

ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales · Charity number 1093198

Details

Status Registered

Legal form Other

Registered 2002-07-29

Register [View on the Charity Commission register](#)

Contact

Address Sukoon
Templewood Lane
Farnham Common
Slough
SL2 3HA

Phone 01895905000

Activities

Objects: THE OBJECTS OF THE TRUST ARE: TO RELIEVE PERSONS, WHETHER OR NOT THEY ARE RESIDENT OR TEMPORARILY LOCATED IN UGANDA, UNITED KINGDOM, INDIA OR ANY OTHER COUNTRIES AGREED BY THE TRUSTEES, BUT IN PARTICULAR WIDOWS AND CHILDREN WHO ARE RESIDENT IN UGANDA, UNITED KINGDOM, OR INDIA, WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS AS A RESULT OF LOCAL, NATIONAL OR INTERNATIONAL DISASTER OR BY REASON OF THEIR SOCIAL AND ECONOMIC CIRCUMSTANCES, AND(2) TO FURTHER THE EDUCATION (INCLUDING SOCIAL AND PHYSICAL TRAINING) OF STUDENTS ATTENDING SCHOOLS AND OTHER EDUCATIONAL ESTABLISHMENTS IN THE COUNTRIES OF UGANDA, UNITED KINGDOM, INDIA OR ANY OTHER COUNTRIES CHOSEN BY THE TRUSTEES. (PLEASE SEE COPY OF THE DEED ON FILE FOR DETAILS).

Activities: To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, To further the education of students.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- India
- Uganda
- Ealing
- Hillingdon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£91,667	£147,852	-	-
2024-04-05	£116,419	£162,310	-	-
2023-04-05	£180,374	£115,560	-	-
2022-04-05	£126,292	£123,292	-	-
2021-04-05	£213,215	£133,227	-	-

Trustees

Name	Role	Appointed
NASIMUL HAQUE KARBANI		
ZARINA KARBANI		

ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales - Charity number 1093198

Accounts

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025**

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
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ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

Trustees' Report For The Year Ended 5 April 2025

The trustees present their report and the financial statements for the year ended 5 April 2025.

Objectives and Activities

Aims and Objectives

- 1) To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are resident in Uganda, United Kingdom or India, who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, and
- 2) To further the education (including social and physical training) of students attending schools and other educational establishments in the countries of Uganda, United Kingdom, India or any other countries chosen by the Trustees

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document a deed of trust and constitutes an unincorporated charity.

Reference and Administrative Details

Trustees

Mr Nasimul Karbani
Mrs Zarina Karbani

Charity Number

1093198

Principal Address

52 Station Road
West Drayton
Middlesex
UB7 7BS

Independent Examiner

Sanjay Anand FCCA
Waterfords Europe Limited t/a Jon Avol Waterfords
Chartered Certified Accountants and Registered Auditors
C/O 204 Field End Road
Pinner
Middlesex
HA5 1RD

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Trustees' Report (continued)
For The Year Ended 5 April 2025

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr Nasimul Karbani

Trustee

16/01/2026

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Independent Examiner's Report to the Trustees of ABU BAKR & ZAKERIYA MEMORIAL
CHARITABLE TRUST
For The Year Ended 5 April 2025

I report to the trustees on my examination of the accounts of ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST (the Trust) for the year ended 5 April 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

sanjay anand

Sanjay Anand FCCA
16/01/2026
C/O 204 Field End Road
Pinner
Middlesex
HA5 1RD

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Statement of Financial Activities
For The Year Ended 5 April 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	91,649	116,383
Investments	4	18	35
		<u>91,667</u>	<u>116,418</u>
EXPENDITURE ON:			
Raising funds	5	(147,852)	(162,309)
NET EXPENDITURE		(56,185)	(45,891)
NET MOVEMENT IN FUNDS		(56,185)	(45,891)
RECONCILIATION OF FUNDS:			
Total funds brought forward		718,902	764,793
TOTAL FUNDS CARRIED FORWARD	14	<u><u>662,717</u></u>	<u><u>718,902</u></u>

The notes on pages 6 to 10 form part of these financial statements.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Statement of Financial Position
As At 5 April 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible Assets	10	290,783	290,783
Investments	11	3,770	3,770
		294,553	294,553
CURRENT ASSETS			
Debtors	12	342,024	414,227
Cash at bank and in hand		27,351	11,333
		369,375	425,560
Creditors: Amounts Falling Due Within One Year	13	(1,211)	(1,211)
NET CURRENT ASSETS (LIABILITIES)		368,164	424,349
TOTAL ASSETS LESS CURRENT LIABILITIES		662,717	718,902
NET ASSETS		662,717	718,902
FUNDS OF THE CHARITY			
Unrestricted Funds		662,717	718,902
TOTAL FUNDS	14	662,717	718,902

On behalf of the board



Mr Nasimul Karbani

Trustee

16/01/2026

The notes on pages 6 to 10 form part of these financial statements.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Notes to the Financial Statements
For The Year Ended 5 April 2025

1. General Information

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST is an unincorporated charity registered with the Charity Commission, registered charity number 1093198. The principal address is 52 Station Road, West Drayton, Middlesex, UB7 7BS.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

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

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold	0%
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2.4. Investments

The charity holds investments in order to generate income and capital growth to support its charitable activities.

Investments are initially recognised at cost, including any directly attributable acquisition costs.

At each reporting date, investments are measured at fair value. Where investments are quoted on an active market, fair value is determined by reference to the published market price at the balance sheet date.

Where investments are unlisted, including investments in property funds, fair value is determined by the trustees using the most recent valuation information provided by the investment manager or fund administrator, adjusted where necessary to reflect any known changes in value at the balance sheet date.

