

Indigent Welfare and Education Trust

England & Wales · Charity number 328148

Details

Other names FAMILY WELFARE TRUST, Indigent Welfare and Education Trust

Status Registered

Legal form Other

Registered 1989-03-29

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

Contact

Address 148 Leigh Road
Leigh
Greater Manchester
WN7 1SJ

Phone 07863559714

Email info@iwetrust.org

Website www.iwetrust.org

Activities

Objects: The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.

Activities: The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** THROUGHOUT THE WORLD
- India
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£103,109	£207,994	-	-
2023-12-31	£90,373	£58,399	-	-
2022-12-31	£97,386	£67,802	-	-
2021-12-31	£84,635	£76,299	-	-
2020-12-31	£84,015	£38,501	-	-

Trustees

Name	Role	Appointed
YUSUF AHMED PATEL	Chair	2017-08-31
Noor Mohammed Yusuf		2025-08-09
Zakariyya Patel		2025-08-09

Indigent Welfare and Education Trust

England & Wales - Charity number 328148

Accounts



Trustees' Annual Report for the period

From 1st January 2024 Period start date To 31st December 2024
Period end date

Charity name: INDIGENT WELFARE & EDUCATION TRUST

Charity registration number: 328148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress.</p> <p>Donations made in the year were as follows:</p> <ul style="list-style-type: none">• 08.03.24 & 21.06.24 – £2000 & £2200 – Joint project work with Malawi Relief Fund Reg No 1119600. These were food projects distributing essential staple foodstuffs to extremely deprived communities throughout Malawi, Africa.• 01.04.24, 12.06.24, 13.10.24 - £2000, £1000, £5000 – Donations made to Palestine International Medical Aid, Reg No 1144772 – Several donations made to this small non-political charity that specialises in delivering critical medical aid to the besieged population of Gaza. The donation of £1000 was specifically for Baby Milk Formula and the £5000 donation was to fund a

		<p>special medical clinic in Southern Lebanon.</p> <ul style="list-style-type: none"> • 13.10.24 – Daneshouse Islamic Education Centre, Reg No: 1160543 – £1000 - Roof project – this is a community centre and educational establishment which required donations to repair its dilapidated roof. • 23.10.24 – Al Firdaus Education Centre, Jordan - £2000 – Our own IWET Volunteer, N.M Yusuf, was in Jordan to oversee the distribution of educational aid and shelter that this institution provides. It is set up specifically to provide education to the women and girls Syrian refugees who fled to Jordan during the Syrian Civil War. • 17.11.24 – Smethwick Jamia Mosque Reg No 1103529 - £500 – project to rebuild the mosque, education and community centre. • 24.11.24 – Homeless Aid UK Bolton – Community action group – £2000 – this organisation provides soup kitchens to the homeless in Bolton, Manchester, Salford and surrounding areas. Our donation funded 4 entire soup kitchens in addition to buying essential items for the food banks. • 12.12.24 – Urban Outreach Bolton – Reg No 1044203 – £1000 - Bolton based charity that provides essential assistance to homeless people within the borough.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During 2024 the charity continued to meet it's charitable objectives whilst also ensuring the charity's future income generation is on a reliable footing with the purchase of a residential property. Significant investment continues to be made in the charity's existing properties to continue to bring them up to standard to ensure sustained rental income for the future.</p> <p>The charity is extremely proud that this year has seen a significant increase in donations to £18700. We have continued to complete joint field projects. This has allowed the charity to expand the number of villages in which essential life sustaining food stuffs were distributed. In addition to this we were able to donate to other caused which are the centre of the charity's objectives especially assisting the homeless within our own localities.</p> <p>Further to the above the charity has collaborated with other UK based registered charities and donated to them. This was in relation to educational and religious establishments. The charity has also provided life sustaining medical aid as well as other forms of relief to the civilian Palestinian population during the current bombardment and siege that they are undergoing. This aid has been donated to a registered UK charity who is non-political and focussed solely on humanitarian assistance.</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Trustees remain aware that commercial property in the Bolton area remains difficult to let. This gives rise to empty property rates which are currently being paid on 4 of the properties owned. A residential property was purchased during the year which was acquired to strengthen the non commercial rental income. A full detailed independent review of the investment in the property was carried out by a qualified Surveyor prior to the purchase.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Cash reserves are being retained to fund maintenance and improvement expenditure on the properties, expenses incurred in paying rates for unlet premises and to continue offering a reduction in tenants

		rents to try and ensure their continued occupancy.
Amount of reserves held	Para 1.22	£51347

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	The charity is constituted as a Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the head Trustee

