

COMPANY REGISTRATION NUMBER: 06842695
CHARITY REGISTRATION NUMBER: 1129501

The Zahra Trust

Trustees' Report and Financial Statements

For the year ended 31 March 2025

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Year ended 31 March 2025

The trustees, who are also directors of the charity for the purposes of company law, present their report and financial statements of the charity for the period from 1 April 2024 to 31 March 2025. The financial statements have been prepared in accordance with the Companies Act 2006, Charities Act 2011, the governing documents and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities', applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Reference and administrative details

Registered charity name	The Zahra Trust
Charity registration number	1129501
Company registration number	06842695
Principal office and registered office	45 Barnhill Road Edgware HA8 0AY
The trustees	Aliraza Aseer Jaffar Ali Massoumi Faisal Alireza Hasham
Auditor	HaysMac LLP 10 Queen Street Place London EC4R 1AG
Bankers	Barclays Bank Plc Leicester Leicestershire LE87 2BB
Solicitors	Stone King LLP Boundary House 91 Charterhouse Street London EC1M 6HR

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Structure, governance and management

The Zahra Trust

The Zahra Trust ('the Charity') is a faith-based international relief and humanitarian charity. Since its inception in 2009, the Charity has been dedicated to alleviating hardships endured by those in need. Our vision is to have a world where everyone has access to the basic necessities in life, living self-sufficiently with spiritual development.

Governing document

The Charity is registered with the Charity Commission for England and Wales under charity registration number 1129501. The Trust is also a limited company, limited by guarantee, as defined by the Companies Act 2006 and therefore is controlled by its Articles and Memorandum of Association, such having been amended in March 2020.

Trustee Recruitment, Selection and Induction

Trustees are appointed on the basis of their ability to contribute effectively to the strategic leadership, governance and overall management of the Charity. The Board seeks to ensure that collectively, the trustees possess a balanced mix of professional qualifications, expertise and experience relevant to the Charity's activities, including legal, financial, operational and community development skills. Each prospective trustee's suitability is assessed with regard to their integrity, independence of judgment, and understanding of and alignment to the Charity's values and charitable purposes.

As part of the recruitment process, the qualifications, professional background, and prior involvement in community or charitable work of each candidate are reviewed by the Board. Appointments are made through a formal resolution passed by the existing trustees, in accordance with the Charity's governing document and applicable legal requirements.

Before appointment, candidates are provided with key governance materials to support an informed decision about taking on the role. This includes a copy of the Charity's governing document, the most recent annual report and financial statements, and a link to the Charity Commission's guidance 'The Essential Trustee: What You Need to Know, What You Need to Do (CC3)'. Candidates are also briefed on the Charity's strategic priorities, risk framework and trustee responsibilities.

Upon appointment, the requisite filings and notifications are promptly completed with both Companies House and the Charity Commission to ensure regulatory compliance. Newly appointed trustees are also taken through an induction process designed to familiarise them with the Charity's operations, policies and main programmes. This process includes meetings with staff, access to governance and safeguarding.

The Board naturally recognises that good governance depends on the quality and engagement of its trustees, and therefore places strong emphasis on continuous learning and development. Trustees are encouraged to attend training and to keep up to date with relevant guidance from the Charity Commission and other sector bodies to maintain high standards of governance and accountability.

Organisational structure

The Board of Trustees has ultimate responsibility for the overall leadership, control and management of the Charity. Acting as the Charity's principal governing body and key management personnel, the trustees ensure that the Charity remains true to its charitable purposes, operates with integrity and delivers measurable benefit to the public. Trustees serve entirely on a voluntary basis and receive no remuneration or personal financial benefit for their role. This approach safeguards impartiality and reinforces the Board's duty to act solely in the best interests of the Charity and its beneficiaries.

The trustees work collectively to provide strategic direction, approve key policies and budgets and oversee all aspects of the Charity's operations and compliance. Their responsibilities include ensuring sound financial management, maintaining robust governance systems and upholding compliance with charity and company law, regulatory guidance and ethical standards. The Board meets regularly throughout

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the year with all decisions being taken jointly following informed discussion which are formally documented.

While the trustees delegate day to day management to senior staff, they retain overall accountability for the Charity's governance, compliance and performance. The Board continually reviews the Charity's internal controls, financial position and risk management framework to ensure that resources are used efficiently and that the Charity continues to achieve its objectives effectively.

Trustees are committed to maintaining high standards of governance, transparency, and accountability. The Board regularly evaluates its governance arrangements to ensure that they remain proportionate, effective, and responsive to the Charity's evolving activities and strategic goals.

Objectives and aims

For the benefit of the public generally and to advance the Islamic religion worldwide, the Charity's main objectives are as follows:

The objects of the charity are, for the public benefit, (a) the advancement of the faith and religious practices of Islam and (b) the relief of poverty, in particular but not exclusively among those affected by natural disasters or by war and other conflict, including but not limited by:

- (i) the provision and maintenance of mosques and religious centres;
- (ii) the teaching and educating of members of the Islamic community;
- (iii) the provision of medical and financial assistance; and
- (iv) the promotion of interreligious harmony through dialogue with other faiths and traditions.

Risk Management and Review

The trustees acknowledge that effective risk management is vital to effective governance and the safeguarding of the Charity's assets and resources. A structured framework has been established to identify, assess, and manage risks that could affect the Charity's ability to fulfil its charitable aims or impact its reputation, financial position, operations or compliance obligations.

An up-to-date risk register is maintained by the Board, which classifies risks across key areas including governance, financial management, safeguarding, operational delivery, regulatory compliance and reputation. Each risk is assessed for its likelihood and potential impact with the corresponding mitigation measures clearly defined. The register is reviewed at least once a year and more frequently where circumstances require this.

The trustees apply a risk based approach to decision making, ensuring that the more significant commitments are supported by a comprehensive risk assessment. Where required, professional advice is obtained to ensure that the trustees make informed decisions and any measures required to mitigate any identified risks are both proportionate and effective.

The Board also monitors emerging risks including the economic climate, geopolitical changes and regulatory or funding developments that may affect the Charity's sustainability.

During the reporting year, the trustees carried out a formal annual risk review confirming that adequate systems and procedures are in place to identify, manage and mitigate significant risks. The Board also ensures that any residual risk remains within the Charity's agreed level of tolerance.

The Board is satisfied that the Charity's current framework provides a sound foundation for maintaining financial stability, safeguarding assets and protecting the Charity's reputation and beneficiaries.

Major Risks and Mitigation

The trustees actively monitor and manage potential risks through a structured framework designed to identify, assess, and mitigate issues that could impact the Charity's assets and reputation, operations and beneficiaries. A formal risk register is reviewed regularly, and control measures are updated to

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reflect changing risks. The principal risks identified during the reporting year, together with the actions taken to manage them, are set out below.

- Working with International Partners and High-Risk Jurisdictions

Operating across multiple countries and in regions affected by conflict or weak governance exposes the Charity to risks such as fraud, diversion of funds and non-compliance with international laws. To mitigate these risks, the Charity conducts comprehensive due diligence on all overseas partners in accordance with the Charity Commission's "Know Your Partner" guidance and CC42 (Charities Working Internationally). Partners are assessed prior to engagement to determine factors including sound governance standards and financial integrity prior.

