

**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**

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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**

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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**

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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**

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

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

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**

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**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**

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



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

**4. Investment Income**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	3	35
Other interest receivable	15	-
	<u>18</u>	<u>35</u>

**5. Analysis of Expenditure**

	<b>2025</b>		
	<b>Grant funding of activities</b> (see note 6 )	<b>Support costs</b> (see note 7 )	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	37,490	110,362	147,852
	<u>37,490</u>	<u>110,362</u>	<u>147,852</u>

  

	<b>2024</b>		
	<b>Grant funding of activities</b> (see note 6 )	<b>Support costs</b> (see note 7 )	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	75,600	86,709	162,309
	<u>75,600</u>	<u>86,709</u>	<u>162,309</u>

**6. Grants Payable**

	<b>2025</b>		
	<b>Grants to Institutions</b>	<b>Grants to Individuals</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	3,250	34,240	37,490
	<u>3,250</u>	<u>34,240</u>	<u>37,490</u>

  

	<b>2024</b>		
	<b>Grants to Institutions</b>	<b>Grants to Individuals</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	24,350	51,250	75,600
	<u>24,350</u>	<u>51,250</u>	<u>75,600</u>

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

**7. Support Costs**

	<b>2025</b>
	<b>Raising funds</b>
	<b>£</b>
Premises expenses	92,200
General administration	18,162
	<u>110,362</u>

	<b>2024</b>
	<b>Raising funds</b>
	<b>£</b>
Premises expenses	70,531
General administration	16,178
	<u>86,709</u>

**8. Independent Examiner's Remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examination of the financial statements	1,200	1,200
Other assurance services	-	-
Tax advisory services	-	-
Other financial services	-	-
	<u>1,200</u>	<u>1,200</u>

**9. Average Number of Employees**

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

**10. Tangible Assets**

	<b>Land &amp; Property</b>
	<b>Leasehold</b>
	<b>£</b>
<b>Cost</b>	
As at 6 April 2024	290,783
As at 5 April 2025	<u>290,783</u>
<b>Net Book Value</b>	
As at 5 April 2025	290,783
As at 6 April 2024	<u>290,783</u>

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

**11. Investments**

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

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

**13. Creditors: Amounts Falling Due Within One Year**

	<b>2025 £</b>	<b>2024 £</b>
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
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	718,902	91,667	(147,852)	662,717
<b>Total funds</b>	<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
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	764,793	116,418	(162,309)	718,902
<b>Total funds</b>	<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
£	£

**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**

	<b>2025</b>	<b>2024</b>
	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Donations and legacies</b>		
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
	<hr/> 91,649	<hr/> 116,383
<b>Investments</b>		
Bank interest receivable	3	35
Other interest receivable type A	15	-
	<hr/> 18	<hr/> 35
	<hr/> 91,667	<hr/> 116,418
<b>EXPENDITURE ON:</b>		
<b>Raising funds</b>		
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)
	<hr/> (147,852)	<hr/> (162,309)
	<hr/> (147,852)	<hr/> (162,309)
<b>NET EXPENDITURE</b>	<hr/> (56,185)	<hr/> (45,891)



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