

REIMAGINING EDUCATION

ANNUAL REPORT 2021



THE CITIZENS FOUNDATION (UK)



IT ALL BEGINS WITH



A DREAM...

Every day, thousands of TCF children find the courage to dream big. Despite all the odds, they break down barriers to create a brighter and more prosperous future.

At TCF, we draw our inspiration from our children. Their resolve to dream big drives us to be limitless in our work and uphold our promise of quality education. With the support of our staff on the ground and our donors and volunteers across the world, we continuously strive to reimagine education - by adapting, improving, and enhancing our teaching tools and methodologies to create a learning environment that fosters creativity, sparks imagination, and prepares our children with skills for the future.

Join us on this journey as we reimagine education for the most deserving children of Pakistan and nurture their dreams through education.

**Legal Status and Purpose**

The Citizens Foundation (UK) (TCF-UK) was registered on 6 August 2001 with the Charity Commission for England and Wales (Charity No. 1087864). It is constituted as a company: no. 4075959 (England and Wales) with an Independent Board of Directors (Trustees). TCF-UK's aim is to raise awareness of and funds for The Citizens Foundation (TCF), Pakistan's leading education charity.

TCF-UK's registered office is at 48 Charlotte Street, London, W1T 2NS.

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ABOUT TCF

Our Story



The Citizens Foundation (UK) raises funds for The Citizens Foundation (TCF), Pakistan's leading education charity. TCF is a global movement for education founded in 1995 by a group of citizens. Today, TCF is providing quality education to thousands of underprivileged children through its network of purpose-built schools in remote and disadvantaged communities in Pakistan. The Economist calls TCF 'perhaps the largest network of independently run schools in the world'.

Through quality education, an all-female faculty and a balanced gender ratio in its schools, TCF is working to transform the children of Pakistan into agents of positive change. To further its mission, TCF also adopts government schools through public-private partnerships with provincial governments across Pakistan.

TCF school OGS Trust Campus, Gadap West, Karachi

VISION

Positive Change

To remove barriers of class and privilege, to make the citizens of Pakistan agents of positive change.



MISSION

Quality Education

Enabling moral, spiritual and intellectual enlightenment through the power of quality education.

Better Future

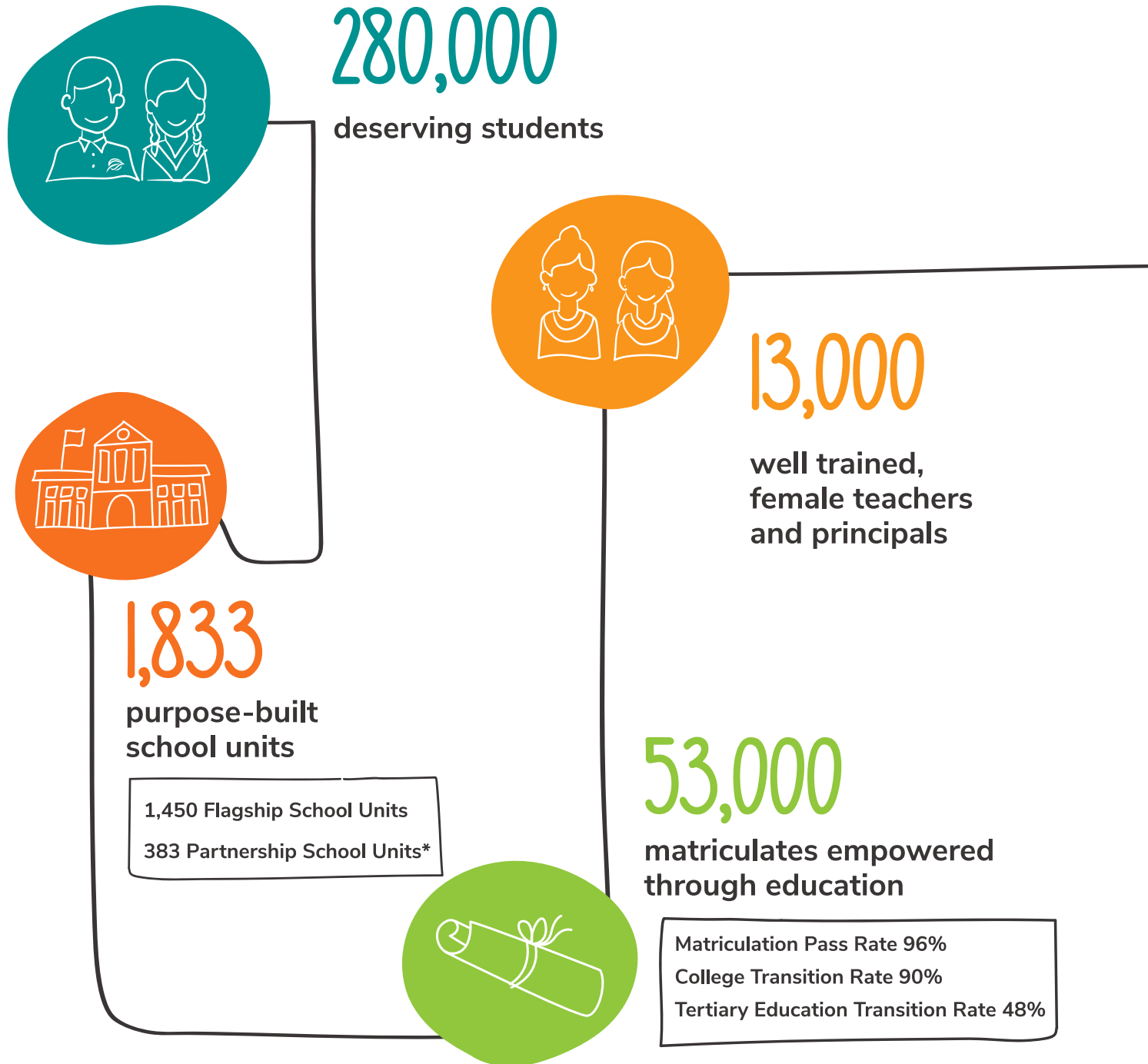
Creating opportunities to improve quality of life.

VALUES

Integrity, Ownership & Continuous Improvement

OUR ACHIEVEMENTS

TCF Today



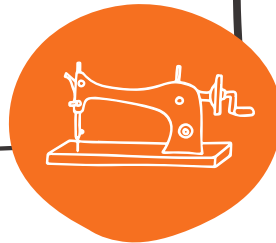
*School units under the TCF Flagship Schools programme are built and operated by TCF itself, whereas Government-owned or TCF-built schools under the TCF Partnership Schools programme are managed by TCF under various public-private partnership agreements with provincial governments.

