



Trustees' Annual Report for the period

From 1st January 2022 Period start date To 31st December 2022
Period end date

Charity name: INDIGENT WELFARE & EDUCATION TRUST

Charity registration number: 328148

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of need, hardship or distress of the poor in particular poor orphan children and widows and the relief of sickness of the disabled and the advancement of education in England and throughout the world by providing sustainable aid concentrating on education, digital and welfare projects.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Trustees have continued to make donations during the year to other charities whose activities meet with the objects of the Charity. Each donation is thoroughly researched before it is made to ensure as far as possible that donation goes towards the relief of need, hardship and distress.</p> <p>Donations made in the year:</p> <ul style="list-style-type: none">• 13.03.22 & 27.03.22 - £2000 & £1600 – IWET Food Distribution Project Senegal – This was our first independent food distribution project completed in Senegal in an extremely deprived area. Our volunteer was personally on site and completed the full distribution.• 26.05.22- £2565 – Partnership with Malawi Relief Fund, Registered Charity No 1119600 - for Food Distribution project. This was done in partnership with this partner charity who are very well established and complete some excellent work in Malawi.

		<ul style="list-style-type: none"> • 29.10.22 – £4000 – Donation to educational establishment Musjid Tooba, Registered Charity No 518554, to further the extra curricular activities of young children. The centre caters for the spiritual wellbeing of the community and actively encourages the values of good citizenship. •
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of, and have taken regard to, the Charity Commission's guidance on public benefit and believe that the main activities detailed below provide a benefit to the public.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	During the 2022 The charity was mainly focussed on recovery from the Covid Pandemic. The 50% reduction offered to our tenants during the pandemic ended and rents were returned back to pre=pandemic levels. This resulted in several challenges as tenants have been struggling and report that business has significantly suffered. However, by and large rental receipts have stabilised.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Having dealt with the substantial expenditure required to renovate the investment properties the Trustees consider this will no longer be a major potential drain on reserves. During the 2022 The charity was mainly focussed on recovery from the Covid Pandemic. The 50% reduction offered to our tenants during the pandemic ended and rents were returned back to pre-pandemic levels. This resulted in several challenges as tenants have been struggling and report that business has significantly suffered. However, by and large rental receipts have stabilised. The Trustees now consider that they will be able to increase the level of donations made in the coming years.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Cash reserves were built up to provide the means to deal with expenditure on the properties, expenses incurred in paying rates for unlet premises and to enable a reduction in tenants rents to try and ensure their continued occupancy during the recovery from the Pandemic.
Amount of reserves held	Para 1.22	£124258
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds is rental income from the Trusts investment properties.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Trust will continue to keep the properties in a good state of repair but has no plans to add new properties.
A description of the principal risks facing the charity	Para 1.46	The Trustees have now overcome the principal risk facing the Charity namely the poor state of repair of it's investment properties. The trust completed some long standing repair / renovation works to some of the properties.

		This has resulted in the properties now being compliant with building regulations and also to make them more attractive as rental properties.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	The charity is constituted as a Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the head Trustee

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	INDIGENT WELFARE & EDUCATION TRUST
Other name the charity uses	Formerly The Family Welfare Trust
Registered charity number	328148
Charity's principal address	148 Leigh Road Leigh WN7 1SJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MR Y A PATEL	HEAD TRUSTEE		MR Y A PATEL
2	MR IM PATEL	TRUSTEE		
3	MR H YUSUF	TRUSTEE		
4				
5				
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7				
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17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ibrahim Musa Patel	
Position (eg Secretary, Chair, etc)	Trustee	
Date	2 nd October 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period from	01/01/2022	To	31/12/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	97,386	-	-	97,386	84,635
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	97,386	-	-	97,386	84,635
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	97,386	-	-	97,386	84,635
A3 Payments					
Charitable donations	10,165	-	-	10,165	9,000
Investment properties utilities	3,180	-	-	3,180	1,372
Insurance	8,046	-	-	8,046	7,660
Professional fees	1,344	-	-	1,344	940
Property maintenance	29,926	-	-	29,926	48,589
General governance	2,006	-	-	2,006	430
Empty property rates	12,435	-	-	12,435	8,308
Examiners fee	700	-	-	700	-
	-	-	-	-	-
Sub total	67,802	-	-	67,802	76,299
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	67,802	-	-	67,802	76,299
Net of receipts/(payments)	29,584	-	-	29,584	8,336
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	94,674	-	-	94,674	86,338
Cash funds this year end	124,258	-	-	124,258	94,674

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		124,258	-	-
		-	-	-
		-	-	-
	Total cash funds	124,258	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment properties	General	794,264	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		IM Patel	05/10/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
INDIGENT WELFARE & EDUCATION TRUST

On accounts for the year
ended

31st December 2022

Charity no
(if any)

328148

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

[Signature box]

Date:

26th October 2023

Name:

David Neil Boardwell

Relevant professional
qualification(s) or body
(if any):

The Institute of Chartered Accountants in England and Wales

Address:

Oakdene
Barrowford Road
Burnley BB12 9AT

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.