

Charity number: 1127907

ZAYTUN WELFARE TRUST

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Prepared By:
Amex Associates Limited
Chartered Certified Accountants & Statutory Auditors
144-146 East Barnet Road
1st Floor
Barnet
London
EN4 8RD

ZAYTUN WELFARE TRUST

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

TRUSTEES

Mohammad A MAZID
Mohammad A B MOZID
Rabia T MOZID
Monwara KHANOM
Ponki MIAH

REGISTERED OFFICE

9 Hermit Street
London
EC1V 7NR

CHARITY NUMBER

1127907

BANKERS

HSBC Bank Plc, Barclays Bank Plc

ACCOUNTANTS

Amex Associates Limited
Chartered Certified Accountants & Statutory Auditors
144-146 East Barnet Road
1st Floor
Barnet
London
EN4 8RD

ZAYTUN WELFARE TRUST

**ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

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ZAYTUN WELFARE TRUST

FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES' REPORT

INTRODUCTION

The trustees present their report and accounts for the year ended 31 December 2025

The board of trustees are satisfied with the performance of the charity during the year and the position at year and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

NAME REGISTERED OFFICE AND CONSTITUTION OF THE CHARITY

The full name of the charity is Zaytun Welfare Trust.

Date of formation 20 January 2009

The Registered Office is 9 Hermit Street, London EC1V 7NR

Charity Registration Number 1127907

The telephone number is 020 7683 1706

THE CONTRIBUTION OF VOLUNTEERS

The charity has drawn upon the pool of volunteers without whom the level of work that we undertake would be significantly less.

SUMMARY OF MAIN ACTIVITIES OF THE CHARITY IN RELATION TO ITS OBJECTS

Zaytun Welfare Trust was constituted under the governing document dated 20 January 2009. The objectives of Zaytun Welfare Trust are relief of financial hardship in Bangladesh and other objectives as the trustees shall determine.

The charity operates on a non-profitable basis.

RISK MANAGEMENT

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

FINANCIAL REVIEW

The trustees are satisfied with the performance of the charity during the year and believe that funds are available and adequate to fulfil its obligations. The trustees have concentrated on strengthening and improving the services by providing funds for the relief of financial hardship in Bangladesh and other parts of the world.

ZAYTUN WELFARE TRUST

FOR THE YEAR ENDED 31 DECEMBER 2025
TRUSTEES' REPORT

RESPONSIBILITIES OF THE TRUSTEES

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

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

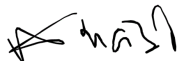
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charities SORP. The trustees 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.

INDEPENDENT EXAMINER

Amex Associates Limited has been re-appointed as independent examiner for the ensuing year.

This report was approved by the Board of Trustees on 05 May 2026 and signed on their behalf by:


.....
Mohammad A MAZID

Trustee

ZAYTUN WELFARE TRUST

**INDEPENDENT EXAMINER'S STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAYTUN WELFARE TRUST

We report on the accounts of the charity for the year ended 31 December 2025 .

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied ourselves that the charity is not subject to an audit and is eligible for independent examination, it is our responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to our attention.

BASIS OF INDEPENDENT EXAMINERS STATEMENT

Our examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

ZAYTUN WELFARE TRUST

**INDEPENDENT EXAMINER'S STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025**

INDEPENDENT EXAMINERS STATEMENT

In connection with our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....

B Alvi (Senior Statutory Auditor)

for and on behalf of

Amex Associates Limited

Chartered Certified Accountants

& Statutory Auditors

1st Floor

144-146 East Barnet Road

Barnet

EN4 8RD

Date: 5 MAY 2026

ZAYTUN WELFARE TRUST

Statement of Financial Activities
for the year ended 31 December 2025

			2025	2024
	Unrestricted funds	Restricted funds	Total	Total
	£	£	£	£
Income				
Income from generated funds				
Donations and legacies	324,890	-	324,890	455,979
Total Income and endowments	324,890	-	324,890	455,979
Expenses				
Costs of generating funds				
Expenditure on Charitable activities	324,397	-	324,397	469,145
Total Expenses	324,397	-	324,397	469,145
Net gains on investments				
Net Income	493	-	493	(13,166)
Gains/(losses) on revaluation of fixed assests				
Net movement in funds:				
Net income for the year	493	-	493	(13,166)
Total funds brought forward	39,287	-	39,287	52,453
Net funds carried forward	39,780	-	39,780	39,287

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

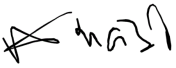
ZAYTUN WELFARE TRUST

BALANCE SHEET AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors (amounts falling due within one year)	2	15,910	8,969
Cash at bank and in hand		25,070	31,518
		40,980	40,487
CREDITORS: Amounts falling due within one year	3	1,200	1,200
NET CURRENT ASSETS		39,780	39,287
TOTAL ASSETS LESS CURRENT LIABILITIES		39,780	39,287
CAPITAL AND RESERVES			
Unrestricted funds	4		
General fund		39,780	39,287
		39,780	39,287

The members have not required the company to obtain an audit in accordance with Charities Act 2011.
The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the board of trustees on 05 May 2026 and signed on their behalf by


.....
Mohammad A MAZID
Trustee

ZAYTUN WELFARE TRUST

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES

1a. Basis Of Accounting

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities .

The charity has taken exemption from preparing a cash flow statement under the charities SORP (FRS102), as the charity constitutes a small charity.

1b. Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Bank interest is included on a receipts basis.

1c. Resources Expended

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.

1d. Allocation And Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

1e. 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.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

ZAYTUN WELFARE TRUST

2. DEBTORS	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	15,910	8,969
	<u>15,910</u>	<u>8,969</u>

3. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Other creditors	1,200	1,200
	<u>1,200</u>	<u>1,200</u>

4. UNRESTRICTED FUNDS	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	39,287	324,890	(324,397)	-	39,780
	<u>39,287</u>	<u>324,890</u>	<u>(324,397)</u>	<u>-</u>	<u>39,780</u>

ZAYTUN WELFARE TRUST

Incoming Resources
for the year ended 31 December 2025

		2025	2024
		£	£
Incoming resources			
Donations			
Donations - General	317,950	447,009	
Gift Aid	<u>6,940</u>	<u>8,970</u>	
		324,890	455,979
		<u>324,890</u>	<u>455,979</u>

ZAYTUN WELFARE TRUST

Expenses
for the year ended 31 December 2025

	2025	2024
	£	£
Expenses		
Charitable Activities		
Direct charitable activity - Bangladesh	317,536	466,941
Travelling and subsistence	1,703	-
Accountancy fees	1,200	1,200
Advertising	3,686	-
Bank charges	236	1,004
Sundry expenses	36	-
	<u>324,397</u>	<u>469,145</u>