

Fatima Welfare Trust

Report and Accounts

15 October 2017

Fatima Welfare Trust

Contents

	Page
Charity Information	1
Trustees report	2
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9

Fatima Welfare Trust
Charity Information
for the period ended 15 October 2017

Address

55 Altom Street
Blackburn
Lancashire
BB1 7LJ

Charity registration number: 1117027

Trustees

Mr Ali Mohammed Vika
Mr Adam Mohammed Vika
Mr Hussain Vika
Mr Lukman Vika
Mr Abdullah Vika

Appointed independent examiner

M A Ibrahim (FCCA)

Accountants

M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Bankers

The Royal Bank of Scotland
58-62 King William Street
Blackburn
Lancashire
BB1 7HU

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2017

Charity registration number: 1117027

The Annual Report is fully SORP compliant and sets out how the trustees have met their obligations.

The Financial Statement is fully SORP compliant and includes the incoming resources and resources expended.

Objectives and activities

The objects of the charity are set out in the constitution are summarised as follows:

- 1 – Relief of poverty
- 2 – Advancement of education
- 3 – Advancement of religion
- 4 – Helping the needy and poor including widows and orphans
- 5 – Aiding where natural disasters have occurred.

The area which we govern and most active are the Indian Sub-continent comprising of India, Pakistan and Bangladesh. These are to name but a few, however, our activities are generally global where the need arise. Provide housing, health care facilities and food aid for the poor and destitute and assist in the establishment or renovation of Mosques, Islamic Centres and Madrassa's. Assist in providing education and training with an emphasis on religious education. We also assist in helping the orphans and widows in their daily living costs along with relief of natural disasters around the globe.

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Achievements and performance

The Charity carries out a wide range of activities in pursuance of its charitable aims:

- 1 – Madresa Aysha Islahul Banat, Mangrol, Gujrat, India

A donation of £150.00 was made to assist the above establishment for religious advancement of poor children.

- 2 – Darul Uloom Kantharia, Bharuch, Gujrat, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

- 3 – Masjid al Huda Wattalim, Bolton Horn of Africa Centre, Bolton, United Kingdom

Donations totaling £130.00 was made to assist the above establishment for reducing poverty and religious advancement.

- 4 – Majalise Davatul Islam, Bachon Ka Ghar, Bodeli, Gujarat, India

A donation of £100.00 was made to assist the above establishment for religious advancement of poor children.

- 5 – Interpal, London, United Kingdom

A donation of £60.00 was made to assist the above organisation in enduring welfare for poor people.

- 6 – Darul Uloom Moinul Islam, Chittagong, Bangladesh

A donation of £60.00 was made to assist the above establishment for religious advancement of poor children.

- 7 – Al-Jameatul Qurania Talimuddin, Chittagong, Bangladesh

A donation of £40.00 was made to assist the above establishment for religious advancement of poor children.

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2017

8 – Iqra Educational and Technical Foundation, Uttar Pradesh, India

A donation of £40.00 was made to assist the above establishment for religious advancement of poor children.

9 – Institute of Islamic & Secular Studies, Mauritius

A donation of £50.00 was made to assist the above establishment for religious advancement of poor children.

10 – Bachon Ka Ghar Vagra, Dist Bharuch, India

Donations totaling £360.00 was made to the above establishment for religious advancement of poor orphaned children.

11 – Nansana Islamic Centre, Masjid Jamia Nursery and Primary School, Uganda

A donation of £200.00 was made to assist the above establishment for religious advancement of poor children.

12 – Munshi Trust UK, 1 Preston Rd, Whittle-le-Woods, Chorley, Lancashire, UK

A donation of £50.00 was made to assist the above establishment for religious advancement working overseas.

13 – Muslims in Need, Derby, United Kingdom

A donation of £667.00 was made to assist the above establishment for relief work carried out in Syria.

14 – Anjuman E Imdadul Muslimeen, Gujarat, India

A donation of £100.00 was made to assist the above establishment for religious advancement working abroad.

15 – Dedza Welfare Trust, Africa

Donations totaling £1,200.00 was made to assist the above establishment for religious advancement and the construction of mosques in rural and deprived communities.

16 – Malawi Relief Fund UK, Africa

Donations totaling £640.00 was made to assist the above establishment for the purchase of Quran's which was distributed to the local Muslim population in and around the smaller villages.

17 – Markazul Uloom Alamgeer, Maharashtra, India

A donation of £200.00 was made to assist this establishment for maintenance costs and education of poor children.

