**Activities:** A)THE RELIEF OF POVERTY OR FINANCIAL HARDSHIP AND SUFFERING AMONG VICTIMS OF NATURAL OR OTHER KINDS OF DISASTER IN THE FORM OF SERVICES (OR OTHER MEANS DEEMED SUITABLE) FOR PERSONS, BODIES, ORGANISATIONS AND/OR COUNTRIES. B)TO ADVANCE THE ISLAMIC RELIGION IN THE UNITED KINGDOM AND THE WORLD FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF MEETINGS, LECTURES, AWARENESS.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,140,271	£1,259,334	£330,210	0
2023-12-31	£1,134,010	£744,169	£436,341	0
2022-12-31	£463,384	£435,584	-	-
2021-09-30	£496,883	£408,979	-	-

## Trustees

Name	Role	Appointed
<b>Mohsin Adam Haveliwala</b>	Chair	2020-10-01
Ibrahim Adam		2020-10-01
Kutubuddin Akuji		2020-10-01
Mohammed Hussain Haveliwala		2020-10-01

**THE QAMAR TRUST**

England & Wales - Charity number 1191577

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# Accounts

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**THE QAMAR TRUST**  
**Annual Report and Audited Financial Statements**  
**for the financial year ended 31 December 2024**

**Munir Chaudry Associates**  
**Chartered Certified Accountants and Registered Auditors**  
**1 Edmund Street**  
**BD5 0BH**  
**United Kingdom**

**Charity Number: 1191577**

# THE QAMAR TRUST

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# THE QAMAR TRUST

## REFERENCE AND ADMINISTRATIVE INFORMATION

<b>Trustees</b>	Kutubuddin Akuji Ibrahim Adam Mohammed Hussain Haveliwala
<b>Chairperson</b>	Mohsin Adam Haveliwala
<b>Charity Number in England and Wales</b>	1191577
<b>Principal Address</b>	75 Auburn Street Bolton BL3 6UE
<b>Auditors</b>	Munir Chaudry Associates Chartered Certified Accountants and Registered Auditors 1 Edmund Street BD5 0BH United Kingdom
<b>Principal Bankers</b>	Lloyds Bank  The Cooperative Bank  Natwest Bank

# THE QAMAR TRUST TRUSTEES' REPORT

for the financial year ended 31 December 2024

The trustees present their Trustees' Report and the audited financial statements for the financial year ended 31 December 2024.

The financial statements are prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of THE QAMAR TRUST present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 December 2024.

The charity is a registered charity and although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

## Principal Activity

Advance Islamic charitable activities

Provide relief where there is hunger, deprivation and the greatest need.

## Mission, Objectives and Strategy

### Mission Statement

The Qamar Trust is registered is a Charitable Organisation registered with the Charities Commission on 1 October 2020.

The registered charity number is 1191577.

### Objectives

Message from The Chair:

I want to start by thanking our donors, volunteers, trustees and beneficiaries for helping the Qamar Trust realize a dream. Whilst I have the privilege of taking up the chairpersonship, the privilege of service afforded to me is far loftier.

When the charity was formed in late 2020, in the midst of a global pandemic, I had never imagined the level of support and success we would be blessed with during the very first year. I am honored to be part of a team that is able to help so many across the world.

Given the nature of the challenges we have faced, the success of our campaigns has been both delightful and surreal. Seeing the suffering of people first hand has inspired the team and our donors to spread our efforts across an increasing number of countries and territories.

As I look back over this extraordinary year, I am sure that our efforts will be enhanced by our success. I ask Allah to bless us with greater desire and sincerity to serve humankind wheresoever there is a need to do so.

### Programs and Activities

Key achievements this year include:

- \* Supporting emergency relief efforts in war torn countries.
- \* Installing water wells and hand pumps, ensuring access to clean and safe drinking water.
- \* Offering educational and vocational support to youth and adults, providing skills for sustainable livelihoods.

### Strategy

Our Vision:

To make the world a better place

Our Mission:

# THE QAMAR TRUST

## TRUSTEES' REPORT

for the financial year ended 31 December 2024

To advance the religion of Islam by means of but not exclusively, promoting the teachings and tenets of Islam, provision or assistance in the provision of facilities for worship and Islamic education in accordance with the teachings of Quran and Sunnah of the Prophet Muhammad (Peace and Blessings Be Upon Him).

Advance Health: Ensuring the availability of clean water, promoting proper hygiene, and prioritizing overall well-being are crucial. The presence of contaminated water leads to illness, resulting in lost productivity and hindering efforts to lift people out of poverty.

To help the disabled with opportunities to education and access to facilities that they would otherwise not have due to lack of funds and poverty.

Alleviate Hunger:

Facilitating access to water resources contributes to food security by reducing crop vulnerability and decreasing hunger. Empowering families in war torn countries to feed themselves.

Address Poverty:

Water plays a pivotal role in breaking the cycle of poverty. By offering our assistance and guidance, communities can thrive and progress.

Aid Those in Greatest Need:

Swiftly aiding the most vulnerable individuals and families helps alleviate one of their numerous challenges.

### Structure, Governance and Management

#### Structure

Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

Recruiting and Appointing Trustees

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

#### Governance

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.

The Trustees regularly review the financial, business and operational risks which face the organisation and ensure that strategies are in place to mitigate the risks, proactively.

#### Financial Review

The results for the financial year are set out on page 11 and additional notes are provided showing income and expenditure in greater detail.

#### Results and reserves

At the end of the financial year the charity has assets of £330,210 (2023 - £436,341) and liabilities of £0.00 (2023 - £0.00). The net assets of the charity have decreased by £(106,131).