Formal legal agreements set out clear project terms, financial controls, and reporting obligations. Where appropriate, trustees or representatives carry out on-site monitoring visits and enhanced checks are applied in higher-risk jurisdictions.

- Retention of Donors and Funding Stability

The Charity acknowledges that retaining donor confidence is essential to long-term sustainability. Factors such as the cost-of-living crisis, increased competition for charitable giving and reduced engagement could potentially impact donations. To mitigate this, the Charity maintains transparent communication with donors, regularly providing reports on how donations have been applied and what impact they achieve. Strategic fundraising campaigns and digital platforms are used to strengthen engagement and facilitate recurring giving.

- Global Operations and Rising Costs

Inflation, increased logistics costs and local economic pressures could affect operational efficiency and programme impact. The Charity applies strict financial controls and budget monitoring with trustees reviewing expenditure against plans quarterly. Regular partner audits assess financial management and cost efficiency.

- Cybersecurity and Data Protection

With growing reliance on digital fundraising platforms and electronic storage of donor and beneficiary information, the Charity faces increasing exposure to cyber threats and data breaches. Risks include unauthorised access to personal data, phishing attacks, system downtime and reputational damage arising from breaches of confidentiality.

To manage these risks, the Charity maintains compliance with the UK General Data Protection Regulation (GDPR) and the Data Protection Act 2018. Policies cover data collection, storage, sharing and disposal, ensuring that information is handled lawfully, securely and only for legitimate charitable purposes.

Technical safeguards include multi-factor authentication and restricted user access controls. The Charity's IT systems are supported by a cloud-based platform with strong security protocols. Regular data-backups and penetration testing are undertaken to reduce the risk of data loss or cyberattack.

All staff, trustees, and volunteers handling personal data receive training and a named Data Protection Lead oversees compliance and incident response. Any suspected breach would be reported promptly in accordance with the Information Commissioner's Office (ICO) requirements and internal escalation procedures.

Internal Controls and Assurance

The trustees have implemented a robust framework of internal controls and assurance processes to protect the Charity's assets, ensure financial integrity and maintain full compliance with legal and regulatory obligations. These controls form an essential part of the Charity's governance system and provide the Board with confidence that resources are being managed responsibly and directed towards achieving the Charity's charitable purposes.

The internal control framework is supported by financial policies, delegated authorities and reporting requirements which set out how income is received, approved and expended. All financial transactions are subject to appropriate authorisation levels, segregation of duties, and full documentation to support

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accountability and prevent errors or misuse. The Charity's financial records are maintained in accordance with the relevant accounting standards and the Charities Statement of Recommended Practice (SORP).

Comprehensive financial monitoring and reporting procedures are in place. The Board receives regular management accounts and performance reports, enabling trustees to review expenditure against budget, evaluate financial trends and thereby respond promptly to any variances. Annual financial statements are prepared in accordance with statutory requirements and audited providing an additional layer of assurance over accuracy and compliance.

The trustees also conduct periodic reviews of the efficacy of internal control systems, covering areas including financial operations, data protection and legal compliance. Where any emerging risks are identified, corrective action is taken to address such and policies are updated to ensure continuous improvement. The Board remains committed to maintaining strong internal controls and continuous improvement. Procedures are reviewed regularly to ensure that they remain effective, up to date, and aligned with best practice and the Charity's activities and direction.

The Charity's control environment is supported by adherence to key governance policies including the Financial Procedures Policy, Conflicts of Interest Policy and Code of Conduct which collectively promote best practice in transparency and accountability.

Assurance regarding the effectiveness of controls is obtained through a combination of internal review, advice and the annual audit. Trustees are satisfied that the systems currently in place are proportionate to the Charity's size and complexity and provide a reliable base for effective financial management and governance.

Public Benefit and Charitable Impact

The trustees confirm that in delivering the Charity's programmes and overseeing its governance during the reporting year, they have given full consideration to the Charity Commission's guidance on public benefit. In accordance with the Charities Act 2011, the trustees are confident that the Charity's work continues to provide genuine and measurable benefit to the public and that all activities remain consistent with its charitable purposes.

During the reporting year, the Charity undertook a wide range of programmes designed to advance religion, education and alleviating poverty. These included:

Faith initiatives, including programmes supporting the observance of key religious occasions were delivered throughout the year. These activities provided opportunities for collective remembrance and spiritual renewal, helping to strengthen community bonds and deepen the beneficiaries understanding of faith values in daily life.

Educational assistance formed a vital part of the Charity's work during the year. Support was provided to children and young people through the provision of school materials, educational resources, and school assistance, enabling access to education for those from disadvantaged backgrounds. The Charity's initiatives included the distribution of stationery and textbooks, as well as the funding of equipment for schools in areas where educational opportunities are limited. These efforts helped reduce barriers to learning and created a more supportive environment for academic and personal development. By investing in education, the Charity contributed not only to the immediate welfare of students but also to the long-term empowerment of individuals and communities, reflecting its commitment to breaking the cycle of poverty through knowledge and opportunity.

Humanitarian relief and food aid programmes: The trustees recognise that crises caused by instability and natural disasters will cause a loss of livelihoods and deprivation. In response, the Charity has directed significant resources toward emergency relief ensuring that aid reaches those in need. The Charity has continued to collaborate with trusted partners to deliver emergency support in regions affected by humanitarian crises. Assistance has included the provision of medical supplies, temporary shelter, hygiene kits and essential household goods to families displaced from their homes.

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Food Aid: Recognising the growing challenge of food insecurity in both conflict-affected and economically disadvantaged regions, the Charity continued its food distribution and nutritional support programmes. Initiatives included the delivery of food parcels and hot food provisions. Over the year, these programmes collectively provided thousands of meals and food packages.

Monitoring and Evaluation of Impact

The trustees regularly review the effectiveness of all programmes through partner reports, monitoring and beneficiary feedback. Outputs are measured (such as number of meals distributed or households assisted) to assess effectiveness.

Trustees are satisfied that these initiatives have delivered substantial and measurable public benefit, providing relief to those most affected by hardship while embodying the Charity's faith-based principles.

Fundraising

The Charity is committed to conducting all fundraising activities transparently and in full compliance with relevant legislation, including the Charities Act 2011, the Data Protection Act and the Code of Fundraising Practice. The Charity is formally registered with the Fundraising Regulator and actively seeks to uphold its principles of honesty, integrity and accountability in its fundraising work.

All fundraising activities are carefully overseen by the trustees to ensure that methods are appropriate, proportionate, and consistent with the Charity's faith-based values. Donors' privacy and preferences are fully respected and personal information is handled securely in line with data protection legislation.