Reference and Administrative details

Charity name	INDIGENT WELFARE & EDUCATION TRUST
Other name the charity uses	Formerly The Family Welfare Trust
Registered charity number	328148
Charity's principal address	148 Leigh Road Leigh WN7 1SJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSUF	TRUSTEE		
4				
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Yusuf Ahmed Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	29/09/2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period
from

01/01/2024

To

31/12/2024

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 £
A1 Receipts					
Investment income	103,109	-	-	103,109	90,373
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	103,109	-	-	103,109	90,373
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	103,109	-	-	103,109	90,373
A3 Payments					
Charitable donations	18,700	-	-	18,700	9,500
Investment properties utilities	5,788	-	-	5,788	2,041
Insurance	8,512	-	-	8,512	7,553
Professional fees	3,025	-	-	3,025	-
Property maintenance	9,988	-	-	9,988	26,455
General governance	161	-	-	161	137
Empty property rates	10,435	-	-	10,435	12,013
Examiners fee	700	-	-	700	700
	-	-	-	-	-
Sub total	57,309	-	-	57,309	58,399
A4 Asset and investment purchases, (see table)					
Purchase of investment property	150,685	-	-	150,685	-
	-	-	-	-	-
Sub total	150,685	-	-	150,685	-
Total payments	207,994	-	-	207,994	58,399
Net of receipts/(payments)	- 104,885	-	-	- 104,885	31,974
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	156,232	-	-	156,232	156,232
Cash funds this year end	51,347	-	-	51,347	188,206

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 £
B1 Cash funds		51,347	-	-
		-	-	-
		-	-	-
	Total cash funds	51,347	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	950,496	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		YA Patel	29/09/2025	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

INDIGENT WELFARE & EDUCATION TRUST

**On accounts for the year
ended**

31st December 2024

**Charity no
(if any)**

328148

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

[Signature box]

Date:

29/09/2025

Name:

David Neil Boardwell

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

Fellow of the Institute of Chartered Accountants in England and Wales

Address:

Oakdene Barrowford Road

Burnley

BB12 9AT

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

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

Indigent Welfare and Education Trust

England & Wales - Charity number 328148

Accounts



Trustees' Annual Report for the period

From 1st January 2023 Period start date To 31st December 2023
Period end date

Charity name: INDIGENT WELFARE & EDUCATION TRUST

Charity registration number: 328148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress.</p> <p>Donations made in the year were as follows:</p> <ul style="list-style-type: none">• 02.01.23 – £500 - Donation to our on site field worker in Senegal for a medically ill patient requiring cancer care. This was to cover life sustaining treatment.• 11.02.23 - £2000 – Donation for the relief effort after the devastating Turkey Earthquake – donation made to Al Khair Foundation, Registered Charity No 1126808• 17.03.23 - £3000 – IWET Food Distribution Project Senegal – Building on our own independent food distribution project completed in Senegal in an extremely deprived area.

		<p>Our volunteer was personally on site and completed the full distribution.</p> <ul style="list-style-type: none"> • 26.09.23 - £2000 – Donation made to the Libya Flood appeal following the devastating floods in that area. Donation made to Al Hasanaat Foundation, Registered Charity No 1142791 • 21.10.23 - £2000 – Donation made to the distribution of food in Gaza, Palestine, following the commencement of the siege. Donation made to Al Hasanaat Foundation, Registered Charity No 1142791
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During 2023 the charity continued to meet its charitable objectives whilst also ensuring the renovation works continue apace with the existing property assets. Significant investment has been made in the charity's properties to continue to bring them up to standard to ensure sustained rental income for the future.</p> <p>The charity has also made built on its maiden field project in Senegal which was completed in 2022. This year the charity expanded the number of villages in which essential life sustaining food stuffs were distributed and ensured that its field officer was on site during the entire procurement and distribution process.</p> <p>Further to the above the charity has collaborated with other UK bases registered charities and donated to them. This was in relation to the natural disasters which occurred in Turkey and Libya. The charity has also donated to the relief of hardship of the civilian</p>

		Palestinian population during the current bombardment and siege that they are undergoing.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Significant investment has been made in the charity's properties to continue to bring them up to standard to ensure sustained rental income for the future. The Trustees remain aware that commercial property in the Bolton area remains difficult to let. This gives rise to empty property rates which are currently being paid on 4 of the properties owned.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Cash reserves are being retained to fund maintenance and improvement expenditure on the properties, expenses incurred in paying rates for unlet premises and to continue offering a reduction in tenants rents to try and ensure their continued occupancy.
Amount of reserves held	Para 1.22	£156232

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	The charity is constituted as a Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the head Trustee