**All figures are projected totals for 2022-2023.



160,000

women empowered
through Aagahi Adult
Literacy Programme



3,000

women equipped
with vocational
skills

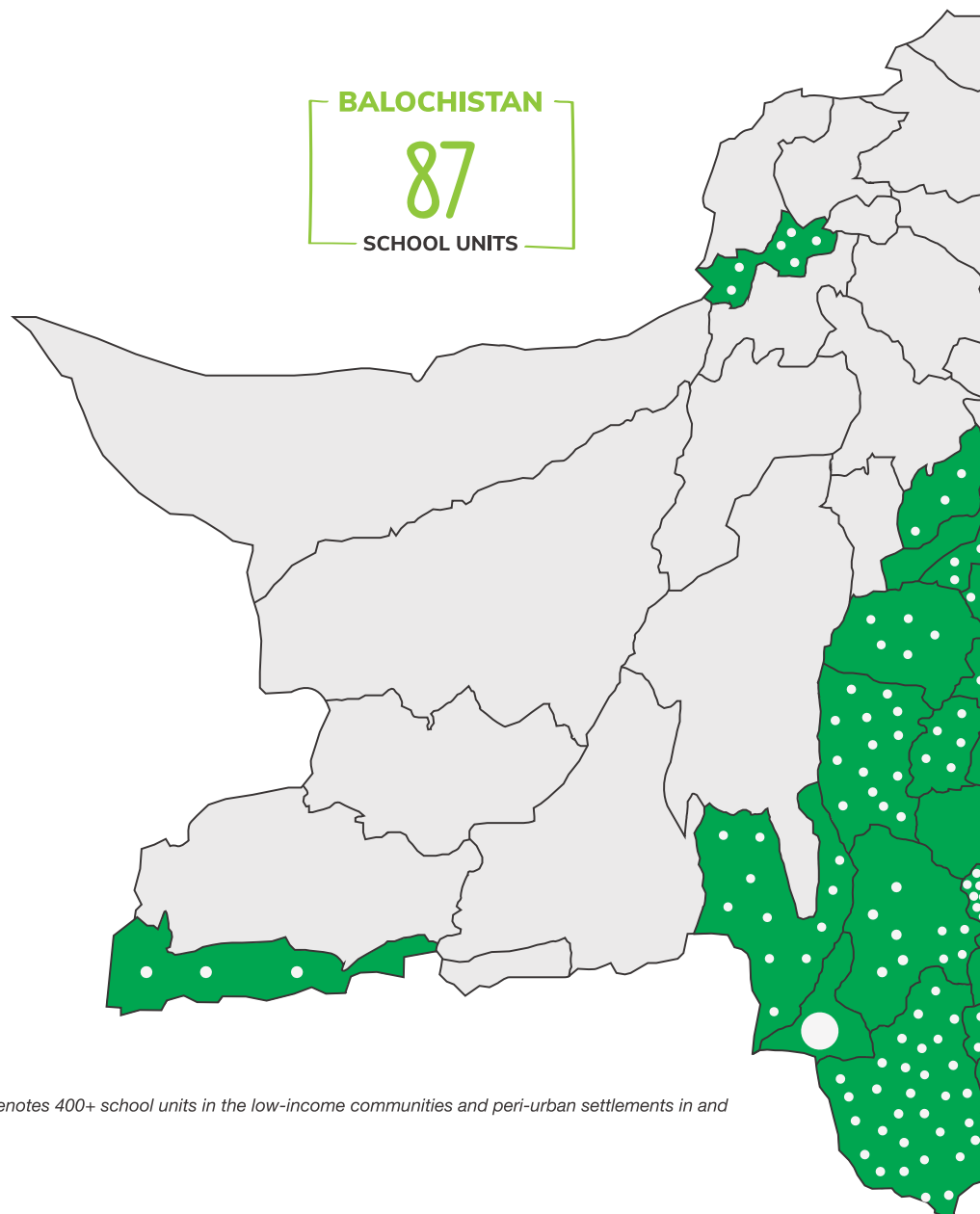


38,000

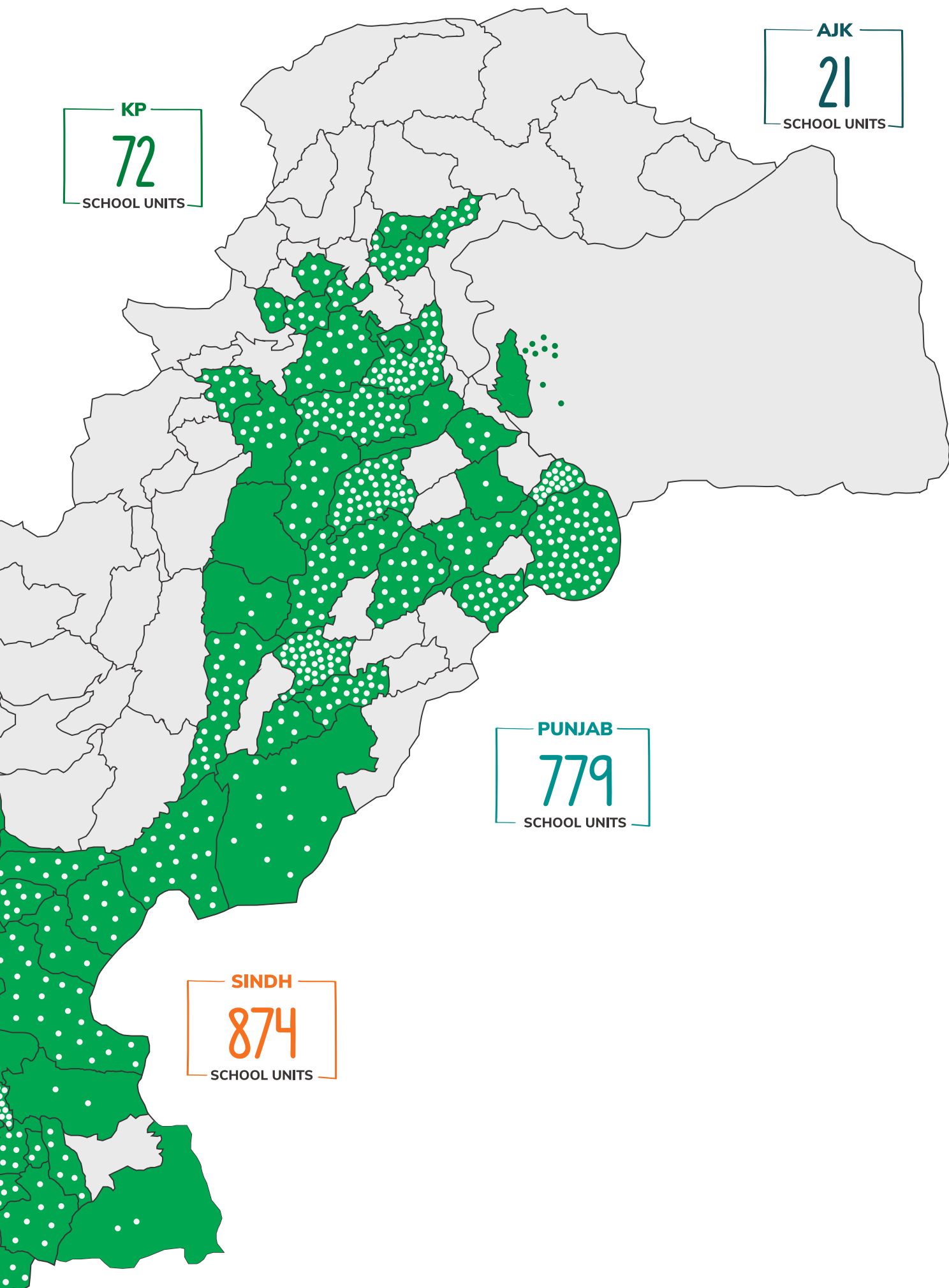
community members receiving
clean drinking water every day

OUR NATIONAL FOOTPRINT

TCF is on the ground providing quality education in urban slums and remote rural areas across Pakistan.



A bigger dot plotted in Karachi in this dot density map denotes 400+ school units in the low-income communities and peri-urban settlements in and around the city.



AJK
21
SCHOOL UNITS

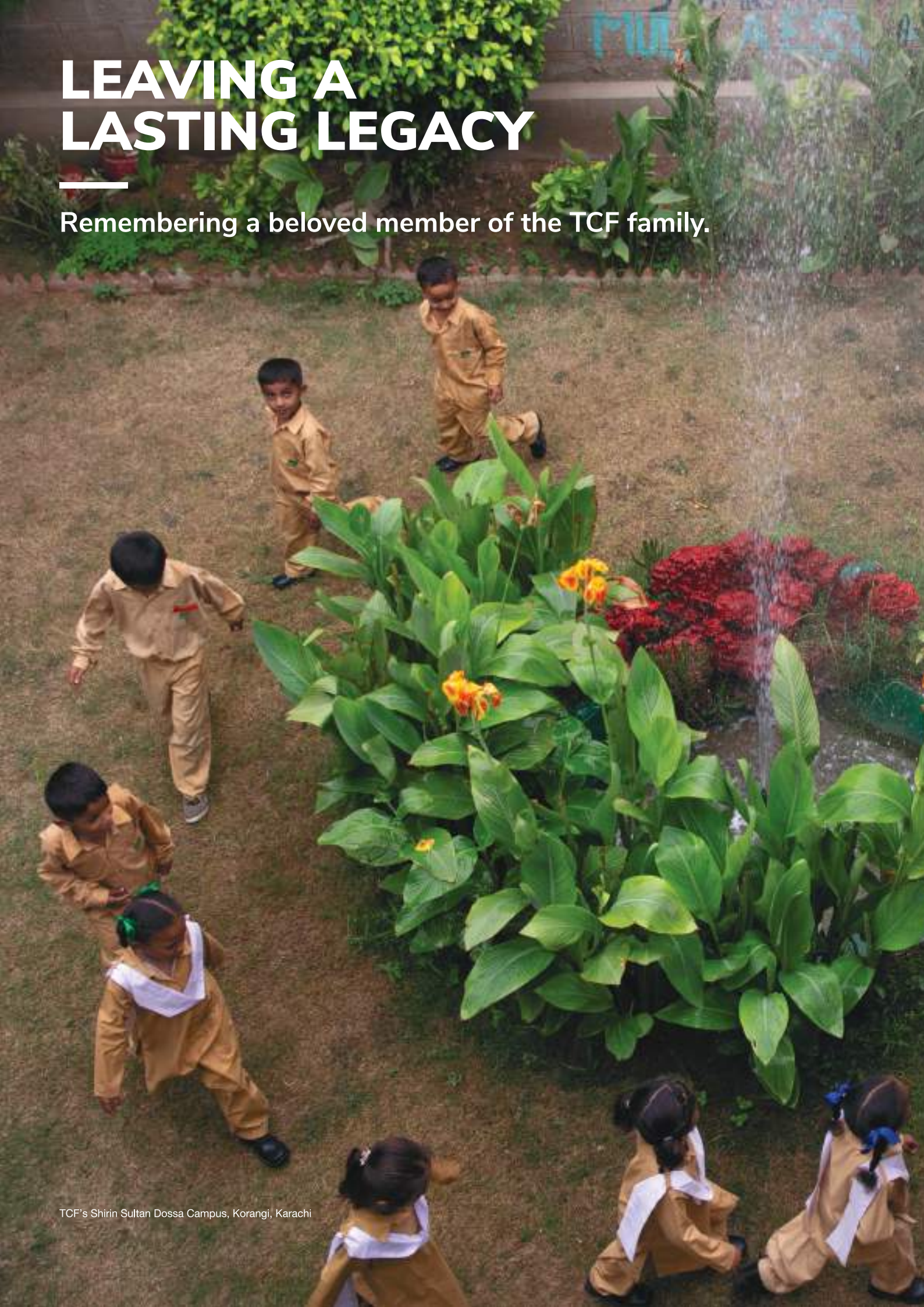
KP
72
SCHOOL UNITS

PUNJAB
779
SCHOOL UNITS

SINDH
874
SCHOOL UNITS

LEAVING A LASTING LEGACY

Remembering a beloved member of the TCF family.





