



Al-Mustafa  
Welfare Trust®

Al Mustafa Welfare Trust International Ltd

# Annual Report & Financial Statements

Year ended 31 October 2020

England & Wales Registered Charity No. 1118492

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## Charity Information

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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



## CHAIRMAN'S MESSAGE

Dear friends. By God's grace, we are now rounding up another year of serving humanity.

At Al Mustafa Welfare Trust, we are dedicated to alleviating poverty, ending suffering and spreading joy. Since 1983, we have been carrying out life-changing projects for millions of people, helping individuals, families and communities build lives free from extreme poverty and misery.

Last year, your generous donations helped us reach thousands of people and provide hope, happiness and promote good health. We have carried out projects across the globe, including Pakistan, Gaza, Bangladesh and Burma, and responded to emergencies worldwide. This year, we reached a milestone of 100,000 free cataract surgeries. I am particularly moved by knowing that 100,000 people now have the gift of sight thanks to your support of Al Mustafa Welfare Trust. This report celebrates the great work we have done together. Thank you for your heartfelt support, from myself and the team at Al Mustafa.

**Abdul Razzaq Sajid**

Chairman

**100%**  
**ZAKAT**  
**POLICY**





# Our Achievements

People Reached  
**7 Million +**

Disaster & Emergency Beneficiaries  
**824,000**

Hafiz Sponsored  
**4267**

Orphan Sponsored  
**1246**

Schools Supported  
**17**

Qurbani Meat Distribution Beneficiaries  
**734,420**

Food Parcel Distributions  
**20,000**

Ramadan Family Food Packs  
**88,000**

Orphanages Supported  
**16**

Winter Pack Distribution  
**40,000**

Mosques Maintained  
**13**

Ambulances Maintained  
**179**

Hospitals Supported  
**34**





 Al-Mustafa  
Welfare Trust  
Coronavirus Emergency  
**FOOD AID**  
[www.almustafatrust.org](http://www.almustafatrust.org)

# Global Coronavirus

## EMERGENCY AID

All the communities we work in around the globe are suffering from unimaginable horrors, such as war, abject poverty or famine. The spread of Coronavirus in these communities will be absolutely catastrophic.

For refugee communities, safety and hygiene precautions will be virtually impossible. They already struggle with having enough food to eat. However, with the outbreak of Coronavirus, these communities will suffer even more as supplies run short, food prices rise and movement is restricted.

Al-Mustafa Welfare Trust has launched an Emergency Coronavirus Appeal to support those who are suffering the most worldwide, as a result of the outbreak.

We will be distributing emergency food & hygiene packs to families living in remote, under-developed areas as these are the people who are currently unable to access any food or medicine!

**We will also be supporting families living in refugee camps and fleeing war and persecution from places like Kashmir, Syria and Burma.**



### How you can help

**£55**

**Family Food Pack for 1 Month** – One Family

**£75**

**Hygiene Kit & Family Food Pack for 1 month** – One Family

**£300**

**Emergency Relief Pack**  
Hygiene | Ready Meals | Tent



# Eye Care for the Poor



Over 1 in 4 people struggle with their eyesight, and a staggering 39 million people are blind.

Without proper eye care, millions live in darkness, even though 80% of all blindness can be cured. We're working across the world to bring back the gift of sight to people in impoverished communities.

Thanks to your support, we have completed over **100,000 cataract surgeries for free**, and helped millions more with glasses, medicine and treatment.





