



almustafatrust.org

020 8569 6444

Charity Number: 1118492

ACTIVITY REPORT 2016/17

HELPING BUILD A

BETTER

TOMORROW

**Al Mustafa Welfare Trust International Ltd
Annual Report and Financial Statements
Year ended 31 October 2017**

**England and Wales Registered Charity No: 1118492
www.almustafatrust.org**

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

YEAR ENDED 31 OCTOBER 2017

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AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

YEAR ENDED 31 OCTOBER 2017

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 Muhammad Hanif Tayyab
Mr Abdul Razzaq Sajid
Mrs Rizwana Latif

Auditors K K Associates
Chartered Accountants
305 Crown House
North Circular Road
Park Royal
London NW10 7PN

Solicitors Johns & Saggar LLP
34-36 Grays Inn Rd
London WC1X 8HR

Bankers National Westminster Bank plc
135 Bishopsgate
London EC2M 3UR



A MESSAGE FROM THE CHAIRMAN

**'A HEARTFELT THANK YOU TO ALL OUR
DONORS AND SUPPORTERS IN MAKING THIS
ANOTHER AMAZING YEAR FOR AMWT'**

In the Name of Allah, the Most Beneficent, the Most Merciful.

Dearest Supporters of Al Mustafa Welfare Trust, Assalamu'Alaikum,

Alhamdulillah, 2017 was another amazing year for Al Mustafa Welfare Trust. We continued our commitment of humanitarian care and social betterment, assisted by your steadfast support, this has been the best year in terms of extending our assistance to the greatest number of beneficiaries. We thank you for the unwavering confidence you have in AMWT, without which most if not all we do wouldn't have been possible.

Our most valuable asset is the trust and confidence of our supporters and we will continue to strengthen it by delivering projects as per your expectations and our needs analysis. At a time when nearly half of the world's population-more than 3 billion people, live on less than £2 a day and more than 1.3 billion live in extreme poverty, on less than £1 a day, we need to work even harder for the support and ultimately survival of the disadvantaged, who are waiting for our generosity to reach them.

"We are ever focused on improving the lives of thousands of people living in extreme poverty, seeking to build a world that is more sustainable, prosperous and peaceful for ourselves and for our children"

It is an enormous responsibility to be entrusted with the leadership of this organisation and I am grateful to all of you for the feedback and dedication you have shown in strengthening our work.

I hope this Annual Report will give you a comprehensive insight into our major projects which, by God's Grace and your prayers, continue to change the lives of thousands of people.

Your Brother,

Abdul Razzaq Sajid

ACHIEVEMENT HIGHLIGHTS 2016/17

GLOBAL VISION AID

- ✓ 62,456 surgeries completed

HIFZ EDUCATION

- ✓ 1456 Sponsored Children
- ✓ 478 children completed Hifzul Qur'an

WATER PROJECT

- ✓ 533 Hand Pumps with 269,655 Beneficiaries
- ✓ 41 Deep Water Wells with 4100 Family Beneficiaries
- ✓ 104 Electric Pumps with 109,135 Beneficiaries