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

# THE QAMAR TRUST TRUSTEES' REPORT

for the financial year ended 31 December 2024

## Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. THE QAMAR TRUST subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 24<sup>th</sup> July 2025 and signed on its behalf by:

*M. A. Haveliwala*

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**Mohsin Adam Haveliwala**  
Chairperson

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# THE QAMAR TRUST

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 December 2024

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act 2011.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approved by the Board of Trustees on 24th July 2025 and signed on its behalf by:**

*M.A. Haveliwala*

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**Mohsin Adam Haveliwala**  
**Chairperson**

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# INDEPENDENT AUDITOR'S REPORT to the Members of THE QAMAR TRUST

## Report on the audit of the financial statements

### Opinion

We have audited the charity financial statements of THE QAMAR TRUST ('the charity') for the financial year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion, when reporting in accordance with a fair presentation framework the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its deficit for the financial year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other Information

The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Opinion on other matter prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

# **INDEPENDENT AUDITOR'S REPORT**

## **to the Members of THE QAMAR TRUST**

### **Responsibilities of trustees for the financial statements**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the charity or to cease operations, or has no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

### **Further information regarding the scope of our responsibilities as auditor**

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# **INDEPENDENT AUDITOR'S REPORT**

## **to the Members of THE QAMAR TRUST**

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### **The purpose of our audit work and to whom we owe our responsibilities**

This report is made solely to the charity's members, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

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**Shahbaz Munir (FCCA) on behalf of  
Munir Chaudry Associates**

Chartered Certified Accountants and Registered Auditors  
1 Edmund Street  
BD5 0BH  
United Kingdom

24th July 2025

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# THE QAMAR TRUST

## STATEMENT OF FINANCIAL ACTIVITIES

for the financial year ended 31 December 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b>Income</b>							
Charitable activities							
- Grants from governments and other co-funders	3.1	968,599	192,704	1,161,303	1,133,260	-	1,133,260
<b>Expenditure</b>							
Charitable activities	4.1	1,264,734	-	1,264,734	143,585	600,584	744,169
Other expenditure	4.2	2,700	-	2,700	-	-	-
<b>Total Expenditure</b>		<b>1,267,434</b>	<b>-</b>	<b>1,267,434</b>	<b>143,585</b>	<b>600,584</b>	<b>744,169</b>
<b>Net income/(expenditure)</b>		<b>(298,835)</b>	<b>192,704</b>	<b>(106,131)</b>	<b>989,675</b>	<b>(600,584)</b>	<b>389,091</b>
Transfers between funds		-	-	-	-	-	-
<b>Net movement in funds for the financial year</b>		<b>(298,835)</b>	<b>192,704</b>	<b>(106,131)</b>	<b>989,675</b>	<b>(600,584)</b>	<b>389,091</b>
<b>Reconciliation of funds:</b>							
Total funds beginning of the year	8	1,269,271	(832,930)	436,341	612,190	(564,940)	47,250
<b>Total funds at the end of the year</b>		<b>970,436</b>	<b>(640,226)</b>	<b>330,210</b>	<b>1,601,865</b>	<b>(1,165,524)</b>	<b>436,341</b>

The Statement of Financial Activities includes all gains and losses recognised in the financial year. All income and expenditure relate to continuing activities.

# THE QAMAR TRUST BALANCE SHEET

as at 31 December 2024

	Notes	2024 £	2023 £
<b>Current Assets</b>			
Cash at bank and in hand		330,210	436,341
<b>Net Current Assets</b>		<u>330,210</u>	<u>436,341</u>
<b>Total Assets less Current Liabilities</b>		<u>330,210</u>	<u>436,341</u>
<b>Funds</b>			
Restricted trust funds		(640,226)	(1,165,524)
General fund (unrestricted)		970,436	1,601,865
<b>Total funds</b>	<b>8</b>	<u>330,210</u>	<u>436,341</u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

**Approved by the Board of Trustees and authorised for issue on 24th July 2025 and signed on its behalf by**

*M.A. Haveliwala*

**Mohsin Adam Haveliwala**  
Chairperson

# THE QAMAR TRUST

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 December 2024

### 1. GENERAL INFORMATION

THE QAMAR TRUST is a charity incorporated in the United Kingdom. The registered office of the charity is 75 Auburn Street, Bolton, BL3 6UE which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### **Basis of preparation**

The financial statements have been prepared on the going concern basis under the cash historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### **Statement of compliance**

The financial statements of the charity for the financial year ended 31 December 2024 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

#### **Fund accounting**

The following are the categories of funds maintained:

#### **Restricted funds**

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

#### **Unrestricted funds**

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.

- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

#### **Income**

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

#### **Income from charitable activities**

Income from charitable activities include income earned from the supply of services under contractual arrangements and from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income from government and other donation funders is recognised when the charity is legally entitled to the income because it is fulfilling the conditions contained in the related funding agreements. Where a grant is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income is received, it is accrued in debtors.

Grants from governments and other donation funders typically include one of the following types of conditions:

- Performance based conditions: whereby the charity is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the charity is meeting the core objectives of a grant agreement, it recognises the related expenditure, to the extent that it is reimbursable by the donor, as income.

## THE QAMAR TRUST

# NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 December 2024

-Time based conditions: whereby the charity is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the charity recognises the income to the extent it is utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and the amount can be reliably measured, grant income is recognised once the charity is notified of entitlement.

Grants received towards capital expenditure are credited to the Statement of Financial Activities when received or receivable, whichever is earlier.