## 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**



# Eye Care Achievement in Numbers



**100,000**  
CATARACT  
SURGERIES



**292,371**  
HEPATITIS  
SCREENING



**521**  
SCHOOL BASE  
EYE CAMPS



**557,214**  
EYE GLASSES  
DISTRIBUTED



**11,801**  
DISABLED  
CHILDREN  
SUPPORTED TO  
ATTEND SCHOOL



**1,003**  
PEOPLE WITH  
DISABILITIES  
SUPPORTED IN  
BUSINESS

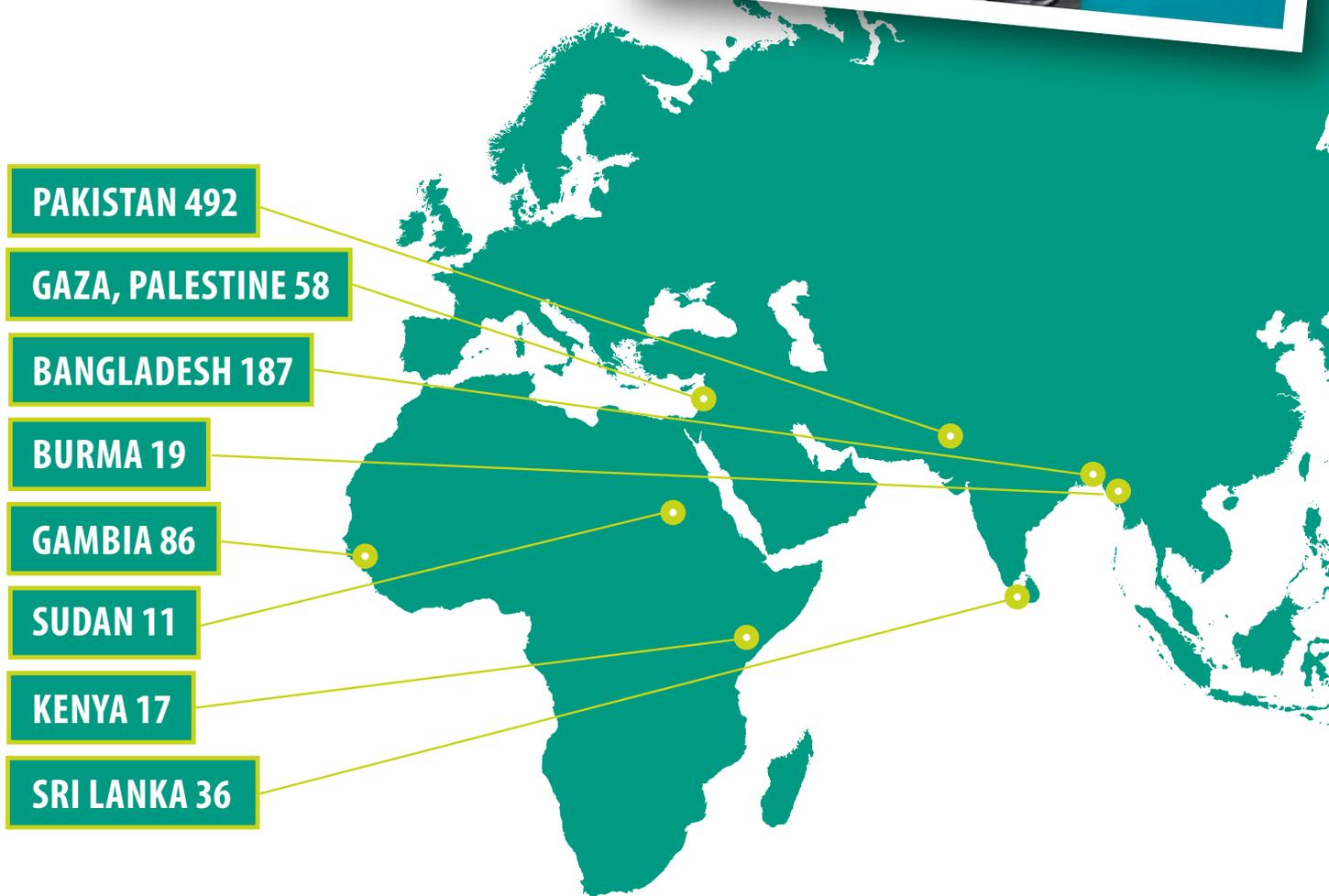


**701,247**  
OPD  
(SCREENING)



# Eye Camps

So far we have run 906 Eye Camps in 8 countries, providing those most in need with essential medical treatment.