Rashid Abdulla
1944 - 2020

TCF pays its deepest respects to the life and contribution of Rashid Abdulla Saheb, who passed away peacefully on the 22nd of November 2020. He was a dear friend, visionary and true pillar of strength for the TCF family.

As one of the Co-Founders of TCF and the first Chairman of its Board of Directors, Rashid Abdulla Saheb shared in the organisation's initial vision and participated in setting up TCF's first five schools in 1995. His continuous support and guidance to the cause was anchored in his belief that no child in Pakistan should be denied quality education because of poverty or discrimination. He leaves behind a lasting legacy of compassion, hope and contribution to the community.

A VILLAGE FINDS HOPE

When a school opens in a remote village full of challenges, people finally begin to find hope.



After walking miles to fetch water from the village well, TCF student Bakhtawar finally returns to her home in Thario Halepoto, Tharparkar (Sindh).

As the first rays of sun touch the water-starved village of Thario Halepoto in Tharparkar, Sindh, 11-year-old Bakhtawar sets off for the long walk to the village well. There, in the stillness of the morning, she fills her empty pitchers with water and hurries back home so she can get ready and be on time for school.

“Our village has its share of problems, but things are slowly changing,” shares Mohammad Hasan, Bakhtawar’s father, who is a primary school teacher at a government boys’ school. “Until a few years ago, there wasn’t even a single school for girls nearby. I had to travel nearly 30-40 kilometres every day to take my daughters to school - something that most villagers would not do,” he recalls.

In 2018, when TCF opened its first school in the heart of the village, hundreds of young girls and boys were enrolled within a short period of time. Hasan's two sons and daughter also go to the same TCF school, which is only a short distance from their home.

A student of Class 7, Bakhtawar loves to study Science and dreams of becoming a teacher.







UPHOLDING OUR PROMISE
OF QUALITY EDUCATION

TCF PRIMARY SCHOOLS ARE CHANGING

We are introducing play, stories and reflection to help our children build 21st-century skills.



A student during 'Choice Time' plays with a geoboard at the TCF school OGS Trust Campus, Gadap West, Karachi

Why Are We Re-Imagining Education?

At TCF, we have worked hard to build a curriculum and train teachers to help our children understand the concepts in their textbooks, while developing creativity and critical thinking skills. But we have also recognised the need to promote additional skills that are equally as important to our students' development. These include social skills, self-regulation and behaviours, prioritising one's well-being and many others – all of which are critical to succeed in an uncertain environment and cannot be taught through textbooks alone.

How Do We Prepare Our Children for a Future We Cannot Even Imagine Yet?

In 2017, TCF hired a team to reimagine the curriculum in one of its schools in Karachi with an aim to strengthen 21st century skills in the early years. The team, led by graduates from prominent schools of education, pivoted towards a research-based early years education model that emphasised learning through play, student-led hands-on activities, and joyful storytelling.

Research shows that the early years are the most critical years when children build cognitive and socio-emotional skills that set the stage for later success. The environment needed for this includes play-based learning and teachers that nurture the whole child rather than just focus on academic skills. Unlike a traditional Pakistani school, TCF's new model for early years education enables children to develop strong language and communications skills as well as an ability to think independently. The model is designed to be low-cost, contextualised for low-income areas, and scalable across a variety of settings. It is a model for what early years education can look like in Pakistan.

TCF's Early Years Programme Team is continuously creating, implementing, and refining its content and practices. This year, components of this 21st-century learning model were scaled to over 1,000 TCF primary classrooms in Sindh from Nursery to Grade 2.

What to Expect When You Visit TCF Next

Colourful Classrooms with Child-level Resources

Our classrooms are now vibrantly coloured, equipped with child-level displays and creativity boards.

Floor Seating for Our Little Learners

Floor seating allows for more space and flexibility in instructional approaches.

Learning Through Play

We have implemented a play-based learning model covering all developmental domains.

Read-Aloud Story Time

We have introduced 90 illustrated, context-appropriate original Urdu storybooks.



Fitness Time

Children engage in physical and breathing exercises for their well-being and mindfulness.



‘For children to come to school and be given toys instead of textbooks, space to play instead of desks, and empowerment instead of discipline, is revolutionary. TCF students now have access to an education model that is not even available in many private schools in Pakistan. TCF is demonstrating what is possible – not just in Pakistan, but anywhere.’

Nadia Naviwala

Non-resident Fellow, The Wilson Center

FINDING IDENTITY, EQUITY AND ECONOMIC STRENGTH BY TEACHING IN LANGUAGES CHILDREN UNDERSTAND

A three-year study by TCF finds that using familiar languages when children are young and then gradually introducing foreign languages maximises comprehension and fluency.

Children in New Sehri Village, near Islamkot in Tharparkar, study in a makeshift classroom at a local community school.

What Happens When Children are Taught in a Language They Do Not Understand?

Many children in Pakistan are unable to read a single sentence even after spending years in school*. In a country with over 70 native languages, a critical impediment is the language used as medium of instruction. Schooling is reduced to memorising textbooks that children do not understand, thereby hindering intellectual growth and the joy of learning. Research shows that using an unfamiliar language as the medium of instruction in primary years' curriculums in Pakistan hurts children's ability to learn, to read and to understand concepts. It suggests that learning should be in the language that students understand best.

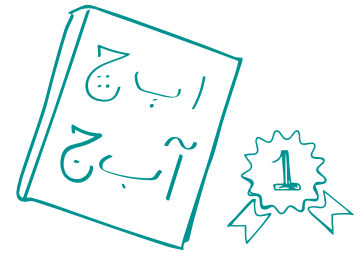
Scouring the World to Find a Localised Answer

In 2018, TCF partnered with the Thar Foundation to develop a mother tongue-based multilingual education (MTB MLE) model for schools in the desert region of Tharparkar, Pakistan. While Sindhi is the provincial language in Tharparkar, the local population speaks over 13 sub-regional languages. The MTB MLE team spent three years researching and designing a pilot programme for Tharparkar, with the potential to expand across the country.

In 2021, TCF proudly published its first research report on education policy. The report, 'Finding Identity, Equity, and Economic Strength by Teaching in Languages Children Understand,' is an effort to bridge the gap between theory and practice by offering guidance on designing MTB MLE programmes for linguistically heterogeneous contexts. It outlines guiding principles for the development of context-specific language ladders which dictate the proposed language journey of a child's education, beginning with the most familiar language in the early years and gradually incorporating additional languages. Both researchers and those who have implemented MTB MLE have observed that this model benefits children on three critical fronts: cognitive development, academic achievement and sense of identity.

Testing the New Approach in Tharparkar

In early 2020, TCF began testing its research-based MTB MLE model in 21 classrooms, starting with pre-kindergarten and kindergarten. As per the model, students transition through fluency in three to four languages over the course of their education: from diverse mother tongues (Dhatki or Sindhi) to the regional language (Sindhi), then the national language (Urdu), and then to an international language (English).



TCF has already started a gradual graded roll-out of this model in TCF schools supported by the Thar Foundation in Tharparkar. Unlike a lot of research that precedes this study, TCF does not just insist on a mother tongue-based approach to education.

Instead, it provides pragmatic recommendations for how Pakistan, and countries like it, can provide mother tongue-based education in contexts where there are multiple languages and where children are expected to learn up to four languages, including English, by the end of secondary school.

'In the last three years, Thar Foundation has been striving to impart quality education in Tharparkar through our 27 school units. It was the community feedback that motivated us to initiate a three-languages learning model in our schools. Thar Foundation (TF) and TCF jointly took this initiative, wherein Thar Foundation funded the 3-year project. We are delighted that students of Thar will now learn in Sindhi/Dhatki at early grades, subsequently adding Urdu and English. TCF has plans to extend this model to all its schools in Sindh which will be a shared pride for us.'

Syed Abul Fazal Rizvi
CEO of Thar Foundation

*Why Can't Pakistani Children Read? (Wilson Center, 2019)

TCF PARTNERSHIP SCHOOLS

Reforming TCF-adopted government schools



Students at a TCF-adopted Partnership school in Pindi Kahluwan, Punjab, study in their newly built and renovated classroom. (2021)

In April 2016, TCF formalised an agreement with the Punjab Education Foundation (PEF) under its Public School Support Programme (PSSP) to bring 257 government primary schools across 6 districts of the province under TCF's management. When we took over, these schools were in extremely poor condition – classrooms were in a dismal state with insufficient furniture and basic amenities, inadequate teaching practices and high absenteeism contributing to poor learning outcomes.

Improving Education Through Quality Interventions

We immediately got to work on improving these schools to deliver quality education and improve student enrolment. Over the years, our teams worked on recruiting competent teachers and principals and providing comprehensive training to help them deliver child-centred lessons. We introduced opportunities to develop cognitive, social and emotional skills with a focus on well-being, provided remedial classes to students in need and engaged with school communities and parents to support children's learning and development.

Rebuilding Education Infrastructure

Education infrastructure plays an important role in facilitating a child's learning and development. TCF's education model focuses on building purpose-built schools, literacy enriched-classrooms, libraries and laboratories to facilitate meaningful learning and foster well-being of our children.

The infrastructure and facilities of the government schools were completely inadequate for TCF to roll out its tried-and-tested education model. To address this, TCF undertook basic refurbishment and improvements at the schools, but due to limited resources we could not provide the school environment we wanted. As a result, we were frequently seeking opportunities to solicit funds for renovation and invest in infrastructure improvement.