### Expenditure

Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

### Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

### Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

<b>3.</b>	<b>INCOME</b>				
<b>3.1</b>	<b>CHARITABLE ACTIVITIES</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	<b>Grants from governments and other co-funders:</b>				
	Income from charitable activities		<b>968,599</b>	<b>192,704</b>	<b>1,161,303</b>
					<b>1,133,260</b>
<b>4.</b>	<b>EXPENDITURE</b>				
<b>4.1</b>	<b>CHARITABLE ACTIVITIES</b>	<b>Direct Costs</b>	<b>Other Costs</b>	<b>Support Costs</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Expenditure on charitable activities	<b>1,253,113</b>	<b>-</b>	<b>11,621</b>	<b>1,264,734</b>
					<b>744,169</b>
<b>4.2</b>	<b>OTHER EXPENDITURE</b>	<b>Direct Costs</b>	<b>Other Costs</b>	<b>Support Costs</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Other expenditure	<b>-</b>	<b>2,700</b>	<b>-</b>	<b>2,700</b>
					<b>-</b>
<b>4.3</b>	<b>SUPPORT COSTS</b>			<b>Charitable Activities</b>	<b>2024</b>
				<b>£</b>	<b>2023</b>
					<b>£</b>
	Support			<b>11,621</b>	<b>11,621</b>
					<b>25,031</b>
<b>5.</b>	<b>ANALYSIS OF SUPPORT COSTS</b>				
				<b>2024</b>	<b>2023</b>
				<b>£</b>	<b>£</b>
	Support			<b>11,621</b>	<b>25,031</b>

## THE QAMAR TRUST

# NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 December 2024

<b>6. NET INCOME</b>			<b>2024</b>	<b>2023</b>
			£	£
<b>Net Income is stated after charging/(crediting):</b>				
Auditor's remuneration:				
- audit services			<b>1,500</b>	1,500
			<u>          </u>	<u>          </u>
<b>7. RESERVES</b>				
	<b>Funds</b>			<b>Total</b>
			£	£
At the beginning of the year	-	(832,930)	1,269,271	436,341
(Deficit)/Surplus for the financial year	(106,131)	-	-	(106,131)
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
At the end of the year	<b>(106,131)</b>	<b>(832,930)</b>	<b>1,269,271</b>	<b>330,210</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>8. FUNDS</b>				
<b>8.1 RECONCILIATION OF MOVEMENT IN FUNDS</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
		£	£	£
At 1 January 2023		612,190	(564,940)	47,250
Movement during the financial year		989,675	(600,584)	389,091
		<u>          </u>	<u>          </u>	<u>          </u>
At 31 December 2023		1,269,271	(832,930)	436,341
Movement during the financial year		(298,835)	192,704	(106,131)
		<u>          </u>	<u>          </u>	<u>          </u>
At 31 December 2024		<b>970,436</b>	<b>(640,226)</b>	<b>330,210</b>
		<u>          </u>	<u>          </u>	<u>          </u>
<b>8.2 ANALYSIS OF MOVEMENTS ON FUNDS</b>				
	<b>Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>
	<b>1 January</b>			<b>between</b>
	<b>2024</b>			<b>funds</b>
	£	£	£	£
<b>Restricted funds</b>				
Restricted	(832,930)	192,704	-	-
<b>Unrestricted funds</b>				
Unrestricted General	1,269,271	968,599	1,267,434	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total funds</b>	<b>436,341</b>	<b>1,161,303</b>	<b>1,267,434</b>	<b>-</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>8.3 ANALYSIS OF NET ASSETS BY FUND</b>				
			<b>Current assets</b>	<b>Total</b>
			£	£
Unrestricted general funds			330,210	330,210
			<u>          </u>	<u>          </u>
			<b>330,210</b>	<b>330,210</b>
			<u>          </u>	<u>          </u>
<b>9. POST-BALANCE SHEET EVENTS &amp; RELATED PARTIES</b>				
There have been no significant events or related parties affecting the Charity during the year or since the financial year-end.				

**THE QAMAR TRUST**

England & Wales - Charity number 1191577

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# Accounts

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**Charity number  
1191577**

**THE QAMAR TRUST**

**Audited Financial Statements and Trustees Report**

**For The Year Ended 31 December 2023**

**The Qamar Trust**  
**Audited Financial Statements and Trustees Report**  
**For The Year Ended 31 December 2023**

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Notes to the financial statements	9

**The Qamar Trust  
Trust information  
For The Year Ended 31 December 2023**

<b>Trustees /Management :</b>	Mr. Mohsin Adam Haveliwala	Chair	appointed on 01-10-2020
	Mr. Mohammed Hussain Haveliwala	Trustee	appointed on 01-10-2020
	Mr. Ibrahim Adam	Trustee	appointed on 01-10-2020
	Mr. Kutubuddin Akuji	Trustee	appointed on 01-10-2020

**Structure** Association of Trustees

**Charity registration number** 1191577

**Registered office** 75 Auburn Street  
Bolton  
BL3 6UE

**Principal place of charity business** 75 Auburn Street  
Bolton  
BL3 6UE

**The CIO was incorporated on 1 October 2020.**

**Auditors** Munir Chaudry Associates  
Chartered Certified Accountants  
1 Edmund Street  
Bradford  
BD5 0BH

**The Qamar Trust**  
**The report of the trustees For The Year Ended 31 December 2023**

**Trustees Report**

The Trustees present their annual report together with their financial statements for the period ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 effective 1 January 2019).

The Qamar Trust refers to the charity incorporated organisation with a governing document known as CIO Registration by foundation originally incorporated on 01 October 2020.

**Message from The Chair**

The challenges of the last year have been humbling for all. Natural disasters, conflict and strife have dominated headlines, airtime and social media attention. Often, the needs of human beings, communities and societies have taken a back seat.

Despite the challenges, we continue to enjoy the honour of service. The compelling need to undertake our obligation of providing support to the needy is an imperative that raises us to address new challenges.

We are grateful for the support of amazing people. Our donors and partners have enabled us to provide support to new communities in new ways. The first 2 years of our endeavours were almost exclusively focused on providing aid to those in genuine crisis. Whilst we are expanding our provision, we now also have a focus on providing strategic support through providing help to those seeking their daily bread, education and training.

Over the coming year, it seems likely that the need for emergency aid and more strategic programmes will grow. Whilst it is our ardent hope that prosperity and good will dominate, we hope to be able to provide more support to more people in more communities for the future.