The Charity employs a range of fundraising approaches designed to request support which include:

- Targeted appeals and campaigns, organised around specific causes, such as, for example, humanitarian aid, food distribution, or educational support;
- Major donor giving, cultivating long-term relationships with individuals and families who share the Charity's mission and values;
- Online fundraising, using digital platforms and social media to engage a wider audience;
- Corporate partnerships and giving, encouraging businesses to contribute through donations, sponsorships or matched funding initiatives; and
- Direct mail and community outreach, enabling supporters to stay connected to the Charity's activities and contribute through the available channels.

Throughout the reporting year, the Charity was humbled to receive remarkable generosity from its donors. Donations from individuals and corporate organisations allowed the Charity to deliver vital aid and expand the reach of its religious, humanitarian and educational programmes.

The trustees express their sincere gratitude to all donors and volunteers who contributed their time, effort and resources to the Charity's work. Their ongoing support reflects a deep sense of shared faith, compassion, and collective responsibility; values at the heart of the Charity's mission. Looking ahead, the Board remains committed to strengthening its fundraising strategy by broadening outreach, and continuing to ensure that every donation continues to make a meaningful and measurable difference to those most in need.

Complaints Handling

The Charity takes all feedback and concerns seriously and is committed to resolving any complaints promptly, fairly and in accordance with its Complaints Policy. Where a complaint relates to fundraising activity, it is handled in line with the Fundraising Regulator's Code of Practice and serious matters are reported to the Regulator where necessary.

The Charity views feedback as an important opportunity for learning and improvement and strives to maintain high standards across all its activities. The trustees are pleased to note that no complaints were received during the current or preceding financial year.

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Due Diligence

Given the Charity's work in international environments, the trustees place significant emphasis on maintaining robust due diligence procedures to protect the Charity's reputation, ensure regulatory compliance and safeguard the proper use of funds. The trustees recognise that potential risks may arise through partnerships particularly when operating internationally or in jurisdictions with limited governance infrastructure.

To address these risks, the Charity has enhanced its Due Diligence Policy to ensure that all prospective partners and funded entities are subject to rigorous assessment before any formal relationship is established. This process follows a structured, risk-based approach and is consistent with the Charity Commission's guidance on "Know Your Partner" and CC42: Charities Working Internationally.

Each prospective partnership is evaluated through a comprehensive verification process designed to confirm legitimacy, capacity, and alignment with the Charity's objectives and standards. This process includes:

- Completion of formal due diligence questionnaires and declarations by partner organisations;
- Verification of organisational identity and legal status, including registration and governance documents and requisite authorisations;
- Assessment of governance structures and financial control arrangements to ensure accountability;
- Screening to check for sanctions, adverse media or reputational risks; and
- Evaluation of project delivery capacity, operational practices, and previous performance.

Where any concern is identified, enhanced due diligence review is conducted. This may involve further documentation requests, additional background checks, or escalation to trustees for review. Decisions to proceed are made only once the risk has been fully assessed and appropriate mitigation measures, such as contractual terms and conditions, payment tranches or enhanced monitoring are in place.

In addition to initial checks, the Charity carries out reviews of due diligence on all partners to ensure continued compliance and reliability. This includes periodic verification of governance and financial documentation and, where necessary independent accounts or field monitoring.

Ultimate responsibility for oversight of due diligence lies with the trustees, who receive regular updates on partner reviews, risk assessments and compliance findings. Through this strengthened framework, the Charity seeks to ensure that all partnerships are transparent, trustworthy, and consistent with its mission and values. The trustees believe that this disciplined approach enables the Charity to maintain the highest standards of integrity while ensuring that charitable resources are applied effectively and for the greatest public benefit.

Conflict of Interest and Related Party Transactions

The trustees recognise that strong governance and transparency are fundamental to maintaining public trust and confidence in the Charity's work. The Charity therefore operates a robust Conflict of Interest Policy, designed to ensure that all decisions are made solely in the best interests of the Charity and free from any undue influence. All trustees and senior staff are required to complete annual declarations of interest, disclosing any personal, professional or financial connections that could give rise to an actual, potential or perceived conflict. Trustees are also required to declare any relevant interest at the start of meetings if a new situation arises, ensuring that decision making remains transparent. All disclosures are recorded in a Register of Interests which is reviewed and updated on a regular basis.

Related Party Transactions

In accordance with best practice and accounting standards under the Charities SORP (FRS 102), the Charity maintains transparent procedures for identifying and recording related party transactions. Related parties include trustees, key management personnel or organisations connected to them that may have a financial relationship with the Charity.

Any potential related party transaction, such as a contract, lease, or purchase involving a trustee or connected individual is subject to prior approval by the Board and must be demonstrably in the Charity's best interests. Any such transaction must be on an arm's length basis with clear demonstrable evidence that the terms are fair, reasonable and comparable to those available from independent third parties.

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Details of any approved related party transactions are recorded in the Charity's accounts and disclosed within the annual financial statements in line with statutory reporting requirements. During the reporting year, no related party transactions were identified that required disclosure, and the trustees are satisfied that existing controls are adequate to prevent conflicts from arising in this area.

The Board reviews its Conflict of Interest and Related Party Policies annually to ensure continued compliance with the Charity Commission's guidance and to reflect changes in governance standards.

Property

The Charity operates from the property it constructed in the previous year. As well as running the Charity's operations, the Charity has also hosted faith based and educational programmes for the community in this property.

The trustees are committed to maintaining the property to a high standard as part of the Charity's ongoing duty of safeguarding its assets. Pursuant to this, regular inspections and maintenance have been undertaken to identify and address any issues relating to safety and repair. Maintenance will include checks, utilities servicing and compliance with all relevant health and safety, fire safety, and accessibility regulations. A property management schedule has also been implemented to ensure that maintenance and repair works are planned systematically and that funds are appropriately allocated for future needs.

As the property is currently subject to a mortgage, the trustees continue to ensure full compliance with the terms and conditions of the loan agreement. This includes timely repayment and review of the mortgage's financial and legal obligations to ensure they remain sustainable and in the best interests of the Charity. The trustees keep the mortgage arrangements under periodic review to identify opportunities for improved financial efficiency.

The trustees recognise that the property constitutes a significant long-term asset of the Charity and therefore forms part of the Charity's broader risk management and financial planning framework. Insurance coverage is maintained at an appropriate level to safeguard against potential risks such as fire, theft, or structural damage, and policies are reviewed annually to ensure adequacy of protection. Through prudent management and careful maintenance, the trustees aim to preserve and enhance the value of the property, ensuring that it continues to serve as a base for the Charity's ongoing charitable work for many years to come.

SIGNIFICANT ACTIVITIES

The Charity undertook a diverse array of activities to advance its charitable aims and purposes. The trustees believe that these activities, as set out below, have provided significant benefit to the public both within the local community and internationally and include the advancement of religion, education, the relief of poverty and social development.

By way of advancing its charitable purposes, the Charity has undertaken the following:

Orphans, Widows and the vulnerable

Priority programmes during the year were directed towards the most vulnerable members of society, including orphans, widows, and children living in hardship. Through sponsorships, direct support, and the provision of essential services, the Charity aims not only to meet immediate survival needs but also to address the long-term welfare and development of these individuals. The Charity recognises that sustainable impact comes from providing care that extends beyond emergency relief, helping people rebuild their lives with dignity and hope for a better future.