Where reliable fair value information is not available, investments are stated at cost less any impairment.

Gains and losses arising on the revaluation of investments are recognised in the Statement of Financial Activities in the year in which they arise.

Investment income is recognised when receivable and is included within income from investments.

Investments are classified as fixed asset investments, as the trustees do not intend to dispose of them within 12 months of the balance sheet date.

The trustees review investments at each reporting date and consider whether there are any indicators of impairment.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	79,975	100,006
Gift aid	11,674	16,377
	91,649	116,383
	91,649	116,383

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 5 April 2025

4. Investment Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Bank interest receivable	3	35
Other interest receivable	15	-
	18	35
	18	35

5. Analysis of Expenditure

	Grant funding of activities (see note 6)	Support costs (see note 7)	2025
	£	£	Total
	£	£	£
Raising funds	37,490	110,362	147,852
	37,490	110,362	147,852
	37,490	110,362	147,852
	Grant funding of activities (see note 6)	Support costs (see note 7)	2024
	£	£	Total
	£	£	£
Raising funds	75,600	86,709	162,309
	75,600	86,709	162,309
	75,600	86,709	162,309

6. Grants Payable

	Grants to Institutions	Grants to Individuals	2025
	£	£	Total
	£	£	£
Raising funds	3,250	34,240	37,490
	3,250	34,240	37,490
	3,250	34,240	37,490
	Grants to Institutions	Grants to Individuals	2024
	£	£	Total
	£	£	£
Raising funds	24,350	51,250	75,600
	24,350	51,250	75,600
	24,350	51,250	75,600

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 5 April 2025

7. Support Costs

	2025 Raising funds £
Premises expenses	92,200
General administration	18,162
	110,362
	110,362
	2024 Raising funds £
Premises expenses	70,531
General administration	16,178
	86,709
	86,709

8. Independent Examiner's Remuneration

	2025 £	2024 £
Independent examination of the financial statements	1,200	1,200
Other assurance services	-	-
Tax advisory services	-	-
Other financial services	-	-
	1,200	1,200
	1,200	1,200

9. Average Number of Employees

Average number of employees during the year was: 2 (2024:)

10. Tangible Assets

	Land & Property Leasehold £
Cost	
As at 6 April 2024	290,783
As at 5 April 2025	290,783
	290,783
Net Book Value	
As at 5 April 2025	290,783
As at 6 April 2024	290,783
	290,783

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 5 April 2025

11. Investments

	Unlisted £
Cost or Valuation	
As at 6 April 2024	3,770
As at 5 April 2025	3,770
Provision	
As at 6 April 2024	-
As at 5 April 2025	-
Net Book Value	
As at 5 April 2025	3,770
As at 6 April 2024	3,770

The charity holds an unlisted investment in a UK property fund, which is not traded on an active market.

The investment is held to generate long-term income and capital growth in support of the charity's objectives.

As the investment is unlisted, there is no readily available market price. The investment is therefore measured at fair value, which the trustees have determined based on the most recent valuation information provided by the fund manager, adjusted where necessary to reflect any known changes in value at the balance sheet date.

Where valuation information is not available at the reporting date, the investment is stated at cost, less any impairment identified by the trustees.

The trustees review the carrying value of the investment at each reporting date and consider whether there are any indicators of impairment. No impairment was identified during the year.

The investment is classified as a fixed asset investment, as the trustees do not intend to realise the investment within the next 12 months.

12. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	330,350	397,850
Due after more than one year		
Other debtors	11,674	16,377
	342,024	414,227

13. Creditors: Amounts Falling Due Within One Year

	2025 £	2024 £
Accruals and deferred income	1,211	1,211

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 5 April 2025

14. Movement in Funds

	As at 6 April 2024	Income	Expenditure	As at 5 April 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	718,902	91,667	(147,852)	662,717
Total funds	<u>718,902</u>	<u>91,667</u>	<u>(147,852)</u>	<u>662,717</u>
	As at 6 April 2023	Income	Expenditure	As at 5 April 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	764,793	116,418	(162,309)	718,902
Total funds	<u>764,793</u>	<u>116,418</u>	<u>(162,309)</u>	<u>718,902</u>

15. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

2025	2024
£	£
<u> </u>	<u> </u>

16. Related Party Disclosures

Included within other debtors are the following amounts due to the charity from related parties:

1). Lomax Ventures Limited owed the charity £145,000 (2024: £145,000).
Mr N H Karbani is a director and shareholder of this company.

2). Akin Investments Limited owed the charity £182,500 (2024: £225,000).
Mr N H Karbani is a director and shareholder of this company.

The trustees have reviewed the recoverability of the above balances and consider them to be fully recoverable at the balance sheet date.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST
Detailed Statement of Financial Activities
For The Year Ended 5 April 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	14,939	23,941
Donations from individuals	46,696	65,507
Donations from organisations	18,340	10,558
Gift aid	11,674	16,377
	91,649	116,383
Investments		
Bank interest receivable	3	35
Other interest receivable type A	15	-
	18	35
	91,667	116,418
EXPENDITURE ON:		
Raising funds		
Grants to institutions	(3,250)	(24,350)
Grants to individuals	(34,240)	(51,250)
Rent	(11,400)	(11,400)
Rates	(21,737)	(30,454)
Light and heat	(834)	(283)
Repairs and maintenance	(59,771)	(18,393)
Premises insurance	1,542	(10,001)
Independent examiner's fees	(1,200)	(1,200)
Legal fees	(16,530)	(14,579)
Bank charges	(212)	(197)
Sundry expenses	(220)	(202)
	(147,852)	(162,309)
	(147,852)	(162,309)
NET EXPENDITURE	(56,185)	(45,891)



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Parties involved with this document

