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GREENWICH WELFARE FOUNDATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Eltham Maktab principal programme, including in-person learning, free online Maktab and free Quran memorisation (Hifdh).

Objectives and public benefits

The Foundation's charitable purposes, as set out in its constitution, are:

1. Advancement of Religion: To advance the religion of Islam in Greenwich and surrounding areas through prayer meetings, lectures, celebrations of religious festivals, and the production or distribution of educational materials to promote understanding of Islam.
2. Relief of Poverty and Financial Hardship: To assist individuals and families in need by providing emergency food parcels, welfare support, and guidance on accessing local advisory services.
3. Advancement of Education: To advance education in subjects including Arabic, Quran Reading, Quran memorisation and Islamic Studies. This is achieved through weekend supplementary classes for children and adult learning programs.

Public Benefit Statement:

The Foundation ensures public benefit by:
Offering affordable fees and discounted or free places for families in financial difficulty.
Guaranteeing open access for all local children, regardless of faith, background, or ability.
Operating in a manner consistent with the Charities Act 2011 and the Charity Commission's guidance on public benefit.

Volunteers

The charity benefits from a group of highly skilled and motivated volunteers and are hugely important.

It is in the belief of the Trustees that volunteers contributed immensely to functioning of Charity through teaching, administration, and community events, reflecting strong local engagement and commitment.

It is our ethos to have the highest standards of care, everyone at the Charity is working towards this.

The trustees express their thanks to the management team, teaching staff and volunteers whose commitment and specialist skills make the charity's community education programmed possible. Their contributions have enabled the Foundation to expand free learning opportunities while maintaining a clear focus on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Achievements and charitable activities

2025 Community impact at glance:

50% of staffing positions filled by volunteers equivalent to 400 hours of free online Maktab teaching; 1,500 hours of free Quran memorisation lessons 6 days a week of free Hifdh programme provision.

Throughout 2025, Greenwich Welfare Foundation continued to serve local families through Eltham Maktab and its online education programmes. The charity's principal achievements were the growth of free Quran memorisation provision, continued access to free online learning, and the contribution of skilled community volunteers who support both management and teaching. Together, these activities helped the Foundation respond to demand while maintaining a strong focus on accessible, quality education. Community engagement remained central to the charity's approach. Positive responses to its free Hifdh offer, increased interest in enrolment, and the commitment of volunteers all demonstrate the value families place on its services. Trustees continued to oversee delivery, resources and longer-term sustainability.

Free Hifdh:

The year's most significant development. The expansion of the free online Hifdh programme was the charity's standout achievement in 2025. Management reports that classes operated six days each week from 4.00 pm to 9.00 pm, delivering 1,500 hours of free Quran memorisation lessons over the year. Trustees recorded strong appreciation from the community and a growing waiting list for Hifdh places. The Foundation worked to broaden access to qualified teaching while considering how to sustain the programme responsibly. The growth of this free provision illustrates the charity's commitment to meeting a clear local educational need.

Free online Maktab and wider access:

The charity continued its free online Maktab sessions on Sundays and Wednesdays, providing a reported 400 hours of teaching in 2025. This model extends access for families who benefit from remote learning and allows the charity to reach learners without equivalent growth in classroom costs. The free service remains an important expression of the Foundation's community-first approach.

Modernising the learning experience:

To support its expanding online programme, the Foundation introduced Google Workspace accounts and moved teaching onto Google Classroom. This development supports more organised communication, lesson materials and interactive learning, reflecting a commitment to improving the experience of pupils and teachers as the service grows.

Community engagement and in-person education

Eltham Maktab continued to provide in-person Quran, Arabic and Islamic studies classes, with rising enrolment interest recorded during the year. The charity remained responsive to parents' needs, supported educational continuity and recognised the contribution made by staff and volunteers. Its combination of face-to-face teaching, free online learning and Hifdh has helped create an inclusive and engaged learning community.

FINANCIAL REVIEW

Financial position

The charity continues to demonstrate prudent financial management, balancing its operational commitments with its charitable objectives. Through efficient resource allocation, dedicated volunteer support and careful financial planning, the charity remains committed to maintaining its financial independence while expanding access to affordable and free educational services for the wider community.

Income Generation and Financial Sustainability

The charity's primary source of income is its affordable, fee-paying, in-person educational programme, which operates for four hours every Saturday during term time. The charity charges a modest fee per hour, reflecting its commitment to making quality education accessible to the local community. Recognising the financial challenges faced by some families, the charity offers 15% of places at discounted rates for those unable to afford the full fee, alongside 5% of places completely free of charge for families experiencing financial hardship. The free online programs are offered to our in-person students to accelerate their academic progress.

The charity also benefits from small charitable donations from generous community supporters. The charity currently receives no grant funding and operates on a financially self-sufficient model, supported by programme income, community donations and the invaluable contributions of highly skilled volunteers. This demonstrates strong financial management, responsible use of resources and a commitment to long-term sustainability.