We pray that there is ease to come.

**Programmes and Activities**

Key achievements this year include:

- \* Supporting emergency relief efforts in war torn countries.
- \* Installing water wells and hand pumps, ensuring access to clean and safe drinking water.
- \* Offering educational and vocational support to youth and adults, providing skills for sustainable livelihoods.

## **Objectives & Activities**

### **Our Vision**

To make the world a better place

### **Our Mission**

To advance the religion of Islam by means of but not exclusively, promoting the teachings and tenets of Islam, provision or assistance in the provision of facilities for worship and Islamic education in accordance with the teachings of Quran and Sunnah of the Prophet Muhammad (Peace and Blessings Be Upon Him).

### **Advance Health:**

Ensuring the availability of clean water, promoting proper hygiene, and prioritizing overall well-being are crucial. The presence of contaminated water leads to illness, resulting in lost productivity and hindering efforts to lift people out of poverty.

To help the disabled with opportunities to education and access to facilities that they would otherwise not have due to lack of funds and poverty.

### **Alleviate Hunger:**

Facilitating access to water resources contributes to food security by reducing crop vulnerability and decreasing hunger. Empowering families in war torn countries to feed themselves.

### **Address Poverty:**

Water plays a pivotal role in breaking the cycle of poverty. By offering our assistance and guidance, communities can thrive and progress.

### **Aid Those in Greatest Need:**

Swiftly aiding the most vulnerable individuals and families helps alleviate one of their numerous challenges.

## **Financial Position**

The Trustees have assessed the financial position of the charity and are confident that it has adequate resources to continue operational existence and have therefore prepared the financial statements as a going concern'. The charity has taken the necessary steps to manage operations in the current economic climate.

## **Reserve Policy**

The charity operates a reserve policy of twelve months to cover operational costs.

Total reserve funds available at the year end : £ 436,341 2023                      £ 47,250 2022

## Charity Governance, Constitution and Structures

The Qamar Trust is registered as a Charitable Incorporated Organisation on 1 October 2020.  
The registered charity number is 1191577

### Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### Recruiting and Appointing Trustees

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

### 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. The Trustees regularly review the financial, business and operational risks which face the organisation and ensure that strategies are in place to mitigate the risks, proactively.

### Disclosure of information to the auditors

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### Auditors

A resolution to reappoint the auditors will be made by members at the AGM.

### Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of

The law applicable to charities in England & Wales requires the Board of trustees to prepare financial statements for each financial year which give a true and fair view of the organisation's financial activities during the year and of its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the Board of trustees should follow best practice and :-

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

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding

Approved by the order of the Trustees on ..... 16/06/2025

Mohsin Adam Haveliwala  
Chair

*M. A. Haveliwala*

**The Qamar Trust  
Independent Auditor's Report  
For The Year Ended 31 December 2023**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of The Qamar Trust (unincorporated) for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', applying Section 1A of that Standard and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 2, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements, give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its incoming resources and application of resources, for the year then ended; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and have been prepared in accordance with the requirements of the Charities Act 2011. However, this is The Qamar Trust's first audit and we have not audited the previous financial year end 31 December 2022. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

*Shahbaz Munir, Statutory Auditor*

*on behalf of Munir Chaudry Associates*

16/06/2025

*Chartered Certified Accountants and Statutory Auditors*

**The Qamar Trust**  
**Statement of Financial Activities**  
**For The Year Ended 31 December 2023**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2023	2023	2023	2022
		£	£	£	£
<b>Incoming Resources</b>					
Other income		-	-	-	-
Donations and legacies		800,666	332,594	1,133,260	510,703
Grants		-	-	-	-
<b>Total Incoming Resources</b>		<b>800,666</b>	<b>332,594</b>	<b>1,133,260</b>	<b>510,703</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>800,666</b>	<b>332,594</b>	<b>1,133,260</b>	<b>510,703</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		117,054	600,584	717,638	530,117
Programmes Support Costs		-	-	-	-
Governance, management and administration of the charity		26,531	-	26,531	21,238
<b>Total Resources expended</b>	<b>B</b>	<b>143,585</b>	<b>600,584</b>	<b>744,169</b>	<b>551,355</b>
<b>Net Incoming Resources ( ie Total A minus Total B = C )</b>	<b>C</b>	<b>657,081</b>	<b>(267,990)</b>	<b>389,091</b>	<b>(40,652)</b>
Gross Transfers between funds :-		-	-	-	(2)
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>657,081</b>	<b>(267,990)</b>	<b>389,091</b>	<b>(40,654)</b>
<b>Net Movement in funds</b>		<b>657,081</b>	<b>(267,990)</b>	<b>389,091</b>	<b>(40,654)</b>
<b>Total funds brought forward</b>		<b>612,190</b>	<b>(564,940)</b>	<b>47,250</b>	<b>87,904</b>
<b>Total funds carried forward</b>		<b>1,269,271</b>	<b>(832,930)</b>	<b>436,341</b>	<b>47,250</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 8 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 11 form an integral part of these accounts**

**The Qamar Trust**  
**Statement of Financial Activities**  
**For The Year Ended 31 December 2023**

**Statement of Total Recognised Gains and Losses**  
**for the year ended 31 December 2023**

	2023	2022
	£	£
Excess of Expenditure over income before realisation of assets	<b>389,091</b>	(40,654)
<b>Net Movement in funds before taxation</b>	<b>389,091</b>	(40,654)

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds**  
**for the year ended 31 December 2023**

Revenue accumulated fund	Unrestricted Funds	Restricted Funds	Total Funds	Last year Total Funds
	2023	2023	2023	2022
	£	£	£	£
Accumulated fund brought forward	612,190	(564,940)	<b>47,250</b>	87,904
Recognised gains and losses for year	657,081	(267,990)	<b>389,091</b>	(40,654)
<b>Closing Accumulated fund</b>	<b>1,269,271</b>	<b>(832,930)</b>	<b>436,341</b>	<b>47,250</b>

Summary of funds	Designated Funds	Unrestricted	Restricted	Total Funds	Last year Total Funds
	2023	2023	2023	2023	2022
	£	£	£	£	£
Revenue funds	-	1,269,271	(832,930)	<b>436,341</b>	47,250
<b>Total funds</b>	-	1,269,271	(832,930)	<b>436,341</b>	<b>47,250</b>
	-			-	-

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 11 form an integral part of these accounts.