Reference and Administrative details

Charity name	INDIGENT WELFARE & EDUCATION TRUST
Other name the charity uses	Formerly The Family Welfare Trust
Registered charity number	328148
Charity's principal address	148 Leigh Road Leigh WN7 1SJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSUF	TRUSTEE		
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ibrahim Musa Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	15/10/2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period from	01/01/2023	To	31/12/2023
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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 £
A1 Receipts					
Investment income	90,373	-	-	90,373	97,386
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	90,373	-	-	90,373	97,386
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	90,373	-	-	90,373	97,386
A3 Payments					
Charitable donations	9,500	-	-	9,500	10,165
Investment properties utilities	2,041	-	-	2,041	3,180
Insurance	7,553	-	-	7,553	8,046
Professional fees	-	-	-	-	1,344
Property maintenance	26,455	-	-	26,455	29,926
General governance	137	-	-	137	2,006
Empty property rates	12,013	-	-	12,013	12,435
Examiners fee	700	-	-	700	700
	-	-	-	-	-
Sub total	58,399	-	-	58,399	67,802
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	58,399	-	-	58,399	67,802
Net of receipts/(payments)	31,974	-	-	31,974	29,584
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	124,258	-	-	124,258	86,338
Cash funds this year end	156,232	-	-	156,232	115,922

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 £
B1 Cash funds		156,232	-	-
		-	-	-
		-	-	-
	Total cash funds	156,232	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	794,264	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		IM Patel	15/10/2024	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

INDIGENT WELFARE & EDUCATION TRUST

**On accounts for the year
ended**

31st December 2023

**Charity no
(if any)**

328148

Set out on pages

1 to 2

**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 (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:

Date:

15th October 2024

Name: David Neil Boardwell

Relevant professional qualification(s) or body (if any): The Institute of Chartered Accountants in England and Wales

Address: Oakdene
Barrowford Road
Burnley BB12 9AT

Section B

Disclosure

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

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

Indigent Welfare and Education Trust

England & Wales - Charity number 328148

Accounts



Trustees' Annual Report for the period

From 1st January 2022 Period start date To 31st December 2022
Period end date

Charity name: INDIGENT WELFARE & EDUCATION TRUST

Charity registration number: 328148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress.</p> <p>Donations made in the year:</p> <ul style="list-style-type: none">• 13.03.22 & 27.03.22 - £2000 & £1600 – IWET Food Distribution Project Senegal – This was our first independent food distribution project completed in Senegal in an extremely deprived area. Our volunteer was personally on site and completed the full distribution.• 26.05.22- £2565 – Partnership with Malawi Relief Fund, Registered Charity No 1119600 - for Food Distribution project. This was done in partnership with this partner charity who are very well established and complete some excellent work in Malawi.

		<ul style="list-style-type: none"> • 29.10.22 – £4000 – Donation to educational establishment Masjid Tooba, Registered Charity No 518554, to further the extra curricular activities of young children. The centre caters for the spiritual wellbeing of the community and actively encourages the values of good citizenship. •
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	During the 2022 The charity was mainly focussed on recovery from the Covid Pandemic. The 50% reduction offered to our tenants during the pandemic ended and rents were returned back to pre=pandemic levels. This resulted in several challenges as tenants have been struggling and report that business has significantly suffered. However, by and large rental receipts have stabilised.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Having dealt with the substantial expenditure required to renovate the investment properties the Trustees consider this will no longer be a major potential drain on reserves. During the 2022 The charity was mainly focussed on recovery from the Covid Pandemic. The 50% reduction offered to our tenants during the pandemic ended and rents were returned back to pre-pandemic levels. This resulted in several challenges as tenants have been struggling and report that business has significantly suffered. However, by and large rental receipts have stabilised. The Trustees now consider that they will be able to increase the level of donations made in the coming years.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Cash reserves were built up to provide the means to deal with expenditure on the properties, expenses incurred in paying rates for unlet premises and to enable a reduction in tenants rents to try and ensure their continued occupancy during the recovery from the Pandemic.
Amount of reserves held	Para 1.22	£124258
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds is rental income from the Trusts investment properties.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Trust will continue to keep the properties in a good state of repair but has no plans to add new properties.
A description of the principal risks facing the charity	Para 1.46	The Trustees have now overcome the principal risk facing the Charity namely the poor state of repair of it's investment properties. The trust completed some long standing repair / renovation works to some of the properties.