In 2019, TCF partnered with the UK Foreign, Commonwealth & Development Office (FCDO), for the renovation and upgrade of our Partnership Schools in Punjab. As part of this commitment, FCDO approved the restoration and building of 600 classrooms across 198 government schools in the TCF network. They also provided funds to construct 100 separate toilets for boys and girls. The construction work was completed in May 2021.

Through our Partnership Programme, we are working towards reforming and reviving government schools across Pakistan with the goal of delivering quality education for the less privileged on a large scale.



‘Today, it’s heartening to see my children sit in their newly constructed, colourful classrooms. They have proper ventilation and are designed with ramps and handrails to make them accessible to children with disabilities. New toilets have improved sanitation and my school is now in a much better position to enrol more students.’

Amna Sadaqat
Principal - TCF Partnership School
Lohan, Narowal

MAKING STRIDES FORWARD

TCF Programme Updates

TCF Partners with FBISE for Secondary Schools Affiliation

TCF and the Federal Board of Intermediate and Secondary Education (FBISE) have signed a Memorandum of Understanding under which all TCF Secondary Schools have now been affiliated with the Federal Board. This collaboration will help TCF align its syllabi and assessment systems across all provinces in Pakistan as well as receive centralised support for teaching and learning activities from FBISE. TCF students will also benefit from innovations including subject choice, and use of technology which the FBISE provides across Pakistan.



Jazz & TCF Partner to Digitally Transform TCF Schools

Jazz - Pakistan's leading 4G operator and internet provider - is supporting TCF in introducing a new, cutting-edge digital literacy curriculum with the aim of providing students a more robust, 21st-century learning experience. It is also supporting a blended learning curriculum to help teachers combine online educational materials with traditional place-based classroom methods. Under the collaboration, Jazz will also be revamping TCF's computer labs and Digital School Management System.

TCF and IDEAS Collaborate for Joint Research



TCF has partnered with The Institute of Development and Economic Alternatives (IDEAS) - an organisation producing rigorous quality research to gauge the multidimensional impact of TCF's work. The dimensions of impact to be evaluated will be determined by engaging with various voices across the organisation. The evaluation will combine qualitative and quantitative research in collaboration with partner organisations as well as focus groups with teachers, principals, alumni and management staff.



TCF Alumni Secure Ehsaas Scholarships

37 TCF alumni from various universities and academic disciplines around the country secured the Ehsaas Undergraduate Scholarship this year with support and guidance from TCF's Alumni Department. The merit-based scholarship offered by the Higher Education Commission (HEC) Pakistan, provides full degree support as well as an annual stipend to students from low-income communities to aid them in pursuing higher education.

Improving Multigrade Teaching in TCF Partnership Schools

To improve learning and teaching practices in TCF Partnership Schools in Punjab, our team trained more than 600 teachers in multigrade teaching practices and designed resource corners, equipped with books and educational toys across 327 schools. As part of a phasic roll-out, 99 teachers - teaching Grades 2 and 3 as one multigrade classroom - were also provided high quality scripted lesson plans for all subjects.



Maintaining TCF School Infrastructure

This year, TCF commenced a massive maintenance project for its schools across Pakistan - 787 school buildings from all provinces were selected for badly needed repairs and maintenance after a thorough needs assessment. Under the project, dilapidated equipment will be replaced, and general repairs and maintenance of the buildings, classrooms and bathrooms will take place. The project is expected to cost an average of £2,541 per school and is expected to be completed by 2022.

Girls from TCF College Learn to Code



At TCF College, 35 girls participated in a STEM workshop organised by CIRCLE - an organisation catering to girls who are passionate about learning the relevance of technology and the importance of computational thinking in today's world. The training focused on technological coding that can be used as a toolkit to solve daily problems. By the end of the session, the students were able to design a simple project using the visual programming language, Scratch, developed by the MIT Media Lab.

TCF College Student Wins 1st Position at LUMS Science Competition



This year, 14 students from TCF College showcased their scientific creativity in the 'Science At Home' competition, organised by LUMS SPADES (Society for the Promotion and Development of Engineering and Sciences). TCF's 2nd Year College Student, Jawad Ali, won first position for his project featuring a practical demo of Pascal's Law, through hydraulic pumps using home-based resources.



Fostering Creativity, Curiosity & Discovery: Workshop Week at TCF College

TCF College organised its annual Workshop Week in March this year, featuring 14 skill-based workshops with more than 20 expert trainers from fields of Science, Business, Technology, and Art. 500 students from TCF College participated in a 4-day long Workshop Week. These workshops included theatre, slam poetry, public speaking, graphic designing, mobile application development, photography, architecture, robotics, creative writing and more. The Workshop Week helps students explore their field of interest for higher education while engaging them in active, hands-on learning experiences.

A FIELD OF DREAMS

A farmer's hard work and struggle pay off as his son makes it to LUMS!*



Ahmad Ali, a farmer and father of TCF alumnus Abdul Wahid, is proud of the fact that his son is the first child in their village Burewala, Punjab, to pursue tertiary education.
*Lahore University of Management Sciences, a leading university in Pakistan.

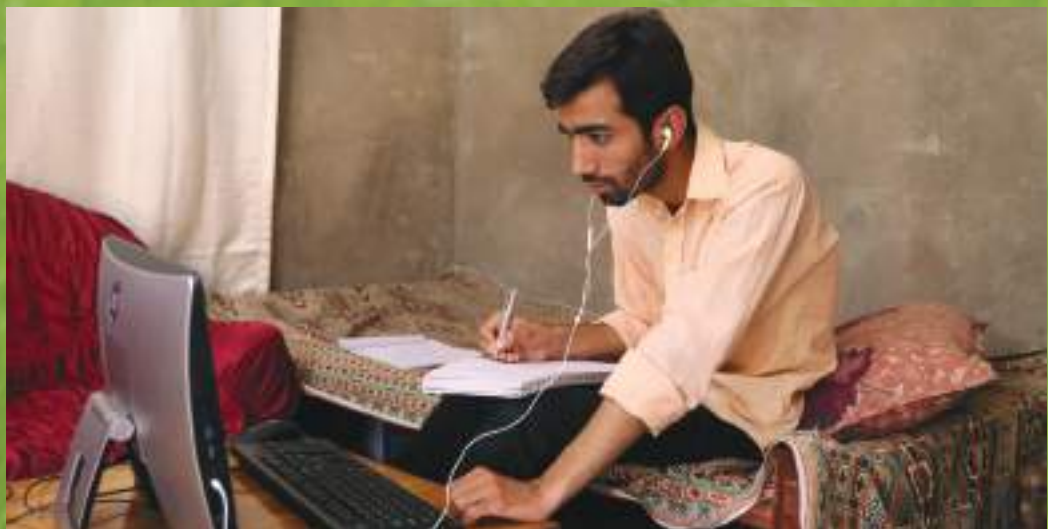
When Abdul Wahid was little, his father Ahmad Ali would drop him off to school on his bicycle every morning. While Abdul spent his day reading and learning, Ahmad laboured in the fields under the scorching heat of the sun.

“‘A farmer’s son can only be a farmer. What’s the point of sending him to school?’ This is what people in our village would tell my father. But *abu* (father) would tell me that I can be whatever I dream of if I get a good education,” shares TCF alumnus Abdul Wahid who worked hard to ensure his father’s sacrifices did not go in vain.

Today, Abdul Wahid is pursuing a BSc in Physics on a full scholarship at the prestigious Lahore University of Management Sciences (LUMS). Ahmad Ali is proud of the fact that his son is the first child in their entire village, in Burewala, Punjab, to attend university.

“I can never forget the moment I told him about my admission. He was in tears as his hard work and perseverance had finally paid off,” shares Abdul Wahid. “Whatever I am today is because of him. He chose our future over a comfortable life and for that I can never thank him enough.”

- Abdul Wahid



A REVIEW OF TCF-UK ACTIVITIES

A young boy with dark hair, wearing a light-colored school shirt, is smiling broadly at the camera. He is standing outdoors in front of a school building with a blue roof and green trees in the background. The scene is bright and sunny.

Imtiaz, a student of Class 4 at the TCF school Haji Noor Muhammad Taheem Campus, Thatta (Sindh), happily returns to school post COVID-19 closures.

The Citizens Foundation (UK) was established in 2001 to help raise funds and awareness for TCF, Pakistan's leading charity in the field of formal education for underprivileged children.

Over the last 21 years, we have been fortunate to have the unrelenting support and unwavering commitment of our donors. We have also endeavoured to maintain the highest level of transparency and good governance. Our priority always is to minimise expenditure in the UK so that we can maximise the funds we invest in our education programmes in Pakistan. To that end, none of our Trustees in the UK receive any compensation or out of pocket expense reimbursements from the charity.

In 2021, our focus was on addressing the unique challenges we faced, whilst navigating the COVID-19 crisis to sustain our charity and ensure the long-term safety of our students, teachers, and communities in Pakistan. Despite repeated school closures, we made significant progress in growing our network of schools, introducing innovative education interventions, and improving quality education across Pakistan.

In the UK, we raised a record amount during Ramadan, for which we are greatly indebted to our donors. We also launched our in-house peer-to-peer fundraising platform, which really helped drive donations during virtual events and sports tournaments. The platform also proved to be a fantastic way for our supporters to raise awareness about TCF and engage their friends and family. As soon as restrictions eased, we shifted our focus to organising outdoor events. These events offered a great opportunity to reconnect with our donors in a relaxed environment.

A special thanks to our donors, volunteers and supporters who made all our success possible. We would not have been able to do this without you.

