



Al-Mustafa
Welfare Trust®



Al Mustafa Welfare Trust International Ltd
**Annual Report &
Financial Statements**

Year ended 31 October 2019

England & Wales Registered Charity No. 1118492

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Charity Information

Registered Charity Name	Al Mustafa Welfare Trust International Ltd
Charity Registration Number	1118492
Registered/Principal Office	110 High Street, First Floor Hounslow, Middlesex, London TW3 1NA
Trustees	Mr. Abdul Razzaq Sajid Mrs. Rizwana Latif Mrs. Shamama Idrees Ahmad (appointed on 15th November 2019) Mrs. Rubina Khawaja (appointed on 15th November 2019) Mr. Muhammad Hanif Tayyab (resigned on 15th November 2019)
Auditors	K K Associates Chartered Accountants 305 Crown House North Circular Road Park Royal London NW10 7PN
Solicitors	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster London SW1P 3JT
Bankers	Lloyds Bank Unit 8-9 Treaty Centre Hounslow TW3 1ES

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mustafatrust.org
Reg No: 1118492





A Message from the Chairman

We are pleased to announce another eventful year, with continued and rapid growth in our activities to support vulnerable individuals and communities in need. Your generous donations have enabled us to reach thousands of people who would have otherwise suffered in silence. In particular our free cataract surgeries, water aid and emergency relief projects in several countries have played a significant role in bringing solace to those afflicted by blindness, conflicts, and disasters. **As always, thank you for your unwavering support.**

Abdul Razzaq Sajid
Chairman





Eye Care for the Poor

90% of the world's visually impaired live in developing countries. 80% of blindness in the developing world can be prevented or cured. Our mission is to save sight and changing lives.

With your help we have completed over 88,000 free cataract surgeries, help us reach are target of 100,000.



Your contributions are providing us the opportunity to take a leap forward in exploring potentially innovative approaches to addressing the challenges faced in the delivery of effective eye care.



How you can help

£45

provides for **One Cataract Surgery.**

£135

provides for **Three Cataract Surgeries.**

£450

provides for **Ten Cataract Surgeries.**

£1500

provides for **a Complete Eye Camp**

£4000

provides for **a Slit Lamp**

Our Eye Care Achievements



88,549
CATARACT
SURGERIES



249,550
HEPATITIS
SCREENING



506
SCHOOL BASE
EYE CAMPS



496,000
EYE GLASSES
DISTRIBUTED



9,061
DISABLED
CHILDREN
SUPPORTED TO
ATTEND SCHOOL



1,021
PEOPLE WITH
DISABILITIES
SUPPORTED IN
BUSINESS



601,841
OPD
(SCREENING)

Eye Camps





"The best among you are those who learn the Qur'an and teach it to others". [Sahih Bukhari]

Sponsor a Hafiz



AMWT's Hafiz sponsorship project enables UK donors to give underprivileged children in the developing world, a Qur'anic Education not only to better their lives but also as a Sadqa-e-Jariyah or continuing charity for themselves.

We are currently sponsoring students on the 3 year, one-to-one course which includes a certificate of graduation and regular progress feedback to sponsors.

For just £15 a month we provide the students with:

DAILY MEALS

CLOTHING & UNIFORM

A QUALIFIED TEACHER

MEDICAL CARE

ADVANCE COMPUTING SKILLS

LIFE SKILLS TRAINING

HIGH QUALITY LEARNING

SAFE ENVIRONMENT

ENROLMENT TO ALAM COURSES

How you can help

Donate towards the **school fees and boarding** of a poor child.

£15

sponsors a child for
One Month.

£180

sponsors a child for
One Whole Year.