ORPHAN SPONSORSHIP

- ✓ 569 Sponsored Children

EDUCATION

- ✓ 45,000 Sponsored Children

QURBANI PROJECT

- ✓ 2782 Qurbanis Performed

DISASTER & EMERGENCY RELIEF

- ✓ Emergency Relief Provisions to 58,000 People

Donate Today! 020 8569 6444
almustafatrust.org

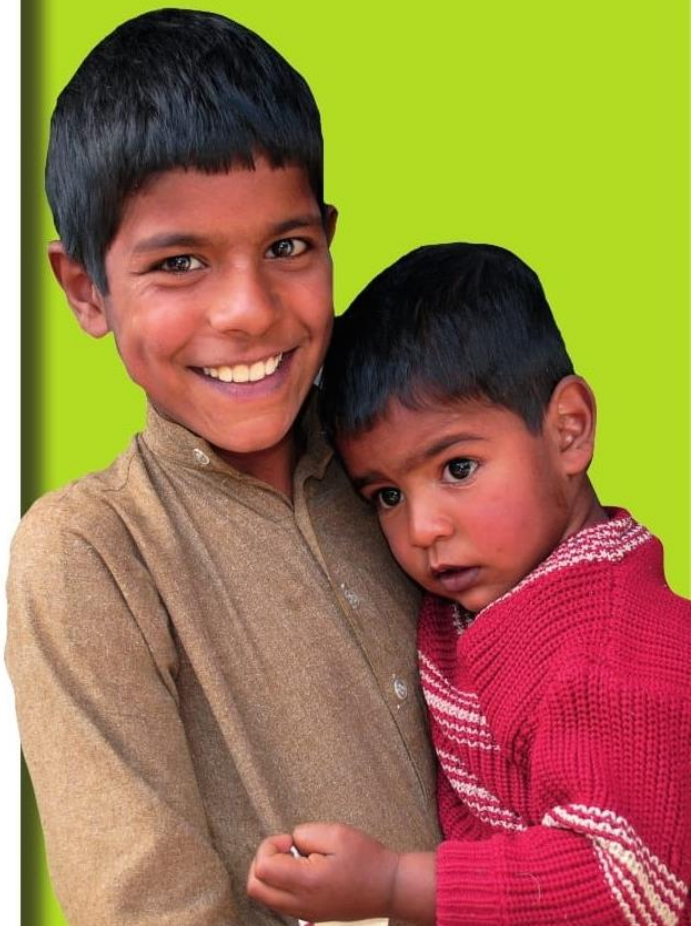
Our scope of work and countries we work in include:

**Pakistan / Kashmir / India
Bangladesh / Sri Lanka / Nepal
Somalia / Burma / Gambia
Nigeria / Afghanistan /
Kenya & Syria**

Please note that the listed achievements only represent our major programs. AMWT is delivering numerous other life-changing projects which you can find further details about on our website.

The Prophet Muhammad (pbuh) reminded us that, 'Giving in charity never decreases wealth.'

RELATED IN MUSLIM





GLOBAL VISION AID

**DID YOU KNOW THAT
80% OF THE WORLD'S
BLINDNESS IS PREVENTABLE**

AMWT's lead campaign over the course of 2017, Global Vision Aid aimed to assist 100,000 people diagnosed with treatable poor vision.

With your generous support we are already half way through and have achieved 62,000 + eye surgeries.

Please help us achieve our target, donate today.

AMWT LIFE CHANGING EYE TREATMENTS

62,456 CATARACT SURGERIES

327,119 OPD SCREENING

190,000 HEPATITIS SCREENS

330,000 EYE GLASSES DISTRIBUTED

384 SCHOOL BASED EYE CAMPS

**5113 CHILDREN WITH DISABILITIES
HELPED TO ATTEND SCHOOL**

**741 PEOPLE WITH DISABILITIES
SUPPORTED TO RUN BUSINESSES**

A DONORS VIEW

"As a UK resident I always took health care for granted. I sponsored an eye camp with AMWT in Neelam Valley-Muzafarabad and was fortunate enough to visit the camp in 2016 alongside my daughter. It was a life changing experience for both of us and I realised first-hand what impact free healthcare has in developing countries."

Khalid-Glasgow, AMWT Donor since 2011



AMWT BLOOD SCREENING

AMWT is the only charity working in Pakistan, which screens blood for Hepatitis B & C in its eye camps before surgeries, we then treat Hepatitis B & C positive patients under strictly prescribed clinical conditions.

How You Can Help



x1 HELP RETURN SIGHT TO A BLIND PERSON - £35



x10 HELP RETURN SIGHT TO 10 PEOPLE - £350



x28 HELP RETURN SIGHT TO 28 PEOPLE - £1000



DONATE AN OPHTHALMOLOGICAL SLIT LAMP - £4000



DILSHAAD BIBI'S STORY

Dilshaad Bibi is a 26 year old who had been living with cataracts since early childhood.

A mother to 6 children all under the age of 9, Dilshaad had various health problems. One of her relatives came across a poster about a AMWT free eye-care camp in Karachi. The operation performed by the AMWT clinical team was successful and Dilshaad can now see again.

"Life has been extremely hard, I thank the Almighty and AMWT for giving me a second chance to care for my family."





THE PROPHET MUHAMMAD (PBUH) STATED,

"The best of you are those who learn the Qur'an and teach it".

NARRATED IN BUKHARI

AMWT's structured Hafiz sponsorship project enables UK donors to give underprivileged children in the developing world, a Qur'anic education not only for the scholastic advancement of disadvantaged children, but also as Sadqa-e-Jariya for themselves.

AMWT's Hifz project usually lasts for 3 years with a one-to-one sponsorship programme. We provide complete details of sponsored children to all our donors at the time of sponsorship and we also provide regular annual feedback on progress.