The Charity's orphan and widow sponsorship programmes continued to expand, enabling assistance to be provided to families facing severe economic challenges. Sponsorship contributions ensure that beneficiaries have access to essential needs such as nutritious food, household essentials, shelter and education. These programmes are designed with a long-term perspective: to support children in remaining in school, empower widows to become self-reliant and ultimately break the intergenerational cycle of poverty.

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The Charity also implemented a range of welfare projects aimed at improving living conditions for families in need. Such assistance is prioritised through local assessments to ensure that aid reaches those most in need and is delivered in a fair and transparent manner. With the generosity of the Charity's donors, the Charity has supported over 100,000 orphans, widows and vulnerable individuals with their immediate and longer term needs.

Healthcare

The Charity is dedicated to providing critical health and medical aid to vulnerable individuals facing serious health issues. Throughout the year, cases are individually assessed and support is extended to those requiring immediate or lifesaving treatments which the beneficiaries due to their economic situation cannot afford. During the reporting period, the Charity saw an increase in medical cases requiring urgent intervention. Our support also included psychological assistance to children facing post-traumatic stress where they had experienced crises to enable them to start their process of recovery. In the reporting period, the Charity assisted 19,405 beneficiaries with general medical assistance and a further 729 individuals with assistance for cancer treatments.

Food Aid

One of the Charity's most impactful ongoing initiatives is the distribution of essential food supplies. The Charity regularly provides food parcels containing staple items such as rice, flour, lentils, sugar, and cooking oil, usually distributed as monthly or seasonal packages. These items are selected to reflect the dietary and cultural preferences of local communities, allowing families to prepare meals in ways that preserve their sense of independence and dignity.

In addition to dry staples, the Charity organises community meal distributions, ensuring that vulnerable families and individuals receive warm, nutritious meals at key times of the year. This includes large-scale food drives during the holy month of Ramadan, when fasting families are supported through iftar (breaking of fast) meals, and during the winter months, when the need for warmth and sustenance is greatest. These efforts are often carried out in partnership with local volunteers and community networks ensuring efficient delivery and a deep sense of collectiveness. With the generosity of the Charity's donors, the Charity supported 987,225 individuals with food during the Ramadan period.

Qurbani and Meat Distribution

The Qurbani campaigns are seasonal campaigns which provide meat to those facing hunger and hardship. Through the Charity's Dhul Hijjah campaign, the Charity facilitated qurbani donations, ensuring that this religious act benefited those vulnerable families, many of whom rarely have access to meat as this is beyond their means.

In the reporting period, the Charity successfully facilitated the sacrifice and distribution of meat to just over 64,000 individuals in regions including Iraq, Kenya and Pakistan.

Religious Advancement

During the year, the Charity continued its efforts to advance Islam both locally and internationally.

Commemorations During Muharram

The month of Muharram holds deep significance for the global Muslim community. During this sacred month, the Charity organised and supported a wide range of programmes both locally and internationally to promote understanding of the values embodied by Imam Husain (as).

The Charity hosted majalis (gatherings) and lectures to provide spiritual reflection to the participants.

In the UK, the property of the Charity was used to facilitate majalis for the first nine days of Muharram for the local community.

Across Iraq and Pakistan, the Charity facilitated majalis serving over serving just over 10,000 participants during the ten days of Muharram. Youth led and children programmes were also held to ensure that the younger members of society were included in the religious commemorations.

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Arbaeen

The commemoration of Arbaeen represents one of the largest peaceful gatherings in the world. In the reporting period, the Charity once again played a vital role in facilitating the pilgrimage to Karbala and supporting thousands of people who undertook the journey on foot and stayed at the Mowkeb.

The Charity's efforts included both direct service delivery and coordination with local partners to ensure that pilgrims—many of whom come from disadvantaged backgrounds—could complete their journey safely and with dignity.

The activities of the Charity during Arbaeen included:

- Provision of food and water: the provision of 91,000 meals in the days leading up to the Arbaeen and 253,570 drinks and water served.
- Medical and first aid services: Volunteer doctors and nurses provided care and basic medication to thousands of pilgrims.
- Temporary rest areas, overnight accommodation and bathroom/shower facilities were arranged for pilgrims.
- Accessibility assistance: The Charity supported the participation of disabled and elderly pilgrims by providing wheelchairs and companions to assist them during the walk.

Ramadan Programmes

The holy month of Ramadan remains one of the most busy periods of the year for the Charity. The Charity delivered a comprehensive range of programmes that addressed both the religious and nutritional needs of the fasting community. The Charity's Ramadan activities reached tens of thousands of beneficiaries across multiple countries with the initiative including:

- Daily iftar programmes, providing warm, nutritious meals to fasting families in low-income areas. Over 450,000 meals were distributed globally throughout the month.
- Distribution of Ramadan food packs, containing essentials such as rice, flour, lentils, dates, and cooking oil, allowing families to prepare their own meals in a dignified manner.

Education

Through a wide range of programmes and initiatives, the Charity supported children and adults recognising that education is not only a means of personal advancement but also a foundation for building self-sufficient communities.

Education is one of the most effective tools for breaking the cycle of poverty. It provides individuals with the skills and knowledge to improve their circumstances and contribute meaningfully to society. The Charity's commitment to education extends beyond academic achievement; it is rooted in the belief that learning provides opportunity.

In the reporting year, the Charity continued to expand access to quality education by refurbishing and equipping schools in underserved regions. These facilities provide safe, supportive learning environments where children can thrive. For example, with the provision of a grant to provide equipment a school in Karbala, has allowed children from orphaned and low income families to attend school with fit for purpose learning facilities.

The Charity also provided essential learning materials, including stationery and school uniforms, to ensure that financial hardship did not prevent children from attending school. Recognising the critical link between nutrition and academic performance, the Charity introduced school meal programmes that provided children with daily nutritious meals, helping to improve concentration, attendance, and overall wellbeing.

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Vocational Training and Skills Development

Recognising that not all individuals have access to formal education, the Charity continued to deliver vocational and skills training programmes designed to create sustainable livelihoods and promote self-reliance. In the reporting period, a total of 10,771 individuals benefited from education and training projects across multiple regions.

Programmes were tailored to local contexts and included practical training in healthcare, tailoring, horticulture and carpentry. The Charity also invested in preserving traditional crafts, such as carpet weaving and pottery, enabling participant, especially widows and single mothers, to generate income while safeguarding cultural heritage. Follow-up support, such as the provision of starter kits and business mentoring, helped participants transition from training to employment successfully. Such initiatives reflect the Charity's belief that empowerment and self-sufficiency are essential components of humanitarian care. The Charity assisted 774 widows in the reporting period through its initiatives. By prioritising these vulnerable groups and addressing both their short-term and long-term needs, the Charity not only alleviates suffering but also strives to bring stability within communities. The trustees believe that this holistic approach embodies the Charity's mission to bring relief and empowerment, to those most in need.