Document processed	Party + Fingerprint
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Tue, 3rd Feb 2026 11:16:08 GMT	Sanjay Anand - Signer (f43926a1317e49e9890231be57baab2e)
Tue, 3rd Feb 2026 11:16:09 GMT	G Sureshkumar - Copied In (f3f5d179924ed6e6c84d5eb6ab6857fe)

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ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales - Charity number 1093198

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024
FOR
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2024**

The trustees present their report with the financial statements of the charity for the year ended 5 April 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

1) To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are resident in Uganda, United Kingdom or India, who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, and

2) To further the education (including social and physical training) of students attending schools and other educational establishments in the countries of Uganda, United Kingdom, India or any other countries chosen by the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1093198

Principal address

52 Station Road
West Drayton
Middlesex
UB7 7BS

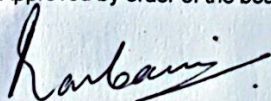
Trustees

N H Karbani Trustee
Mrs Z Karbani Trustee

Independent Examiner

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

Approved by order of the board of trustees on 30 January 2025 and signed on its behalf by:



N H Karbani - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Independent examiner's report to the trustees of Abu Bakr & Zakeriya Memorial Charitable Trust

I report to the charity trustees on my examination of the accounts of Abu Bakr & Zakeriya Memorial Charitable Trust (the Trust) for the year ended 5 April 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

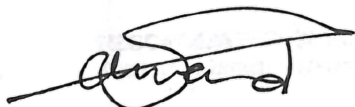
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Sanjay Anand

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

30 January 2025

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2024**

	Notes	5.4.24 Unrestricted fund £	5.4.23 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		116,384	91,310
Investment income	2	35	29
Other income		-	89,035
Total		<u>116,419</u>	<u>180,374</u>
EXPENDITURE ON			
Raising funds	3	85,313	50,955
Charitable activities			
Donations		76,997	64,605
Total		<u>162,310</u>	<u>115,560</u>
NET INCOME/(EXPENDITURE)		(45,891)	64,814
RECONCILIATION OF FUNDS			
Total funds brought forward		764,793	699,979
TOTAL FUNDS CARRIED FORWARD		<u><u>718,902</u></u>	<u><u>764,793</u></u>

The notes form part of these financial statements

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**BALANCE SHEET
5 APRIL 2024**

	Notes	5.4.24 Unrestricted fund £	5.4.23 Total funds £
FIXED ASSETS			
Tangible assets	7	290,783	290,783
Investments	8	3,770	3,770
		<u>294,553</u>	<u>294,553</u>
CURRENT ASSETS			
Debtors	9	414,227	407,770
Cash at bank		11,333	63,681
		<u>425,560</u>	<u>471,451</u>
CREDITORS			
Amounts falling due within one year	10	(1,211)	(1,211)
		<u>424,349</u>	<u>470,240</u>
NET CURRENT ASSETS			
		<u>424,349</u>	<u>470,240</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>718,902</u>	<u>764,793</u>
NET ASSETS		<u>718,902</u>	<u>764,793</u>
FUNDS	11		
Unrestricted funds		<u>718,902</u>	<u>764,793</u>
TOTAL FUNDS		<u>718,902</u>	<u>764,793</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 January 2025 and were signed on its behalf by:

N H Karbani - Trustee

The notes form part of these financial statements

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. INVESTMENT INCOME

	5.4.24	5.4.23
	£	£
Deposit account interest	<u>35</u>	<u>29</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2024**

3. RAISING FUNDS

Raising donations and legacies	5.4.24	5.4.23
	£	£
Support costs	<u>203</u>	<u>1,612</u>
 Investment management costs	 5.4.24	 5.4.23
	£	£
Legal Fees	14,579	8,589
Insurance	10,001	8,196
Light and heat	283	698
Rent	11,400	11,400
Property repairs	18,393	6,529
Rates and water	<u>30,454</u>	<u>13,931</u>
	<u>85,110</u>	<u>49,343</u>
 Aggregate amounts	 <u>85,313</u>	 <u>50,955</u>

4. GRANTS PAYABLE

	5.4.24	5.4.23
	£	£
Donations	<u>75,600</u>	<u>64,605</u>
The total grants paid to institutions during the year was as follows:		
	5.4.24	5.4.23
	£	£
Institutions	<u>24,350</u>	<u>9,605</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2024 nor for the year ended 5 April 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2024 nor for the year ended 5 April 2023.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	91,310
Investment income	29
Other income	<u>89,035</u>
Total	<u>180,374</u>
 EXPENDITURE ON	
Raising funds	50,955
 Charitable activities	
Donations	64,605

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2024**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued		Unrestricted fund £
		<u>115,560</u>
Total		
NET INCOME		64,814
RECONCILIATION OF FUNDS		
Total funds brought forward		699,979
TOTAL FUNDS CARRIED FORWARD		<u><u>764,793</u></u>
7. TANGIBLE FIXED ASSETS		Long leasehold £
COST		
At 6 April 2023 and 5 April 2024		<u>290,783</u>
NET BOOK VALUE		
At 5 April 2024		<u>290,783</u>
At 5 April 2023		<u>290,783</u>
8. FIXED ASSET INVESTMENTS		Unlisted investments £
MARKET VALUE		
At 6 April 2023 and 5 April 2024		<u>3,770</u>
NET BOOK VALUE		
At 5 April 2024		<u>3,770</u>
At 5 April 2023		<u>3,770</u>
There were no investment assets outside the UK.		
9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
	5.4.24 £	5.4.23 £
Other debtors	395,000	395,000
Tax	16,377	9,920
Prepayments and accrued income	2,850	2,850
	<u>414,227</u>	<u>407,770</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2024**

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.24 £	5.4.23 £
Other creditors	<u>1,211</u>	<u>1,211</u>

