

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1184149

REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020  
FOR  
FEDERATION OF GHANAIAAN MUSLIM WOMEN ASSOCIATIONS UK T/A FOMWAG UK

73 HEATHFIELD DRIVE  
MITCHAM  
SURREY  
CR4 3RD

**FOMWAG UK**

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**FOR THE YEAR ENDED 31 MARCH 2020**

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## **FOMWAG UK**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31 MARCH 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

#### **SPONSORSHIPS AND SUPPORTERS**

**We are grateful for the support we received from: -**

- World Remit
- Ghana Union UK
- Jenny Associates, Chartered  
Certified Accountants
- Mr Samuel Tsipotey
- Unity Link Money Transfer
- All FOMWAG UK Members  
and Supporters

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charitable Incorporated Organisation number**  
1184149

#### **Registered office**

73 HEATHFIELD DRIVE  
MITCHAM  
SURREY  
CR4 3RD

#### **Trustees and Board members**

A Shardow	Chair
F Bartley	Trustee
A Durrant	Secretary
S Suleman	Asst. Secretary
B Abdul Rahman	Treasurer
S Yussuf	
Z A Issah	
Z. Alema	
H. Apau	
K. Boadi	

#### **Bankers**

LLOYDS Bank Plc  
BEDFORD STREET, BEDFORD

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Federation of Muslim Women Associations of Ghana UK (FOMWAG UK) is a Charitable Incorporated Organisation Registered number 1184149. The Charitable Organisation was registered on 28 June 2019.

The Charitable incorporated company took over the affairs of the unincorporated organisation FOMWAG UK on 1 July 2019.

##### **Recruitment and appointment of new trustees**

The management of the charity is vested in the Executive Committee consisting of Trustees & board members and that any trustees are elected by at the trustees Meeting called by the trustees or co-opted by the Charity Trustees in accordance with the Charity constitution.

## **FOMWAG UK**

### **REPORT OF THE TRUSTEES** **FOR THE YEAR ENDED 31 MARCH 2020**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The objects of the charity, as stated in its Constitution, are:

1. The prevention or relief of poverty. We provide humanitarian services to all.
2. The advancement and teaching of the Islamic faith and its values for public benefit in the UK. The provision of humanitarian services for all for the purposes of community cohesion and development by organising public seminars and workshops and promoting the understanding of other faiths among Muslim women and general public.
3. The advancement of education, mainly but not exclusively and for public benefit, among young and elderly Muslim women in the UK and in Ghana through the provision of weekend and holiday classes, Homework Clubs, and financial support to needy pupils.
4. The relief of those, mainly but not exclusively and for public benefit, Muslim women in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana through financial assistance, health promotion seminars and workshops.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **a) Holding Prayer meetings and Quran Classes**

The Charity held the usual prayer meetings and Quran classes fortnightly throughout the Period.

This was attended by about twenty members in around Balham, Merton, Lambeth and Greater London.

##### **b) Counselling & Islamic Education Services**

The charity organised some counselling and Islamic education services during the year and these were attended by members in need throughout the period by residence in the South and Greater London area and beyond other supporters of the FOMWAG UK.

##### **c) Other Community & Social Activities**

There were some functions held for Ramadan, Eid celebrations, Annual Muslim women and Youth conferences and other community projects and functions held during the period.

#### **The Future of FOMWAG UK**

The Charitable Incorporated organisation would continue to work with the main Islamic Organisations, other Charities with similar objects and Masjids to achieve the objectives of the charitable Incorporated company (CIO) and future development projects.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The trustees are aware that a prudent financial management of the charity requires that some funds are put aside for a "rainy day". After considering the contractual obligations of the charity, such as premises and other leasing obligations the trustees have decided that they would require to hold funds in reserve, equivalent to a minimum of six months total operating expenditure. This means a total of approximately £10,902 for the current financial year. The current level of free reserves does not adequately satisfy the charity's reserves policy. The trustees plan to generate funds to increase the current level of Reserves.

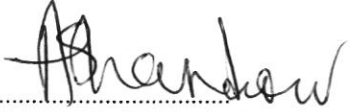
##### **Funds in deficit**

No funds are currently in deficit. The Unregistered organisation FOMWAG UK has donated all its reserves and cash balances of £4,279 to the CIO including the mosque restricted fund to administer.

**FOMWAG UK**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

Approved by order of the board of trustees on 29 June 2020 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'A. Shardow', written over a dotted line.