Community Empowerment Through Education

Beyond individual learning, the Charity's educational activities promote religious awareness and social development. Regular lectures and workshops were provided to widows to provide adult literacy programmes to advance education and help empower these individuals to make informed decisions and lead more independent lives.

International Aid

The Charity continued to extend vital humanitarian assistance to people affected by conflict, displacement, poverty and natural disasters. Through its extensive network of field teams and trusted partner organisations, the Charity ensured that aid was delivered swiftly and effectively, often in regions that were hard to access or underserved by other relief agencies.

During the reporting year, the Charity undertook emergency responses in regions severely affected by conflict, displacement and natural disasters. These operations focused on providing immediate assistance including food, clean water, medical care and temporary shelter.

As part of its emergency relief campaign, the Charity:

- Secured 63 temporary shelters for displaced families, offering safety and stability to those who had lost their homes.
- Distributed 382,250 cooked meals and 260,825 loaves of bread, ensuring that vulnerable families had access to reliable food sources amid disrupted supply chains.
- Provided 10,000 hygiene kits, including soap, sanitary items, and cleaning materials, to help prevent the spread of disease in overcrowded conditions.
- Supplied 5,300 mattresses and blankets, protecting families from harsh weather and improving living conditions in temporary settlements.

Our winter aid campaign reached 20,162 beneficiaries, providing winter essentials such as blankets, clothing, and heaters to displaced and impoverished families.

When severe flooding struck several regions, destroying homes and livelihoods, the Charity swiftly deployed teams to provide emergency relief. A total of 12,500 individuals were supported with tents, blankets, mattresses, food parcels and potable water. Working closely with local partners, the Charity ensured that aid reached the most affected communities efficiently, reducing the immediate risk of disease and hunger following the floods.

The Charity also prioritised support for communities impacted by violence and instability. Marginalised families living in conflict zones received emergency food packages, clean water supplies, and essential assistance to help rebuild their lives. Special focus was placed on providing care for the widows and orphaned children who often face extreme hardship after losing their primary breadwinners.

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Through these comprehensive efforts, the Charity directly improved the lives of tens of thousands of individuals across multiple countries.

Water, sanitation and hygiene

Access to clean water is essential for health, yet millions around the world still struggle to obtain it. Contaminated or scarce water sources continue to threaten lives, particularly among children and vulnerable families. Recognising this, the Charity remained steadfast in its commitment throughout the reporting period to improving access to safe, reliable and sustainable water supplies for communities in need. The Charity expanded its clean water initiatives to provide long-term solutions that improve health outcomes, strengthen livelihoods, and promote dignity across disadvantaged regions.

In the reporting period, the Charity constructed 153 wells across Pakistan including the provinces of Sindh and the Punjab transforming daily life for thousands of individuals and families in underserved communities. These wells, powered by both solar and electric systems, have provided easily accessible water for drinking, cooking, and sanitation.

Solar-powered wells were prioritised in remote or off-grid areas where electricity supply is unreliable, ensuring uninterrupted operation and promoting environmentally sustainable energy use. Electric-powered wells were installed in areas with more stable infrastructure, offering higher water capacity to serve the community.

By replacing unsafe and distant water sources with local, clean alternatives, these projects have significantly reduced the incidence of waterborne diseases such as cholera and diarrhoea while improving overall community health.

Filtration and Desalination Systems

Beyond well construction, the Charity invested in filtration and desalination systems to tackle complex water challenges in regions where existing sources are saline or polluted. These community-based facilities use modern purification technology to remove harmful contaminants, providing safe and affordable water for everyday use.

The benefits of clean water extend far beyond health. Children and women, particularly girls, no longer need to walk long distances to collect water, allowing them to attend school more regularly. Families also enjoy improved nutrition and hygiene standards.

A defining feature of the Charity's water programme is its emphasis on sustainability and local empowerment. Each water point is designed for long-term operation, with community members trained to maintain and repair the systems. Local water committees oversee usage, encourage responsible consumption, and ensure equitable access for all. The integration of solar technology reflects the Charity's commitment to environmental stewardship, reducing carbon emissions while providing dependable, renewable energy to power essential community infrastructure.

By coupling innovation with accountability, the Charity ensures that every water project continues to serve as a lasting source of life, health, and hope. Through these collective efforts, the Charity's water initiatives in the reporting period provided safe, clean, and sustainable water to tens of thousands of people across Pakistan. The impact goes beyond meeting immediate survival needs, it helps to build a foundation for stronger and healthier communities.

Donations and Grant Making

The Charity accepts and distributes a range of religious obligations, including Khums, Zakat, and Sadaqa, strictly in accordance with Islamic principles and jurisprudential guidance. These funds are collected with due care and allocated transparently to ensure that they reach eligible beneficiaries and are applied solely for purposes that align with both the intent of the donor and the religious and charitable objectives of the Charity.

In addition to religious dues, the Charity receives general donations and contributions from members of the public who share its vision of serving humanity through religion, education and poverty relief. These

The Zahra Trust

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

funds are directed towards a combination of direct charitable activities and grants made to individuals and partner organisations. Through this approach, the Charity is able to reach a broader network of beneficiaries and support a variety of projects that advance its aims, including educational initiatives, humanitarian relief and religious programmes.

Grant-making remains a core part of the Charity's operations and a key mechanism through which it delivers its charitable impact. The trustees have established a Grant Policy that defines the principles, criteria, and due diligence processes governing the approval and monitoring of grants. All grant requests are carefully assessed to ensure that they:

- Align with the Charity's objectives and priorities;
- Demonstrate a clear charitable purpose and tangible public benefit;
- Are supported by adequate documentation and verification of need; and
- Comply with the Charity's internal governance and financial control frameworks.

The trustees retain ultimate responsibility and discretion over all funding decisions. Each application is reviewed in light of the available resources, project outcomes and compliance with charity law. Approved grants are subject to appropriate reporting and monitoring requirements to ensure funds are used for their intended purpose, and progress updates are obtained from grantees to assess impact and effectiveness.

Where grants are made to overseas partners, the trustees apply enhanced due diligence and oversight in line with the Charity Commission's guidance for charities working internationally. This includes verification of partner legitimacy, confirmation of project delivery capacity and evaluation of local conditions to ensure compliance and mitigate risk.

Through this approach, the Charity ensures that religious and general donations are distributed responsibly to those most in need while fulfilling the trust placed in it by donors. The trustees view these duties as both a legal and religious responsibility which they seek to fulfil to the highest standards.

Volunteers

The Charity continues to be extremely grateful for the invaluable support and dedication of its volunteers, who play a vital role in helping to deliver the Charity's programmes and maintain its community presence. The Charity actively encourages members of the community to share their time, skills and expertise in support of its charitable objectives, recognising that volunteering is both an act of service and a means of strengthening social bonds within the community.

Volunteers contribute across a wide range of activities, including event coordination, community outreach and the delivery of certain projects. Their commitment enables the Charity to extend its reach, reduce operational costs and ensure that more of its resources are directed towards charitable activities and beneficiaries.