		This has resulted in the properties now being compliant with building regulations and also to make them more attractive as rental properties.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	The charity is constituted as a Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the head Trustee

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	INDIGENT WELFARE & EDUCATION TRUST
Other name the charity uses	Formerly The Family Welfare Trust
Registered charity number	328148
Charity's principal address	148 Leigh Road Leigh WN7 1SJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSUF	TRUSTEE		
4				
5				
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10				
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13				
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16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ibrahim Musa Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	2 nd October 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period from	01/01/2022	To	31/12/2022
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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 £
A1 Receipts					
Investment income	97,386	-	-	97,386	84,635
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	97,386	-	-	97,386	84,635
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	97,386	-	-	97,386	84,635
A3 Payments					
Charitable donations	10,165	-	-	10,165	9,000
Investment properties utilities	3,180	-	-	3,180	1,372
Insurance	8,046	-	-	8,046	7,660
Professional fees	1,344	-	-	1,344	940
Property maintenance	29,926	-	-	29,926	48,589
General governance	2,006	-	-	2,006	430
Empty property rates	12,435	-	-	12,435	8,308
Examiners fee	700	-	-	700	-
	-	-	-	-	-
Sub total	67,802	-	-	67,802	76,299
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	67,802	-	-	67,802	76,299
Net of receipts/(payments)	29,584	-	-	29,584	8,336
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	94,674	-	-	94,674	86,338
Cash funds this year end	124,258	-	-	124,258	94,674

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 £
B1 Cash funds		124,258	-	-
		-	-	-
		-	-	-
	Total cash funds	124,258	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	794,264	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		IM Patel	05/10/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
INDIGENT WELFARE & EDUCATION TRUST

On accounts for the year
ended

31st December 2022

Charity no
(if any)

328148

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

[Signature box]

Date:

26th October 2023

Name:

David Neil Boardwell

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

The Institute of Chartered Accountants in England and Wales

Address:

Oakdene
Barrowford Road
Burnley BB12 9AT

Section B

Disclosure

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

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

Indigent Welfare and Education Trust

England & Wales - Charity number 328148

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 ST	January	2021		31 st	December	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSEF	TRUSTEE		
4				
5				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the head Trustee

Additional governance issues (Optional information)

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

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

The Charity changed it's name from The Family Welfare Trust and amended it's Trust Deed during the year.

Section C Objectives and activities

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

The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.

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

The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress

The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public.

Donations in the year were made as follows

As Suffah Academy

Educational Establishment and Community Welfare Charity number 1188546

Northern Cleft Foundation

To assist the charity in carrying out life changing surgical operations to poor people throughout the world. Charity number 1138295

In view of the uncertainty about the Charities income in the wake of the Covid pandemic the Trustees decided to minimise donations during the year.

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

The charity continued to face major challenges during this financial year as a result of the Coronavirus pandemic. The majority of the charity's tenants were severely affected and many were facing major financial difficulties. As a result of this the charity embarked on a major support project for its tenants and offered rental reductions. This allowed the businesses to remain afloat and at the same time allowed the charity to continue receiving income and to minimise the payment of business rates on empty properties..

A further challenge has been the recovery from Covid-19. High Street business in the town centre has been impacted greatly. Many of the charity's properties are in Bolton town centre so this poses a considerable challenge. However, as a whole we feel we have managed to weather the worst effects of the pandemic and are working hard to re-establish the income of the charity.

A direct impact of the above challenge has been a major reduction in donations in the financial year. We have limited ourselves to 2 donations as the majority of our help has been to our tenants as described above.

A further challenge that the charity successfully completed was the roof repair work at Samuel Crompton House. SCH is a big building which comprises of 4 tenants and provides considerable rental income to the charity. The roof was in a severely neglected state and was becoming a safety and electrical hazard. This was successfully replaced and all hazards have now been removed. However, to complete it to a professional standard it cost the charity a considerable outlay during what was already a difficult financial year.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity aims to maintain sufficient cash reserves to meet its immediate liabilities and to provide for urgent property repairs.

Details of any funds materially in deficit

The trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Further financial review details (Optional information)

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

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

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	IM Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	5 th October 2022	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period from	01/01/2021	To	31/12/2021
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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 £
A1 Receipts					
Investment income	84,635	-	-	84,635	74,015
Covid grant	-	-	-	-	10,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	84,635	-	-	84,635	84,015
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	84,635	-	-	84,635	84,015
A3 Payments					
Charitable donations	9,000	-	-	9,000	12,038
Investment properties utilities	1,372	-	-	1,372	12,356
Insurance	7,660	-	-	7,660	7,109
Professional fees	940	-	-	940	2,812
Property maintenance	48,589	-	-	48,589	4,149
General governance	430	-	-	430	37
Empty property rates	8,308	-	-	8,308	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	76,299	-	-	76,299	38,501
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76,299	-	-	76,299	38,501
Net of receipts/(payments)	8,336	-	-	8,336	45,514
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	86,338	-	-	86,338	40,824
Cash funds this year end	94,674	-	-	94,674	86,338

