



Trustees' Annual Report for the period

From 1st January 2024 Period start date To 31st December 2024
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 were as follows:</p> <ul style="list-style-type: none">• 08.03.24 & 21.06.24 – £2000 & £2200 – Joint project work with Malawi Relief Fund Reg No 1119600. These were food projects distributing essential staple foodstuffs to extremely deprived communities throughout Malawi, Africa.• 01.04.24, 12.06.24, 13.10.24 - £2000, £1000, £5000 – Donations made to Palestine International Medical Aid, Reg No 1144772 – Several donations made to this small non-political charity that specialises in delivering critical medical aid to the besieged population of Gaza. The donation of £1000 was specifically for Baby Milk Formula and the £5000 donation was to fund a |

| | | |
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| | | <p>special medical clinic in Southern Lebanon.</p> <ul style="list-style-type: none"> • 13.10.24 – Daneshouse Islamic Education Centre, Reg No: 1160543 – £1000 - Roof project – this is a community centre and educational establishment which required donations to repair its dilapidated roof. • 23.10.24 – Al Firdaus Education Centre, Jordan - £2000 – Our own IWET Volunteer, N.M Yusuf, was in Jordan to oversee the distribution of educational aid and shelter that this institution provides. It is set up specifically to provide education to the women and girls Syrian refugees who fled to Jordan during the Syrian Civil War. • 17.11.24 – Smethwick Jamia Mosque Reg No 1103529 - £500 – project to rebuild the mosque, education and community centre. • 24.11.24 – Homeless Aid UK Bolton – Community action group – £2000 – this organisation provides soup kitchens to the homeless in Bolton, Manchester, Salford and surrounding areas. Our donation funded 4 entire soup kitchens in addition to buying essential items for the food banks. • 12.12.24 – Urban Outreach Bolton – Reg No 1044203 – £1000 - Bolton based charity that provides essential assistance to homeless people within the borough. |
| 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. |

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 | <p>During 2024 the charity continued to meet it's charitable objectives whilst also ensuring the charity's future income generation is on a reliable footing with the purchase of a residential property. Significant investment continues to be made in the charity's existing properties to continue to bring them up to standard to ensure sustained rental income for the future.</p> <p>The charity is extremely proud that this year has seen a significant increase in donations to £18700. We have continued to complete joint field projects. This has allowed the charity to expand the number of villages in which essential life sustaining food stuffs were distributed. In addition to this we were able to donate to other caused which are the centre of the charity's objectives especially assisting the homeless within our own localities.</p> <p>Further to the above the charity has collaborated with other UK based registered charities and donated to them. This was in relation to educational and religious establishments. The charity has also provided life sustaining medical aid as well as other forms of relief to the civilian Palestinian population during the current bombardment and siege that they are undergoing. This aid has been donated to a registered UK charity who is non-political and focussed solely on humanitarian assistance.</p> |

Financial Review

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| Review of the charity's financial position at the end of the period | Para 1.21 | The Trustees remain aware that commercial property in the Bolton area remains difficult to let. This gives rise to empty property rates which are currently being paid on 4 of the properties owned. A residential property was purchased during the year which was acquired to strengthen the non commercial rental income. A full detailed independent review of the investment in the property was carried out by a qualified Surveyor prior to the purchase. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | Cash reserves are being retained to fund maintenance and improvement expenditure on the properties, expenses incurred in paying rates for unlet premises and to continue offering a reduction in tenants |

| | | |
|-------------------------|-----------|--|
| | | rents to try and ensure their continued occupancy. |
| Amount of reserves held | Para 1.22 | £51347 |

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 |

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 | | |
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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) | Yusuf Ahmed Patel | |
| Position (eg Secretary, Chair, etc) | Trustee | |
| Date | 29/09/2025 | |



CHARITY COMMISSION
FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

CC16a

For the period
from

01/01/2024

To

31/12/2024

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 | 103,109 | - | - | 103,109 | 90,373 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 103,109 | - | - | 103,109 | 90,373 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 103,109 | - | - | 103,109 | 90,373 |
| A3 Payments | | | | | |
| Charitable donations | 18,700 | - | - | 18,700 | 9,500 |
| Investment properties utilities | 5,788 | - | - | 5,788 | 2,041 |
| Insurance | 8,512 | - | - | 8,512 | 7,553 |
| Professional fees | 3,025 | - | - | 3,025 | - |
| Property maintenance | 9,988 | - | - | 9,988 | 26,455 |
| General governance | 161 | - | - | 161 | 137 |
| Empty property rates | 10,435 | - | - | 10,435 | 12,013 |
| Examiners fee | 700 | - | - | 700 | 700 |
| | - | - | - | - | - |
| Sub total | 57,309 | - | - | 57,309 | 58,399 |
| A4 Asset and investment purchases, (see table) | | | | | |
| Purchase of investment property | 150,685 | - | - | 150,685 | - |
| | - | - | - | - | - |
| Sub total | 150,685 | - | - | 150,685 | - |
| Total payments | 207,994 | - | - | 207,994 | 58,399 |
| Net of receipts/(payments) | - 104,885 | - | - | - 104,885 | 31,974 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 156,232 | - | - | 156,232 | 156,232 |
| Cash funds this year end | 51,347 | - | - | 51,347 | 188,206 |

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 | | 51,347 | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | 51,347 | - | - |
| | (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 | 950,496 | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| 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 | |
| | | YA Patel | 29/09/2025 | |



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

INDIGENT WELFARE & EDUCATION TRUST

**On accounts for the year
ended**

31st December 2024

**Charity no
(if any)**

328148

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

[Signature box]

Date:

29/09/2025

Name:

David Neil Boardwell

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

Fellow of the Institute of Chartered Accountants in England and Wales

Address:

Oakdene Barrowford Road

Burnley

BB12 9AT

Only complete if the examiner needs to highlight 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.