While volunteers are not financially compensated for their time, the Charity reimburses reasonable expenses, such as travel or meals, to ensure that volunteering remains accessible to all. The Charity has in place comprehensive policies and procedures for the recruitment, vetting and induction of volunteers. These include safeguarding checks where appropriate, clear role descriptions, and training or guidance to ensure that volunteers understand the Charity's values, standards of conduct and expectations.

Community Presence

The Charity continues to maintain a strong and visible presence within the community, actively engaging in a range of events and initiatives that reflect its commitment to advancing its objectives for the public benefit. Throughout the year, the Charity participated in numerous community activities that brought together individuals from different backgrounds, strengthening social ties.

By organising and participating in local events, the Charity reached thousands of attendees, raising awareness of the Charity's primary objectives. Engagements included the Muslim Bazar, which fostered a spirit of collaboration and cultural celebration, participation in Friday congregational prayers across multiple centres, a vital avenue for connecting with local communities, sharing updates on the Charity's

The Zahra Trust

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

work, and encouraging ongoing involvement in its charitable mission.

The Charity also took an active role in major faith-based gatherings, such as the Arbæen Procession, where trustees, volunteers, and community representatives came together to promote messages of peace and service to others. Through these events, the Charity not only raised awareness of its humanitarian projects but also collected funds towards its ongoing programmes.

The Charity's also took part in community drives and awareness campaigns, reflecting the shared belief that faith must translate into tangible service and benefit to others.

These activities have also helped to enhance public understanding of the Charity's mission and the impact of its work, encouraging wider participation and collaboration across age groups, backgrounds, and local networks.

The trustees remain committed to further expanding the Charity's community outreach in the coming year, with plans to develop more structured engagement programmes, youth participation initiatives, and collaborations with local organisations. This will ensure that the Charity's presence continues to create positive change across the communities it serves.

The cost of living crisis led to record levels of poverty in the UK and meant that struggling families were

Financial review

The Zahra Trust focuses on key intersecting areas to address in order to meet need. These include humanitarian assistance, community empowerment, healthcare, water provision, caring for orphans, widows and vulnerables, and livelihood projects. With substantial financial reserves, the Trust is well positioned to continue its support in the coming year, aiming for lasting change for the communities and individuals we support.

The primary income streams for the Charity originate from the collection of donations and religious dues from the general public. Currently, the Charity does not maintain any investments with the intention of generating income. The total funds generated by the charity, excluding investment, charity shop and interest income, amounted to £5,850,356 during the year (2024: £3,809,762). This revenue was primarily sourced from the collection of donations for various charitable purposes and gift aid repayments received from HMRC. With our continued process of strengthening internal and external working ethos and professionalism, we have successfully maintained our reclaimable percentage of giftaid over years on our donations.

Total resources expended during the year was £4,773,122 (2024: £3,924,516). This includes £3,855,169 (2024: £3,112,757) expended for grant payables and other charitable activities. Our current year's charitable spending was £848k more than our last year's charitable expenditures leaving a balance of only £738k in our restricted fund balance at year end, mostly deliverables in emergency aid relief. This remarkable project implementations have been the result of untiring efforts of our trustees, management, staff and volunteers and our implementing partners and also our commitment to implement the aspiration of our donors in eradicating the pains and sufferings of the most vulnerable people.

Total funds carried forward at the end of the year was £ 3,616,428 (2024: £ 2,501,610). £2,878,850 of the current year fund balance represents the unrestricted fund, and £ 737,578 represents restricted fund balance.

Reserves policy

The Charity maintains reserves of unrestricted funds to cover general operational expenses and to manage potential uncertainties in the future.

In developing the reserve policy, the trustees have identified various restricted funds, as outlined in the Statement of Financial Activities (SOFA) and notes to the accounts. These restricted funds are allocated strictly in accordance with the specific restrictions attached to each fund, where applicable.

The Charity keeps its Reserves Policy for unrestricted funds under regular review and has reviewed this at the yearend; the trustees remain satisfied that holding sufficient funds to cover at least 6 months of the Charity's operational costs, including staff expenses and ongoing work with partners is still valid and prudent. The trustees have considered potential risks and the necessary funds to mitigate those risks .

The Zahra Trust

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

In the current year, the balance of unrestricted funds of £2,878,850 (2024: £1,972,560), includes £1,386,922 (2024: £1,392,762) for the foundation fund, which is net of £1,462,101 (2024: £1,471,459) of tangible fixed assets net book value less loan payable of £75,179 (2024: £78,697) as at the year-end. The foundation fund represents the costs incurred and capitalised as Charity's property, intended for extending its charitable activities and is being used as such. This has enabled the Charity to execute its projects and programme with greater efficiency and outreach to the vulnerable and needy people.

At year end the Charity holds a free reserve of £1,491,928 (2024: £579,798), which is sufficient to cover at least 6 months of operational costs at circa £450k, as well as additional work planned for the upcoming period and any shortfall in donations committed for executing restricted projects or in the escalation of its costs, on the discretion of the trustees.

Future work

The Charity has continued to broaden its digital footprint and strengthen its communication channels to better engage with donors, beneficiaries and the wider public. Over the past year, the Charity has expanded its presence across social media platforms, using these outlets to share updates on humanitarian projects, highlight success stories and raise awareness of new campaigns. This increased visibility has enhanced transparency, encouraged donor engagement and helped to build a growing online presence.

To build on this progress, the trustees plan to implement dedicated digital systems and tools to manage online communication, data analytics and content planning more effectively. These improvements will allow the Charity to reach a wider audience, increase fundraising efficiency and communicate the impact of its work more consistently and effectively. The Charity recognises that effective communication is key to sustaining donor confidence, inspiring potential donors, and ensuring that beneficiaries' voices and stories are shared respectfully.

In line with its broader strategic objectives, the Charity also intends to expand several of its humanitarian and development programmes in the coming year. This includes scaling up initiatives that provide access to clean and safe water, enabling more families and communities to benefit from reliable, sustainable water sources in regions facing drought or infrastructure challenges.

Furthermore, the Charity is planning a broader range of educational projects; these will include community-based educational workshops designed to encourage the youth and promote lifelong learning.

The trustees are confident that by combining strong communication systems, expanded programme delivery and digital innovation, the Charity will continue to strengthen its impact and extend its activities to those in need.

The Zahra Trust

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Trustees' responsibilities statement

The trustees, also acting as directors for the purposes of company law, bear the responsibility of preparing the trustees' report and financial statements in compliance with applicable laws and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

According to company law, the charity trustees must compile financial statements annually that present a true and fair view of the charitable company's state of affairs, detailing incoming resources and the application of resources, encompassing income and expenditure, for that period.

In the process of preparing these financial statements, the trustees are obligated to:

- Select appropriate accounting policies and consistently apply them.
- Adhere to the methods and principles outlined in the applicable Charities Statement of Recommended Practice (SORP).
- Exercise reasonable and prudent judgment in making accounting estimates.
- Explicitly state whether applicable UK Accounting Standards have been followed, with any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in business.