Income

Totals £	Running costs of schools £	Building schools £	Endowment fund £	
1,550,803	1,297,188	150,240	103,375	Individuals, incl. gift aid
122,018	122,018	-	-	Fundraising events
75,372	75,372	-	-	Corporates
496,523	496,523	-	-	Grant making charities
2,244,716	1,991,101	150,240	103,375	
10,546	10,546	-	-	Investment income
2,255,262	2,001,647	150,240	103,375	2021 incoming resources
2,360,303	2,292,563	60,240	7,500	2020 incoming resources

TCF-UK seeks to minimise administrative costs wherever possible. Expenditure is often covered by specific donations for this purpose. TCF-UK has a policy to send donations received to TCF Pakistan as soon as practicable. Specifically, any restricted donations received, or donations received for a specific purpose, are sent fully to TCF Pakistan.

Total gift aid receivable for 2021 and included above was £168,329 (2020: £156,002).

In addition, the TCF-UK team has assisted TCF in their dealings with international grantors.

Charitable Activities

Breakdown of TCF-UK expenditure on charitable activities being grants during the year to TCF totalling £1,932,165 (2020: £2,121,261)

Total £	Support £	Build £	Endowment £	
1,932,165	1,678,550	150,240	103,375	2021 grants to TCF
2,121,261	2,053,521	60,240	7,500	2020 grants to TCF

The 2021 support grants to TCF of £1,678,550 included grants towards schools built by TCF-UK donors and, where donors specifically requested this, to TCF's other programmes. Our grants paid the annual cost of educating about 22,000 students and contributed about 8% of TCF's total expenditure on running its schools.

Since 2001 a total of 46 TCF schools have been built by TCF-UK donors, of which 15 now run afternoon shifts, for a total of 61 school units (46 primary and 15 secondary) at the start of the 2022 academic year.

HIGHLIGHT OF TCF-UK ACTIVITIES



Alishba Javed, a student of Class 5 at the TCF school DCD Campus, Saudabad, Karachi, continues her learning journey with TCF after dropping out from a low-cost private school amid the pandemic.

Despite the hardships of 2021, our Ramadan Appeal reached a record breaking high. The appeal saw the introduction of TV advertisements across popular Pakistani channels, the launch of 'MyTenNights' on our website to encourage giving in the last 10 days of Ramadan, and an unprecedented Calling Campaign where our dedicated volunteers made over 1,000 calls to talk to our donors about Zakat.



Battle of the Chapters Quiz Night

TCF-UK hosted its first Battle of the Chapter Quiz Night in April, where our High Wycombe, Staffordshire, South London and Yorkshire Chapters participated in a virtual quiz tournament, with special appearance of TCF alumnus Nadeem Hussain sharing his inspirational story. Together, the Quiz Night raised over £9,000.



Run 10K, Raise 10K



In July, 14 of our amazing volunteers participated in the ASICS London 10K run in support of TCF-UK. Through their incredible fundraising efforts, they collectively raised over £28,000 (including the matched funding by a generous TCF donor). These funds have provided education to over 260 deserving children in Pakistan for entire year. We cannot thank our runners and supporters enough for believing in the power of education.

All About Cricket

In the summer of 2021, our London Chapters recruited their teams to make the most of cricket season. In August, the South London Chapter's Cricket Family Fun Day had to be cancelled due to poor weather, however that did not stop South London Chapter Leads, Farah Khan and Tahir Mughal, from making the most of the day. They relocated the event, with pop-up food vendor Empress Market, to their very own front drive raising over £1,000 to empower children across Pakistan with education. In September, our North and South London Chapters went head-to-head to compete for a trophy in an inter-chapter cricket tournament. The event raised over £16,000 to support the running costs of Old Mutual Campus II, Sindh, Karachi. A very big thank you to North London Chapter leads, Noreen Kazim-Amir and Amir Khan, and South London Chapter leads, Farah Khan and Tahir Mughal, for organising these successful events.



Welcoming Mike Nithavrianakis to TCF-UK

In October, TCF-UK was delighted to welcome British Deputy High Commissioner to Karachi, Mike Nithavrianakis. Since welcoming Mike to the TCF-UK family, he has fundraised for TCF during the London and Manchester marathons, all in his personal capacity.

TCF-UK Staffordshire Virtual Quiz and Live Auction Night

Following the success of virtual events held in 2020, the Staffordshire Chapter hosted a Virtual Quiz and Live Auction Night in November. The event was an enormous success with special thanks to Hifsa Haroon-Iqbal and Zafar Iqbal, Staffordshire Chapter Leads, for organising some unique auction items, including a calligraphy painting, and signed cricket bats by Pakistani cricketer Younis Khan and English cricket players Jonny Bairstow, Joe Root and Eoin Morgan. As a result of the amazing participation, over £2,000 was raised to fund 30 students in Class 2 at Old Mutual Campus I Primary School, in Karachi.



TCF-UK Chapter Lunch

As COVID-19 restrictions lifted throughout the UK, we were able to host a long-awaited Chapter lunch in December. The lunch was attended by our dedicated Chapter leads and TCF-UK staff, and presented the perfect opportunity to finally meet and interact in person, celebrate our collective achievements over the past two years and discuss future events.



Supper Club at Shola Karachi Kitchen

In December, Misha and Osman Ul Haq hosted a Supper Club at Shola Karachi Kitchen to raise funds and awareness for TCF. The event featured Shola Kitchen's amazing authentic food and a joyous atmosphere – a massive thank you to Misha and Osman ul Haq, Aida Khan and Shola Kitchen for hosting such a memorable evening.



GLOBAL AWARDS

The TCF model and its impact has been recognised globally.

 <p>UNESCO Prize for Literacy, 2017</p>	 <p>Qatar Foundation Wise Award</p>	 <p>CLINTON GLOBAL INITIATIVE Clinton Global Initiative</p>
 <p>World Economic Forum</p>	 <p>The Ramon Magsaysay Award</p>	 <p>SCHWAB FOUNDATION FOR SOCIAL ENTREPRENEURSHIP Schwab Foundation Social Entrepreneur of the Year Award</p>
 <p>Skoll Foundation Award for Social Entrepreneurship</p>	 <p>UNGEI - United Nations Girls' Education Initiative</p>	 <p>Best Corporate and Sustainability Report Awards</p>
 <p>MAP Corporate Excellence Awards</p>	 <p>SAFA Award for Best Presented Annual Report</p>	 <p>PCP Certification</p>
 <p>Improved Ranking from 9 to 9+</p>		



GET INVOLVED

Whether you are an individual, a university society, or a community group, there are many ways you can get involved to help raise awareness of our cause.

You can take on sporting challenges like marathons, mountain treks; volunteer at TCF events; organise your own fundraising events, big or small, such as Iftaar party, musical evening, film screening; or host an information evening with friends and family.

The list is endless, and it all depends on how much time you can give and how much you want to help.

Regardless, your support is instrumental in our fight to build a brighter future for children of Pakistan. Together, we can give every child the chance to learn and develop to their full potential.



CREATE LASTING CHANGE

Every contribution that you make goes towards empowering underprivileged children through quality education.

Make a gift to create an impact that lasts forever.

Educate-a-Child

£9 (Monthly)
£108 (Yearly)

Educate-a-Child KG to Matric

£1,143 (One-time)

Sponsor-a-Classroom

£217 (Monthly)
£2,600 (Yearly)

Support a School Unit

£1,333 (Monthly)
£16,000 (Yearly)

Build-a-School

£145,000
(One-time Build Cost) +

£95,000
(5-Year Support)

Alumni Scholarships

£90
for Intermediate Student
(One-Time)

£7,000
for a Tier A University Student
(One-Time)

£3,000
for Tier B University
(One-Time)

Support an Adult Literacy Learner

£15 (One-Time)

Notes Related to Build-a-School

Costs are for build cycle of 2022/23 and are subject to revision. Rates are calculated on average construction costs and may vary for different locations. A school construction project can only be taken up with the provision of school support for a minimum of five years (included in the figures cited above).

All school construction projects in earthquake zones will take into account additional costs for special earthquake resistant architecture.

GIVING MADE EASY

There are so many ways to make a meaningful contribution with your Zakat, Sadaqah or general donations.



GIVE ONLINE

Visit www.tcf-uk.org to make a one-time or recurring donation online.



DEPOSIT OR BANK TRANSFER

Transfer your Zakat and Sadaqah to one of our bank accounts mentioned on our website www.tcf-uk.org/donation-information/.

You can request a donation receipt by emailing us at info@tcf-uk.org



SEND A CHEQUE

Send us your donation by cheque, made payable to 'The Citizens Foundation (UK)' at 48 Charlotte Street, London, W1T 2NS.



FUNDRAISE FOR US

Start fundraising by creating your own digital campaign at <https://fundraise.tcfglobal.org/>

Match Your Donations Through Your Employer

Many companies match donations that their employees make to charity. You can double your donation by taking advantage of your company's gift matching scheme.

Leave a Lasting Legacy

Leave a gift for TCF-UK in your will and make a promise to change lives for generations to come. For more information, please contact us at info@tcf-uk.org or call our office at 020 3585 3011.



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

August 21, 2021

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

نحمده و نصلي على رسوله الكريم

Shariah Advisor's Report

For the year ended June 2021

Introduction:

TCF is a professionally managed, non-profit and philanthropic organization set up in 1995 by a group of citizens concerned with the dismal state of education in Pakistan. It is now one of Pakistan's leading organizations in the field of formal education. The vision of TCF is to remove barriers of class and privilege and to make the citizens of Pakistan agents of positive change. TCF believe that access to basic education is the right of each individual and not a privilege. Under the administration of TCF hundreds of schools spread throughout Pakistan are providing education to thousands of children.