Donate Today! **020 8569 6444**
almustafatrust.org



After completion of Hifz-ul-Quran your sponsored child will send you:

- A Recitation of Qur'an CD in his/her voice
- Acknowledgment certificate
- A Thank You letter

During the 3 year Hifz program we provide annual progress reports on your sponsored child.



VOICES FROM THE HEART

Farzana is only 10 years old, but she's already seen more tragedy and hardships than most of us experience in our lifetimes. Farzana belongs to a very poor family where both parents are working and struggling to make ends meet. She wanted to pursue an education but due to her family's financial situation, she started working with her mother as a house maid. It was when Farzana gave up on her dream to go to school, that her mother became desperate and sought assistance from AMWT.

Today, Farzana has food to eat, clothes to wear, a warm place to sleep and even access to medical care. She's learning the Holy Qur'an and receiving a secular education, in a safe environment at a AMWT institute. "I always wanted to be a teacher when I am older, this dream may now be fulfilled."

A DONORS VIEW

"I sponsored two children to become Hufaz with AMWT. After completion of their Hifz course I was honoured to speak to them, their confidence, beautiful voices and good manners were astounding. Masha'Allah both children are now Hafiz and they were so grateful to AMWT and its donors. I felt privileged and thanked Allah (swt) as he chose me for this pious deed"

Ahmed. London,
AMWT Donor Since 2012

**ONE TO ONE
SPONSORSHIP FOR
HIFZ EDUCATION**

**£15 per month
£180 per year
£540 for complete
Hifz-ul-Quran**





FARA RADI FROM GAZA

Fara Radi is 14 years old, she lost her mother at the time of her birth and her father married again when she was a few months old. The misfortune in her young life continued when he too passed away in a car accident. Fara now lives with her uncle and is receiving support on AMWT's Orphan scholarship program.

Currently in grade 8 she is progressing well in all her subjects and enjoys using the computer at her school, in her free time she likes to draw and colour. "I'm grateful to my generous donors who helped me in my hour of need, they will always be in my supplications"

ORPHAN APPEAL

GIVING OUR DAUGHTERS A HELPING HAND

Orphaned children are more likely to be exposed to under nourishment, emotional and physical abuse. AMWT's orphan sponsorship program supports 100's of orphans in 7 countries including Pakistan, Kashmir, Palestine, India, Somalia and Bangladesh.

Amongst deprived and needy children, girls are often at greater risk from abuse and exploitation. AMWT prioritises care for orphaned girls on its waiting lists.

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, reclaiming their childhood and going to school.

HOW YOU CAN HELP



£28 CAN PROVIDE FOOD, EDUCATION AND HEALTH CARE FOR AN ORPHAN FOR ONE MONTH

£168 CAN PROVIDE FOOD, EDUCATION AND HEALTH CARE FOR AN ORPHAN FOR 6 MONTHS

£336 CAN PROVIDE FOOD, EDUCATION AND HEALTH CARE FOR AN ORPHAN FOR ONE YEAR

Donate Today! **020 8569 6444**
almustafatrust.org

EMPOWERING THROUGH EDUCATION

With 33 years of field experience, we whole-heartedly believe education is the only way to reduce poverty and to empower people.

AMWT is committed to providing education to as many of its beneficiaries as possible, which we know will in turn raise the standard of living for them and their loved ones.

As with other AMWT's sponsorship programs, you receive full details of the sponsored child's progress with pictures.



VOICES FROM THE HEART

"Due to my families financial problems, I was the only sibling left without an education, but now I am on the AMWT scholarship programme"

Fahad Hussain, Age 11

Fahad Hussain a resident of Gujrat, came from a prosperous family, due to a change in export laws, his father lost his business and they had to sell all of their assets. Fahad had to drop out of school at an early age, his mother approached AMWT, having screened his results and records AMWT placed him on their regular scholarship support programme and he is now receiving schooling from a very reputable educational provider in Gujrat.



Eid Gift Appeal

You are requested to support our Eid Gift Appeal for all our sponsored children in the Hifz Education, Orphan Sponsorship and Health Care Projects. Help us bring them some joy and let them know that you care this Eid.

