KHAIR UL AMAL WELFARE TRUST

Charity Number: 1209805

(A Charitable Incorporated Organisation)

Trustees' Annual Report and

Receipts and Payments Accounts

For the period from 29 August 2024 (date of registration) to 1 December 2025

First Accounting Period

Trustees' Annual Report

For the period from 29 August 2024 to 1 December 2025

1. Reference and Administrative Details

Charity name	Khair Ul Amal Welfare Trust
Charity registration number	1209805
Charity structure	Charitable Incorporated Organisation (Foundation)
Date of registration	29 August 2024
Governing document	CIO Foundation model constitution
Principal address	65 Crescent Road, Manchester, M8 9JT
Trustees	Jafar Bukhari (Chair) — appointed 1 June 2024 Haider Bukhari (Trustee) — appointed 1 June 2024 Fazle Syed (Trustee) — appointed 1 June 2024
Bank	[Name of bank — to be inserted before filing]

2. Objectives and Activities

The objects of the CIO are the prevention or relief of poverty, primarily, but not exclusively, in England, Pakistan and Iraq, by providing grants, items and services to individuals in need and/or to charities or other organisations working to prevent or relieve poverty.

In carrying out these objects, the trustees have had regard to the Charity Commission’s general guidance on public benefit.

3. Achievements and Performance

This report covers the trust’s first accounting period, from registration on 29 August 2024 to 1 December 2025. As a newly established charity, the primary focus during this period was on building the trust’s membership base, establishing its administrative infrastructure and accumulating funds to support its charitable objects in future periods.

The principal activities and achievements during the period were as follows:

- A community membership base of approximately 15 individual and business supporters was established, each making regular monthly contributions to the trust’s General Fund, providing a sustainable income stream for future charitable activities.
- General donations of £1,700 were received from 8 supporters, including a founding gift of £1,425 received shortly after registration.
- The trust’s Funeral Fund was formally launched in July 2025. By 1 December 2025, 33 community members had enrolled, each contributing £100, accumulating £3,300 to meet future funeral and bereavement support costs for members.
- The trust established its website and online presence, with costs of £457.81 incurred in setting up its domain and web presence to support future fundraising and community engagement.

No direct grants or charitable disbursements were made to individual beneficiaries during this first period, reflecting the early stage of the charity’s development. The trustees expect to begin making distributions in support of the trust’s objects from the second accounting period onwards.

4. Financial Review

Total receipts for the period were £8,941.00, comprising regular member contributions (£3,941.00), Funeral Fund enrolment contributions (£3,300.00), and general donations (£1,700.00). Total payments were £757.81, all relating to website, digital and administrative costs incurred in establishing the charity.

At 1 December 2025, the trust held total cash funds of £8,183.19, comprising £4,883.19 in the General Fund and £3,300.00 in the Funeral Fund. None of these funds are held as permanent endowment.

The trustees consider the reserves position appropriate for a newly established charity. The Funeral Fund balance is retained in full to meet member enrolment obligations. The General Fund balance is held as working capital, with surplus free reserves available to fund charitable activities as opportunities arise.

5. Structure, Governance and Management

The charity is a Charitable Incorporated Organisation governed by its constitution under the Foundation model. As a Foundation CIO, the trustees are also the sole members of the charity. There were three trustees throughout the period. Trustees act collectively in making decisions for the charity, with no individual trustee having delegated authority to act unilaterally.

No trustee received any remuneration or reimbursement of expenses during the period.

6. Reserves Policy

The trustees have adopted the following reserves policy:

Free reserves are defined as funds held in the General Fund that are not committed or designated for a specific purpose. The Funeral Fund balance is excluded from free reserves, as it is designated to meet future claims from enrolled members and is not available for general use.

The trustees' target is to maintain free reserves equivalent to not less than six months' anticipated running costs. Based on current expenditure levels this represents approximately £600. The trustees consider this level appropriate to meet unexpected costs or a short-term fall in income without disruption to the charity's activities.

At 1 December 2025, free reserves in the General Fund were £4,883.19, which is above the target level. The trustees will review this policy annually and consider deploying surplus free reserves in support of the trust's charitable objects as opportunities arise. The Funeral Fund balance of £3,300.00 is retained in full as a designated reserve to meet future funeral and bereavement payments to enrolled members.

7. Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the accounts in accordance with the Charities Act 2011 and applicable regulations. The trustees confirm that, in preparing these accounts, they have followed the requirements for receipts and payments accounts set out in the relevant regulations.

Approved by the trustees on 12th August 2026 and signed on their behalf by:

Signed: Jafar Bukhari

Name: Jafar Bukhari, Chair of Trustees

Date: 12 August 2026

Receipts and Payments Account

For the period from 29 August 2024 (date of registration) to 1 December 2025

	General Fund £	Funeral Fund £	Total £
Receipts			
Donations	1,700.00	—	1,700.00
Charity Members' contributions	3,941.00	—	3,941.00
Sadaqah	0.00	—	0.00
Funeral Fund contributions	—	3,300.00	3,300.00
Total receipts	**5,641.00**	**3,300.00**	**8,941.00**
Payments			
Website and digital costs (note 4)	(457.81)	—	(457.81)
Administrative costs (note 4)	(300.00)	—	(300.00)
Funeral Fund payments	—	0.00	0.00
Total payments	**(757.81)**	**0.00**	**(757.81)**
Net movement in funds	**4,883.19**	**3,300.00**	**8,183.19**
Cash funds brought forward at 29 August 2024	0.00	0.00	0.00
Cash funds carried forward at 1 December 2025	**4,883.19**	**3,300.00**	**8,183.19**

Statement of Assets and Liabilities

At 1 December 2025

	General Fund £	Funeral Fund £	Total £
Cash at bank	4,883.19	3,300.00	8,183.19
Cash in hand	0.00	0.00	0.00
Total cash and bank assets	**4,883.19**	**3,300.00**	**8,183.19**
Other monetary assets	—	—	—
Investment assets	—	—	—
Liabilities	—	—	—
Total net assets	**4,883.19**	**3,300.00**	**8,183.19**

Notes to the Accounts

1. Basis of preparation

The accounts have been prepared on a receipts and payments basis, as permitted by section 133 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008, on the grounds that the charity's gross income for the period did not exceed £250,000. The accounts record the actual cash receipts and payments of the trust during the period, rather than amounts owed to or by the trust.

2. Independent examination

As the charity's gross income for the period did not exceed £25,000, the accounts are not subject to a statutory requirement for independent examination or audit under the Charities Act 2011.

3. Fund structure

The trust maintains two funds:

- General Fund — unrestricted funds available for the trust's general charitable purposes, comprising donations, Sadaqah and charity membership contributions, net of administrative costs.
- Funeral Fund — a designated fund representing contributions made by community members towards a mutual funeral and bereavement support arrangement. Members contribute a one-off enrolment fee and the fund is drawn upon to meet funeral and bereavement costs as they arise. No payments were made from this fund during the period.

4. Analysis of payments

Date	Description	Category	£
9 May 2025	Domain registration — Jafar Buchari Domain Org	Website & digital (General Fund)	47.81
14 May 2025	Signteck UK Ltd — invoice 356	Website & digital (General Fund)	180.00
15 May 2025	Syed Yaqteen — web design	Website & digital (General Fund)	230.00
23 Jul 2025	Awaaz Enterprises	Administrative overhead (General Fund)	300.00
		Total payments	**757.81**

5. Related party transactions

No transactions with trustees or persons connected with trustees were identified in the bank records for the period.

6. Comparative figures

As this is the trust's first accounting period, no comparative figures are presented.