CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 Period start date To 31st December 2025 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	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. **Donations made in the year were as follows:** • 17.03.25 - £1000.00 - Donation to educational establishment Musjid Tooba, Registered Charity No 518554, to further the extra curricular activities of young children. • 31.05.25 - £2000 – Donation to the newly formed Impact Community Centre, Wigan Central Mosque (registered as a community action group). Donations needed for new building renovation. • 13.06.25 - £5000 – Donation to purchase new mosque building for Masjid Towfiiq and Somali Community Centre. Registered Charity no 1147347.

		• 06.08.25 – £3000 – 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. • 29.11.25 - £1500 – Donation to Muslim Welfare Institute to sponsor an educational project in rural Albania. Registered Chairty No 1066665. • 29.11.25 - £5000 – Donation made to Palestine International Medical Aid, Reg No 1144772 –This is a small non-political charity that specialises in delivering critical medical aid to the besieged population of Gaza. This donation was to fund the rebuilding of a destroyed neo natal unit. • 06.12.25 – £1000 - Khadijatul Kubra Girls School Charity Reg No: 1120498 - this is a girl's school providing secular and spiritual education in Birmingham. They needed funds for renovation of their old building and expansion. • 09.12.25 – Homeless Aid UK Bolton – Community action group – £2800 – 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. • 09.12.25 – £1000 – Novo Jibon – Reg No 1081528 – £1000 – Donation made for a food project to be carried out in Bangladesh for Rohingya refugees who have fled from Myanmar.
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	During 2025 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 continued renovation of the aged property portfolio. This continues the charity's policy of significant investment in the charity's existing properties to continue to bring them up to standard to ensure sustained rental income for the future. The charity is extremely proud that this year has seen a significant increase in donations to £22300. We have continued to complete joint field projects with two charities mainly Malawi Relief Fund and Homeless Aid UK . 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. This is a matter of special pride to the charity as joint soup kitchen project with Homeless Aid UK meant that IWET funded and delivered fully sponsored soup kitchens in Bolton, Manchester, Wigan and Leigh over the cold winter period. This covered the Christmas of 2025. 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.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Trustees remain aware that letting commercial property in the current financial market remains difficult and is facing increasingly strong headwinds. The difficulty is mainly in finding tenants whose businesses are able to thrive for a sustained period of time thereby allowing a stable rental revenue for the charity. However, despite these challenges the charity has overall maintained stable revenues through careful management of tenants and by diversifying the charity's property portfolio. The charity aims to continue on this trajectory and maintain a secure and stable financial footing.
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	£37400

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 ZM PATEL	TRUSTEE		
3	MR NM YUSUF	TRUSTEE		
4				
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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	14/10/2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

328148

INDIGENT WELFARE & EDUCATION TRUST

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For the period from	01/01/2025	To	31/12/2025

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	111,957	-	-	111,957	103,109
	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	111,957	-	-	111,957	103,109
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	111,957	-	-	111,957	103,109
A3 Payments					
Charitable donations	22,600	-	-	22,600	18,700
Investment properties utilities	11,404	-	-	11,404	5,788
Insurance	9,047	-	-	9,047	8,512
Professional fees		-	-	-	3,025
Propert maintenance	59,535	-	-	59,535	9,988
Generalgovernance	261	-	-	261	161
Empty property rates	22,357	-	-	22,357	10,435
Examiners fee	700	-	-	700	700
	-	-	-	-	-
Sub total	125,904	-	-	125,904	57,309
A4 Asset and investment purchases, (see table)					
Purchase of investment property		-	-	-	150,685
	-	-	-	-	
Sub total	-	-	-	-	150,685
Total payments	125,904	-	-	125,904	207,994
Net of receipts/(payments)	- 13,947	-	-	- 13,947	- 104,885
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	51,347	-	-	51,347	156,232
Cash funds this year end	37,400	-	-	37,400	51,347

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		51,347	-	-
		-	-	-
		-	-	-
	Total cash funds	51,347	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	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	14/10/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	INDIGENT WELFARE & EDUCATION TRUST		
On accounts for the year ended	31st December 2025	**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

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:	D N Boardwell	**Date:**	14/10/2026
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		