A. SHARDOW (CHAIR) - TRUSTEE

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**FOMWAG UK**

I report on the accounts for the year ended 31 March 2020 set out on pages six to eleven.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under Charity law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

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

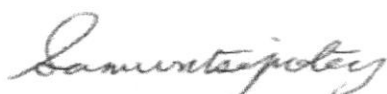
**Independent examiner's statement**

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

which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act ; and
- to prepare accounts which accord with the accounting records, or  
the accounts did not comply with the applicable accounting requirements concerning the form and contents 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 come across no matters in connection with the examination to which, in my opinion, attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



S. TSIPOTEY BA (Hons) FCCA, MSc  
SAMUEL ASSOCIATES  
CHARTERED CERTIFIED ACCOUNTANTS  
36 CHARCROFT GARDENS  
ENFIELD  
MIDDLESEX  
EN3 7HA

Date: 30 June 2020

**FOMWAG UK**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

		Unrestricted fund	Restricted fund	2020 Total funds	2019 Total funds
	Not es	£	£	£	£
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Activities for generating Income			-	0	0
Voluntary Income					
Charitable Income		12,631	2,046	14,677	
Investment income	2	<u>0</u>	<u>-</u>	<u>0</u>	<u>0</u>
<b>Total incoming resources</b>		12,631	2,046	14,677	0
<b>RESOURCES EXPENDED</b>					
<b>Costs of generating funds</b>					
Costs of generating voluntary income			-	0	0
<b>Charitable activities</b>					
Charitable Activities		8,439	1,985	10,424	0
<b>Governance costs</b>		<u>829</u>	<u>0</u>	<u>829</u>	<u>0</u>
<b>Total resources expended</b>		<u>9,268</u>	<u>1,985</u>	<u>11,253</u>	<u>0</u>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>					
		3,363	61	3,424	00
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>0</u>	<u>0</u>	<u>0</u>	<u></u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>3,363</u></u>	<u><u>61</u></u>	<u><u>3,424</u></u>	<u><u></u></u>

The notes form part of these financial statements

**FOMWAG UK**  
**BALANCE SHEET**  
**AT 31 MARCH 2020**

		Unrestricted fund	Restricted fund	2020 Total funds	2019 Total funds
	Not es	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	5	0	0	0	0
<b>CURRENT ASSETS</b>					
Debtors & Prepayments	6	0	-	00	0
Cash at bank and in hand		<u>3774</u>	<u>0</u>	<u>3,774</u>	<u>0</u>
		,00	0	00	0
<b>CREDITORS</b>					
Amounts falling due within one year	7	(350)	-	(350)	
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<u>3,424</u>	<u>0</u>	<u>3,424</u>	<u>0</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>3,424</u>	<u>0</u>	<u>3,424</u>	<u>0</u>
<b>NET (LIABILITIES)/ASSETS</b>		<u><u>3,424</u></u>	<u><u>0</u></u>	<u><u>3,424</u></u>	<u><u>0</u></u>
<b>FUNDS</b>	8				
Unrestricted funds- (Deficit)/Surplus				3,023	0
Restricted funds				<u>401.</u>	<u>0</u>
					0
<b>TOTAL FUNDS</b>				<u><u>3,424</u></u>	<u><u>0</u></u>

The notes form part of these financial statements



**BALANCE SHEET - CONTINUED**  
**AS AT 31 MARCH 2020**

The charitable trust is entitled to exemption from audit under Section 144(2) of the Charities Act 2011 (the 2011 Act) for the year ended 31 March 2020.

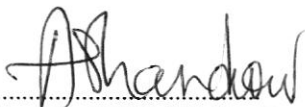
The members have not required the charitable Incorporated Company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with appropriate Section of the Charities Act 2011 and the SORP.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with the appropriate Sections of the Charities Act 2011 (the 2011 Act) and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of the Sections and which otherwise comply with the requirements of the Charities Act 2011 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the Charities SORP relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 29 June 2020 and were signed on its behalf by:



.....  
A Shardow FCCA (Chair) -Trustee



.....  
B. Abdul Rahman (Treasurer) -Trustee

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets None held**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are currently a small mosque designated funds held.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. INVESTMENT INCOME**

	2020	2019
	£	£
Interest receivable/Rewards	<u>0</u>	<u>0</u>

**3. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	<u>00</u>	<u>00</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2020.

FOMWAG UK

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**5. TANGIBLE FIXED ASSETS**

	Motor Van	Fixtures and fittings	Other equipment	Totals
	£	£	£	£
<b>COST</b>				
At 1 April 2019 and 31 March 2020	—	0	0	0
<b>DEPRECIATION</b>				
At 1 April 2019			0	0
Charge for year	0	0	0	0
At 31 March 2020	0	0	0	0
<b>NET BOOK VALUE</b>				
At 31 March 2020	0	0	0	0
At 31 March 2019	0	0	0	0

**6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Accrued Income	00	00

**7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Accrued expenses	350	00
	350	00

**8. MOVEMENT IN FUNDS**

	At 1.4.19	Net movement in funds	At 31.3.20
	£	£	£
<b>Unrestricted funds</b>			
General fund	00	3,023	3,023
<b>Restricted funds</b>			
Restricted fund	00	401	401
<b>TOTAL FUNDS</b>	00	3,424	3,424

FOMWAG UK

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020

**8. MOVEMENT IN FUNDS – continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	12,631	(9,608)	3,023
<b>Restricted funds</b>			
Restricted fund	2,046	(1645)	401
Transfer between funds			
<b>TOTAL FUNDS</b>	<u>14,677</u>	<u>(11,253)</u>	<u>3,424</u>