11. MOVEMENT IN FUNDS

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds			
General fund	764,793	(45,891)	718,902
TOTAL FUNDS	<u>764,793</u>	<u>(45,891)</u>	<u>718,902</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	116,419	(162,310)	(45,891)
TOTAL FUNDS	<u>116,419</u>	<u>(162,310)</u>	<u>(45,891)</u>

Comparatives for movement in funds

	At 6.4.22 £	Net movement in funds £	At 5.4.23 £
Unrestricted funds			
General fund	699,979	64,814	764,793
TOTAL FUNDS	<u>699,979</u>	<u>64,814</u>	<u>764,793</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	180,374	(115,560)	64,814
TOTAL FUNDS	<u>180,374</u>	<u>(115,560)</u>	<u>64,814</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2024**

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.22 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds			
General fund	699,979	18,923	718,902
TOTAL FUNDS	<u>699,979</u>	<u>18,923</u>	<u>718,902</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	296,793	(277,870)	18,923
TOTAL FUNDS	<u>296,793</u>	<u>(277,870)</u>	<u>18,923</u>

12. RELATED PARTY DISCLOSURES

Included in other debtors are the following:

- 1) Lomax Ventures Limited owing the charity £145,000, a company in which Mr N H Karbani is a director and share holder.
- 2) Akin Investments Limited owing the charity £225,000, Mr N H Karbani is a director and share holder.
- 2) NHAIK partnership owing the charity £25,000, Mr N H Karbani is a partner.

All transaction were at arms length.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5 APRIL 2024

	5.4.24 £	5.4.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	100,007	81,390
Gift aid	16,377	9,920
	<u>116,384</u>	<u>91,310</u>
Investment income		
Deposit account interest	35	29
Other income		
Insurance claim	-	89,035
	<u>116,419</u>	<u>180,374</u>
Total incoming resources		
EXPENDITURE		
Investment management costs		
Legal Fees	14,579	8,589
Insurance	10,001	8,196
Light and heat	283	698
Rent	11,400	11,400
Property repairs	18,393	6,529
Rates and water	30,454	13,931
	<u>85,110</u>	<u>49,343</u>
Charitable activities		
Grants to institutions	24,350	9,605
Grants to individuals	51,250	55,000
	<u>75,600</u>	<u>64,605</u>
Support costs		
Finance		
Bank charges	197	221
Governance costs		
Sundries	203	191
Accountancy fees	1,200	1,200
	<u>1,403</u>	<u>1,391</u>
Total resources expended	<u>162,310</u>	<u>115,560</u>
Net (expenditure)/income	<u>(45,891)</u>	<u>64,814</u>

This page does not form part of the statutory financial statements

ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales - Charity number 1093198

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023
FOR
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023**

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Detailed Statement of Financial Activities	10

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2023**

The trustees present their report with the financial statements of the charity for the year ended 5 April 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

1) To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are resident in Uganda, United Kingdom or India, who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, and

2) To further the education (including social and physical training) of students attending schools and other educational establishments in the countries of Uganda, United Kingdom, India or any other countries chosen by the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1093198

Principal address

52 Station Road
West Drayton
Middlesex
UB7 7BS

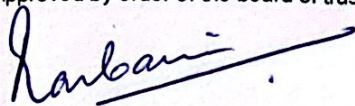
Trustees

N H Karbani Trustee
Mrs Z Karbani Trustee

Independent Examiner

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

Approved by order of the board of trustees on 26 February 2024 and signed on its behalf by:



N H Karbani - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Independent examiner's report to the trustees of Abu Bakr & Zakeriya Memorial Charitable Trust
I report to the charity trustees on my examination of the accounts of Abu Bakr & Zakeriya Memorial Charitable Trust (the Trust) for the year ended 5 April 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').


I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Sanjay Anand

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Middlesex
HA5 1RD

26 February 2024

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 5 APRIL 2023

	Notes	5.4.23 Unrestricted fund £	5.4.22 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		91,310	126,225
Investment income	2	29	67
Other income		89,035	-
Total		<u>180,374</u>	<u>126,292</u>
EXPENDITURE ON			
Raising funds	3	50,955	56,770
Charitable activities			
Donations		64,605	66,522
Total		<u>115,560</u>	<u>123,292</u>
NET INCOME		64,814	3,000
RECONCILIATION OF FUNDS			
Total funds brought forward		699,979	696,979
TOTAL FUNDS CARRIED FORWARD		<u><u>764,793</u></u>	<u><u>699,979</u></u>

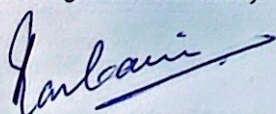
The notes form part of these financial statements

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**BALANCE SHEET
5 APRIL 2023**

	Notes	5.4.23 Unrestricted fund £	5.4.22 Total funds £
FIXED ASSETS			
Tangible assets	7	290,783	290,783
Investments	8	3,770	3,770
		<u>294,553</u>	<u>294,553</u>
CURRENT ASSETS			
Debtors	9	407,770	389,500
Cash at bank		63,681	30,872
		<u>471,451</u>	<u>420,372</u>
CREDITORS			
Amounts falling due within one year	10	(1,211)	(14,946)
		<u>470,240</u>	<u>405,426</u>
NET CURRENT ASSETS			
		<u>470,240</u>	<u>405,426</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>764,793</u>	<u>699,979</u>
NET ASSETS			
		<u>764,793</u>	<u>699,979</u>
FUNDS			
Unrestricted funds	11	764,793	699,979
TOTAL FUNDS			
		<u>764,793</u>	<u>699,979</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26 February 2024 and were signed on its behalf by:



N H Karbani - Trustee

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. INVESTMENT INCOME

	5.4.23	5.4.22
	£	£
Deposit account interest	29	67
	<u>29</u>	<u>67</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued

FOR THE YEAR ENDED 5 APRIL 2023

3. RAISING FUNDS

Raising donations and legacies

5.4.23	5.4.22
£	£
1,612	1,897
<u> </u>	<u> </u>

Support costs

Investment management costs

5.4.23	5.4.22
£	£
8,589	15,360
8,196	6,990
698	450
11,400	11,400
6,529	4,658
13,931	16,015
<u> </u>	<u> </u>
49,343	54,873
<u> </u>	<u> </u>

Legal Fees

Insurance

Light and heat

Rent

Property repairs

Rates and water

Aggregate amounts

50,955	56,770
<u> </u>	<u> </u>

4. GRANTS PAYABLE

Donations

5.4.23	5.4.22
£	£
64,605	66,522
<u> </u>	<u> </u>

The total grants paid to institutions during the year was as follows:

Institutions

5.4.23	5.4.22
£	£
9,605	14,250
<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2023 nor for the year ended 5 April 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2023 nor for the year ended 5 April 2022.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND ENDOWMENTS FROM
Donations and legacies

Investment income

Total

EXPENDITURE ON
Raising funds

Charitable activities
Donations

Unrestricted fund
£
126,225
<u> </u>
67
<u> </u>
126,292
<u> </u>
56,770
66,522

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued

FOR THE YEAR ENDED 5 APRIL 2023

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £
Total	<u>123,292</u>
NET INCOME	3,000
RECONCILIATION OF FUNDS	
Total funds brought forward	696,979
TOTAL FUNDS CARRIED FORWARD	<u><u>699,979</u></u>

7. TANGIBLE FIXED ASSETS

	Long leasehold £
COST	
At 6 April 2022 and 5 April 2023	<u>290,783</u>
NET BOOK VALUE	
At 5 April 2023	<u>290,783</u>
At 5 April 2022	<u><u>290,783</u></u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 6 April 2022 and 5 April 2023	<u>3,770</u>
NET BOOK VALUE	
At 5 April 2023	<u>3,770</u>
At 5 April 2022	<u><u>3,770</u></u>

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.23 £	5.4.22 £
Other debtors	395,000	370,000
Tax	9,920	16,650
Prepayments and accrued income	2,850	2,850
	<u>407,770</u>	<u><u>389,500</u></u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued

FOR THE YEAR ENDED 5 APRIL 2023

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

		5.4.23	5.4.22
		£	£
Other creditors		1,211	14,946
		<u> </u>	<u> </u>

11. MOVEMENT IN FUNDS

	At 6.4.22	Net	At
	£	movement	5.4.23
		in funds	£
		£	
Unrestricted funds			
General fund	699,979	64,814	764,793
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	699,979	64,814	764,793
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	180,374	(115,560)	64,814
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	180,374	(115,560)	64,814
	<u> </u>	<u> </u>	<u> </u>

Comparatives for movement in funds

	At 6.4.21	Net	At
	£	movement	5.4.22
		in funds	£
		£	
Unrestricted funds			
General fund	696,979	3,000	699,979
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	696,979	3,000	699,979
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	126,292	(123,292)	3,000
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	126,292	(123,292)	3,000
	<u> </u>	<u> </u>	<u> </u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued

FOR THE YEAR ENDED 5 APRIL 2023

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.21 £	Net movement in funds £	At 5.4.23 £
Unrestricted funds			
General fund	696,979	67,814	764,793
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>696,979</u>	<u>67,814</u>	<u>764,793</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	306,666	(238,852)	67,814
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>306,666</u>	<u>(238,852)</u>	<u>67,814</u>

12. RELATED PARTY DISCLOSURES

Included in other debtors are the following:

1) Lomax Ventures Limited owing the charity £145,000, a company in which Mr N H Karbani is a director and share holder.

2) Akin Investments Limited owing the charity £225,000, Mr N H Karbani is a director and share holder.

2) NHAIK partnership owing the charity £25,000, Mr N H Karbani is a partner.

All transaction were at arms length.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 5 APRIL 2023

	5.4.23 £	5.4.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	81,390	109,575
Gift aid	9,920	16,650
	<u>91,310</u>	<u>126,225</u>
Investment income		
Deposit account interest	29	67
Other income		
Insurance claim	89,035	-
Total incoming resources	<u>180,374</u>	<u>126,292</u>
EXPENDITURE		
Investment management costs		
Legal Fees	8,589	15,360
Insurance	8,196	6,990
Light and heat	698	450
Rent	11,400	11,400
Property repairs	6,529	4,658
Rates and water	13,931	16,015
	<u>49,343</u>	<u>54,873</u>
Charitable activities		
Grants to institutions	9,605	14,250
Grants to individuals	55,000	52,272
	<u>64,605</u>	<u>66,522</u>
Support costs		
Finance		
Bank charges	221	506
Governance costs		
Sundries	191	191
Accountancy fees	1,200	1,200
	<u>1,391</u>	<u>1,391</u>
Total resources expended	<u>115,560</u>	<u>123,292</u>
Net income	<u><u>64,814</u></u>	<u><u>3,000</u></u>

This page does not form part of the statutory financial statements

ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales - Charity number 1093198

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022
FOR
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Pinner
Middlesex
HA5 1RD

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

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FOR THE YEAR ENDED 5 APRIL 2022**

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ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 5 APRIL 2022

The trustees present their report with the financial statements of the charity for the year ended 5 April 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

1) To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are resident in Uganda, United Kingdom or India, who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, and

2) To further the education (including social and physical training) of students attending schools and other educational establishments in the countries of Uganda, United Kingdom, India or any other countries chosen by the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1093198