**The Qamar Trust  
Balance Sheet  
as at 31 December 2023**

	Notes	2023	2022
<b>Fixed assets</b>			
Tangible assets	5	-	-
<b>Current assets</b>			
Debtors	7	-	-
Cash at bank and in hand		436,341	47,250
		<u>436,341</u>	<u>47,250</u>
<b>Creditors:</b>			
amounts due within one year	8	-	-
<b>Net current assets</b>		<u>436,341</u>	<u>47,250</u>
<b>Total assets less current liabilities</b>		<u>436,341</u>	<u>47,250</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>436,341</u>	<u>47,250</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves	10	1,269,271	612,190
<b>Resources freely available</b>		1,269,271	612,190
Restricted revenue reserves		(832,930)	(564,940)
<b>Accumulated Funds</b>		<u>436,341</u>	<u>47,250</u>

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on . 16/06/2025

*M. A. Haveliwala*

Mohsin Adam Haveliwala

Chair

**The notes and schedule to the Statement of Financial Activities on pages 8 to 11 form an integral part of these accounts**

**The Qamar Trust**  
**Notes to the Accounts**  
**for the year ended 31 December 2023**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a Cash Flow Statement.

The charity is entirely dependent on continuing donations from the local community and nationally. As a consequence the going concern basis is also dependent on the continuing donations.

The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**The Qamar Trust**  
**Notes to the Accounts**  
**for the year ended 31 December 2023**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Fixtures and equipment	0%	on written down value
Computer equipment	0%	on written down value

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3i Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other income	-	-
Donations and legacies	1,133,260	510,703
Grants	-	-
	<u>1,133,260</u>	<u>510,703</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	717,638	530,117
Programmes Support Costs	-	-
Management and administration	26,531	21,238
	<u>744,169</u>	<u>551,355</u>

**3ii Numbers of full and part time employees or their time equivalents**

Engaged on charitable activities in UK on average	-	-
Engaged on charitable activities Overseas on average	-	-
	<u>£</u>	<u>£</u>
Wages and salaries including paye and pension costs	-	-
	<u>-</u>	<u>-</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Audit and accountants fees	1,500	179
	<u>1,500</u>	<u>179</u>

<b>5 Tangible fixed assets</b>	<b>Equipment &amp; Fixtures</b>	<b>Total</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>			
At 1 January 2023	-	-	-
Additions	-	-	-
At 31 December 2023	<u>-</u>	<u>-</u>	<u>-</u>
<b>Depreciation</b>			
At 1 January 2023	-	-	-
Charge for the year	-	-	-
At 31 December 2023	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net book value</b>			
At 31 December 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 December 2022	<u>-</u>	<u>-</u>	<u>-</u>

**The Qamar Trust**  
**Notes to the Accounts**  
**for the year ended 31 December 2023**

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 December 2023</b> <i>(Current year)</i>	<b>Designated funds</b>	<b>Unrestricted funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	-	-
Current Assets	-	436,341	436,341
Current Liabilities (creditors)	-	-	-
	-	436,341	436,341
	<hr/>		
<b>At 1 January 2023</b> <i>(Previous year)</i>	<b>Designated funds</b>	<b>Unrestricted funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	-	-
Current Assets	-	47,250	47,250
Less: Current Liabilities (creditors)	-	-	-
	-	47,250	47,250
	<hr/>		

<b>7 Debtors</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Gift Aid Receivable	-	-
Accounts Receivable	-	-
Prepaid expenses	-	-
	-	-
	<hr/>	

<b>8 Creditors: amounts falling due within one year</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accounts Payable	-	-
Accrued expenses (inv accrued)	-	-
	-	-
	<hr/>	

**9 Transactions with related parties**

There were no transactions with Trustees and there were no other related parties.

<b>10 Movement in Funds</b>	<b>Balance at 2022 1st April</b>	<b>Incoming Resources</b>	<b>Transfers</b>	<b>Balance at 2023 31st March</b>
	<b>b/f</b>			<b>c/f</b>
Restricted funds	(564,940)	332,594	-	<b>(832,930)</b>
Unrestricted funds	612,190	800,666	-	<b>1,269,271</b>
<b>Total funds</b>	<b>47,250</b>	<b>1,133,260</b>	-	<b>436,341</b>
	<hr/>			
		-	-	-

**11 Contingent liabilities**

There were none in the period.

**12 Post balance sheet events**

There were none in the period.

**13 Ultimate controlling party**

The trustees have ultimate control of the charity

**14 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution. The Qamar Trust is the registered name of the charity.

**THE QAMAR TRUST**

England & Wales - Charity number 1191577

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# Accounts

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**REGISTERED CHARITY: 1191577**

**THE QAMAR TRUST**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD 01  
OCTOBER 2021 TO 31<sup>st</sup> December 2022**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 1<sup>st</sup> October 2021 to 31st December 2022.

### **INCORPORATION**

The CIO Registration was incorporated on 01 October 2020.