**4267 Hafiz Sponsored**

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**79 Huffaz Led Taraweeh in 2019**

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**511 Huffaz Teaching Qur'an**

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**2421 Huffaz Studying Alam Courses**

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# Sponsor a Hafiz



100%  
ZAKAT  
POLICY

Our Hifz Programme is your opportunity to transform the life of a vulnerable child forever and give them the gift of the Holy Qur'an.

This amazing project is also a Sadaqah Jariyah for you, bringing you ongoing, endless rewards Insha'Allah.

Our project enables vulnerable children to learn and memorize the Qur'an and become a guiding light for their community. We are currently supporting 800 students and provide donors with regular, tailored feedback.

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

**DAILY MEALS**

**CLOTHING & UNIFORM**

**A QUALIFIED TEACHER**

**MEDICAL CARE**

**ADVANCED 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.**





# Caring for Orphans



We provide hope for thousands of orphan children worldwide by giving them the best start in life. We're helping build happy futures without fear of neglect, poverty or suffering.

We provide quality education, welfare, health treatment, meal provision and accommodation for orphans, and offer you the opportunity to write to your sponsored child. Orphan children can often feel like their futures are bleak and they are more vulnerable to abuse and forced labour.

## Ongoing Support for your Sponsored Child

We know that sponsoring an orphan can truly help transform their lives. We offer donors the opportunity to write letters and send gifts to their sponsored orphans in order to learn more about them. Through Al Mustafa Welfare Trust, you are able to send letters and gifts to your sponsored child to extend further support to them and their families. Al Mustafa Welfare Trust will be responsible for passing on your letters and gifts to the child, and we will facilitate any responses from them.

**SEND A BIRTHDAY GIFT**

**SEND GIFTS TO A FAMILY**

## 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.**



**1246 TOTAL ORPHAN SPONSORED**

**134 CHILDREN ACHIEVED A+ IN ANNUAL EXAMS**

**16 CHILDREN ACHIEVED A+ AT DISTRICT LEVEL**



# Clean Water



100%  
ZAKAT  
POLICY

When you give water, you give life. Millions of people are living without clean and safe drinking water, putting their lives at risk. Globally, 785 million people lack access to clean water.

Drinking dirty water can cause diseases such as cholera, typhoid and diarrhoea, which kills millions of people every year. Almost 1,000 children needlessly die every single day by drinking dirty, contaminated water. We provide water solutions across 9 countries including Pakistan, India, Bangladesh and Somalia, building electric motor tube wells, manual tube wells, hand-pumps and agricultural wells.

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]

## Our Water Project achievements

9127	SMALL WATER WELLS
3,241	ELECTRIC WATER WELLS
229	COMMUNITY WATER WELL
211	LARGE WATER WELLS
50,000	DAILY CLEAN WATER PROJECT BENEFICIARIES
87	SCHOOL BASED WATER PROJECT
7	SANITARY FACILITIES
9	COUNTRY GOOD HYGIENE CAMPAIGN RUN CAMPAIGN

## 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**



# Emergency & Disaster Relief

Disaster can strike anytime, anywhere. It can cost lives and ruin entire societies. Natural disasters affect around 160 million people worldwide, and around 2 billion people live in conflict-struck areas. In times of crisis and disaster, Al Mustafa Welfare Trust provides fast, effective emergency aid; food, water and healthcare to those affected. We have helped over 171,000 people affected by disaster and emergencies.



**171,000**  
PEOPLE REACHED WITH  
EMERGENCY RESPONSE

**90,000**  
LIVES IMPROVED VIA  
DEVELOPMENT PROJECTS

**20,000 +**  
PEOPLE PROVIDED  
QURBANI MEAT

# Burma

Since 2012, we have been providing life-saving aid to internal refugees in the state of Rakhine in Burma.