Principal address

52 Station Road

West Drayton

Middlesex

UB7 7BS

Trustees

N H Karbani Trustee

Mrs Z Karbani Trustee

Independent Examiner

Waterfords Europe Limited t/a Jon Avol Waterfords

204 Field End Road

Pinner

Middlesex

HA5 1RD

Approved by order of the board of trustees on 15 February 2023 and signed on its behalf by:



N H Karbani - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

Independent examiner's report to the trustees of Abu Bakr & Zakeriya Memorial Charitable Trust

I report to the charity trustees on my examination of the accounts of Abu Bakr & Zakeriya Memorial Charitable Trust (the Trust) for the year ended 5 April 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Sanjay Anand
FCCA
Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Pinner
Middlesex
HA5 1RD

15 February 2023

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2022

	Notes	5.4.22 Unrestricted fund £	5.4.21 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		126,225	130,701
Investment income	2	67	82,514
Total		<u>126,292</u>	<u>213,215</u>
EXPENDITURE ON			
Raising funds	3	56,073	37,576
Charitable activities			
Donations		67,219	94,020
Other		-	1,631
Total		<u>123,292</u>	<u>133,227</u>
Net gains/(losses) on investments		-	(7,493)
NET INCOME		3,000	72,495
RECONCILIATION OF FUNDS			
Total funds brought forward		696,979	624,484
TOTAL FUNDS CARRIED FORWARD		<u><u>699,979</u></u>	<u><u>696,979</u></u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

BALANCE SHEET

5 APRIL 2022

	Notes	5.4.22 Unrestricted fund £	5.4.21 Total funds £
FIXED ASSETS			
Tangible assets	7	290,783	290,783
Investments	8	3,770	3,770
		<u>294,553</u>	<u>294,553</u>
CURRENT ASSETS			
Debtors	9	389,500	370,790
Cash at bank		30,872	32,848
		<u>420,372</u>	<u>403,638</u>
CREDITORS			
Amounts falling due within one year	10	(14,946)	(1,212)
		<u>405,426</u>	<u>402,426</u>
NET CURRENT ASSETS			
		<u>405,426</u>	<u>402,426</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>699,979</u>	<u>696,979</u>
NET ASSETS			
		<u>699,979</u>	<u>696,979</u>
FUNDS	11		
Unrestricted funds		<u>699,979</u>	<u>696,979</u>
TOTAL FUNDS		<u>699,979</u>	<u>696,979</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15 February 2023 and were signed on its behalf by:



N H Karbani - Trustee

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. INVESTMENT INCOME

	5.4.22	5.4.21
	£	£
Rents received	-	82,500
Deposit account interest	67	14
	<u>67</u>	<u>82,514</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2022

3. RAISING FUNDS

Raising donations and legacies

5.4.22	5.4.21
£	£
1,200	-
<u>1,200</u>	<u>-</u>

Investment management costs

5.4.22	5.4.21
£	£
Legal Fees	4,523
Insurance	5,410
Light and heat	1,736
Rent	11,400
Property repairs	8,522
Rates and water	5,985
<u>54,873</u>	<u>37,576</u>
Aggregate amounts	<u>37,576</u>

4. GRANTS PAYABLE

5.4.22	5.4.21
£	£
Donations	94,020
<u>66,522</u>	<u>94,020</u>

The total grants paid to institutions during the year was as follows:

5.4.22	5.4.21
£	£
Institutions	88,020
<u>14,250</u>	<u>88,020</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2022 nor for the year ended 5 April 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2022 nor for the year ended 5 April 2021.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2022

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	130,701
Investment income	82,514
Total	<u>213,215</u>
EXPENDITURE ON	
Raising funds	37,576
Charitable activities	
Donations	94,020
Other	1,631
Total	<u>133,227</u>
Net gains/(losses) on investments	<u>(7,493)</u>
NET INCOME	72,495
RECONCILIATION OF FUNDS	
Total funds brought forward	624,484
TOTAL FUNDS CARRIED FORWARD	<u><u>696,979</u></u>

7. TANGIBLE FIXED ASSETS

	Long leasehold £
COST	
At 6 April 2021 and 5 April 2022	<u>290,783</u>
NET BOOK VALUE	
At 5 April 2022	<u>290,783</u>
At 5 April 2021	<u><u>290,783</u></u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2022

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 6 April 2021 and 5 April 2022	3,770
NET BOOK VALUE	
At 5 April 2022	3,770
At 5 April 2021	3,770

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.22 £	5.4.21 £
Other debtors	370,000	350,000
Tax	16,650	17,940
Prepayments and accrued income	2,850	2,850
	<u>389,500</u>	<u>370,790</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.22 £	5.4.21 £
Trade creditors	-	1
Other creditors	14,946	1,211
	<u>14,946</u>	<u>1,212</u>

11. MOVEMENT IN FUNDS

	At 6.4.21 £	Net movement in funds £	At 5.4.22 £
Unrestricted funds			
General fund	696,979	3,000	699,979
	<u>696,979</u>	<u>3,000</u>	<u>699,979</u>
TOTAL FUNDS	<u>696,979</u>	<u>3,000</u>	<u>699,979</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	126,292	(123,292)	3,000
	<u>126,292</u>	<u>(123,292)</u>	<u>3,000</u>
TOTAL FUNDS	<u>126,292</u>	<u>(123,292)</u>	<u>3,000</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2022

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 6.4.20 £	Net movement in funds £	At 5.4.21 £
Unrestricted funds			
General fund	624,484	72,495	696,979
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	624,484	72,495	696,979
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	213,215	(133,227)	(7,493)	72,495
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	213,215	(133,227)	(7,493)	72,495
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.20 £	Net movement in funds £	At 5.4.22 £
Unrestricted funds			
General fund	624,484	75,495	699,979
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	624,484	75,495	699,979
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	339,507	(256,519)	(7,493)	75,495
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	339,507	(256,519)	(7,493)	75,495
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2022

12. RELATED PARTY DISCLOSURES

Included in other debtors are the following:

1) Lomax Ventures Limited owing the charity £145,000, a company in which Mr N H Karbani is a director and share holder.