### **Registered Charity Number**

1191577

### **Registered Office**

75 Auburn Street  
Bolton, UK  
BL3 6UE

### **Trustees**

Mr. Mohsin Adam Haveliwala	Chairman	appointed on 01-10-2020
Mr. Hussain Haveliwala	Trustee	appointed on 01-10-2020
Mr. Ibrahim Adam	Trustee	appointed on 01-10-2020
Mr. Kutubuddin Akuji	Trustee	appointed on 01-10-2020

### **Independent Examiner**

Quba Accountancy LTD  
14 Mayne Avenue  
Luton,  
Bedfordshire,  
LU4 9LS

## STRUCTURE, GOVERNANCE AND MANAGEMENT

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### **Board of Trustees**

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### **Recruiting and Appointing Trustees**

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

### **Governing document**

The Qamar Trust refers to the charity incorporated organisation with a governing document known as CIO Registration by foundation originally incorporated on 01 October 2020.

### **Responsibilities of Trustees**

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

### **Grant Making Policies**

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

### **Public Benefit**

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

## Message from The Chair

---

I want to start by thanking our donors, volunteers, trustees and beneficiaries for helping the Qamar Trust realize a dream. Whilst I have the privilege of taking up the chairpersonship, the privilege of service afforded to me is far loftier.

When the charity was formed in late 2020, in the midst of a global pandemic, I had never imagined the level of support and success we would be blessed with during the very first year. I am honored to be part of a team that is able to help so many across the world.

The backdrop against which we set about on our mission could not have been more challenging. The global pandemic has changed our world in a manner never seen before and the logistical challenges facing those trying to deliver aid have been exacerbated worldwide.

Given the nature of the challenges we have faced, the success of our campaigns has been both delightful and surreal. Seeing the suffering of people first hand has inspired the team and our donors to spread our efforts across an increasing number of countries and territories.

As I look back over this extraordinary year, I am sure that our efforts will be enhanced by our success. I ask Allah to bless us with greater desire and sincerity to serve humankind wheresoever there is a need to do so.

*M.A. Haveliwala*

Mohsin Adam Haveliwala

## OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE BENEFIT

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The objects of the charity are set below:

- A) The relief of poverty or financial hardship and suffering among victims of natural disaster in the form of services (or other means deemed suitable) for persons, bodies, organisations and or/ countries.
- B) To advance the Islamic religion in the United Kingdom and the world for the benefit of the public through the holdings of meetings, lectures (public celebrations of religious festivals) producing and/or distributing literature on and to enlighten others about the Islamic religion.

## Achievements and Performance

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Our efforts have been focused on relieving poverty in the immediate term amongst refugees, poverty-stricken families, those in need of clothing and heating. As such, our activities are summarised below.

Total donations have surpassed £1m since the charity was formed. A significant achievement given the relatively short amount of time that the charity has been operating. A sum of £463,384 in donations was received during the 2021/22 financial year.

- The Trust has undertaken 70 separate projects with our partners across 16 territories including several projects focusing our efforts on providing food aid, clothing, heating and other support to those affected by conflict and poverty. Non-food aid support alone has been delivered in 16 different territories.
- The Trust has established an effective social media presence across several social media platforms and has a growing following and engagement across all platforms. We have grown our following across all platforms by 40% and continue to have engagements with our followers with project updates and new fundraisers on a regular basis.
- Critically, the trust has worked with its charity partners to identify under-supported refugees and needy families in all its territories. This enables us to target those who are most in need with support.
- To increase the effectiveness of the charity in aiding beneficiaries, we have recently introduced the following key initiatives:
  - **Qamar Bakery in Afghanistan:** The opening of a bakery in Kabul, Afghanistan distributes 2,000 pieces of bread daily to approximately 285 families. This benefits many beneficiaries located in Kabul but also creates employment opportunities for many needy locals.
  - **Orphan Sponsorship:** The sponsorship programme enables donors to improve the lives of orphaned children across the Middle East in particular. Some 80 orphans have already been sponsored and the Trust seeks to grow this number over the coming year.
- The concept of ongoing charity, meaning one that gives perpetual benefit, is important to Muslims. To allow Muslims to donate to causes that provide perpetual benefit, we supported many mourning families within the local community to donate money towards the planting of 100+ Olive Trees, 35 Hand Water pumps and 1 Community Solar Powered Well in rural areas across the middle East and South East Asia. All in memory of their deceased family members.

- We understand the importance of knowledge and education. As such, we donate money to our local primary school, Sunninghill Primary School, to allow them to purchase textbooks for the benefit of their students.

#### **Financial Review**

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The charity received sum of **£510,703** in donations from various sources.

The charity does not have any reserve policy.

No funds are in deficit at the balance sheet.


The funds are in surplus by **£47,357** at the balance sheet.

#### **Declaration**

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

Signed on behalf of the charity's trustees.


<b>Signature</b>
<b>Name: Mohsin Adam Haveliwala</b>
<b>Position: Chair</b>
<b>Date: 09/01/2023</b>

## INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 OCT 2021 TO 31 DEC 2022 TO THE TRUSTEES

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I report on the accounts for the period 01<sup>st</sup> October 2021 to 31<sup>st</sup> December 2022 set out below.

### **Respective responsibilities of trustees and examiner**

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (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 and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- 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 statement below.

### **Independent examiners statement**

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

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

- (2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

### **Independent Examiner**



**Signature: Mr Dawood Masood AFA, MIPA**

**Date: 29/01/2023**

**The Qamar Trust**  
**Statement of Financial Activities**  
**For the year ended 31<sup>st</sup> December, 2022**

	Notes	Unrestricted Funds £	Restricted funds £	2022 £	2021 £
<b>Incoming Resources:</b>					
Incoming resources from generated funds					
Voluntary Income	6	324,250	186,454	510,703	496,883
Activities for generating funds		-	-	-	-
<b>Total income resources</b>		<b>324,250</b>	<b>186,454</b>	<b>510,703</b>	<b>496,883</b>
<b>Resources expanded:</b>					
<b>Cost of generating funds</b>					
Charitable Activities	7	52,195	477,922	530,117	403,307
Admin cost		21,060	-	20,953	3,923
Governance cost		179	-	179	1,750
<b>Total resources expanded</b>		<b>73,434</b>	<b>477,922</b>	<b>551,249</b>	<b>408,980</b>
<b>Net incoming resources before transfer</b>		<b>250,815</b>	<b>-291,468</b>	<b>-40,546</b>	<b>87,903</b>
<b>Net movement of funds:</b>					
<b>Net income for the year</b>		250,815	-291,468	-40,546	87,903
Total funds brought forward		-	-	87,903	-
<b>Net funds carried forward</b>		<b>250,815</b>	<b>-291,468</b>	<b>47,357</b>	<b>87,903</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 10 to 13 form part of these financial statements.