We have also been supporting thousands of Rohingya refugees in Cox's Bazaar since August 2017. We have done a variety of work including providing food, clean water, shelter, medical camps, empowerment projects and funding ambulances.



## 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

# Other Projects



100%  
ZAKAT  
POLICY

# Education for all



We aim to build primary schools in remote locations, as every child deserves the right to an education.

We are supporting several schools in Gaza, Pakistan and Bangladesh, making education accessible to hundreds of children. We are also providing hundreds of pupils with stationary, books and bags.

**We have 5988 Student studying in 17 Schools.**

## School Maintenance

As well as building schools, we work to support and strengthen those schools already functioning but are poorly maintained.

Just £2,000 can help maintain a school and drastically improve the quality of education children are receiving.



### How you can help

**£10** A Month to Support a Child's Education.

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

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



# Ramadan Projects



Over **88,000 Ramadan food packs** were distributed last Ramadan.



## 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]

Millions of people don't have enough food for iftar in Ramadan. We distribute meals across Asia, Africa and the Middle East so nobody goes hungry in Ramadan. Last year, with your support, we distributed 18,000 food packs in the holy month.



### How you can help

**£55**

Provides a single family with a Food Pack for **one month**.

**£110**

Will feed **two families for a month**.

**£550**

Can feed **10 families for a month**.

# Iftar in Bait-ul-Maqdis

We hold daily Iftar and Suhoor meals in Bait-ul-Maqdis (Al-Aqsa Mosque) in Jerusalem. This is the third holiest site in Islam.

1.6 million Palestinians do not have enough food to eat and often do not know where their next meal is coming from. We provide iftar and suhoor meals to Palestinians with your support, so we can make sure nobody is hungry this Ramadan.

## How you can help

**£250** Will help feed **50 people**

**£500** Will help feed **100 people**

**£1000** Will help feed **200 people**



# Build your Palace in Paradise

The Prophet Muhammad (pbuh) informed us that a Palace in Paradise would be awaiting those who build a mosque in this world, Insha'Allah.

Mosques are integral parts of Muslim communities all over the world, giving a space for Muslims to come together to pray, read Qur'an and to socialise. However, many Muslims living in developing countries do not have access to a mosque at all. You can change that.

## How you can help

### Help Renovate a Masjid

Mosques enable communities to come together and offer Muslims a place to pray, hold weddings and funerals and connect with other Muslims.

**Provide this opportunity to Muslims around the world today.**

**£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



# Children's Cleft Surgery



100%  
ZAKAT  
POLICY

Across the world, more than 170,000 children are born with cleft lips or palates every year.

We provide expert healthcare and support to babies, children and adults suffering from the painful consequences of cleft lip. Your donations will provide life-changing surgery and help a child smile again.



## How you can help

**£200** Cleft Surgery for **One Child**

**£400** Cleft Surgery for **Two Children**

**£600** Cleft Surgery for **Three Children**

AMWT has performed over 8,000 cleft lip surgeries





# Honouring Our Elderly

Our elders have paved the way for us, making sacrifices so we can live well.

Many are now vulnerable and falling ill, unable to get the care they need. As little as £14 a month helps us to provide healthcare, food and shelter to give older people the support they need.

- Supporting 6 Elderly Care Homes
- Providing Daily Meals
- Providing Healthcare Facilities

**How you can help** 

**£14** Sponsors an Elder for One Month

**£168** Sponsors an Elder for One Year

# Winter Distribution

For countless people across the globe, winter is a fight for survival.

Without warm clothing, shelter or hot food, winter can be deadly, and millions are at risk every year.

We work in Pakistan, Bangladesh, Burma, Somalia, Gambia and Gaza to provide life-saving assistance and help families through the brutal winter months.

In winter we also provide fuel for heating, distribute hygiene kits, provide winter protective clothing and deliver essential food packs.