Eid Gift for
One Child - £45

Eid Gift to Orphanage
-£1500 (50 orphans)

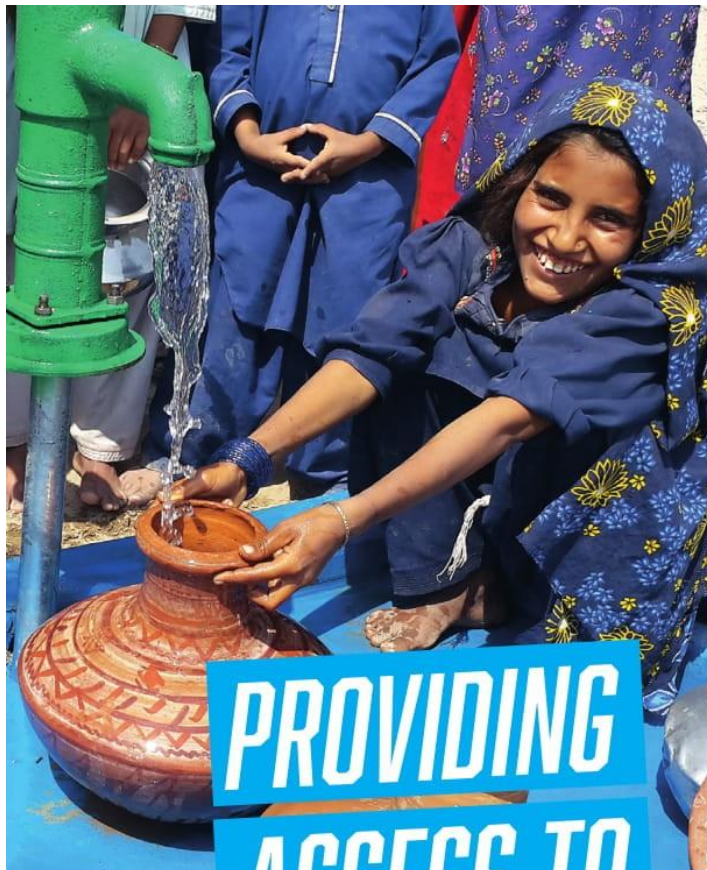
HOW YOU CAN HELP



£6 PER MONTH OR £72
PER ANNUM WILL
SPONSOR A STUDENT

£100 A MONTH TO SPONSOR
A TEACHER IN RURAL
AREAS

£5500 TO BUILD A RURAL
SCHOOL



PROVIDING ACCESS TO CLEAN WATER

Saad bin Ubaidah (ra) narrated: I asked the Prophet of Allah what charity is best? And he replied, 'Giving water to drink.'

[SUNAN IBN MAJAH]

By 2025, an estimated 1.8 billion people will live in areas plagued by water scarcity, with two-thirds of the world's population living in water-stressed regions as a result of land use, population growth and climate change. 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.

VOICES FROM THE HEART

"Both of my daughters were paralysed from birth, I had to bring water from a well that was located 2 hours walk from where we live. The AMWT installed water well near my village has changed our lives"

Gulzari-Thur

A DONORS VIEW

"I was inspired by the narration of the Prophet that the best charity is to give water, having personally witnessed the plight of people drinking dirty supplies, I contacted AMWT who helped me organise the fixing of a tube well in Bangladesh. I hope this acts as continuing charity for me and my family."

Abdul Miah - Birmingham

AMWT DONOR SINCE 2015

GLOBAL FACT

- 884 million people in the world lack access to safe water supplies
- More than 840,000 people die each year from water-related disease

HOW YOU CAN HELP



£200

WILL HELP INSTALL A
WATER PUMP

£300

WILL HELP INSTALL AN
ELECTRIC PUMP

£1000

WILL HELP INSTALL A
AGRICULTURAL TUBE WELL

£2500

WILL HELP DIG A
COMMUNITY WELL



HELPING THE ELDERLY

GIVE YOUR SHARE, SHOW YOU CARE

The Prophet Muhammad (pbuh) reminded us that, 'If someone honours the elderly on account of their age, Allah appoints someone to honour them in their old age.'

AMWT has been supporting the elderly in various community's for several years, particularly those who are isolated and helpless having been abandoned by their families. Our Elderly Support Programme has two working facets, firstly we assist those people who have been abandoned by their children and are living alone and secondly those who are living with their families, but due to poverty even their basic needs are not being met.

We will ensure that our donors receive full feedback on the progress of the sponsored elder, and we will also assign a local aid worker who will maintain regular contact with them.