£540

Is the cost of a
**Full 3 Year
Sponsorship.**





The Prophet (pbuh) held his two blessed fingers together and said, *"The one who cares for an orphan and myself will be together in Paradise like this"* [Sahih Bukhari]



Caring for Orphans

Our one-to-one sponsorship scheme provides regular support for their basic needs, such as food, accommodation, health and security, enabling them to make a fresh start, reclaim their childhood and go to school. Key features of our program include:

SPECIAL ASSISTANCE TO PROTECT AGAINST ABUSE, NEGLECT AND DISCRIMINATION

A FOCUS ON EDUCATION, INSTILLING HIGH ASPIRATIONS, NUTRITION, HEALTH AND WELL-BEING

ACTIVELY ENCOURAGING PARTICIPATION IN COMMUNITY LIFE



Orphaned children, particularly girls, are more likely to be exposed to under nourishment, emotional and physical abuse. AMWT's orphan sponsorship program supports hundreds of orphaned boys and girls in 7 countries including Pakistan, Kashmir, Palestine, India, Somalia and Bangladesh. AMWT can provide correspondence with your sponsored child.

How you can help

Donate towards **food, education and health care** of an orphan.

£28

Supports one orphan for **One Month.**

£168

Supports one orphan for **Six Months.**

£336

Supports one orphan for **One Year.**





Saad bin Ubadah (ra) narrated.
I asked the Prophet of Allah
what charity is best? And he
replied, 'Giving water to drink.'
[Sunan Ibn Majah]

Clean Water



Water is a basic necessity of life, but unfortunately there are millions of people trapped in a cycle of poverty and disease due to inadequate access to clean drinking water.

Around the world some 700 million people do not have access to clean drinking water and every day nearly 1000 children die due to the consumption of dirty water.

Every year AMWT commissions professionals to survey different locations in Pakistan, India, Bangladesh and Somalia to assess and provide new access to tube wells with electric motors, manual tube wells, hand-pumps and agricultural wells.



How you can help

£200

will help install a
Small Water Well.

£300

will help install an
Electric Water Well.

£1000

will help install a
Large Water Well.

£2500

will help dig a
Community Water Well .





Purity: A Building Block of Development

Al Mustafa Welfare Trust believes that everyone should have access to sanitation and clean water. Hygiene and cleanliness form one of the bedrocks of all forms of social and humanitarian development.

Unfortunately, more than a billion people lack access to safe drinking water today. Our sanitation and water programmes include building community water systems, toilet facilities, ablution areas, boreholes, deep water wells and shallow water wells.

Our Approach

We have teams on the ground who understand local issues and provide them with the skills and support to help communities set up and manage practical and sustainable water, sanitation and hygiene projects that meet their real needs. We also influence decision-makers to do more to provide these vital services. We work locally and internationally to change policy and practice and ensure safe water, hygiene and sanitation's vital role in reducing poverty is recognised.

How you can help

£650

Towards a Toilet Facility or Ablution Area

Girls Sanitary Packs

£20 For 6 month

£40 for 1 Year

Hygiene Kit

£20 For 6 month

£40 for 1 Year (Soap, Towel, Toothbrush & Toothpaste)



Build Your Palace in Paradise

The Prophet Muhammad (pbuh) relayed to us the glad tidings of a Palace in Paradise, Insha'Allah for those who build a mosque in this world.

A dedicated place to pray, to socialise, to read Qur'an and nourish one's soul is so important, but within Muslim communities in the developing world, they don't always have this option. Donating towards the building of a blessed Masjid ensures our brothers and sisters in Asia and Africa can share in that very same joy!

Help Renovate a Masjid

It is a wonderful feeling going to the mosque regularly to pray and learn alongside your brothers and sisters, and now you can help give less fortunate Muslims the same experience by improving and providing dedicated prayer spaces and facilities.



How you can help

£1500

Will purchase fans, lights, mussalah and a water cooler

£1000

To carpet a whole mosque

Build a Mosque

£7,000 SMALL MOSQUE SERVING 120 PEOPLE

£15,000 MEDIUM MOSQUE SERVING 300 PEOPLE

£22,000 LARGE MOSQUE SERVING 600 PEOPLE



Our Burma Relief Program Is Ongoing:

- FOOD PACK DISTRIBUTION & ESTABLISHMENT OF FOOD KITCHENS
- MEDICAL CAMP SET-UP
- CLEAN WATER PROJECTS
- SHELTER BUILDING & DISTRIBUTION OF HYGIENE KITS
- DEPLOYMENT OF ADDITIONAL HEALTH STAFF & MEDICINES
- FUNDING OF AMBULANCE & REFERRAL SERVICES
- BUILDING OF EMERGENCY MEDICAL FACILITIES
- REFUGEE EMPOWERMENT PROJECT
- VULNERABLE PERSONS FINANCIAL INTERVENTION
- SUPPORTING NEW ARRIVALS PROJECT

Burma Relief



AMWT is one of a handful of Muslim charities who continue to work inside Burma. Since 2012 AMWT has worked to provide relief and humanitarian assistance to internal refugees within the state of Rakhine.