- Distributed 40,000 Winter Packs
- Provided Shelter Accommodation For 120 families



## Fidyah

When someone cannot fast in Ramadan and can't make up the lost days afterwards (for example, because of ill health or pregnancy), then they should pay (fidyah) for someone else to be fed.

### How much do I need to pay?

£6 fidyah for each missed fast. This should provide one person with two meals or two people with one meal. If someone misses all the fasts of Ramadan, they would need to pay £180.

**£6 per fast and £180 for whole month.**

**£360 for each missed or broken fast or two months continuous fasting with no break in between**

## Kaffarah

Kaffarah is the compensation that you must pay if you deliberately miss or break a fast in the month of Ramadan without a valid reason.

### What is the required payment?

To atone for the missed/intentionally broken fast, a person must fast continuously for 60 days.

If they are unable to do that, then they have to feed 60 poor people at a rate of £6 per person (the cost of an average meal in the UK). This amounts to £360 kaffarah for each missed/intentionally broken fast.



# 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.



**£10** 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 2020

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## Trustees Annual Report

*(Continued)*

The trustees present their report and accounts for the year ended 31 October 2020. 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 2019.

### 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 2020, the following persons served as 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)

### 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 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 2020

## 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 register 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: 25 August 2021

# Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

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## 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 2020 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 2020, 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...)*

# Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

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## Independent Auditor's Report to the Members of Al 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...)*

# Al Mustafa Welfare Trust International Ltd

Annual Report and Financial Statements for the Year Ended 31 October 2020

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## 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 pages 30-31, 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 2020

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## 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 Rad  
Park Royal  
London  
NW10 7PN

Date: 25 August 2021

# Al Mustafa Welfare Trust International Ltd

## Statement of Financial Activities

(Including the income and expenditure account)

Year Ended 31 October 2020

		Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	Note	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations	2	655,351	3,733,512	4,388,863	1,968,883
Investments	3	158	-	158	252
<b>TOTAL INCOME</b>		<u>655,509</u>	<u>3,733,512</u>	<u>4,389,021</u>	<u>1,969,135</u>
<b>EXPENDITURE ON:</b>					
Raising Funds	4/5	(330,131)	(224,005)	(554,136)	(202,045)
Charitable activities	6/7	(86,342)	(2,604,540)	(2,690,882)	(1,728,453)
<b>TOTAL EXPENDITURE</b>		<u>(416,473)</u>	<u>(2,828,545)</u>	<u>(3,245,018)</u>	<u>(1,930,498)</u>
<b>NET MOVEMENT IN FUNDS</b>		239,036	904,967	1,144,003	38,637
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		51,244	248,214	299,458	260,821
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>290,280</u>	<u>1,153,181</u>	<u>1,443,461</u>	<u>299,458</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 39 to 45 form part of these financial statements.

# Al Mustafa Welfare Trust International Ltd

## Balance Sheet - 31 October 2020

	Note	£	2020 £	2019 £
<b>FIXED ASSETS</b>				
Tangible assets	11		15,706	21,744
<b>CURRENT ASSETS</b>				
Debtors	12	289,381		123,776
Cash at bank and in hand		<u>1,157,758</u>		<u>180,719</u>
		1,447,139		304,495
<b>CREDITORS: Amounts falling due within one year</b>	13	<u>(19,384)</u>		<u>(26,781)</u>
<b>NET CURRENT ASSETS</b>			<u>1,427,755</u>	<u>277,714</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>1,443,461</u>	<u>299,458</u>
<b>TOTAL NET ASSETS</b>	16		<u>1,443,461</u>	<u>299,458</u>
<b>FUNDS OF THE CHARITY</b>				
Restricted income funds	14		1,153,181	248,214
Unrestricted income funds	15		<u>290,280</u>	<u>51,244</u>
<b>TOTAL CHARITY FUNDS</b>	16		<u>1,443,461</u>	<u>299,458</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: 25 August 2021

The notes on pages 39 to 45 form part of these financial statements.