<b>The Qamar Trust</b>			
<b>Balance sheet</b>			
<b>As at 31<sup>st</sup> December, 2022</b>			
	Notes	2022	2021
<b>Assets</b>			
<b>Fixed Assets:</b>			
Tangible Assets	2	-	-
<b>Current Assets:</b>			
Cash in hand & at bank		47,250	87,903
		47,250	87,903
<b>Creditors: Amount falling due within 1 year</b>			
Net Current Assets/Liabilities	3	-	-
		47,250	87,903
<b>Total Assets less Current Liabilities</b>		<b>47,250</b>	<b>87,903</b>
<b>Capital &amp; Reserves</b>			
<b>Unrestricted funds</b>			
General funds	5	338,718	361,375
Designated funds		-291,468	-273,472
		<b>47,250</b>	<b>87,903</b>

For the year ending 31/12/2022 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 Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime. Approved by the Board of Trustees on 09/01/2023 and signed on their behalf by:

**Mohsin Adam Haveliwala**  
Trustee

**The Qamar Trust**  
**Notes to the Accounts**  
**For the year ended 31<sup>st</sup> December, 2022**

**1. ACCOUNTING POLICIES**

**a) Basis of Accounting**

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**b) 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.

**c) 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.

**d) Allocation & Apportionment of costs**

All costs relate to the single activity of the charitable company and are recognised accordingly.

**e) 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. Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

**The Qamar Trust**  
**Notes to the Accounts**  
For the year ended 31<sup>st</sup> December, 2022

<b>2- Tangible Fixed Assets</b>	<b>Fixture &amp; Fittings</b>	<b>Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost:</b>			
As at 01/11/2021	-	-	-
<b>Depreciation:</b>			
As at 01/11/2021	-	-	-
For the Year			
As at 31/10/2022	-	-	-
<b>Net Book Value:</b>			
As at 31/10/2022	-	-	-
As at 31/10/2021	-	-	-

<b>3- Creditors falling during the year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
	-	-
	-	-

**4- Company Limited by Guarantee**

The company is limited by guarantee and does not have a share capital. Each member gives a guarantee to contribute a sum not exceeding £1,000, to the company should it be wound up. At 31/12/2022 there were members.

<b>5- Funds</b>	<b>Brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfer</b>	<b>Carried forward</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Designated funds	-	186,454	477,922	-	-291,468
General funds	87,903	324,250	73,434	-	338,718
	<b>87,903</b>	<b>510,703</b>	<b>551,356</b>	-	<b>47,250</b>

<b>6- Incoming Resources</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2022</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Grants</b>						
Voluntary Income	290,972	186,454	477,426	361,750	116,035	477,785
Gift Aid	33,277	-	33,277	19,098	-	19,098
	324,250	186,454	510,703	380,848	116,035	496,883
<b>Grants</b>						
Activities for generating funds	-	-	-	-	-	-
	<b>324,250</b>	<b>186,454</b>	<b>510,703</b>	<b>380,848</b>	<b>116,035</b>	<b>496,883</b>

**The Qamar Trust**  
**For the year ended 31<sup>st</sup> December,2022**  
**Notes to the Accounts**

<b>7- Resources Expended</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>		
<b>Charitable Activities</b>		
Donations	51,695	-
Sundry Expenses	500	2,582
	<b>52,195</b>	<b>2,582</b>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Restricted funds</b>		
Bakery project	21,294	-
Food	100,549	70,201
Pakistani floods	10,750	-
Ramadan 22	33,854	121,225
Water	10,420	11,850
Qurbani	5,178	2,020
Orphans	16,609	-
Afghanistan	22,321	-
Bangladesh	10,000	-
Widows	3,000	-
Emergency Response	5,500	-
Education	71,161	80
Jordan	150	-
Palestine	13,598	16,350
Mali	39,323	-
Rohingya	5,500	15,350
Lebanon	3,000	47,600
Somalia	61,168	-
Yemen	5,500	45,253
Zakat	22,235	-
Winters	5,090	4,492
Sewing project	11,722	7,294
Eid Gifts	-	9,220
Quran project	-	45
Project PG	-	20,000
Health	-	144
Syria	-	29,600
	<b>477,922</b>	<b>400,725</b>

**The Qamar Trust**  
**Notes to the Accounts**  
**For the year ended 31<sup>st</sup> December, 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Admin cost</b>		
Advertisement	165	-
Website	374	-
Printing & Stationary	300	465
Miscellaneous	295	-
Internet	158	-
Travel	13,821	1,768
Admin cost	5,839	1,085
Wages	-	-
Bank charges	107.28	413
Website/IT/Software	-	192
	<b>21,060</b>	<b>3,923</b>
	<b>21,060</b>	<b>3,923</b>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Governance cost</b>		
Accountancy	179	1,750
	<b>179</b>	<b>1,750</b>
	<b>179</b>	<b>1,750</b>

**THE QAMAR TRUST**

England & Wales - Charity number 1191577

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# Accounts

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**REGISTERED CHARITY: 1191577**

**THE QAMAR TRUST**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD 01  
OCTOBER 2020 TO 30 SEPTEMBER 2021**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 1<sup>st</sup> October 2020 to 30<sup>th</sup> September 2021.