Since the most recent outbreak of ethnic cleansing in August 2017, AMWT has been active within the Rohingya camps in Bangladesh's Cox Bazar, with our chair having made multiple visits with independent observers, journalists and donors.



How you can help



£55

provides for a
one month

Family Food Pack



£300

provides for a
**Family Survival
Pack** (food, water,
shelter & health)



£1000

towards an
**Emergency
Medical Camp**
treating upto
200 people



Syria

After Eight years of conflict, Syria is one of the most dangerous places to be a child.

Right now, nearly 8 million Syrian children are in danger. Many have lost their homes, their schools and even their families. They face unspeakable violence, a lack of access to nutritious food, health care and clean water, as well as an increased risk of disease. One in three schools in Syria is destroyed, damaged or disrupted leaving more than two million children without the chance to learn.

When you give Syria donations with Al Mustafa Welfare Trust, your money is put to good use in the form of cash grants that allow residents to buy basic necessities - food, clothing, and bedding or to pay for much needed shelter. Your donations also go towards providing essential food packs for those in need of emergency relief and towards crucial medical supplies to help tend to as many refugees as possible.

How you can help

£55

Will provide a food packs for a family for one month, including rice, flour, sugar, tea and cooking oil.

£300

Will provide ready meals, sleeping bags, water, hygiene essentials, baby chest carrier and a small tent.

£1000

Contribution towards the costs of an emergency medical camp that can treat up to 200 people.



Yemen

At least one child dies every 10 minutes in Yemen from malnutrition and preventable diseases.

Malnutrition in Yemen is at an all-time high. 2 million children are acutely malnourished and nearly 400,000 are suffering from severe malnutrition and urgently need life-saving food to survive. Right now children are facing a deadly cholera outbreak and the health system is near collapse.

AMWT is one of the very few charities working inside Yemen with Doctor's Without Borders to save lives in Yemen.

£55

Will provide a food packs for a family for one month, including rice, flour, sugar, tea and cooking oil.

£300

Will provide ready meals, sleeping bags, water, hygiene essentials, baby chest carrier and a small tent.

£1000

Contribution towards the costs of an emergency medical camp that can treat up to 200 people.

Other Projects





Education for All

We aim to build rural primary school's, as every child deserves the right to an education.

We are proud to support several schools in Gaza, Pakistan and Bangladesh. In addition, as part of our Mission Possible campaign, we support hundreds of pupils each year. The program operates by providing children with school supplies such as stationery, books and bags as well as staffing the schools with a dedicated team of volunteers.

Our enthusiastic team of architects and builders are on hand to oversee the construction of each new school we build. When you consider the fact that many of our school building are constructed on hilly or mountainous terrain, their feats seem even more impressive.

School Maintenance

AMWT is working hard to make education accessible to all, that's why we undertake school maintenance in different parts of Pakistan, Bangladesh and Gaza. Thousands of schools have poorly maintained buildings due to shortage of funds. Just £2000 can help maintain a school so children have proper facilities for education.



How you can help

£10 A Month to Support a **Childs Education.**

£2,000 will help **Maintain a School for an Entire Year.**

£6,000 will help build a rural **Primary School.**



Winter Pack Distribution



We still work in Pakistan, Bangladesh, Burma, Somalia, Gambia, and Gaza to assist people during winter. We are also one of few charities who are on the ground in Cox's Bazar helping Rohingya refugees as well as Syrian refugees in all seasons.

