Company registration number 07843080 (England and Wales)

Charity registration number 1164079 (England and Wales)

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2024

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Amtul Akhtar Miss K Rotimi Mr S Bhanji Mr S Omar	
Country of incorporation	United Kingdom (England and Wales)	07843080
Charity registration	England and Wales	1164079
Registered office	3 The Middle Way Harrow Middlesex United Kingdom HA3 7EG	
Independent examiner	Reddy Siddiqui LLP 183-189 The Vale Acton London United Kingdom W3 7RW	

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

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THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

TRUSTEE REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE YEAR ENDED 30 NOVEMBER 2024

The Trustees present their annual report and financial statements for the year ended 30 November 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The charity's objectives are:
Provide quality healthcare for underserved communities.
Promote modern education for women and orphans through educational institutions.
Establish vocational schools for skill development among disadvantaged individuals.
Preserve the cultural heritage of the area.
Support bright students through scholarship programs.
Create income-generating opportunities for low-income people, such as sustainable plant resource cultivation and marketing.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

ABCWT is a small charity and has been working with poor and needy people, especially orphans. It is also trying to build an orphanage.
Most of the donation has been raised from friends and family members.

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month’s expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a company limited by guarantee and a charity. It is operated under the rules of its memorandum and articles of association. . It has no share capital and the liability of each member in the event of winding-up is limited to £1.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs Amtul Akhtar
Miss K Rotimi
Mr S Bhanji
Mr S Omar

Recruitment and appointment of trustees

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

The Trustee report was approved by the Board of Trustees.

Mrs Amtul Akhtar
Trustee

28 November 2025

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

I report to the Trustees on my examination of the financial statements of The "Amna Begum Community Welfare Trust" (ABCWT) (the charity) for the year ended 30 November 2024.

Responsibilities and basis of report

As the Trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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 charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Reddy Siddiqui LLP
183-189 The Vale
Acton
London
W3 7RW
United Kingdom
28 November 2025

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income and endowments from:			
Donations and legacies	**3**	80,339	55,216
Other income	**4**	-	7,163
Total income		80,339	62,379
Expenditure on:			
Charitable activities	**5**	81,944	68,611
Total expenditure		81,944	68,611
Net expenditure and movement in funds		(1,605)	(6,232)
Reconciliation of funds:			
Fund balances at 1 December 2023		2,505	8,737
Fund balances at 30 November 2024		900	2,505

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE "AMNA BEGUM COMMUNITY WELFARE TRUST" (ABCWT)

BALANCE SHEET

AS AT 30 NOVEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**11**		666		1,333
Current assets					
Cash at bank and in hand		1,025		1,641	
Creditors: amounts falling due within one year	**12**	(791)		(469)	
Net current assets			234		1,172
Total assets less current liabilities			900		2,505
The funds of the charity					
Unrestricted funds	**13**		900		2,505
			900		2,505

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 November 2024.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 28 November 2025

Mrs Amtul Akhtar
Trustee

1 Accounting policies

Charity information

The "Amna Begum Community Welfare Trust" (ABCWT) is a private company limited by guarantee incorporated in England and Wales. The registered office is 3 The Middle Way, Harrow, Middlesex, HA3 7EG, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	33.33%

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1 Accounting policies **(Continued)**

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	80,339	55,216

4 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	-	7,163

5 Expenditure on charitable activities

	Charitable Expense 2024 £	Charitable Expense 2023 £
Direct costs		
Charitable Expenditure	80,879	67,179
Bank Charge	76	99
	80,955	67,278
Share of support and governance costs (see note 6)		
Support	667	667
Governance	322	666
	81,944	68,611
Analysis by fund		
Unrestricted funds	81,944	68,611

6 Support costs allocated to activities

	2024 £	2023 £
Depreciation	667	667
Governance costs	322	666
	989	1,333
Analysed between:		
Charitable Expense	989	1,333

7 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	667	667

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	1	1

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Computers £
Cost	
At 1 December 2023	2,000
At 30 November 2024	2,000
Depreciation and impairment	
At 1 December 2023	667
Depreciation charged in the year	667
At 30 November 2024	1,334
Carrying amount	
At 30 November 2024	666
At 30 November 2023	1,333

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	791	469

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2023	Incoming resources	Resources expended	At 30 November 2024
	£	£	£	£
General funds	2,505	80,339	(81,944)	900

Previous year:	At 1 December 2022	Incoming resources	Resources expended	At 30 November 2023
	£	£	£	£
General funds	8,737	62,379	(68,611)	2,505

14 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

15 Cash absorbed by operations

	2024	2023
	£	£
Deficit for the year	(1,605)	(6,232)
Adjustments for:		
Depreciation and impairment of tangible fixed assets	667	667
Movements in working capital:		
Increase in creditors	322	59
Cash absorbed by operations	(616)	(5,506)

16 Analysis of changes in net funds

The charity had no material debt during the year.