2) Akin Investments Limited owing the charity £225,000, Mr N H Karbani is a director and share holder.

All transaction were at arms length.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2022

	5.4.22 £	5.4.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	109,575	112,761
Gift aid	16,650	17,940
	<u>126,225</u>	<u>130,701</u>
Investment income		
Rents received	-	82,500
Deposit account interest	67	14
	<u>67</u>	<u>82,514</u>
Total incoming resources	126,292	213,215
EXPENDITURE		
Investment management costs		
Legal Fees	15,360	4,523
Insurance	6,990	5,410
Light and heat	450	1,736
Rent	11,400	11,400
Property repairs	4,658	8,522
Rates and water	16,015	5,985
	<u>54,873</u>	<u>37,576</u>
Charitable activities		
Grants to institutions	14,250	88,020
Grants to individuals	52,272	6,000
	<u>66,522</u>	<u>94,020</u>
Support costs		
Finance		
Bank charges	506	264
Governance costs		
Sundries	191	167
Accountancy fees	1,200	1,200
	<u>1,391</u>	<u>1,367</u>
Total resources expended	123,292	133,227
Net income before gains and losses	3,000	79,988
Realised recognised gains and losses		
Carried forward	3,000	79,988

This page does not form part of the statutory financial statements

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2022

	5.4.22 £	5.4.21 £
Realised recognised gains and losses		
Brought forward	3,000	79,988
Realised gains/(losses) on fixed asset investments	-	(7,493)
Net income	<u>3,000</u>	<u>72,495</u>

ABU BAKR AND ZAKERIYA MEMORIAL CHARITABLE TRUST

England & Wales - Charity number 1093198

Accounts

REGISTERED CHARITY NUMBER: 1093198

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021
FOR
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Pinner
Middlesex
HA5 1RD

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2021**

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ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 5 APRIL 2021

The trustees present their report with the financial statements of the charity for the year ended 5 April 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

1) To relieve persons, whether or not they are resident or temporarily located in Uganda, United Kingdom, India or any other countries agreed by the Trustees, but in particular widows and children who are resident in Uganda, United Kingdom or India, who are in conditions of need, hardship or distress as a result of local, national or international disaster or by reason of their social and economic circumstances, and

2) To further the education (including social and physical training) of students attending schools and other educational establishments in the countries of Uganda, United Kingdom, India or any other countries chosen by the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1093198

Principal address

52 Station Road
West Drayton
Middlesex
UB7 7BS

Trustees

N H Karbani Trustee
Mrs Z Karbani Trustee

Independent Examiner

Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Pinner
Middlesex
HA5 1RD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 5 APRIL 2021**

Approved by order of the board of trustees on 26/5/2021 and signed on its behalf by:



.....
N H Karbani - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE
TRUST**

Independent examiner's report to the trustees of Abu Bakr & Zakeriya Memorial Charitable Trust

I report to the charity trustees on my examination of the accounts of Abu Bakr & Zakeriya Memorial Charitable Trust (the Trust) for the year ended 5 April 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

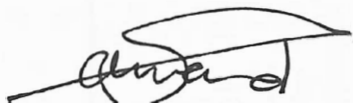
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Sanjay Anand
FCCA
Waterfords Europe Limited t/a Jon Avol Waterfords
204 Field End Road
Eastcote
Pinner
Middlesex
HA5 1RD

Date: 26/05/2021

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2021**

	Notes	5.4.21 Unrestricted fund £	5.4.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		130,701	102,971
Investment income	2	82,514	17,555
Total		213,215	120,526
EXPENDITURE ON			
Raising funds	3	37,576	29,946
Charitable activities			
Donations		94,020	102,250
Other		1,631	1,573
Total		133,227	133,769
Net gains/(losses) on investments		(7,493)	-
NET INCOME/(EXPENDITURE)		72,495	(13,243)
RECONCILIATION OF FUNDS			
Total funds brought forward		624,484	637,727
TOTAL FUNDS CARRIED FORWARD		696,979	624,484

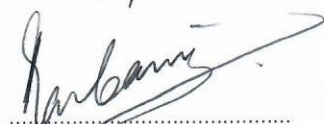
The notes form part of these financial statements

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**BALANCE SHEET
5 APRIL 2021**

	Notes	5.4.21 Unrestricted fund £	5.4.20 Total funds £
FIXED ASSETS			
Tangible assets	7	290,783	290,783
Investments	8	3,770	53,770
		<hr/> 294,553	<hr/> 344,553
CURRENT ASSETS			
Debtors	9	370,790	266,843
Cash at bank		32,848	15,266
		<hr/> 403,638	<hr/> 282,109
CREDITORS			
Amounts falling due within one year	10	(1,212)	(2,178)
		<hr/> 402,426	<hr/> 279,931
NET CURRENT ASSETS			
		<hr/> 696,979	624,484
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<hr/> 696,979	624,484
NET ASSETS			
		<hr/> 696,979	624,484
FUNDS	11		
Unrestricted funds		<hr/> 696,979	624,484
TOTAL FUNDS		<hr/> 696,979	624,484

The financial statements were approved by the Board of Trustees and authorised for issue on 26/5/2021 and were signed on its behalf by:



.....
N H Karbani - Trustee

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

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

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. INVESTMENT INCOME

	5.4.21	5.4.20
	£	£
Rents received	82,500	17,500
Deposit account interest	14	55
	<u>82,514</u>	<u>17,555</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2021**

3. RAISING FUNDS

Investment management costs

	5.4.21	5.4.20
	£	£
Legal Fees	4,523	4,961
Insurance	5,410	4,674
Light and heat	1,736	44
Rent	11,400	11,400
Property repairs	8,522	-
Rates and water	5,985	8,867
	<u>37,576</u>	<u>29,946</u>

4. GRANTS PAYABLE

	5.4.21	5.4.20
	£	£
Donations	<u>94,020</u>	<u>102,250</u>

The total grants paid to institutions during the year was as follows:

	5.4.21	5.4.20
	£	£
Institutions	<u>88,020</u>	<u>12,250</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2021 nor for the year ended 5 April 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2021 nor for the year ended 5 April 2020.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	102,971
Investment income	17,555
Total	<u>120,526</u>
EXPENDITURE ON	
Raising funds	29,946
Charitable activities	
Donations	102,250
Other	1,573
Total	<u>133,769</u>
NET INCOME/(EXPENDITURE)	<u>(13,243)</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	637,727

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

Unrestricted
fund
£

TOTAL FUNDS CARRIED FORWARD

624,484

7. TANGIBLE FIXED ASSETS

Long
leasehold
£

COST

At 6 April 2020 and 5 April 2021

290,783

NET BOOK VALUE

At 5 April 2021

290,783

At 5 April 2020

290,783

8. FIXED ASSET INVESTMENTS

	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE			
At 6 April 2020	50,000	3,770	53,770
Disposals	(50,000)	-	(50,000)
At 5 April 2021	-	3,770	3,770
NET BOOK VALUE			
At 5 April 2021	-	3,770	3,770
At 5 April 2020	50,000	3,770	53,770

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.21	5.4.20
	£	£
Other debtors	350,000	250,000
Tax	17,940	13,993
Prepayments and accrued income	2,850	2,850
	<u>370,790</u>	<u>266,843</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2021

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.21 £	5.4.20 £
Trade creditors	1	-
Other creditors	1,211	2,178
	<u>1,212</u>	<u>2,178</u>

11. MOVEMENT IN FUNDS

	At 6.4.20 £	Net movement in funds £	At 5.4.21 £
Unrestricted funds			
General fund	624,484	72,495	696,979
	<u>624,484</u>	<u>72,495</u>	<u>696,979</u>
TOTAL FUNDS	<u>624,484</u>	<u>72,495</u>	<u>696,979</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	213,215	(133,227)	(7,493)	72,495
	<u>213,215</u>	<u>(133,227)</u>	<u>(7,493)</u>	<u>72,495</u>
TOTAL FUNDS	<u>213,215</u>	<u>(133,227)</u>	<u>(7,493)</u>	<u>72,495</u>

Comparatives for movement in funds

	At 6.4.19 £	Net movement in funds £	At 5.4.20 £
Unrestricted funds			
General fund	637,727	(13,243)	624,484
	<u>637,727</u>	<u>(13,243)</u>	<u>624,484</u>
TOTAL FUNDS	<u>637,727</u>	<u>(13,243)</u>	<u>624,484</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	120,526	(133,769)	(13,243)
	<u>120,526</u>	<u>(133,769)</u>	<u>(13,243)</u>
TOTAL FUNDS	<u>120,526</u>	<u>(133,769)</u>	<u>(13,243)</u>

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 5 APRIL 2021**

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.19 £	Net movement in funds £	At 5.4.21 £
Unrestricted funds			
General fund	637,727	59,252	696,979
	<u>637,727</u>	<u>59,252</u>	<u>696,979</u>
TOTAL FUNDS	<u>637,727</u>	<u>59,252</u>	<u>696,979</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	333,741	(266,996)	(7,493)	59,252
	<u>333,741</u>	<u>(266,996)</u>	<u>(7,493)</u>	<u>59,252</u>
TOTAL FUNDS	<u>333,741</u>	<u>(266,996)</u>	<u>(7,493)</u>	<u>59,252</u>

12. RELATED PARTY DISCLOSURES

Included in other debtors are the following:

- 1) Lomax Ventures Limited owing the charity £125,000, a company in which Mr N H Karbani is a director and share holder.
- 2) NHAIK partnership owing the charity £225,000, Mr N H Karbani is a partner.

All transaction were at arms length.

ABU BAKR & ZAKERIYA MEMORIAL CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 5 APRIL 2021

	5.4.21 £	5.4.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	112,761	88,978
Gift aid	<u>17,940</u>	<u>13,993</u>
	130,701	102,971
Investment income		
Rents received	82,500	17,500
Deposit account interest	<u>14</u>	<u>55</u>
	82,514	17,555
Total incoming resources	213,215	120,526
EXPENDITURE		
Investment management costs		
Legal Fees	4,523	4,961
Insurance	5,410	4,674
Light and heat	1,736	44
Rent	11,400	11,400
Property repairs	8,522	-
Rates and water	<u>5,985</u>	<u>8,867</u>
	37,576	29,946
Charitable activities		
Grants to institutions	88,020	12,250
Grants to individuals	<u>6,000</u>	<u>90,000</u>
	94,020	102,250
Support costs		
Finance		
Bank charges	264	343
Governance costs		
Sundries	167	30
Accountancy fees	<u>1,200</u>	<u>1,200</u>
	1,367	1,230
Total resources expended	<u>133,227</u>	<u>133,769</u>
Net income/(expenditure) before gains and losses	79,988	(13,243)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	<u>(7,493)</u>	<u>-</u>
Net income/(expenditure)	<u>72,495</u>	<u>(13,243)</u>

This page does not form part of the statutory financial statements