How we are helping:

PROVIDING LIFE-SAVING FUEL TO HEAT HOMES AND SHELTERS THROUGHOUT THE WHOLE OF WINTER

DISTRIBUTING BASIC HYGIENE KITS INCLUDING SANITARY AND MEDICAL SUPPLIES

DELIVERING WINTER PROTECTIVE CLOTHING TO KEEP PEOPLE WARM

DELIVERING ESSENTIAL FOOD PACKS TO FEED THE HUNGRY



Wedding Project



There is a great reward in helping poor families to wed their daughters.

This is why collective weddings took place in Kamoki (Gujranwala) under the supervision of Al-Mustafa Welfare Society where 159 orphaned girls were given the necessities of life and were departed happily after the nikkah ceremony.

How we are helping:



PROVIDING COUPLES WITH ENOUGH MONEY FOR A NEW START



BEARING THE EXPENSE AND ARRANGING FOOD FOR BOTH FAMILIES DURING THE NIKKAH CEREMONY AND WALIMA



PROVIDING COUPLES WITH BEDROOM FURNITURE, SEWING MACHINES AND OTHER HOUSEHOLD ITEMS



How you can help

£1,200

Will sponsor **One Wedding**

Iftar in Bait-ul-Maqdis



AMWT is organising daily Iftar and Suhoor meals in Bait-ul-Muqadis (Al-Aqsa Mosque) in Jerusalem, the third holiest place in Islam.

Throughout Ramadan, poor locals in the community are provided meals. 1.6 million Palestinians struggle to obtain the sustenance they need on a daily basis due to low wages and high prices. Last year, food insecurity affected 34% of Palestinian households, an increase of 27% on the previous year.

How you can help

£100

Will help feed
50 people

£200

Will help feed
100 people

£1000

Will help feed
500 people

£400

Will help feed
200 people



Honouring Our Elderly



At Al Mustafa Welfare Trust, we believe in respecting and cherishing our elders – we are where we are today because of their blessings and efforts. With our Elderly Sponsorship Program, you too can join us in our bid to change statistics and deliver the aid and support that our elders need.

As little as £14 a month enables us to provide healthcare, food, shelter or home maintenance for an elderly person.

How you can help

£14

Sponsors an Elder for
One Month

£168

Sponsors an Elder for
One Year







Ramadan Food Packs

The Prophet (pbuh) said: 'Whoever feeds a fasting person will receive the reward like that of the fasting person, without any reduction in his own reward.'
[Tirmidhi]

Each year Al-Mustafa provides millions of life-saving, nutritious meals to the poor and needy. These meals help combat hunger and poverty in crisis-hit countries across Asia, Africa and the Middle East.



How you can help

£55

Will provide a single family with a Food Pack for one month.

£110

Your generous support will feed two families for a month.

£550

Can feed 10 families for a month.



A Focus on Health



Medical Centres

Al Mustafa Welfare Trust supports many medical centres all over Pakistan. In Karachi alone there are 7 medical facilities supported which are serving thousands of patients on daily basis.

Our services include, Thalassaemia treatment, dialysis for those with kidney problems, a blood bank and a renowned ambulance service established since 1983 which served over 100,000 patients last year.

How you can help

£25

For 10 Patient Treatments

£50

For 20 Patients Treatments



Ambulance Project



Al-Mustafa Welfare Trust UK, is supporting 16 hospitals in different areas of Pakistan providing them with ambulances and other medical equipment through its donations.

The hospitals are being well served by these much needed ambulances, many people would not receive emergency treatment without them.

How you can help

£7,000

Will provide a hospital with a **fully equipped ambulance** to save lives.

Gaza: Medical Care Program



During the 2014 conflict, over 20,000 homes, community health centres, hospitals and schools were destroyed. Al Mustafa Welfare Trust responded immediately to the crisis by delivering life-saving medical supplies to 9 hospitals and distributing food, clean water and other essential aid to over 11,000 displaced people.

Al Mustafa Welfare Trust is on the ground focusing on priority health needs, namely the provision of medical supplies and equipment. Please donate now and help support our crucial life-saving work.