Method of utilization of Zakat:

The organization's financial needs are being covered by zakat and donations that Pakistani individuals and corporate throughout the world contribute towards. Zakat received by TCF is spent for the educational expenses of needy students. According to Shariah, Zakat can be used on the educational expenses of needy students.

Shariah Ruling:

It is confirmed that The Citizens Foundation collects and spends Zakat fund in accordance with the instructions of Shariah. It is also confirmed that whosoever will give Zakat to this Foundation; their Zakat will be paid as per Shariah point of view.

May Allah grant the management of The Citizens Foundation best reward for their services, and may give in their mission more blessings and sincerity. Aameen

Mufti Muhammad Ibrahim Essa
Chief Executive Officer
Alhamd Shariah Advisory Services (Pvt.) Limited

Mufti Ubaid ur Rahman Zubairi
Director
Alhamd Shariah Advisory Services (Pvt.) Limited



“The charity (The Citizens Foundation) runs perhaps the largest network of independently run schools in the world.”

The Economist

The Economist



“Political empowerment of women is built upon a bed-rock of citizenship rights that must be claimed.

TCF is enabling girls and their mothers from deeply disenfranchised communities to start the process by obtaining basic education needed to exercise these rights fully.”

United Nations Girls' Education Initiative (UNGEI) Case study

UNGEI
United Nations Girls'
Education Initiative

WHO WE ARE

The work that we do would not be possible without the hard work, commitment and dedication of TCF-UK's volunteers, who have worked tirelessly this past year to make our success possible.

Volunteers

Awais Khan
Anjum Hussain
Naser Ali
Zain Ghani
Sharaz Dutt
Ayman Raja

Zara Humayun
Hisaam Mirza
Riffi Khan
Rahilla Janjua
Faisal Khan

Fawwaz Janjua
Farah Wigmore-Sykes
Salman & Mehnaz Ahmed
Faisal Raza Bhojani
Sinéad Morgan

Mariam Akhtar
Zubair Farid
Mustafa Sherwani
Ridaa Mughal
Arjumand Vali

UK Chapter Leads

Cardiff
Samina Khan

High Wycombe
Huma Nawaz

North London
Noreen Kazim-Amir

South London
Farah & Tahir Mughal

Staffordshire
Hifsa Haroon-Iqbal & Zafar Iqbal

Yorkshire
Raza Effendi

Young Professionals - North
Amani Dosani

TCF-UK Team

Sania Sufi
Chief Executive Officer

Agata Sokolowska
Finance Manager

Molly Charker
Programme Associate

Sooriya de Soysa
Fundraising Officer – Grants & Major Donors

Zaynab Hasan
Fundraising Executive – Trusts & Foundations

Advisory Committee

Nouman Hashmi

Supporter and donor. Fellow Member of the Association of Chartered Certified Accountants. Founder and CEO of a business consultancy practice with extensive experience of financial management, business strategy, compliance, risk management and regulatory work.

Trustees

Atif Ali

Atif first started volunteering for TCF-UK in 2006, having established CVBoosters with some friends as a fundraising venture for the cause. He now works as a research analyst in the City.

Imtiaz Dossa

Imtiaz has been a supporter of TCF since its inception in Pakistan in 1995 and has supported female education since before then. In addition to having run a trading company, Imtiaz served as a Trustee for a major international charity until 2010 and is a Chartered Accountant.

Tariq Hussain

Tariq has been associated with TCF since 1998, starting off as a donor. A few years later he became part of the team that helped TCF-UK register as a charity in 2001. Tariq is an investment banker and Chartered Accountant by profession and holds an MBA from IMD Business School, Lausanne.

Bilal Raja

Bilal has been a supporter of TCF for over twenty years, and has served as Trustee in the UK since 2008. Bilal is a former fund manager and holds a Masters in Finance from London Business School. He is also a qualified Chartered Financial Analyst.

IRAM CHOSE TO CHALLENGE

Despite societal pressure, a brave, young girl follows her dream with support from her mother.



TOF alumna, Iram Jabeen, during her training with the National Highways and Motorway Police before being appointed as a junior patrol officer.

When TCF Alumna Iram began her training with the National Highways and Motorway Police to become a patrol officer, she would hear her relatives tell her mother ‘women don’t belong there.’

Raised by a single mother from a young age, life had not been easy for Iram and her sisters. Whilst their mother had enrolled them at a TCF school near their home in Kalabagh, Punjab, Iram’s father and relatives did not approve of their education. ‘It is a waste of money to educate girls,’ they said. Along the journey, Iram and her sisters found strength in their mother, who worked day and night as a tailor and domestic worker to provide for her family.

“Growing up, there were days when *ammi* (mother) hardly had any money to buy food. But she told us that these days will pass once we are educated and on our feet,” recalls Iram. “During that time, my school principal, Ms. Saeeda, offered a lot of support through fee concessions for me and my sisters.”

The day Iram found out that she had aced her training and was appointed a junior patrol officer, she heard from her father after nearly nine years. He called to tell her that he was proud of her.

“My duty is more important than my gender,” shares Iram. “Women are as important in my field as in any other. It is only a matter of giving our girls the opportunity to learn so that they can take their place in society and make our world a better place.”

- Iram Jabeen



TCF school Khawaja Rehman Campus, Mianwali, Punjab

A photograph of a student in a school uniform, wearing a white headscarf, sitting at a desk and writing in a notebook. The student is holding a blue pen. The background is slightly blurred, showing a classroom setting with windows. A large orange rectangle is overlaid on the image, containing the word "FINANCIALS" in white capital letters.

FINANCIALS

*Zohail Ali, a student of Class 5 at the TCF school Nargis Riaz Tata Campus Makli (Sindh).
After school, Zohaib works at an automobile workshop to support his family.*



Company Information

DIRECTORS:	T R Hussain B Raja M A Ali I S Dossa
SECRETARY:	T R Hussain
REGISTERED OFFICE:	48 Charlotte Street, London W1T 2NS
REGISTERED NUMBER:	4075959 (England & Wales)
CHARITY NUMBER:	1087864 (England & Wales)
AUDITORS:	Haines Watts Chartered Accountants Statutory Auditors Aissela, 46 High Street, Esher, Surrey, KT10 9QY
BANKERS:	Lloyds Bank plc 70-71 Cheapside London EC2V 6EN HSBC Bank plc 95 Grace Church Street London EC3V 0DQ

Trustees Report

The Trustees (who are directors for the purposes of the Companies Act 2006) are pleased to present their annual trustees' report together with the financial statements of the charity for the year ended 31 December 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, and 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 published in October 2019 (effective 1 January 2019).

CONSTITUTION, POLICIES AND OBJECTIVES

The Citizens Foundation (UK) (TCF-UK) is constituted as a company (No: 4075959) limited by guarantee incorporated in London (England and Wales) on 21 September 2000, and registered as a charity (No: 1087864) in England and Wales on 6 August 2001.

TCF-UK's principal objective is to raise awareness of and funds for The Citizens Foundation (TCF), Pakistan's leading charity in the field of formal education for underprivileged children.

There have been no changes in the objectives since the last Annual Report.

In earlier pages of this Annual Report, the Trustees have provided a great deal of additional detail and analysis of the income and expenditure of the Charity as well as comprehensive information on TCF: its work, ethos, current status and future plans and aspirations.

The Trustees have considered the Charity Commission's guidance on public benefit and believe that our work and purposes clearly meet the public benefit requirement.

FUTURE PLANS

TCF-UK is committed to supporting the long-term, sustained growth of TCF. Our priority in 2022, as in 2021, continues to be to build a passionate, committed and diversified donor-base to provide a secure and sustainable foundation for TCF. TCF's schools, including the 383 failing government schools it has adopted, nurture and produce tolerant, economically self-reliant, self-confident and civic-minded citizens capable of critical thinking.

MEMBERSHIP

TCF-UK is currently not a member of any professional body or umbrella organisation, other than TCF. The Trustees are satisfied with the results and activities of the Company for the year and do not anticipate any significant changes in the forthcoming year.

RESERVES POLICY

	2021 £	2020 £
Restricted funds		
Investment (Note 5)	380,521	392,521
Other restricted funds	0	0
Restricted funds	380,521	392,521
Unrestricted funds	265,300	191,182
Accumulated funds	645,821	583,703

Trustees Report (continuation)

Restricted funds - see notes 3, 5, 11, 12 & 13 for more details:

Investments are made up of:

Share capital of TCF-UK Endowment Ltd. £1 (2020: £1); and
Endowment fund investment £380,520 (2020: £392,520): these shares - their income and any proceeds from their sale, are restricted by the donor solely to defray the costs of running TCF schools built by that donor.

Unrestricted funds: see notes 12 & 13:

The charity aims to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately nine-month's on-going expenditure on the governance, management and administration of the charity. The Trustees believe this should provide sufficient funds to enable the charity to respond to unexpected contingencies.

At 31 December 2021 total unrestricted retained funds were £265,300 (2020: £191,182), which is in excess of our target. Based on the above policy we should hold about £180,000.

RISK MANAGEMENT

As with all charities, TCF-UK faces diverse risks, some of which are outside trustees' control and some whose impact trustees can ameliorate.