# Al Mustafa Welfare Trust International Ltd

## Statement of Cash Flows

Year ended 31 October 2020

	2020 £	2019 £
<b>Cash flows from operation activities</b>		
Net income	1,144,003	38,637
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	7,273	7,391
Other interest receivable and similar income	(158)	(252)
<i>Changes in:</i>		
Trade and other debtors	(165,605)	49,940
Trade and other creditors	(7,397)	12,485
Cash generated from operations	978,116	108,201
Interest received	158	252
Net cash from operating activities	978,274	108,453
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(1,235)	(15,922)
Net cash from investing activities	(1,235)	(15,922)
Net increase in cash and cash equivalents	977,039	92,531
Cash and cash equivalents at beginning of year	180,719	88,188
Cash and cash equivalents at end of year	1,157,758	180,719

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

### 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 2019, 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 2020
	£	£	£
<b>Donations</b>			
Donations	367,656	3,733,512	4,101,168
<b>Gifts</b>			
Gift Aid	287,695	–	287,695
	<u>655,351</u>	<u>3,733,512</u>	<u>4,388,863</u>

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

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

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
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### 3. INVESTMENT INCOME

Bank interest receivable	<u>158</u>	<u>158</u>	<u>252</u>	<u>252</u>
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	Total Funds 2020 £	Total Funds 2019 £
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### 4. EXPENDITURE ON RAISING FUNDS

Expenditure on raising funds (Note 5)	<u>554,136</u>	<u>202,045</u>
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	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
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### 5. EXPENDITURE ON RAISING FUNDS (CONTINUED)

Advertising & promotional expenses	286,424	131,057	417,481	124,378
Printing, postage and stationery	5,604	50,264	55,868	16,984
HR and Support Cost	38,103	42,684	80,787	60,683
<b>Total</b>	<u>330,131</u>	<u>224,005</u>	<u>554,136</u>	<u>202,045</u>

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE</b>				
Emergency & Disaster	-	248,826	248,826	224,315
Health & Education	-	1,231,368	1,231,368	789,031
Interfaith & Culture	-	853,328	853,328	383,408
Poverty	-	271,018	271,018	240,746
Other Projects	35,019	-	35,019	31,730
Governance Cost (Note 9)	51,323	-	51,323	59,223
	<u>86,342</u>	<u>2,604,540</u>	<u>2,690,882</u>	<u>1,728,453</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2020 £
<b>7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES</b>			
Emergency & Disaster	213,059	35,767	248,826
Health & Education	1,054,367	177,001	1,231,368
Interfaith & Culture	730,668	122,660	853,328
Poverty	232,061	38,957	271,018
Other Projects	22,608	12,411	35,019
Governance Cost (Note 9)	51,323	-	51,323
	<u>2,304,086</u>	<u>386,796</u>	<u>2,690,882</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2019 £
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>219,599</u>	<u>1,728,453</u>

Support costs represent human resources, information technology, and other costs which are assigned and dedicated to charitable projects.

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

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	2020	2019
	£	£

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### 8. NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

Depreciation	7,273	7,391
Auditors' remuneration:		
- audit of the financial statements	7,200	7,200

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	Unrestricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£

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### 9. GOVERNANCE COSTS

Professional fees	35,659	35,659	44,270
Audit fees	7,200	7,200	7,200
Bank charges	1,191	1,191	362
Depreciation	7,273	7,273	7,391
	<u>51,323</u>	<u>51,323</u>	<u>59,223</u>

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	2020	2019
	£	£

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### 10. STAFF COSTS AND EMOLUMENTS

 Total staff costs were as follows:

Wages and salaries	407,195	242,273
Social security employer costs	39,437	20,645
Workplace pension employer costs	8,811	4,777
	<u>455,443</u>	<u>267,695</u>

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

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	2020	2019
Number of permanent staff	15	10

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No employee received remuneration of more than £60,000 during the year (2019 - Nil).