How you can help

£300

Medical provisions for hospitals

£1000

Renovate a Home for 5 Families

£2000

Renovate a School, Repair a Hospital or Masjid

£31000

Build a Water Distribution Channel



Children's Cleft Surgery



Across the world, more than 170,000 children are born with cleft lips or palates every year. At Al Mustafa Welfare Trust, we are committed to providing necessary healthcare and support to babies, children and adults who are suffering from the effects of cleft lip. Your generous donations can help us to provide life-changing surgery for children born with the condition, ensuring them a better quality of life. Every child deserves the opportunity to smile.

How you can help

£200

Cleft Surgery for One Child

£400

Cleft Surgery for Two Children

£600

Cleft Surgery for Three Children



Give a Little Extra

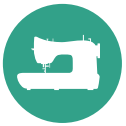
Sometimes sponsors feel they'd like to send extra money to their sponsored child, individual, family or for the wider community.



£8 Plant an
Olive Tree



£45 for an
Orphans Gift Pack



£50 Provides a
Sewing Machine



£145 Provides
Mobility Equipment



£150 Provides a Family
One Goat



£300 Helps to Setup a
Food Cart



£600 Provides a Family with
One Dairy Cow



£1000 Helps Setup a
Small Business



Give Hope - Set
up Direct Debit
for monthly
donations

Please support us by giving just £5 per month, so that we can help needy, vulnerable and deserving people to live their lives, help them to survive and help them to improve their lives.

We are Members & Affiliates of



Financial Statements

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2019

Trustees Annual Report

(Continued)

The trustees present their report and accounts for the year ended 31 October 2019. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard FRS 102 issued in 2014..

STRUCTURE, GOVERNANCE AND MANAGEMENT

The affairs of Al Mustafa Welfare Trust International Ltd are governed by the memorandum and articles of association written on incorporation on 4 October 2005 as amended by special resolution dated 27 April 2006. The charity is managed by a board of trustees. In the year ended 31 October 2019, the following persons served as trustees:

Mr. Abdul Razzaq Sajid
Mrs. Rizwana Latif
Mr. Muhammad Hanif Tayyab

OBJECTIVES AND ACTIVITIES

The charity's objective is the advancement of health and education, alleviation of poverty and serving humanity. In this regard, the charity continued to support and sponsor the health and education initiatives, poverty relief efforts and construction and repair of houses and accommodation. The source of income was public donations, including Gift Aid and payroll giving. No grant was received from any government or private organization.

FINANCIAL REVIEW

The donations received this year increased when compared to the previous year and were adequate to implement the programs.

RISK MANAGEMENT

The charity takes robust steps to manage the risks involved in achieving of its aim and objectives. The Board of Trustees reviews significant risks, and makes sure that they are taking appropriate measures to manage and reduce their impact. Managers manage resources, monitor performance and have also established, and manage, an effective internal control environment. This is supported by systems, processes and procedures.

PUBLIC BENEFIT

The charity develops strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011.

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and 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. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

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

- select suitable accounting policies and then apply them consistently;

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2019

Trustees Annual Report

(Continued)

RESPONSIBILITIES OF THE TRUSTEES (continued)

- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material 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 charity will continue in operation.

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, the applicable Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. 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.

FUNDRAISING

Our fundraising strategy is to use different modes of fundraising which include individual donor giving, community fundraising, live TV and radio appeals, events, direct mail, and online giving. The fundraising activities are performed by our staff. As a member of the Fundraising Regulator, we abide by its Fundraising Code of Practice.

We advise our donors and supporters that we are regulated by the Fundraising Regulator, and comply with their Code of Practice. We have a complaint registration policy and procedure in place. If donors and supporters have any complaints, they can regis-

ter their complaints in person, by telephone, email, or online contact forms on our website or through postal letters. Any complaints have to be dealt in accordance with the process laid down in Code of Practice of the Fundraising Regulator.

We ensure that our staff are fully briefed about the code of conduct with regard to the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we remind staff on best practice and the need to identify, respect, support, and protect vulnerable people.

AUDITORS

Each of the persons who is trustee at the date of approval of this report confirms that:

- So far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- They have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of the information.