HOW YOU CAN HELP



£14

SPONSOR AN ELDERLY PERSON
PER MONTH

£200

DONATE SPECIALIST EQUIPMENT
FOR ELDERLY

VOICES FROM THE HEART

Naseem Begum is from Karachi, her son informed her that they needed to paint their home and as she had asthma, she should stay at the AMWT Elderly Care Centre in Lahore, for a short whilst. He is yet to return to collect her. It has been 3 years and Naseem Begum is still in the care of AMWT.

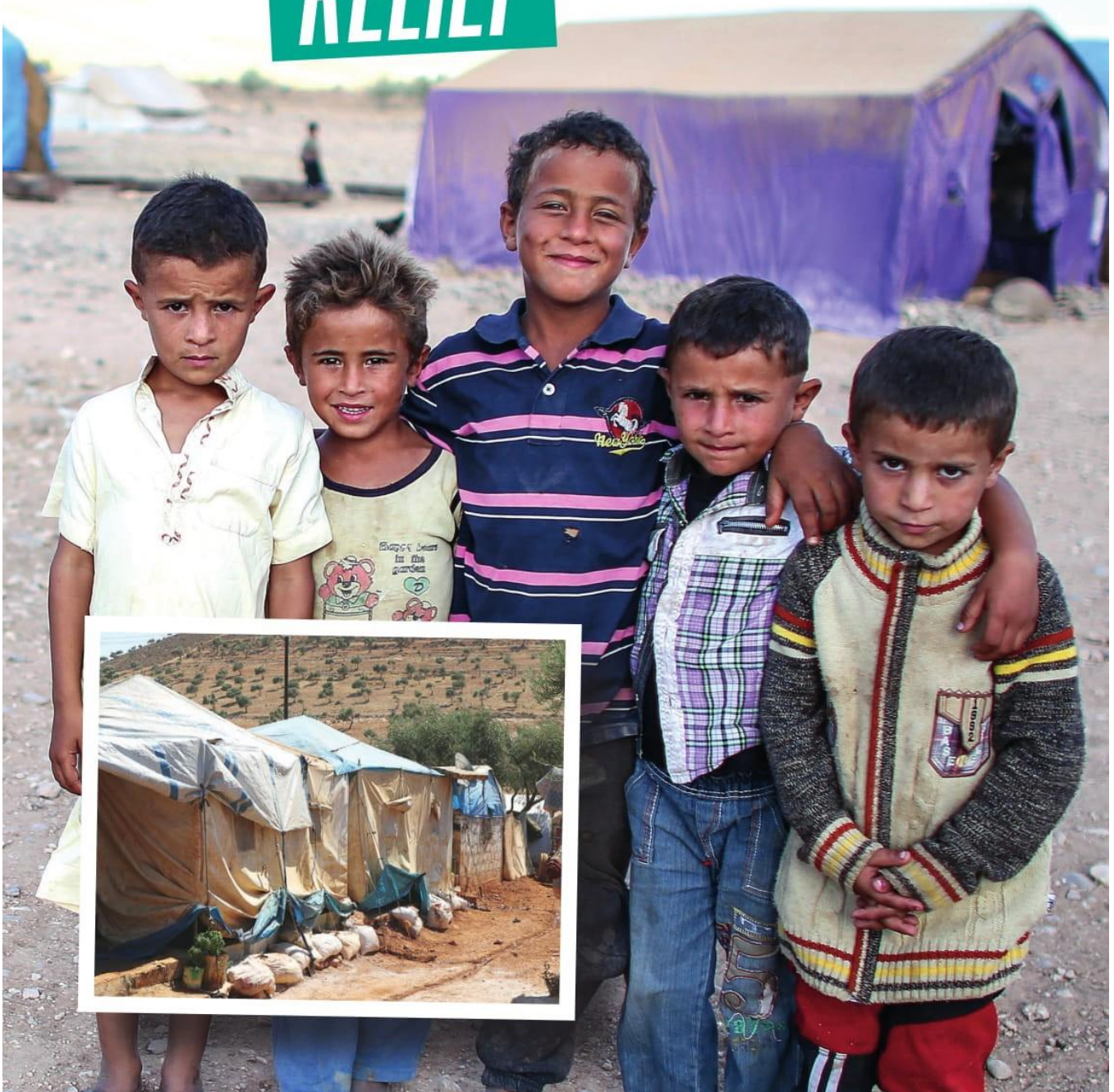
"I raised him alone but he and his family no longer want me to let me live with them. I have great respect for AMWT, who have been taking care of me at their Elderly Care Centre in Lahore"

Naseem Begum, Age 63

Donate
Today! **020 8569 6444**
almustafatrust.org

EMERGENCY & DISASTER RELIEF

AMWT rapid response teams now have the capacity and expertise to respond to humanitarian emergencies in various parts of the world. With the support of our regional networks we are able to provide relief, medical, shelter and food supplies.