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

### Trustees and related party transactions:

During the year Mr Abdul Razzaq Sajid, Trustee of the Charity, was paid remuneration of £15,673 (2019 – Nil) for his services to the Charity. This remuneration is approved by the Charity Commission.

Remuneration received by key management personnel during this year amounted to £64,111 (2019 - £39,052)

None of the other Trustees have been paid any remuneration or received any other benefits during the year. Travel and related costs relating to charity work in respect of three Trustees amounting to £13,438 (2019 - £12,432) was paid by the Charity. Except for this, no related party transaction took place.

	Fixtures & Equipment £	Total £
<b>11. TANGIBLE FIXED ASSETS</b>		
<b>COST</b>		
At 1 November 2019	69,616	69,616
Additions	1,235	1,235
Disposals	-	-
	<hr/>	<hr/>
<b>At 31 October 2020</b>	<b>70,851</b>	<b>70,851</b>
<b>DEPRECIATION</b>		
At 1 November 2019	47,872	47,872
Charge for the year	7,273	7,273
Eliminated on disposals	-	-
	<hr/>	<hr/>
<b>At 31 October 2020</b>	<b>55,145</b>	<b>55,145</b>
<b>NET BOOK VALUE</b>		
	<hr/>	<hr/>
<b>At 31 October 2020</b>	<b>15,706</b>	<b>15,706</b>
	<hr/>	<hr/>
<b>At 31 October 2019</b>	<b>21,744</b>	<b>21,744</b>

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

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	2020 £	2019 £
<b>12. DEBTORS</b>		
Gift Aid receivable	287,631	122,026
Other debtors	1,750	1,750
	<u>289,381</u>	<u>123,776</u>

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	Total Funds 2020 £	Total Funds 2019 £
<b>13. CREDITORS: Amounts falling due within one year</b>		
Taxation, social security and pension	11,145	9,553
Accruals	8,239	17,228
	<u>19,384</u>	<u>26,781</u>

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	Balance at 1 Nov 2019 £	Income £	Expenditure £	Balance at 31 Oct 2020 £
<b>14. RESTRICTED INCOME FUNDS</b>				
Emergency & Disaster	38,834	331,210	(268,698)	101,346
Health & Education	107,790	1,586,424	(1,326,551)	367,663
Interfaith & Culture	74,720	1,098,936	(919,262)	254,394
Poverty	26,870	716,942	(314,034)	429,778
	<u>248,214</u>	<u>3,733,512</u>	<u>(2,828,545)</u>	<u>1,153,181</u>
<b>15. UNRESTRICTED INCOME FUNDS</b>				
General Funds	<u>51,244</u>	<u>655,509</u>	<u>(416,473)</u>	<u>290,280</u>

# Al Mustafa Welfare Trust International Ltd

## Notes to the Financial Statements

Year ended 31 October 2020

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
<b>16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY</b>			
Fixed assets	15,706	-	15,706
Debtors	43,211	246,170	289,381
Cash at bank and in hand	233,851	923,907	1,157,758
Creditors (falling due within one year)	(2,488)	(16,896)	(19,384)
<b>Net assets</b>	<b>290,280</b>	<b>1,153,181</b>	<b>1,443,461</b>
Unrestricted funds	290,280	-	290,280
Restricted funds	-	1,153,181	1,153,181
<b>Total charity funds</b>	<b>290,280</b>	<b>1,153,181</b>	<b>1,443,461</b>

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £
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)
<b>Net assets</b>	<b>51,244</b>	<b>248,214</b>	<b>299,458</b>
Unrestricted funds	51,244	-	51,244
Restricted funds	-	248,214	248,214
<b>Total charity funds</b>	<b>51,244</b>	<b>248,214</b>	<b>299,458</b>

### 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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England & Wales Registered Charity No. 1118492