K K Associates, Chartered Accountants and Registered Auditors, have been re-appointed as auditors for the ensuing year.

Signed on behalf of the trustees



Mr Abdul Razzaq Sajid
Trustee

110 High Street, First Floor
Hounslow, Middlesex
London TW3 1NA
United Kingdom

Date: 24 August 2020

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

Opinion

We have audited the financial statements of Al Mustafa Welfare Trust International Ltd (the 'charitable company') for the year ended 31 October 2019 which comprise Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2019, and of its incoming resources and application of resources, including its income and expenditure, for the 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 Companies Act 2006.

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 charitable company in accordance with the 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

(Continued...)

Independent Auditor's Report to the Members of AI Mustafa Welfare Trust International Ltd

(Continued)

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

(Continued...)

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement [set out on page 32], the trustees (who are also the directors of the charitable company for the purposes of company law) 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 the trustees

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 charitable company'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 the trustees either intend to liquidate the charitable company or to cease operations, or have 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.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism 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.

(Continued...)

Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2019

Independent Auditor's Report to the Members of Al Mustafa Welfare Trust International Ltd

(Continued)

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 charitable company's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the 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 charitable company'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 charitable company 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.

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.



Kamal A. Kureshi

Senior Statutory Auditor

For and on behalf of K K Associates,
Statutory Auditor
305 Crown House
North Circular Road
Park Royal
London
NW10 7PN

Date: 24 August 2020

Al Mustafa Welfare Trust International Ltd

Statement of Financial Activities

Year Ended 31 October 2019

INCOME AND ENDOWMENTS FROM:		Unrestricted Funds	Restricted Funds	Total Funds 2019	Total Funds 2018
	Note	£	£	£	£
Donations	2	305,740	1,663,143	1,968,883	1,403,132
Investments	3	252	-	252	58
TOTAL INCOME		<u>305,992</u>	<u>1,663,143</u>	<u>1,969,135</u>	<u>1,403,190</u>
EXPENDITURE ON:					
Raising Funds	4/5	(202,045)	-	(202,045)	(133,671)
Charitable activities	6/7	(90,953)	(1,637,500)	(1,728,453)	(1,259,044)
TOTAL EXPENDITURE		<u>(292,998)</u>	<u>(1,637,500)</u>	<u>(1,930,498)</u>	<u>(1,392,715)</u>
NET MOVEMENT IN FUNDS		12,994	25,643	38,637	10,475
RECONCILIATION OF FUNDS:					
Total funds brought forward		38,250	222,571	260,821	250,346
TOTAL FUNDS CARRIED FORWARD		<u>51,244</u>	<u>248,214</u>	<u>299,458</u>	<u>260,821</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 41 to 47 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Balance Sheet - 31 October 2019

			2019	2018
FIXED ASSETS	Note	£	£	£
Tangible assets	11		21,744	13,213
CURRENT ASSETS				
Debtors	12	123,776		173,716
Cash at bank and in hand		180,719		88,188
		<u>304,495</u>		<u>261,904</u>
CREDITORS: Amounts falling due within one year	13	<u>(26,781)</u>		<u>(14,296)</u>
NET CURRENT ASSETS			<u>277,714</u>	<u>247,608</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>299,458</u>	<u>260,821</u>
TOTAL NET ASSETS	16		<u>299,458</u>	<u>260,821</u>
FUNDS OF THE CHARITY				
Restricted income funds	14		248,214	222,571
Unrestricted income funds	15		51,244	38,250
			<u>299,458</u>	<u>260,821</u>
TOTAL CHARITY FUNDS	16		<u>299,458</u>	<u>260,821</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime set out in Part 15 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 and Charities Act 2011 with respect to accounting records and preparation of accounts.

These financial statements were approved by the Board of Trustees and are signed on their behalf by:



Mr Abdul Razzaq Sajid TRUSTEE

Al Mustafa Welfare Trust International Ltd

(England and Wales registered company number 05581896), (England and Wales registered charity number 1118492)

Date: 24 August 2020

The notes on pages 41 to 47 form part of these financial statements.