Furthermore, the trustees are accountable for maintaining adequate accounting records that sufficiently demonstrate and elucidate the Charity's transactions. These records must disclose, with reasonable accuracy at any time, the financial position of the charity, enabling the trustees to ensure compliance with the Companies Act 2006. Additionally, the trustees are responsible for safeguarding the charity's assets and must take reasonable measures for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- ☐ so far as they are aware, there is no relevant audit information of which the Charity's auditor is unaware; and
- ☐ they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.



Ali Massoumi (Dec 2, 2025 18:54:56 GMT+3)

Ali Massoumian

Trustee

Date 2 December 2025

The Zahra Trust

Independent Auditor's report to the Members of The Zahra Trust

Year ended 31 March 2025

Opinion

We have audited the financial statements of The Zahra Trust for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of the charitable company's net movement in funds, including the income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

The Zahra Trust

Independent Auditor's report to the Members of The Zahra Trust

Year ended 31 March 2025

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Annual Report (which includes the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Trustees' Annual Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees for the financial statement

As explained more fully in the trustees' responsibilities statement, set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

Based on our understanding of the and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to Charity law, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011 and consider other factors such as payroll tax.

The Zahra Trust

Independent Auditor's report to the Members of The Zahra Trust

Year ended 31 March 2025

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to judgements around revenue at year end. Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.



Adam Halsey
(Senior Statutory Auditor)
For and on behalf of HaysMac LLP, Statutory Auditor
Date: 09/12/2025

10 Queen Street Place
London
EC4R 1AG

The Zahra Trust
Statement of Financial Activities
(including income and expenditure account)
Company Number: 06842695 (England and Wales)
Year ended 31 March 2025

			2025		2024
		Unrestricted	Restricted	Total	Total funds
	Note	funds	funds	funds	
		£	£	£	£
Income and endowments					
Donations and legacies	2	1,741,742	4,108,614	5,850,356	3,809,762
Trading activities	3	27,815	-	27,815	75,397
Investment income	4	8,779	-	8,779	16,626
Other income	5	990	-	990	450
Total income		<u>1,779,326</u>	<u>4,108,614</u>	<u>5,887,940</u>	<u>3,902,235</u>
Expenditure on					
Raising funds	6	431,424	-	431,424	352,281
Charitable activities	7	-	4,333,910	4,333,910	3,552,814
Cost of trading goods		<u>7,788</u>	<u>-</u>	<u>7,788</u>	<u>19,421</u>
Total expenditure		<u>439,212</u>	<u>4,333,910</u>	<u>4,773,122</u>	<u>3,924,516</u>
Net income		<u>1,340,114</u>	<u>(225,296)</u>	<u>1,114,818</u>	<u>(22,281)</u>
Transfers between funds		<u>(433,824)</u>	<u>433,824</u>	<u>-</u>	<u>-</u>
Net movement in funds		906,290	208,528	1,114,818	22,281
Reconciliation of funds					
Total funds brought forward		<u>1,972,560</u>	<u>529,050</u>	<u>2,501,610</u>	<u>2,523,891</u>
Total funds carried forward		<u>2,878,850</u>	<u>737,578</u>	<u>3,616,428</u>	<u>2,501,610</u>

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

The notes on pages 25 to 34 form part of these financial statements.

The Zahra Trust
Balance Sheet
As at 31 March 2025

		2025		2024	
	Note	£	£	£	£
Fixed assets					
Tangible fixed assets	14	<u>1,462,101</u>		<u>1,471,459</u>	
			1,462,101		1,471,459
Current assets					
Shop stock	15	7,995		5,856	
Debtors	16	191,589		54,171	
Cash at bank and in hand		<u>2,077,458</u>		<u>1,092,394</u>	
		2,277,042		1,152,421	
Creditors: amounts falling due within one year	17	<u>57,345</u>		<u>53,765</u>	
Net current assets			<u>2,219,697</u>		<u>1,098,656</u>
Total assets less current liabilities			3,681,798		2,570,115
Creditors: amounts falling due after more than one year	18		<u>65,370</u>		<u>68,505</u>
Net assets			<u>3,616,428</u>		<u>2,501,610</u>
Funds of the charity					
Restricted funds			737,578		529,050
Unrestricted funds			<u>2,878,850</u>		<u>1,972,560</u>
Total charity funds	22		<u>3,616,428</u>		<u>2,501,610</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~2nd December, 2025~~ and are signed on behalf of the board by:


 Ali Massoumi (Dec 2, 2025 18:54:56 GMT+3)

Ali Massoumian
 Trustee

The notes on pages 25 to 34 form part of these financial statements.

The Zahra Trust
Statement of Cash Flows
Year ended March 2025

		2025		2024	
	Notes	£	£	£	£
Net cash inflow from operations					
Net cash provided / (used) by operating activities	(i)		(995,596)		(70,093)
Cash flows from investing activities:					
Bank interest received		<u>8,779</u>		<u>16,626</u>	
Net cash used in investing activities			8,779		16,626
Cash flow from financing activities					
Acquisition of fixed assets		(16,176)		(114,994)	
Repayment of long term loan		<u>(3,135)</u>		<u>(290,244)</u>	
Net cash (used) in financing activities			<u>(19,311)</u>		<u>(405,238)</u>
Change in cash and cash equivalents in the reporting period			985,064		(458,705)
Cash and cash equivalents at the beginning of the period			<u>1,092,394</u>		<u>1,551,099</u>
Cash and cash equivalents at the end of the reporting period	(ii)		<u><u>2,077,458</u></u>		<u><u>1,092,394</u></u>

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net movement in funds	1,114,818	(22,281)
Depreciation charges	25,533	24,100
Decrease / (Increase) in stock	(2,139)	2,129
Decrease / (Increase) in debtors	(137,417)	(48,752)
(Decrease) / increase in creditors	3,580	(8,663)
Bank interest received	<u>(8,779)</u>	<u>(16,626)</u>
Net cash inflow from operating activities	<u><u>(995,596)</u></u>	<u><u>(70,093)</u></u>

Analysis of cash and cash equivalents

		2025	2024
		£	£
Cash	25	<u>2,077,458</u>	<u>1,092,394</u>
Total cash and cash equivalents		<u><u>2,077,458</u></u>	<u><u>1,092,394</u></u>

The Zahra Trust
Notes to the financial statements
Year ended March 2025

1. Accounting Policies

Statement of compliance

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Zahra Trust meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Trustees assessment of Going Concern

In view of the financial performance and the reserves position as at the balance sheet date, the Board of Trustees have a reasonable expectation that The Zahra Trust will have the resources to continue in operational existence for the foreseeable future. The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that the charity is a going concern. This year the Trust has seen an increment in the income, coupled with the development of a comprehensive fundraising strategy, communications plan and an improve supporter services experience, the Trustees foresee increased restricted and unrestricted income next year.

Income

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

Investment income is accounted for in the Statement of Financial Activities in the period in which the charity is entitled to receive.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs 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 payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions which have not been met at the yearend date are noted as a commitment but not accrued as expenditure.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity, and include its audit fees and other costs linked to strategic management of the charity. These are allocated in line with other support costs.