18 – Jamia Rafiqia Misbahul Uloom, Uttar Pradesh, India

A donation of £200.00 was made to assist this charity in fulfilling its aims of relief work in the rural parts of India and maintenance costs for the education of poor children.

19 – Jamea Darul Huda Madrassa & Al-Huda Ideal Academy, Sylhet, Bangladesh

A donation of £150.00 was made to assist the above establishment for religious advancement of poor children and the construction of new facilities.

20 – Masjid E Irfan, Blackburn, United Kingdom

A donation of £5,000.00 was made to the above establishment for the construction of a new purpose built mosque.

21 – Children Care Centre, London, United Kingdom

A donation of £100.00 was made to assist this establishment who support Bachon Ka Ghar (Amod) in India for maintenance costs and education of orphaned children.

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2017

22 – Aryana Aid, London, United Kingdom

A donation of £100.00 was made to assist this establishment who support maintenance costs and education of orphaned children.

23 – Jamiatus Salihat Manubar, India

A donation of £100.00 was made to this establishment to assist in maintenance costs for the education of poor children.

24 – Syria Crisis Aid

Fatima Welfare Trust supplied large quantities of flour purchased directly from Whitworth Bros Ltd (Flour Millers) for the crisis currently in occupation in Syria. The total outlay for this aid programme was £6,240.00

25 – Yashfeen Trust (UK)

A donation was made of £2,000.00 for the purchase of medical equipment and the medical treatment of poor individuals in Navsari, India.

26 - Jamia Faizanul Quran, Ahmedabad, India.

Students Sponsorship Programme / Food Aid, Ramadan Iftaar Packages and Group Weddings.

The trustees of Fatima Welfare Trust have been closely affiliated with this establishment for a number of years and one of the trustees always visits this organization every year in order to view progress. A total of 4 no. donations were received by the above establishment over the course of the accounting period totaling **£71,317.00** for the student sponsorship programme, Ramadan Iftaar packs for poor families prior to the holy month of Ramadan and a 'Group Weddings' programme for very poor couples to get married.

27 - Education India Public Trust, Ahmedabad, India

The trustees of Fatima Welfare Trust have been closely affiliated with this establishment for a number of years and one of the trustees always visits this organization every year in order to view progress. A total of 2 no. donations amounting to **£35,000.00** was received by this establishment over the course of the accounting period for the advancement of education and schooling to poor children for the duration of their studies.

28 - Fatima Welfare Trust - Working Abroad

The trustees of Fatima Welfare Trust visit India every year to keep track and monitor on-going projects. A sum of £8,000.00 was used for the construction and repairs of houses for the poor and needy families in the more rural parts of Gujarat whereby help is difficult to reach.

Also, gift packs of mainly food to satisfactorily complete the month of Ramadhan were distributed to villages. School uniforms were made for children from deprived backgrounds were distributed throughout the school.

Visits

The trustees could not visit all of the recipients or charities in the accounting period, but contact was maintained through telephone and photographs were given to the charity to assess progress.

Structure, governance and management

The Charity is regulated trust deed dated 28th October 2006

Fatima Welfare Trust is run wholly on a voluntarily basis.

Appointment of charity trustees

Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Reference and administrative details

See preceding page under 'Charity Information'.

Fatima Welfare Trust
Trustees' annual report
for the period ended 15 October 2017

Names of the charity trustees who manage the charity

All trustees are named on the preceding page under 'Charity Information'.

Financial review and reserves policy

A substantial increase in donations by individuals was achieved in the year. Funds available are sufficient to permit the Trust to continue in operation in the medium to long term, together with the continued support from the donors.

The charity aims to continue with its long-term projects in India and the Indian sub-continent. In countries where an urgent need arises the charity will aim to provide assistance for food, education, medical and religious education advancement.

There are no uncertainties about the charity continuing as a going concern.

The Trustees actively review all major risks which the Charity faces and drawn up a risk assessment which is reviewed at every meeting. The Trustees are satisfied that all systems are in place and arrangements have been made to manage any risks identified.

The Trustees would like to thank all those who assisted us with their moral and financial support and trust they continue to do so.

Statement of Trustee's responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period in preparing these financial statements, the trustees are required to:-

- Select suitable accounting policies to be applied consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and,
- Prepare the financial statements on the going concern bases unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustees and signed on its behalf by:

Mr Lukman Vika
Trustee

Date: 30/07/2018

Fatima Welfare Trust

Independent Examiner's Report to the Trustees of Fatima Welfare Trust

I report to the trustees on my examination of the accounts of Fatima Welfare Trust (the Trust) for the period ended 15 October 2017.