### **INCORPORATION**

The CIO Registration was incorporated on 01 October 2020.

### **Registered Charity Number**

1191577

### **Registered Office**

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BL3 6UE

### **Trustees**

Mr. Mohsin Adam Haveliwala	Chairman	appointed on 01-10-2020
Mr. Hussain Haveliwala	Trustee	appointed on 01-10-2020
Mr. Ibrahim Adam	Trustee	appointed on 01-10-2020
Mr. Kutubuddin Akuji	Trustee	appointed on 01-10-2020

### **Independent Examiner**

Quba Accountancy LTD

14 Mayne Avenue

Luton,

Bedfordshire,

LU4 9LS

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

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### **Board of Trustees**

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### **Recruiting and Appointing Trustees**

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

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## Message from The Chair

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I want to start by thanking our donors, volunteers, trustees and beneficiaries for helping the Qamar Trust realize a dream. Whilst I have the privilege of taking up the chairpersonship, the privilege of service afforded to me is far loftier.

When the charity was formed in late 2020, in the midst of a global pandemic, I had never imagined the level of support and success we would be blessed with during the very first year. I am honored to be part of a team that is able to help so many across the world.

The backdrop against which we set about on our mission could not have been more challenging. The global pandemic has changed our world in a manner never seen before and the logistical challenges facing those trying to deliver aid have been exacerbated worldwide.

Given the nature of the challenges we have faced, the success of our campaigns has been both delightful and surreal. Seeing the suffering of people first hand has inspired the team and our donors to spread our efforts across an increasing number of countries and territories.

As I look back over this extraordinary year, I am sure that our efforts will be enhanced by our success. I ask Allah to bless us with greater desire and sincerity to serve humankind wheresoever there is a need to do so.

*M.A. Haveliwala*

Mohsin Adam Haveliwala

## **OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE BENEFIT**

---

The objects of the charity are set below:

- A) The relief of poverty or financial hardship and suffering among victims of natural disaster in the form of services (or other means deemed suitable) for persons, bodies, organisations and or/ countries.
- B) To advance the Islamic religion in the United Kingdom and the world for the benefit of the public through the holdings of meetings, lectures (public celebrations of religious festivals) producing and/or distributing literature on and to enlighten others about the Islamic religion.

### **A brief summary of some key activities carried out in the year 2021**

Our efforts have been focused on relieving food poverty in the immediate term amongst refugees, poverty-stricken families, those in need of clothing and heating. As such, our activities are summarised below.

- The Qamar trust have raised funds to help deprived and needy people in a number of territories through targeted marketing, events and appeals across the UK.
- The Trust has undertaken 44 separate projects with our partners across 9 territories including a number of projects focusing specifically on the needs of those suffering during the extreme cold in winter.
- The Trust has established an effective social media presence across a number of social media platforms
- The provision of food aid to vulnerable people affected by conflict and poverty
- The distribution of non-food aid to address poverty across all 9 territories.
- Critically, the trust has worked with its charity partners to identify under-supported refugees and needy families in all its territories.

### **Achievements and Performance**

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The charity's achievements and performance

- Total donations reached close to half-a-million pounds in our first year. A stunning achievement.
- The Qamar Trust has grown aid distribution from a single location to 9 territories by the end of the year.
- Completion of 44 aid deployment projects and crisis support projects during the year.
- The Trust's projects have served some 7400 food packs, 400 fuel cartons, close to 9000 hot meals, 550 pairs of shoes and a water desalination facility amongst other forms of support.
- The trust has boosted its following on social media platforms to over 2200.
- The Trust has provided aid to more than 14000 people during the course of the year.
- The Trust retains a 100% donation policy and funds all non-aid costs through non-donated monies.

### Financial Review

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The charity received sum of **£496,883** in donations from various sources.

The charity does not have any reserve policy.

No funds are in deficit at the balance sheet.


The funds are in surplus by **£ 87,904** at the balance sheet.

### Declaration

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

Signed on behalf of the charity's trustees.


<b>Signature</b>
<b>Name: Mohsin Adam Haveliwala</b>
<b>Position: Chair</b>
<b>Date: 30/06/2022</b>

## INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 OCT 2020 TO 30 SEP 2021 TO THE TRUSTEES

---

I report on the accounts for the period 01<sup>st</sup> October 2020 to 30<sup>th</sup> September 2021 set out below.

### **Respective responsibilities of trustees and examiner**

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (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 and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- 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 statement below.

### **Independent examiners statement**

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

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

- (2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

### **Independent Examiner**



**Signature: Mr Dawood Masood AFA, MIPA**

**Date: 01/07/2022**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>The Qamar Trust</b>	No (if any) 1191577
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**CC16a**

## Receipts and payments accounts

For the period from	Period start date 1-Oct-20	To	Period end date 30-Sep-21
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### 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	361,750	116,035	-	477,785	-
Gift Aid	19,098	-	-	19,098	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>380,848</b>	<b>116,035</b>	<b>-</b>	<b>496,883</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>380,848</b>	<b>116,035</b>	<b>-</b>	<b>496,883</b>	<b>-</b>
<b>A3 Payments</b>					
Charitable Activities	13,799	389,507	-	403,306	-
Governance Cost	1,750	-	-	1,750	-
Admin Cost	3,923	-	-	3,923	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>19,472</b>	<b>389,507</b>	<b>-</b>	<b>408,979</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>19,472</b>	<b>389,507</b>	<b>-</b>	<b>408,979</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>361,376</b>	<b>- 273,472</b>	<b>-</b>	<b>87,904</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>- 273,472</b>	<b>273,472</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>87,904</b>	<b>-</b>	<b>-</b>	<b>87,904</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash in hand & at bank	87,904	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>87,904</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Mohsin Adam Haveliwala	30/06/2022