Major risk mitigation by trustees includes monitoring on an on-going basis:

- That TCF's work is aligned with TCF-UK's objectives. TCF is in essence TCF-UK's sole beneficiary;
- Our funding base, with a particular focus on our exposure to a potential curtailment by large donors. The diversification of fundraising sources is an active trustee priority to ensure the charity does not become dependent to any one source of income.

The Trustees have assessed the major risks to which TCF-UK is exposed, in particular those related to the operations and finances of the Company, and are satisfied that systems are in place to mitigate their exposure to major risks.

COVID-19

2021 proved to be a strong year for the charity despite the uncertainty caused by COVID-19. This was largely due to the charity's ongoing monitoring of COVID-19 restrictions and its flexible approach to fundraising.

During the first half of 2021, we continued to focus on virtual events and donor engagement. Building on our experience the year before, we launched our in-house peer-to-peer fundraising platform in June 2021. The platform encouraged greater collaboration between our donors globally and really helped boost donations during key campaigns and virtual events. In the second half, we pivoted towards outdoor sporting events like cricket and the Asics British 10K, which enjoyed incredible buy-in from our donors and supporters.

Meanwhile, in Pakistan, TCF made significant progress in enhancing its education programmes despite repeated school closures. TCF's COVID-19 Response Appeal launched in 2020 enabled TCF to retain its faculty of teachers and sustain its network of schools. When TCF schools reopened in February 2021, TCF teachers and principals went door-to-door to bring children back to school. TCF also rolled out formal initiatives and created safe spaces to promote the mental and emotional well being of its staff and faculty. We are pleased to report that TCF schools continue to operate at maximum capacity. All of these have significantly mitigated the financial and operational risks and impacts for us.

Trustees Report (continuation)

FUNDRAISING STANDARDS INFORMATION

Raising funds and awareness of the charity is carried out by employees and trustees. The charity does not use professional fundraisers. Trustees and staff aim to ensure that all our fundraising remains respectful, open, honest and accountable to the public. The charity complies with the Financial Regulator's Code of Fundraising Practice. Trustees have not received any complaints in respect of our fundraising activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

All the Trustees participate in the management of the charity. Existing Trustees appoint new trustees after a satisfactory induction process. The Trustees rely on the excellent guidance for new and existing trustees published by the Charity Commission.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of The Citizens Foundation (UK) for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Trustees Report (continuation)

In so far as the Trustees are aware:

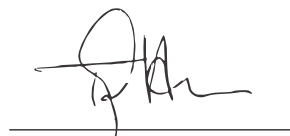
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITORS

TCF-UK's Financial Statements are subject to a statutory audit. This has been completed by Haines Watts.

The report has been prepared having taken advantage of the small companies exemption in the Companies Act 2006.

Signed on behalf of the Board:



T R Hussain
31 May 2022

Independent Auditor's Report

to the Members of The Citizens Foundation (UK) Limited (by guarantee)

Opinion

We have audited the financial statements of The Citizens Foundation (UK) (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

However, not all future events or conditions can be predicted. The COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the charity's activities, income and the wider economy. The Trustees' view on the impact of COVID-19 is disclosed on page 46.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditor's Report (continuation)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 47, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the company and the industry in which it operates, and considered the risk of acts by the company that were contrary to applicable laws and regulations, including fraud. We discussed with the Directors the policies and procedures in place regarding compliance with laws and regulations. We discussed amongst the audit team the identified laws and regulations, and remained alert to any indications of non-compliance.

During the audit we focussed on laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, the Companies Act 2006 and UK tax legislation. Our tests included agreeing the financial statement disclosures to underlying supporting documentation.

Our procedures in relation to fraud included but were not limited to: inquires of management whether they have any knowledge of any actual, suspected or alleged fraud, and discussions amongst the audit team regarding risk of fraud such as opportunities for fraudulent manipulation of financial statements. We determined that the principal risks related to posting manual journal entries to manipulate financial performance and management bias through judgements in accounting estimates. We also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the directors that represented a risk of material misstatement due to fraud.

Independent Auditor's Report (continuation)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Jane Wills FCA MA
Senior Statutory Auditor

For and behalf of

Haines Watts Chartered Accountants
Statutory Auditors
Aissela
46 High Street
Esher
Surrey
KT10 9QY

30 June 2022

Haines Watts Chartered Accountants is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Statement of Financial Activities

(including income and expenditure account)

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	
Income								
Donations, Grants & Endowments	1 & 10	934,814	1,187,884	2,122,698	870,156	1,419,726	2,289,882	
Other Trading Activities (Incl. Fundraising Events)	1	59,297	62,720	122,017	59,679	0	59,679	
Income from Investments	1	70	10,476	10,546	266	10,476	10,742	
Total Income & Endowments		994,181	1,261,081	2,255,262	930,101	1,430,202	2,360,303	
Expenditure								
Cost of Raising Funds (Incl. Fundraising Events)	1, 2, 8 & 9	241,779	-	241,779	219,406	-	219,406	
Expenditure on Charitable Activities	1	678,284	1,261,080	1,939,365	678,153	1,449,288	2,127,440	
Total Expenditure		920,064	1,261,080	2,181,144	897,559	1,449,288	2,346,847	
Net Gains/(Losses) on Investments	3 & 5	-	(12,000)	(12,000)	-	24,780	24,780	
Net Income/Expenditure & Net Movement in Funds For The Year		74,118	(12,000)	62,118	32,542	5,694	38,236	
Reconciliation of Funds								
Total Funds Brought Forward		191,182	392,521	583,703	158,640	386,827	545,467	
Total Funds Carried Forward		3 & 12	265,300	380,521	645,821	191,182	392,521	583,703

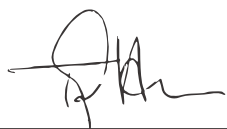
Balance Sheet

as at 31 December 2021


	Notes	£	2021 £	£	2020 £
Fixed Assets					
Tangible Assets	4	1,560		1,616	
Investments	3, 5, 11, & 13	380,521		392,521	
			382,081		394,137
Current Assets					
Cash at Bank & in Hand	12	193,201		180,935	
Debtors	6 & 13	80,659		17,568	
		273,860		198,503	
CREDITORS: Amounts falling due within one year.	7 & 13	(10,120)		(8,937)	
Net Current Assets			263,740		189,566
Net Assets/Liabilities			645,821		583,703
Represented By:					
Accumulated Funds					
Unrestricted Funds	12 & 13		265,300		191,182
Restricted Funds	3, 12 & 13		380,521		392,521
Total Charity Funds			645,821		583,703

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the Board



T R Hussain
Director



I S Dossa
Director

Statement of Cashflows

		Unrestricted Funds	Restricted Funds	2021 £	2020 £
Cash Flows from Operating Activities:					
Net Cash Provided by (Used in) Operating Activities	Note A	13,228	(10,476)	2,752	(1,231)
Cash Flows from Investing Activities:					
Dividends from Investments		-	10,476	10,476	10,476
Purchase of Property, Plant & Equipment		(1,031)	-	(1,031)	(1,300)
Bank Interest Received		70	-	70	266
Net Cash Provided By (Used in) Investing Activities		(961)	10,476	9,515	9,442
Cash Flows from Financing Activities:					
Receipt of Endowment		-	-	-	0
Net Cash Provided by (Used in) Financing Activities		-	-	-	-
Change in Cash & Cash Equivalents in the Reporting Period	Notes B & C	12,267	0	12,267	8,211
Cash & Cash Equivalents at the Beginning of the Reporting Period	Notes B & C	180,934		180,934	172,723
Cash & Cash Equivalents at the End of the Reporting Period	Notes B & C	193,201	0	193,201	180,934

Note A: Reconciliation of net movement in funds to net cash flow from operating activities.

	Unrestricted Funds	Restricted Funds	2021 £	2020 £
Net Movement in Funds for the Reporting Period (As per the Statement of Financial Activities)				
	74,118	(12,000)	62,118	38,236
Adjustments for:				
Depreciation Charges	1,089	-	1,089	795
Loss/(Gain) on Investment	-	12,000	12,000	(24,780)
Dividends Received Included in Investing Activities	-	(10,476)	(10,476)	(10,476)
Interest Received Included in Investing Activities	(70)	-	(70)	(266)
(Increase)/Decrease in Debtors	(63,090)	-	(63,090)	(3,605)
Increase/(Decrease) in Creditors	1,182	-	1,182	(1,135)
Net Cash Provided by (Used in) Operating Activities	13,228	(10,476)	2,752	(1,231)

			2021 £	2020 £
Note B: Analysis of Cash & Cash Equivalents				
Cash in Hand	193,201	-	193,201	180,935
Notice Deposits (Less Than 30 Days)	-	-	-	-
Overdraft Facility Repayable on Demand	-	-	-	-
Total Cash & Cash Equivalents	193,201	-	193,201	180,935

Note C: Analysis of Changes in Net Debt				
Cash & Cash Equivalents at the Beginning of the Reporting Period	180,934	-	180,934	172,723
Change in Cash & Cash Equivalents in the Reporting Period	12,267	0	12,267	8,212
Cash & Cash Equivalents at the End of the Reporting Period	193,201	0	193,201	180,935

Notes to the Financial Statements

1. ACCOUNTING POLICIES

Basis of preparation of Financial Statements:

The financial statements have been prepared in accordance with the 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Citizens Foundation (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Statutory Information

The Citizens Foundation (UK) is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on the company information page. The members of the company are the Trustees (Directors) named on the company information page. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are donations which the donor has specified are to be used solely for a particular purpose, for example to build or support the running costs of a nominated school or other defined educational purpose.