Al Mustafa Welfare Trust International Ltd

Statement of Cash Flows

Year ended 31 October 2019

	2019 £	2018 £
Cash flows from operation activities		
Net income	38,637	10,475
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	7,391	4,623
Other interest receivable and similar income	(252)	(58)
<i>Changes in:</i>		
Trade and other debtors	49,940	(108,856)
Trade and other creditors	12,485	5,941
Cash generated from operations	108,201	(87,875)
Interest received	252	58
Net cash from operating activities	108,453	(87,817)
Cash flows from investing activities		
Purchase of tangible assets	(15,922)	(11,124)
Net cash from investing activities	(15,922)	(11,124)
Net increase in cash and cash equivalents	92,531	(98,941)
Cash and cash equivalents at beginning of year	88,188	187,129
Cash and cash equivalents at end of year	180,719	88,188

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland FRS102 issued in 2014, and the Charities Act 2011.

The Trust constitutes a public benefit entity as defined by FRS 102.

b) Funds structure

The charity has restricted and unrestricted funds. Restricted funds are categorised as restricted based on the donors' restrictions on the projects for which they must be used.

c) Income recognition

All income is recognised once the charity has received the funds. The Trustees consider this to be the appropriate and prudent principle.

d) Expenditure recognition

Expenditure is recognised when the funds have been disbursed. The charity follows a strict evaluation and approval procedure for charitable expenditure and funds are disbursed immediately upon approval.

e) Tangible fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures Fittings & Equipment - 20% straight line basis

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Donations - UK	184,565	1,663,143	1,847,708
Gifts			
Gifts Aid - UK	121,175	–	121,175
	<u>305,740</u>	<u>1,663,143</u>	<u>1,968,883</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	Unrestricted Funds £	Restricted Funds £	Total Funds 2018 £
Donations			
Donations - UK	227,721	1,026,262	1,253,983
Gifts			
Gifts Aid - UK	149,149	–	149,149
	<u>376,870</u>	<u>1,026,262</u>	<u>1,403,132</u>

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
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3. INVESTMENT INCOME

Bank interest receivable	<u>252</u>	<u>252</u>	<u>58</u>	<u>58</u>
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4. EXPENDITURE ON RAISING FUNDS

Expenditure on raising funds (Note 5)	<u>202,045</u>	<u>202,045</u>	<u>133,671</u>	<u>133,671</u>
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	Unrestricted Funds £	2019 £	2018 £
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5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

Advertising and promotional expenses	124,378	124,378	91,084
Printing, postage and stationery	16,984	16,984	6,953
Office and utilities	60,683	60,683	35,634
Total	<u>202,045</u>	<u>202,045</u>	<u>133,671</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £	Total Funds 2018 £
6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE				
Emergency & Disaster	-	224,315	224,315	195,736
Health & Education	-	789,031	789,031	491,092
Interfaith & Culture	-	383,408	383,408	197,294
Poverty	-	240,746	240,746	134,373
Other Projects	31,730	-	31,730	183,900
Governance Cost (Note 9)	59,223	-	59,223	56,649
	<u>90,953</u>	<u>1,637,500</u>	<u>1,728,453</u>	<u>1,259,044</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2019 £
7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES			
Emergency & Disaster	178,081	46,234	224,315
Health & Education	669,120	119,911	789,031
Interfaith & Culture	355,207	28,201	383,408
Poverty	215,523	25,223	240,746
Other Projects	31,730	-	31,730
Governance Cost (Note 9)	59,223	-	59,223
	<u>1,508,884</u>	<u>219,569</u>	<u>1,728,453</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2018 £
Emergency & Disaster	180,982	14,754	195,736
Health & Education	403,762	87,330	491,092
Interfaith & Culture	187,159	10,135	197,294
Poverty	127,450	6,923	134,373
Other Projects	154,020	29,880	183,900
Governance Cost (Note 9)	56,649	-	56,649
	<u>1,110,022</u>	<u>149,022</u>	<u>1,259,044</u>

Support costs represent human resources costs which are assigned and dedicated to charitable projects.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	2019 £	2018 £
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8. NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