GAZA

The Palestinian conflict continues to cause misery for the innocent occupants of the Gaza strip, one of the most populated and militarised zones in the world. AMWT is on the ground delivering health, education, orphan welfare and income support projects for the Muslims of Gaza.

BURMA

The religious and ethnic tensions between the Rohingya Muslims and the Rakhine Buddhists, who make up the majority of the population, have continued to simmer and regularly spark into outbreaks of violence against innocent women and children. AMWT is the only UK based charity which has continued to work on the ground in Burma since 2013. We have delivered emergency relief to over 10,000 families.

SYRIAN REFUGEES

With millions displaced and made homeless, AMWT has been working with partner charities to support humanitarian efforts for those living in refugee camps in Turkey. AMWT has helped supply urgent relief packages, comprising food items, sanitation kits, warm clothing and financial support for refugees languishing in Greece, Belgium and France.

A Volunteers Tale

Sister Sabiya, is an AMWT volunteer working in the Syrian refugee camps based in Turkey. The people she serves came from affluent middle-class families, war has robbed them of everything they possessed.

'Many have lost their loved ones, those suffering most are children who have lost one or both of their parents. Their faces are etched with physical and emotional scars. Still I am hopeful that one day the war will end and they can return home. Until then, we are their Muslim family, we will help them to survive this phase of their lives and help them to recover.'

FEED A NEEDY FAMILY

Families suffering from poverty in Burma, Syria and Gaza, face increased hardship and food can become scarce. Please support our efforts to help the poorest families.

HOW YOU CAN HELP



£55 ESSENTIAL FOOD ITEMS

£300 SURVIVAL PACK

£1000 MEDICAL CAMP

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 OCTOBER 2017

The trustees present their report and accounts for the year ended 31 October 2017. 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 2017, the following persons served as trustees:

Mr Muhammad Hanif Tayyab
Mr Abdul Razzaq Sajid
Mrs Rizwana Latif

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.

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 OCTOBER 2017

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;
- 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.

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

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

Date: 23 August 2018



Mr Abdul Razzaq Sajid
Trustee

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 2017 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 2017, 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

[continued ...]

Independent Auditor's Report

to the Members of Al Mustafa Welfare Trust International Ltd

[continued ...]

- 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.

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.

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

[continued ...]

Independent Auditor's Report

to the Members of Al Mustafa Welfare Trust International Ltd

[continued ...]

- 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 17, 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. 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.

[continued ...]

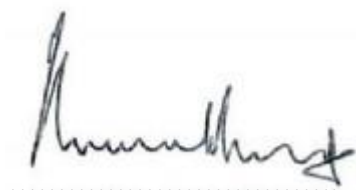
Independent Auditor's Report

to the Members of Al Mustafa Welfare Trust International Ltd

[continued ...]

- 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: 23 August 2018

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 OCTOBER 2017

INCOME AND ENDOWMENTS FROM:		Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
	Note				
Donations	2	242,650	753,934	996,584	711,302
Investments	3	10	–	10	54
TOTAL INCOME		242,660	753,934	996,594	711,356
EXPENDITURE ON:					
Raising funds	4/5	(91,242)	–	(91,242)	(68,848)
Charitable activities	6/7	(162,476)	(705,693)	(868,169)	(586,984)
TOTAL EXPENDITURE		(253,718)	(705,693)	(959,411)	(655,832)
NET MOVEMENT IN FUNDS		(11,058)	48,241	37,183	55,524
RECONCILIATION OF FUNDS:					
Total funds brought forward		46,600	166,563	213,163	157,639
TOTAL FUNDS CARRIED FORWARD		35,542	214,804	250,346	213,163

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 25 to 31 form part of these financial statements.