Income Recognition Policies

Income is recognised and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions have been met;
- There is sufficient certainty that the receipt of the income is considered probable; and
- The amount can be measured reliably.

Gift Aid:

Income includes gift aid outstanding and receivable from HMRC at the year end.

Donated Services:

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with accounting standards, the economic contribution of general volunteers is not measured in the accounts.

Donated Shares:

Donated shares are initially recognised at the share price on the date of transfer to the charity. They are subsequently recognised at fair value at the balance sheet date, as detailed in the Fixed Asset Investments accounting policy in Note (1) below.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following headings:

- Cost of raising funds - £241,779 (2020: £219,406) includes:
 - £ 12,976 of expenditure on fundraising events (2020: £1,717)
 - £182,687 of employment costs (2020: £171,602) - see Note 8
 - £ 18,371 of rental expenditure (2020: £30,073) – see Note 9
 - £ 5,108 of marketing expenditure (2020: £4,121)
 - £ 22,637 of other expenditure (2020: £11,893)

Notes to the Financial Statements (continuation)

During the year, the charity received donations of:

- £7,431 specified by the donor to defray the charity's event's expenditure (2020: £0).
 - £55,000 specified by the donor to defray the charity's salaries expenditure (2020: £100,000).
- Expenditure on Charitable activities £1,939,365 (2020: £2,127,440) is comprised of:
- £1,932,165 of school support, build and endowment grants to TCF, net of bank charges (2020: £2,121,261);
 - £7,200 statutory audit fee (2020: £6,180)

Leasing Commitments

The rental payments under operating leases are recognised on a straight-line basis over the lease term.

Tangible Fixed Assets

All assets costing under £500 are capitalised in the year of purchase, but are written down to a value of £1. Assets costing more than £500 are capitalised and are depreciated at 33% on the reducing balance basis.

Fixed Asset Investments

Fixed asset investments consist of:

- Equity investment in group undertaking: this relates to a wholly owned subsidiary. The investment is subsequently measured at cost less impairment. Consolidated accounts have not been prepared as there have been no transactions in the wholly owned subsidiary during the period from incorporation to 31 December 2021. Please refer to note 13 for more detail.
- Listed investment: Investments are valued at their fair value measured using the share price at the balance sheet date.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension Costs and other Post-Retirement Benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information, including future cash flows in making their assessment. In particular, in response to the COVID-19 pandemic, the Trustees have tested their cash flow analysis to take into account the impact on the charity of possible scenarios brought on by the impact of COVID-19, alongside the measures that they can take to mitigate the impact. Based on these assessments, given the measures that could be undertaken to mitigate the current adverse conditions, and the current resources available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual report and accounts.

Financial Instruments

Financial assets measured at fair value through net income/expenditure comprise of listed investments. Fair value is measured using the share price at the balance sheet date. See details of carrying amount and net gain from investment in note 5.

Key Source of Estimation, Uncertainty and Judgement

The preparation of financial statements in conformity with generally accepted accounting practice requires management to make estimates and judgement that affect the reported amounts of asset and liabilities as well as the disclosure of contingent assets and liabilities at the balance sheet date and the reported amounts of income and expenses during the reporting period.

Notes to the Financial Statements (continuation)

There is estimation uncertainty in calculating depreciation. Whilst every attempt is made to ensure that the depreciation policy is as accurate as possible, there remains risk that the policy does not match the useful life of the assets.

2. TRUSTEES EXPENSES & REMUNERATION

During the year none of the Trustees received any remuneration, benefits in kind or expenses.

3. RESTRICTED FUNDS

Restricted funds of £380,521 on the Balance Sheet at 31 December 2021 were made up of:

- £1 being the share capital of TCF-UK Endowment Ltd., a wholly owned subsidiary of the Charity. Notes 5 & 11 provide full details of this.
- £380,520 being the value at 31 December 2021 of quoted shares gifted in 2015 to the Charity from a donor for an endowment fund. The value of the shares when gifted was £353,100. During the year the value of the shares had decreased by £12,000 from £392,520 at 31 December 2020.

The shares continue to be held by the Charity. The dividend income in 2021 has been applied towards the support costs of TCF schools built by that donor. Future dividend income and, potentially, any gains in the value of these shares, shall only be applied towards the support costs of existing and future schools built by that donor. The yearend value was based on fair value being the closing price on the London Stock Exchange on 31 December 2021 (2020: £392,520).

4. TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 33% on the reducing balance basis

	Office Equipment £
Cost	
At 01 January 2021	14,811
Additions in the year	1,031
At 31 December 2021	15,842
Depreciation	
At 01 January 2021	13,194
Charge for year	1,088
At 31 December 2021	14,282
Net Book Value	
At 31 December 2021	1,560
At 31 December 2020	1,616

Notes to the Financial Statements (continuation)

5. INVESTMENTS

Cost or Valuation	Equity Investment in Group Undertaking £	Listed Investments £	Total Investments £
At 01 January 2021	1	392,520	392,521
Additions	-	-	-
Disposals	-	-	-
Revaluations	-	(12,000)	(12,000)
At 31 December 2021	1	380,520	380,521
Carrying Amount			
At 31 December 2021	1	380,520	380,521
At 31 December 2020	1	392,520	392,521

6. DEBTORS: Amounts falling due within one year

	2021 £	2020 £
Other Debtors	80,659	17,568

7. CREDITORS: Amounts falling due within one year

	2021 £	2020 £
Accruals		
Total	10,120	8,937

8. WAGES

	2021 £	2020 £
Salaries	162,783	123,100
Social Security Costs	16,772	40,512
Pension Contributions	3,132	7,990
Total	182,687	171,602
Average Number of Employees	5	5

No employee was paid more than £60,000 (2020: 0)

Total future minimum lease payments under non-cancellable operating leases are due in each of the following periods:

Notes to the Financial Statements (continuation)

9. OPERATING LEASES

Total future minimum lease payments under non-cancellable operating leases are due in each of the following periods:

	2021 £	2020 £
Expiring: Within one year (12 months lease)	17,675	16,764
Later than one year and not later than five years	-	-
	17,675	16,764

The total operating lease expenditure included in the Statement of Financial Activities is £18,371 (2020: £30,073).

10. RELATED PARTY TRANSACTIONS

As in previous years, all the Trustees have made restricted and unrestricted donations to the Charity, the total of these donations in 2021 being £90,655 (2020: £128,249). None of the restricted donations require the Charity to alter significantly the nature of its existing activities. As in previous years, there were no payments made to any trustee and no other related party transactions.

11. TCF-UK ENDOWMENT LTD– company number. 11705468 (the “Endowment Subsidiary”)

On 30 November 2018, the trustees incorporated the Endowment Subsidiary as a wholly owned subsidiary of TCF-UK. The purpose of the Endowment Subsidiary is to receive and hold within it donations of income-generating trading assets such as residential property that could potentially be gifted in specie to TCF-UK. The Endowment Subsidiary was set up with a share capital of £1 and its three directors are also directors of TCF-UK. The Endowment Subsidiary has been dormant from incorporation to date with no bank account, no income or expenditure and no transactions other than its £1 share capital. The Endowment Subsidiary has therefore not been consolidated in the accounts of The Citizens Foundation (UK). The investment cost of £1 has been recorded in the accounts as per note 5.

12. ANALYSIS OF MOVEMENT OF UNRESTRICTED AND RESTRICTED FUNDS

	Balance 1 January 2021 £	Income £	Expenditure £	Funds 31 December 2021 £
Unrestricted Funds	191,182	994,181	920,064	265,300
Restricted Funds				
- Endowment Subsidiary	1	0	0	1
- Endowment Fund				
- Received	392,520	10,476	10,476	392,520
- Net Gain/(Loss) on Investment	-	(12,000)	-	(12,000)
- Endowment Fund	392,520	-1,524	10,476	380,520
- Other Restricted Funds	-	1,250,605	1,250,604	-
Restricted Funds	392,521	1,249,081	1,261,080	380,521

Notes to the Financial Statements (continuation)

	Balance 1 January 2020 £	Income £	Expenditure £	Funds 31 December 2020 £
Unrestricted Funds	158,640	930,101	897,559	191,182
Restricted Funds				
- Endowment Subsidiary	1	0	0	1
- Endowment Fund				
- Received	360,780	10,476	10,476	360,780
- Net Gain on Investment	6,960	24,780	-	31,740
- Endowment Fund	367,740	35,256	10,476	392,520
- Other Restricted Funds	19,086	1,419,726	1,438,812	-
Restricted Funds	386,827	1,454,982	1,449,288	392,521

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2021 £			
	Unrestricted Funds £	Restricted Funds Investments £	Restricted Funds Others £	Total £
Fixed (Tangible) Assets	1,560	-	-	1,560
Investments	-	380,521	-	380,521
Cash at bank	193,201	-	-	193,201
Other Current Assets/Liabilities	70,539	-	-	70,539
Total	265,300	380,521	-	645,821

Total Restricted Funds 380,521

	2020 £			
	Unrestricted Funds £	Restricted Funds Investments £	Restricted Funds Others £	Total £
Fixed (Tangible) Assets	1,616	-	-	1,616
Investments	-	392,521	-	392,521
Cash at bank	180,935	-	-	180,935
Other Current Assets/Liabilities	8,631	-	-	8,631
Total	191,182	392,521	-	583,703

Total Restricted Funds 392,521

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