Respective responsibilities of trustees and examiner

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

The appointed independent examiner of the trust:

M A Ibrahim (FCCA) for and on behalf of
M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Date: 30/07/2018

Fatima Welfare Trust
Statement of financial activities
for the period ended 15 October 2017

	Notes	Unrestricted funds	Restricted income funds	Total 2017	Total 2016
		£	£	£	£
Income	3				
Income and endowments from:					
Donations and legacies		148,092	-	148,092	130,174
Expenditure	4				
Expenditure on:					
Charitable activities		147,489	-	147,489	110,398
Net income/(expenditure) for the year		<u>603</u>	<u>-</u>	<u>603</u>	<u>19,776</u>
Reconciliation of funds					
Total funds brought forward		82,218	-	82,218	62,442
Net incoming resources for the year		<u>603</u>	<u>-</u>	<u>603</u>	<u>19,776</u>
Total funds carried forward		<u>82,821</u>	<u>-</u>	<u>82,821</u>	<u>82,218</u>

Fatima Welfare Trust
Balance Sheet
At 15 October 2017

	Notes	Unrestricted funds £	Restricted income funds £	Total 2017 £	Total 2016 £
Fixed assets					
Current assets					
Cash at bank and in hand		83,146	-	83,146	82,543
		<u>83,146</u>	<u>-</u>	<u>83,146</u>	<u>82,543</u>
Creditors: amounts falling due within one year					
Trade creditors and accruals	7	325	-	325	325
Net current assets		<u>82,821</u>	<u>-</u>	<u>82,821</u>	<u>82,218</u>
Net assets		<u>82,821</u>	<u>-</u>	<u>82,821</u>	<u>82,218</u>
Funds of the Charity	8				
Unrestricted funds		82,821	-	82,821	82,218
Total funds		<u>82,821</u>	<u>-</u>	<u>82,821</u>	<u>82,218</u>

Approved by the Board of Trustees and signed on its behalf by

Mr Hussain Vika
Trustee

Date: 30/07/2018

Fatima Welfare Trust
Notes to the Accounts
for the period ended 15 October 2017

Basis of preparation

1 Basis of accounting

These accounts 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 accounts have been prepared in accordance with 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 Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

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

2 Accounting Policies

Income

Income from charitable activities and voluntary donations are included in full in the Statement of Financial Activities when received. The value of services provided by volunteers has not been included.

Expenditure

Expenditure is included in the accounts on an accruals basis.

Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the charity without further specified purpose and are available as general funds.

Restricted funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the charity. Restricted funds may be restricted income funds, which are spent at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity, or they may be endowment funds, where the assets are required to be invested, or retained for actual use, rather than spent.

Fatima Welfare Trust
Notes to the Accounts
for the period ended 15 October 2017

3 Analysis of income	Unrestricted funds	Restricted income funds	2017 Total funds	2016 Prior year
	£	£	£	£
Donations and legacies				
Donations	118,444	-	118,444	121,573
Gift Aid	29,610	-	29,610	8,572
Other	39	-	39	29
Total	148,092	-	148,092	130,174
Total income	148,092	-	148,092	130,174

4 Analysis of expenditure	Unrestricted funds	Restricted income funds	2017 Total funds	2016 Prior year
	£	£	£	£
Expenditure on charitable activities				
Grants & Donations	146,904	-	146,904	109,915
Accountancy fees	150	-	150	165
Independent examiner's fee	150	-	150	150
Bank charges	285	-	285	168
Total	147,489	-	147,489	110,398
Total expenditure	147,489	-	147,489	110,398

Fatima Welfare Trust
Notes to the Accounts
for the period ended 15 October 2017

7 Creditors	2017	2016
Analysis of creditors:		
	£	£
Accruals	325	325
	<u>325</u>	<u>325</u>

8 Analysis of fund assets and liabilities

	Unrestricted funds	Restricted income funds	Total 2017
	£	£	£
Current assets	83,146	-	83,146
Current liabilities	(325)	-	(325)
	<u>82,821</u>	<u>-</u>	<u>82,821</u>

9 Details of certain items of expenditure

	2018	2017
	£	£
Fees for examination of the accounts		
Independent examiner's fees	<u>150</u>	<u>150</u>