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

BALANCE SHEET

31 OCTOBER 2017

	Note	2017	2016
		£	£
FIXED ASSETS			
Tangible assets	11	6,712	6,611
CURRENT ASSETS			
Debtors	12	64,860	69,307
Cash at bank and in hand		187,129	144,119
		<u>251,989</u>	<u>213,426</u>
CREDITORS: Amounts falling due within one year	13	<u>(8,355)</u>	<u>(6,874)</u>
NET CURRENT ASSETS		243,634	206,552
TOTAL ASSETS LESS CURRENT LIABILITIES		250,346	<u>213,163</u>
TOTAL NET ASSETS	16	250,346	<u>213,163</u>
FUNDS OF THE CHARITY			
Restricted income funds	14	214,804	166,563
Unrestricted income funds	15	35,542	46,600
TOTAL CHARITY FUNDS	16	250,346	<u>213,163</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: 23 August 2018

The notes on pages 25 to 31 form part of these financial statements.

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

STATEMENT of CASH FLOWS

YEAR ENDED 31 OCTOBER 2017

	2017	2016
	£	£
Cash flows from operation activities		
Net income	37,183	55,524
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	3,475	2,760
Other interest receivable and similar income	(10)	(54)
<i>Changes in:</i>		
Trade and other debtors	4,447	(11,732)
Trade and other creditors	1,481	(8,059)
Cash generated from operations	46,576	38,439
Interest received	10	54
Net cash from operating activities	46,586	38,493
Cash flows from investing activities		
Purchase of tangible assets	(3,576)	(2,867)
Net cash from investing activities	(3,576)	(2,867)
Net increase in cash and cash equivalents	43,010	35,626
Cash and cash equivalents at beginning of year	144,119	108,493
Cash and cash equivalents at end of year	187,129	144,119

The notes on pages 25 to 31 form part of these financial statements.

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 OCTOBER 2017

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
Motor vehicles	-	20% straight line basis

2. DONATIONS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Donations			
Donations - UK	163,542	753,934	917,476
Gifts			
Gifts Aid - UK	79,108	—	79,108
	<u>242,650</u>	<u>753,934</u>	<u>996,584</u>

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 OCTOBER 2017

	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £
Donations			
Donations – UK	116,894	517,136	634,030
Gifts			
Gift Aid – UK	77,272	–	77,272
	<u>194,166</u>	<u>517,136</u>	<u>711,302</u>

3. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2017 £	Unrestricted Funds £	Total Funds 2016 £
Bank interest receivable	<u>10</u>	<u>10</u>	<u>54</u>	<u>54</u>

4. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds £	Total Funds 2017 £	Unrestricted Funds £	Total Funds 2016 £
Support cost of donations (Note 5)	<u>91,242</u>	<u>91,242</u>	<u>68,848</u>	<u>68,848</u>

5. SUPPORT COSTS OF DONATIONS

	Unrestricted Funds £	2017 £	2016 £
Advertising and promotional expenses	56,303	56,303	33,680
Printing, postage and stationery	6,806	6,806	6,078
Office and utilities	28,133	28,133	29,090
Total	<u>91,242</u>	<u>91,242</u>	<u>68,848</u>

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 OCTOBER 2017

6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
Emergency & Disaster	-	219,058	219,058	41,903
Health & Education	-	387,386	387,386	330,696
Interfaith & Culture	-	52,546	52,546	66,341
Poverty	-	46,703	46,703	34,181
Local Projects	127,175	-	127,175	85,253
Governance Cost (Note 9)	35,301	-	35,301	28,610
	<u>162,476</u>	<u>705,693</u>	<u>868,169</u>	<u>586,984</u>

7. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Activities Undertaken Directly £	Support Cost £	Total Funds 2017 £
Emergency & Disaster	208,608	10,450	219,058
Health & Education	337,287	50,099	387,386
Interfaith & Culture	51,426	1,120	52,546
Poverty	43,344	3,359	46,703
Local Projects	105,378	21,797	127,175
Governance Cost (Note 9)	35,301	-	35,301
	<u>781,344</u>	<u>86,825</u>	<u>868,169</u>

	Activities Undertaken Directly £	Support Cost £	Total Funds 2016 £
Emergency & Disaster	40,812	1,091	41,903
Health & Education	292,200	38,496	330,696
Interfaith & Culture	63,614	2,727	66,341
Poverty	32,272	1,909	34,181
Local Projects	57,846	27,407	85,253
Governance Cost (Note 9)	28,610	-	28,610
	<u>515,354</u>	<u>71,630</u>	<u>586,984</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 2017

8. NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

	2017	2016
	£	£
Depreciation	3,475	2,760
Auditors' remuneration:		
- audit of the financial statements	4,800	4,800
	<u>4,800</u>	<u>4,800</u>

9. GOVERNANCE COSTS

	Unrestricted Funds	Total Funds	Total Funds
	2017	2017	2016
	£	£	£
Professional fees	26,637	26,637	20,815
Audit fees	4,800	4,800	4,800
Bank charges	389	389	235
Depreciation	3,475	3,475	2,760
	<u>35,301</u>	<u>35,301</u>	<u>28,610</u>

10. STAFF COSTS AND EMOLUMENTS

Total staff costs were as follows:

	2017	2016
	£	£
Wages and salaries	102,161	86,875
Social security costs	4,761	3,187
	<u>106,922</u>	<u>90,062</u>

Particulars of employees:

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

	2017	2016
	No.	No.
Number of permanent staff	7	6

No employee received remuneration of more than £60,000 during the year (2016 - 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 £5,769 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 2017

11. TANGIBLE FIXED ASSETS

	Fixtures & Equipment £	Total £
COST		
At 1 November 2016		
	38,994	38,994
Additions	3,576	3,576
Disposals	-	-
	<u> </u>	<u> </u>
At 31 October 2017	42,570	42,570
	<u> </u>	<u> </u>
DEPRECIATION		
At 1 November 2016		
	32,383	32,383
Charge for the year	3,475	3,475
Eliminated on disposals	-	-
	<u> </u>	<u> </u>
At 31 October 2017	35,858	35,858
	<u> </u>	<u> </u>
NET BOOK VALUE		
At 31 October 2017	6,712	6,712
	<u> </u>	<u> </u>
At 31 October 2016	6,611	6,611
	<u> </u>	<u> </u>

12. DEBTORS

	2017 £	2016 £
Gift Aid receivable	57,113	62,527
Other debtors	7,747	6,780
	<u> </u>	<u> </u>
	64,860	69,307
	<u> </u>	<u> </u>

13. CREDITORS: Amounts falling due within one year

	2017 £	2016 £
Taxation and social security	2,624	1,864
Accruals	5,731	5,010
	<u> </u>	<u> </u>
	8,355	6,874
	<u> </u>	<u> </u>

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 OCTOBER 2017

14. RESTRICTED INCOME FUNDS

	Balance at 1 Nov 2016	Income	Expenditure	Balance at 31 Oct 2017
	£	£	£	£
Emergency & Disaster	14,556	277,790	(219,058)	73,288
Health & Education	115,361	356,189	(387,386)	84,164
Interfaith & Culture	8,207	50,237	(52,546)	5,898
Poverty	28,439	69,718	(46,703)	51,454
	<u>166,563</u>	<u>753,934</u>	<u>(705,693)</u>	<u>214,804</u>

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 Nov 2016	Income	Expenditure	Balance at 31 Oct 2017
	£	£	£	£
General Funds	<u>46,600</u>	<u>242,660</u>	<u>(253,718)</u>	<u>35,542</u>

16. SUMMARY OF ASSETS AND LIABILITIES OF EACH CATEGORY OF FUNDS OF THE CHARITY

	Unrestricted Funds 2017	Restricted Funds 2017	Total Funds 2017
	£	£	£
Fixed assets	6,712	-	6,712
Debtors	21,653	43,207	64,860
Cash at bank and in hand	12,908	174,221	187,129
Creditors (falling due within one year)	(5,731)	(2,624)	(8,355)
Net assets	<u>35,542</u>	<u>214,804</u>	<u>250,346</u>
Unrestricted funds	35,542	-	35,542
Restricted funds	-	214,804	214,804
Total charity funds	<u>35,542</u>	<u>214,804</u>	<u>250,346</u>

AL MUSTAFA WELFARE TRUST INTERNATIONAL LTD

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 OCTOBER 2017

	Unrestricted Funds 2016 £	Restricted Funds 2016 £	Total Funds 2016 £
Fixed assets	6,611	-	6,611
Debtors	18,035	51,272	69,307
Cash at bank and in hand	26,964	117,155	144,119
Creditors (falling due within one year)	(5,010)	(1,864)	(6,874)
Net assets	46,600	166,563	213,163
Unrestricted funds	46,600	-	46,600
Restricted funds	-	166,563	166,563
Total charity funds	46,600	166,563	213,163

17. CONTROLLING PARTY

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

18. CHARITABLE COMPANY STATUS

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