Charity registration number: 1192794
(Charitable incorporated organisation (CIO))

AAMINAH WELFARE TRUST

Report and Accounts

31 March 2023

AAMINAH WELFARE TRUST
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AAMINAH WELFARE TRUST
Charity Information
for the period ended 31 March 2023

Address
1 Kirkland close
Blackburn
Lancashire
BB1 5JF

Charity registration number: 1192794
(Charitable incorporated organisation (CIO))

Trustees
Mr Binyamin Ahmedjee
Mrs Rashida Asvat
Mr Asif Asvat
Ms Rubina Ahmedjee
Mr Mohammed Limbada

Appointed independent examiner
M A Ibrahim (FCCA)

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

Bankers
Natwest
35 King William street
Blackburn
Lancashire
BB1 7DJ

AAMINAH WELFARE TRUST
Trustees' annual report
for the period ended 31 March 2023

Charity registration number: 1192794
(Charitable incorporated organisation (CIO))

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

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

Objectives and activities
The objects of the charity are set out in the constitution are summarised as follows:
The Charitable Trust is constituted by Trust Deed, and CIO foundation constitution and its main objects of the CIO is the prevention or relief of poverty in India and the UK by providing items, services and funding to individuals/charities or other organisations working to prevent or relieve poverty. The name Aaminah means truthful.

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

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

Raising Funds
The trustees have been actively seeking donations in the UK and have been able to secure regular donations through family and friends. We have been successful in approaching individuals and businesses. We made good relations with a few small businesses in the UK who donated some monies to help with our objectives.

India
Aaminah welfare made total of £10,27.50 including bank charges in 1 payments to Jamia Islamia Ishaatul Uloom this financial year. This Indian charity had asked for donations and as they have permission from the Indian government to receive foreign aid, these payments were made. They provide free education and medical treatment and other charitable work in India. We as a trust have donated to this great institution last year and have plans to continue to donate to this charity in India.

UK
We as a trust donated to JAMEA AL KAUTHAR based in Lancaster. The trust provides religious and secular education and seeks to advance religion according to the tenets of the Islamic Faith. We have similar objectives to this UK charity and they were in need of some help.

Structure, governance and management
Aaminah Welfare Trust is constituted as a Charitable Incorporated Organisation registered with the Charity Commission on 15 December 2020 under charity number 1192794. It is governed by a deed of trust.
The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.
The trustees meet together as a body on a regular basis, where possible, and are responsible for all decisions taken in relation to running the charity and its activities. The trustees are assigned tasks during these meetings and there is regular communication during the intervening periods, through the use of messaging and task management tools,to ensure tasks are completed in a timely fashion.

Appointment of charity trustees
The trustees hold a special meeting where a simple majority is required to appoint a responsible person from the community, judged to be a fit and proper person, as a trustee.

Reference and administrative details
See preceding page under 'Charity Information'.

AAMINAH WELFARE TRUST
Trustees' annual report
for the period ended 31 March 2023

Names of the charity trustees who manage the charity
All trustees are named on the preceding page under 'Charity Information'.

Financial review and reserves policy
Funds available are sufficient to permit the charity to continue in operation in the medium to long term, together with the continued support from the donors.

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

This year has been very challenging, and we have noticed a large drop in donations from people and businesses. The main reason is due to the economic challenge we are facing, and people have less savings and less income.

The Trustees actively review all major risks which the Charity faces and drawn up a risk assessment which is reviewed at every meeting. The Trustees are satisfied that all systems are in place and arrangements have been made to manage any risks identified.

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

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

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

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

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

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

Approved by the Trustees and signed on its behalf by:

Binyamin Ayub Ahmedjee Date: 04/05/2023
Trustee

AAMINAH WELFARE TRUST

Independent Examiner's Report to the Trustees of AAMINAH WELFARE TRUST

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

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

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

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

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

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

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

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

The appointed independent examiner of the trust:

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

Date: 04/05/2023

AAMINAH WELFARE TRUST
Statement of financial activities
for the period ended 31 March 2023

	Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total 2023 £	Total 2022 £
Income	**3**					
Income and endowments from:						
Donations and legacies		1,993	21,889	-	23,882	58,374
Expenditure	**4**					
Expenditure on:						
Charitable activities		578	20,005	-	20,583	33,014
Net income/(expenditure) for the year		1,416	1,884	-	3,300	25,360
Reconciliation of funds						
Total funds brought forward		-	25,360	-	25,360	-
Net incoming resources for the year		1,416	1,884	-	3,300	25,360
Transfer between Funds		(400)	400	-	0	(0)
Total funds carried forward		1,016	27,644	-	28,660	25,360

AAMINAH WELFARE TRUST
Balance Sheet
At 31 March 2023

	Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total 2023 £	Total 2022 £
Current assets						
Cash at bank and in hand		1,466	27,644	-	29,110	25,660
		1,466	27,644	-	29,110	25,660
Creditors: amounts falling due within one year						
Trade creditors and accruals	**6**	450	-	-	450	300
Net current assets		1,016	27,644	-	28,660	25,360
Net assets		1,016	27,644	-	28,660	25,360
Funds of the Charity	**7**					
Unrestricted funds		1,016	-	-	1,016	-
Restricted income funds		-	27,644	-	27,644	25,360
Total funds		1,016	27,644	-	28,660	25,360

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

Binyamin Ayub Ahmedjee
Trustee

Date: 04/05/2023

AAMINAH WELFARE TRUST
Notes to the Accounts
for the period ended 31 March 2023

Basis of preparation

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

The charity is a public benefit entity.

2 Accounting Policies

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

Expenditure
Expenditure is included in the accounts on an accruals basis.

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

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

3 Analysis of income	Unrestricted funds £	Restricted income funds £	Endowment funds £	2023 Total funds £	2022 Prior year £
Donations and legacies					
Donations	1,993	21,833	-	23,826	57,953
Other	-	56	-	56	421
Total	1,993	21,889	-	23,882	58,374
Total income	1,993	21,889	-	23,882	58,374

4 Analysis of expenditure	Unrestricted funds £	Restricted income funds £	Endowment funds £	2023 Total funds £	2022 Prior year £
Expenditure on charitable activities					
Bank charges	28	-	-	28	253
Grants & Donations	-	20,005	-	20,005	31,381
Accountancy fees	250	-	-	250	150
Independent examiner's fee	300	-	-	300	150
Legal and professional fees	-	-	-	-	1,080
Total	578	20,005	-	20,583	33,014
Total expenditure	578	20,005	-	20,583	33,014

5 Grants made to institutions

Name of institutions	Purpose	£
Jamia Islamia Ishaatul Uloom India	Educational and medical projects	10,000
Jamea Al Kauthar	Educational and financial support	10,005
		20,005

6 Creditors

	2023	2022
Analysis of creditors:		
	£	£
Accruals	(450)	(300)
	(450)	(300)

7 Analysis of fund assets and liabilities

	Unrestricted funds	Restricted income funds	Endowment funds	Total 2023
	£	£	£	£
Current assets	1,466	27,644	-	29,110
Current liabilities	(450)	-	-	(450)
	1,016	27,644	-	28,660

8 Details of certain items of expenditure

	2023	2022
Fees for examination of the accounts	£	£
Independent examiner's fees	300	150

9 Transactions with trustees and related parties.

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

10 Employees

	2023	2022
	Number	Number
Average number of employees	-	-

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