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 £
B1 Cash funds		86,338	-	-
		-	-	-
		-	-	-
	Total cash funds	86,338	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	794,264	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		IM Patel		05/10/2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
INDIGENT WELFARE & EDUCATION TRUST

**On accounts for the year
ended**

31 st December 2021	Charity no (if any)	328148
--------------------------------	--------------------------------	--------

Set out on pages

1 - 2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2021.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

Date: 13th October 2022

Name: David Neil Boardwell

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

The Institute of Chartered Accountants in England and Wales

Address:

Oakdene
Barrowford Road
Burnley BB12 9AT

Section B

Disclosure

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

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

Indigent Welfare and Education Trust

England & Wales - Charity number 328148

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 ST	January	2020		31 st	December	2020

Section A Reference and administration details

Charity name THE FAMILY WELFARE TRUST

Other names charity is known by

Registered charity number (if any)

Charity's principal address 25 Cross Ormerod Street
 Bolton
Postcode BL3 5EA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSEF	TRUSTEE		
4				
5				
6				
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19				
20				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees who must be family members are appointed by the head Trustee

Additional governance issues (Optional information)

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

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

--

Section C Objectives and activities

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

The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled throughout the world.

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

The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress

The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public .

Donations in the year were made as follows

IMD GHRB

Donation to UK Registered Charity to fund welfare projects. This charity has a wide network of authentic welfare projects which operate in South Africa and India. We have partnered with them in bettering the lives of indigent people, widows and orphans. Our donation was used for this purpose.

Wigan and Leigh Hospice.

A donation made to procure a vital piece of equipment needed by Wigan and Leigh Hospice

Bolton Hospice Leaf contribution.

Donation made to Bolton Hospice to support one of their projects

Wigan Homeless food bank

To fund the work of the food bank which provides free food parcels to the homeless population of Wigan and surrounding areas.

Northern Cleft Foundation –

To assist the charity in carrying out life changing surgical operations to poor people throughout the world.

Additional details of objectives and activities (Optional information)

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

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

Empty box for optional information.

Summary of the main achievements of the charity during the year

The Charity suffered from the effects of Covid which had a direct impact on the amount of rents received . The loss of tenants had a secondary impact in that the empty premises then placed a cost on the Charity in respect of rates becoming payable on those premises.

By carefully managing the expenditure of the Charity the Trustees were able to continue with donations during the year. In view of the uncertainty surrounding the future levels of rental income which would be generated in 2021 The Trustees made a decision to increase the funds held by the Charity at the year end and this was achieved

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity aims to maintain sufficient cash reserves to meet its immediate liabilities and to provide for urgent property repairs.

Details of any funds materially in deficit

The trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Further financial review details (Optional information)

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

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

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	IM Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	12/08/2021	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

THE FAMILY WELFARE TRUST

CC16a

For the period
from

01/01/2020

To

31/12/2020

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Investment income	74,015	-	-	74,015	108,349
Covid grant	10,000	-	-	10,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	84,015	-	-	84,015	108,349
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	84,015	-	-	84,015	108,349
A3 Payments					
Charitable donations	12,038	-	-	12,038	24,240
Investment properties utilities	12,356	-	-	12,356	4,663
Insurance	7,109	-	-	7,109	6,899
Professional fees	2,812	-	-	2,812	19,015
Proper maintenance	4,149	-	-	4,149	45,225
Generalgovernance	37	-	-	37	78
Repayment of loan re deposit	-	-	-	-	20,000
	-	-	-	-	-
	-	-	-	-	-
Sub total	38,501	-	-	38,501	120,120
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	38,501	-	-	38,501	120,120
Net of receipts/(payments)	45,514	-	-	45,514	- 11,771
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	40,824	-	-	40,824	52,595
Cash funds this year end	86,338	-	-	86,338	40,824

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 £
B1 Cash funds		86,338	-	-
		-	-	-
		-	-	-
	Total cash funds	86,338	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	794,264	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		IM Patel	12/08/2021	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
FAMILY WELFARE TRUST

**On accounts for the year
ended**

31st December 2020

**Charity no
(if any)**

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31st December 2020D / MM / YYYY**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

[Signature box]

Date:

18th August 2021

Name:

David Neil Boardwell

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

The Institute of Chartered Accountants in England and Wales

Address:

Oakdene

Barrowford Road

Burnley BB12 9AT

Section B

Disclosure

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

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

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