FUTURE PLANS

Looking ahead, the Foundation intends to build on the progress achieved in 2025. Priorities include sustaining and developing the free Hifdh and online Maktab programmes, improving teaching through digital tools, strengthening volunteer recruitment and support, and responding thoughtfully to changes in demand from local families. Any expansion will remain subject to suitable resources, safeguarding arrangements and financial sustainability.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a Charitable Incorporated Organisation (CIO) - Foundation Model, registered with the Charity Commission on 9 February 2024.

The Foundation is guided by a committed board of trustees and a volunteer-led management team. Trustees provide oversight of educational quality, staffing, safeguarding, financial stewardship and the use of charitable resources. Throughout the year they reviewed the organisation's ability to meet growing community.

A defining strength of the charity is the breadth of professional expertise contributed without charge. The entire management team serves voluntarily, and approximately 50% of staffing positions are filled by skilled volunteers. Volunteers include accountants, software engineers, scientists and other professionals who apply their knowledge to administration, technology, educational support and day-to-day service delivery. Their involvement enables the charity to direct more of its resources towards its charitable activities and reinforces a culture of community service.

Trustees recognise that consistent leadership, responsible planning and the generosity of volunteers are essential to the Foundation's ability to deliver a dependable service for pupils and parents.

Trustee recruitment and training

Trustees are appointed through a combination of internal networks and community advertising. Upon appointment, each trustee receives induction training covering charity governance, financial responsibilities, and safeguarding.

GREENWICH WELFARE FOUNDATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The trustees are responsible for the administration of the charity, proper stewardship of its resources, keeping adequate records and preparing its annual report and financial statements in line with the charity's governing document and applicable legal and accounting requirements. They must also have regard to the Charity Commission's public benefit guidance when planning and reviewing charitable activities.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The principal areas of attention during the year were safeguarding and educational quality; access to suitable teaching facilities; recruitment and retention of capable staff and volunteers; data and technology management; and the affordability of continued free provision. Trustees considered these matters in the course of oversight and sought to balance service growth with operational capacity.
The charity will continue to review its policies, safeguards and financial arrangements, taking appropriate action where risks could affect pupils, volunteers or the continuity of services.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1206964

Principal address

9 Park Drive
Charlton
SE7 8EA

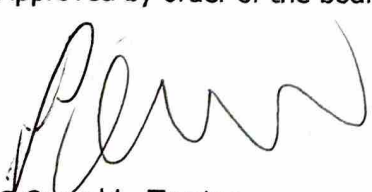
Trustees

S Qureshi Trustee
Miss H Qureshi
Mrs A Javaid

Independent Examiner

Andrew Cross & Co.
Chartered Certified Accountants
6 Green Lane Business Park
238 Green Lane
New Eltham
London
SE9 3TL

Approved by order of the board of trustees on 27 October 2026 and signed on its behalf by:



S Qureshi - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GREENWICH WELFARE FOUNDATION

Independent examiner's report to the trustees of Greenwich Welfare Foundation
I report to the charity trustees on my examination of the accounts of Greenwich Welfare Foundation (the Trust) for the year ended 31 December 2025.

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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Mr K Nechaf FCCA BSc
The Association of Chartered Certified Accountants

Andrew Cross & Co.
Chartered Certified Accountants
6 Green Lane Business Park
238 Green Lane
New Eltham
London
SE9 3TL

27 October 2026

GREENWICH WELFARE FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Year Ended 31.12.25 Unrestricted funds £	Period 9.2.24 to 31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		43,022	49,153
EXPENDITURE ON			
Raising funds		17,634	17,521
Charitable activities			
Unrestricted Funds		23,911	18,819
Total		41,545	36,340
NET INCOME		1,477	12,813
RECONCILIATION OF FUNDS			
Total funds brought forward		12,813	-
TOTAL FUNDS CARRIED FORWARD		14,290	12,813

The notes form part of these financial statements

GREENWICH WELFARE FOUNDATION

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
CURRENT ASSETS			
Debtors	4	300	-
Cash at bank and in hand		14,982	12,813
		15,282	12,813
CREDITORS			
Amounts falling due within one year	5	(992)	-
NET CURRENT ASSETS		14,290	12,813
TOTAL ASSETS LESS CURRENT LIABILITIES		14,290	12,813
NET ASSETS		14,290	12,813
FUNDS	6		
Unrestricted funds		14,290	12,813
TOTAL FUNDS		14,290	12,813

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2026 and were signed on its behalf by:

S Qureshi - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the period ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the period ended 31 December 2024.

continued...

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	49,153
EXPENDITURE ON	
Raising funds	17,521
Charitable activities	
Unrestricted Funds	18,819
Total	36,340
NET INCOME	12,813
TOTAL FUNDS CARRIED FORWARD	12,813

4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	300	-

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	992	-

6. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General Funds	12,813	1,477	14,290
TOTAL FUNDS	12,813	1,477	14,290

continued...

6. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Funds	43,022	(41,545)	1,477
TOTAL FUNDS	43,022	(41,545)	1,477

Comparatives for movement in funds

	Net movement in funds £	At 31.12.24 £
Unrestricted funds	12,813	12,813
TOTAL FUNDS	12,813	12,813

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	49,153	(36,340)	12,813
TOTAL FUNDS	49,153	(36,340)	12,813

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.