The Charity Registration Number: 1155381

Nawaal Benevolence Fund

Nawaal Benevolence Fund
Accounts
31 December 2025

Nawaal Benevolence Fund
INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Nawaal Benevolence Fund for the year ended 31 December 2025

Responsibilities and basis of report

As the trustees of the charitable incorporated organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

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.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charitable incorporated organisation as required by section 130 of the 2011 Act; or

2 the accounts do not accord with those records; or

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.

Z Pathan

16th October 2026

Nawaal Benevolence Fund
Receipts and payments accounts
Year ended 31 December 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Incoming Resources				
Receipts				
Zakat, lilliah/sadaqah and other donations	118,587	-	118,587	89,969
Gift Aid	13,022		13,022	10,345
Total receipts	131,609	-	131,609	100,314
Payments				
Charitable activities				
Grants and vouchers	116,497	-	116,497	129,562
General expenses				
Office expenditure	96	-	96	11
Salaries	7,800	-	7,800	7,800
Employer's pension	234	-	234	98
Subscription	514	-	514	462
Website costs	600	-	600	258
Professional fees	478		478	-
Insurance		-	-	157
Volunteer expenses		-	-	1,632
Travel	270	-	270	793
Total payments	126,489	-	126,489	140,772
Net Income/(Expenditure) for the year before transfers	5,120	-	5,120	(40,458)
Transfers from general funds				
Net Income/(Expenditure) for the year	5,120	-	5,120	(40,458)
Net movement in funds	5,120	-	5,120	(40,458)
Balances brought forward at 1st January 2025	50,203	-	50,203	90,661
Balances carried forward at 31st December 2025	55,323	-	55,323	50,203

Nawaal Benevolence Fund
Balance Sheet
As at 31 December 2025

		2025 £	2024 £
Current Assets			
Cash at bank and in hand		56,175	50,707
		56,175	50,707
Creditors - amounts falling due within one year	2	852	504
Net current assets		55,323	50,203
Total net assets		55,323	50,203
Funds			
Restricted		-	-
Unrestricted		55,323	50,203
		55,323	50,203

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

Signature: E D Amerat

Name: EUSOUF D. AMERAT

Date: 30th October 2026

Signature: Y. Kapadia

Name: YUNUS KAPADIA

Date: 30-10-2026

Notes to the Accounts for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

The accounts have been prepared on cash basis (receipts and payments accounts).

Lilliah, sadaqah and other donations

Zakat, lilliah/sadaqah and other donations represents donations made by individuals and organisations during the course over the year

2 Creditors - amounts falling due within one year

	2025	2024
	£	£
Pension	104	127
Salary	7	7
PAYE	741	370
	852	504

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st Jan 2025 Period start date To 31st Dec 2025 Period end date

Charity name: Nawaal Benevolence Fund

Charity registration number: 1155381

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 poverty and economic disadvantage among persons who are in a condition of need, hardship or distress primarily in the united kingdom and generally around the world by providing such persons with finance, goods and services which they could not otherwise afford through lack of financial means.
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	Awarding financial hardship grants. Issuing supermarket vouchers to individuals as well as community organisations and charities to give to needy individual on our behalf. Homeless feeding projects. Fresh meat distribution. Raising funds for local hospitals and homeless projects. Raising funds for assisting refugees resettled locally.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes they have.

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	Helping to clear debts of beneficiaries thus allowing then to use their income for daily living costs and/or avoiding becoming homeless. Helping beneficiaries by providing financial assistance in meeting food, clothing and utility costs. Providing grants to cover the cost of deposits and rent of beneficiaries thereby securing their accommodation. Assisting beneficiaries with costs of purchasing essential household items and goods.

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	
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	At the end of the of the period the charity had available funds in excess of £56k to continue its activities of providing grants and financial assistance. This will be further increased during the course of the next financial period as more donations are received from members of the public.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves kept solely to be awarded as grants in the future when received donations are less than expected or do not meet the budget expenditure.
Amount of reserves held	Para 1.22	£10,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable as we always keep reserves from the previous year.
Details of fund materially in deficit	Para 1.24	Not applicable as no funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns.

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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO).
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	Elected by trust members.

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	Nawaal Benevolence Fund
Other name the charity uses	Nawaal Fund, NBF
Registered charity number	1155381
Charity's principal address	70 Fountayne Road London N16 7DT

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A R Mangera	Chairperson		Trust Members
2	Eusoof Dawood Amerat			Trust Members
3	Musa Jabbar	Secretary		Trust Members
4	Yusuf Dana			Trust Members
5	Yunus Kapadia	Treasurer		Trust Members

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	None
Name and objects of the	None

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	None

Additional information (optional)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	Yunus Kapadia	Eusoof Dawood Amerat
Position	Treasurer	Trustee
Date	30/10/2025	30/10/2025