Depreciation	7,391	4,623
Auditors' remuneration:		
- audit of the financial statements	7,200	4,800

	Unrestricted Funds £	Total Funds 2019 £	Total Funds 2018 £
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9. GOVERNANCE COSTS

Professional fees	44,270	44,270	47,116
Audit fees	7,200	7,200	4,800
Bank charges	362	362	110
Depreciation	7,391	7,391	4,623
	<u>59,223</u>	<u>59,223</u>	<u>56,649</u>

	2019 £	2018 £
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10. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

Wages and salaries	242,273	164,107
Social security employer costs	20,645	12,195
Workplace pension employer costs	4,777	1,874
	<u>267,695</u>	<u>178,176</u>

Particulars of employees: The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2019	2018
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Number of permanent staff	10	8
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No employee received remuneration of more than £60,000 during the year (2018 - Nil).

Trustees and related party transactions: None of the Trustees have been paid any remuneration or received any other benefits during the year. Travel cost relating to charity work in respect of one Trustee amounting to £12,432 was paid by the charity. Except for this, no related party transaction took place.

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	Fixtures & Equipment £	Total £
11. TANGIBLE FIXED ASSETS		
COST		
At 1 November 2018	53,694	53,694
Additions	15,922	15,922
Disposals	-	-
At 31 October 2019	69,616	69,616
DEPRECIATION		
At 1 November 2018	40,481	40,481
Charge for the year	7,391	7,391
Eliminated on disposals	-	-
At 31 October 2019	47,872	47,872
NET BOOK VALUE		
At 31 October 2019	21,744	21,744
At 31 October 2018	13,213	13,213
	2019 £	2018 £
12. DEBTORS		
Gift Aid receivable	122,026	171,966
Other debtors	1,750	1,750
	123,776	173,716
13. CREDITORS: Amounts falling due within one year		
Taxation, social security and pension	9,553	3,900
Accruals	17,228	10,396
	26,781	14,296

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	Balance at 1 Nov 2018 £	Income £	Expenditure £	Balance at 31 Oct 2019 £
14. RESTRICTED INCOME FUNDS				
Emergency & Disaster	75,525	187,624	(224,315)	38,834
Health & Education	86,008	810,813	(789,031)	107,790
Interfaith & Culture	7,851	450,277	(383,408)	74,720
Poverty	53,187	214,429	(240,746)	26,870
	<u>222,571</u>	<u>1,663,143</u>	<u>(1,637,500)</u>	<u>248,214</u>
15. UNRESTRICTED INCOME FUNDS				
General Funds	<u>38,250</u>	<u>305,992</u>	<u>(292,998)</u>	<u>51,244</u>

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £
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16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

Fixed assets	21,744	-	21,744
Debtors	13,953	109,823	123,776
Cash at bank and in hand	17,198	163,521	180,719
Creditors (falling due within one year)	(1,651)	(25,130)	(26,781)
Net assets	<u>51,244</u>	<u>248,214</u>	<u>299,458</u>
Unrestricted funds	51,244	-	51,244
Restricted funds	-	248,214	248,214
Total charity funds	<u>51,244</u>	<u>248,214</u>	<u>299,458</u>

Al Mustafa Welfare Trust International Ltd

Notes to the Financial Statements

Year ended 31 October 2019

	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Fixed assets	13,213	-	13,213
Debtors	21,903	151,813	173,716
Cash at bank and in hand	13,530	74,658	88,188
Creditors (falling due within one year)	(10,396)	(3,900)	(14,296)
Net assets	38,250	222,571	260,821
Unrestricted funds	38,250	-	38,250
Restricted funds	-	222,571	222,571
Total charity funds	38,250	222,571	260,821

17. CONTROLLING PARTY

The charitable company is controlled by its members who are also its trustees.

18. CHARITABLE COMPANY STATUS

Al Mustafa Welfare Trust Ltd is a private company limited by guarantee without share capital. It is incorporated and registered in England & Wales.



**Al-Mustafa
Welfare Trust®**

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Charity Number: 1118492



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