The Zahra Trust
Notes to the financial statements (continued)
Year ended 31 March 2025

Tangible fixed assets

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

Building on freehold property	- 2% on straight line
Fixtures and fittings	- 25% on reducing balance
Plant and machinery	- 25% on reducing balance
Computers and software	- 33% on reducing balance

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 those funds which have been designated by the Trustees for specific purposes within the objects of the charity.

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

Pension costs and other post-retirement benefits

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

Financial instruments

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments.

The Zahra Trust
Notes to the financial statements (continued)
Year ended March 2025

Creditors

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

Employee benefits

• **Short term benefits**

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

2. Donations

	Unrestricted funds	Restricted funds	Total funds
	£	£	2025
Donations	1,262,421	4,108,614	5,371,035
Gift aid	479,321	-	479,321
Donations	<u>1,741,742</u>	<u>4,108,614</u>	<u>5,850,356</u>

	Unrestricted funds	Restricted funds	Total funds
	£	£	2024
Donations	953,704	2,414,366	3,368,070
Gift aid	441,692	-	441,692
Donations	<u>1,395,396</u>	<u>2,414,366</u>	<u>3,809,762</u>

3 Trading activities

	2025	2024
	£	£
Income from charitable shop	27,815	75,397
Cost of goods and services of shop	7,788	19,420
	<u>20,027</u>	<u>55,977</u>

4. Investment income

	Unrestricted funds	Total funds	Unrestricted funds	Total funds
	£	2025	£	2024
Interest income	<u>8,779</u>	<u>8,779</u>	<u>16,626</u>	<u>16,626</u>

5. Other income

	Unrestricted funds	Total funds	Unrestricted funds	Total funds
	£	2025	£	2024
Other income	<u>990</u>	<u>990</u>	<u>450</u>	<u>450</u>

The Zahra Trust
Notes to the financial statements
Year ended March 2025

6. Costs of raising funds

	2025	2024
	£	£
Cost of raising funds- relate to unrestricted funds	271,844	205,595
Support Costs (see note 8)- relate to unrestricted funds	159,580	146,686
Total	<u>431,424</u>	<u>352,281</u>

7. Expenditure on charitable activities

	2025	2024
	£	£
Grant payable (see note 7.a)- relate to restricted funds	3,855,169	3,112,757
Support Costs (see note 8) - relate to restricted funds	478,741	440,057
Total	<u>4,333,910</u>	<u>3,552,814</u>

7.a Grants Payable

	Grants to Institutions	Grants to Individuals	Total Funds 2025	Grants to Institutions	Grants to Individuals	Total Funds 2024
	£	£	£	£	£	£
Ahlulbayt Foundation	-	-	-	40,000	-	40,000
AL Jalila Child Hosp	-	-	-	210,260	-	210,260
Alulbayt Foundation	311,529	-	311,529	23,815	-	23,815
Bilal Muslim Mission	48,974	-	48,974	18,654	-	18,654
Boreal Light Gmbh	76,320	-	76,320	56,015	-	56,015
In Azzahraa We Trust Foundation	2,663,853	-	2,663,853	2,285,777	-	2,285,777
Jabir Bin Hayyan Trust	260,923	-	260,923	80,238	-	80,238
Al-Khoei Foundation	40,054	-	40,054	259,030	-	259,030
W A B I L	300,015	-	300,015	-	-	-
Other Misc.	129,535	23,966	153,501	130,561	8,407	138,968
	<u>3,831,203</u>	<u>23,966</u>	<u>3,855,169</u>	<u>3,104,350</u>	<u>8,407</u>	<u>3,112,757</u>

8. Support costs

	Raising Fund	Charitable Activities	Total	Raising Fund	Charitable Activities	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Office running costs	4,124	12,371	16,495	8,418	25,254	33,672
Administrative costs	144,560	433,679	578,239	123,587	370,760	494,347
Finance costs	3,130	9,390	12,520	7,762	23,287	31,049
Governance costs	7,766	23,301	31,067	6,919	20,756	27,675
Total	<u>159,580</u>	<u>478,741</u>	<u>638,322</u>	<u>146,686</u>	<u>440,057</u>	<u>586,743</u>

Support costs are allocated in line with the usage by each activity.

The Zahra Trust
Notes to the financial statements (continued)
Year ended March 2025

9. Net income

Net income is stated after charging / (crediting)

	2025	2024
	£	£
Fees payable to auditors (net of VAT)	20,300	20,300
Depreciation of tangible fixed assets	25,533	24,100
Exchange (loss) / gain	- 4,293	- 2,984

10. Governance cost

	2025	2024
	£	£
Governance costs - audit fees	24,360	24,360
Governance costs - legal fees	6,707	13
Total	<u>31,067</u>	<u>24,373</u>

11. Auditors remuneration

	2025	2024
	£	£
Auditor's remuneration	<u>24,360</u>	<u>20,300</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	362,208	281,775
Social security costs	34,569	26,542
Employer contributions to pension plans	1,004	1,802
	<u>397,781</u>	<u>310,119</u>

The average head count of employees during the year was

	2025	2024
	No.	No.
Number of staff	<u>12.5</u>	<u>10.0</u>

No employee received employee benefits of more than £ 60,000 during the year (2024: nil).

The trustees are the key management personnel who are not remunerated for their services to the charity.

The Zahra Trust
Notes to the financial statements (continued)
Year ended March 2025

13. Trustee remuneration and expenses

During the year, no Trustees received any remuneration (2024: none).

During the year, no Trustees received any benefits in kind (2024: none).

During the year, no Trustees received any reimbursement of expenses (2024: none).

Trustee expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

14. Tangible fixed assets

	Freehold property	Other equipment	Computers and Software	Fixtures and fittings	Total
Cost	£	£	£	£	£
At 1 April 2024	1,451,351	18,607	11,978	37,347	1,519,283
Additions	-	2,124	5,888	8,164	16,176
At 31 March 2025	<u>1,451,351</u>	<u>20,731</u>	<u>17,866</u>	<u>45,511</u>	<u>1,535,459</u>
Depreciation					
At 1 April 2024	12,498	10,830	7,371	17,126	47,825
Charge for the year	12,498	2,475	3,464	7,096	25,533
At 31 March 2025	<u>24,996</u>	<u>13,305</u>	<u>10,835</u>	<u>24,222</u>	<u>73,358</u>
Carrying amount					
At 31 March 2025	<u>1,426,355</u>	<u>7,426</u>	<u>7,031</u>	<u>21,289</u>	<u>1,462,101</u>
At 31 March 2024	<u>1,438,854</u>	<u>7,777</u>	<u>4,607</u>	<u>20,221</u>	<u>1,471,459</u>

15. Stock

	2025	2024
	£	£
Shop stock	<u>7,995</u>	<u>5,856</u>

16. Debtors

	2025	2024
	£	£
Trade debtors	32,762	1,181
Other debtors	<u>158,827</u>	<u>52,990</u>
	<u>191,589</u>	<u>54,171</u>

The Zahra Trust
Notes to the financial statements (continued)
Year ended March 2025

17. Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loans and overdrafts	9,809	10,192
Accruals and deferred income	24,551	26,899
Social security and other taxes	22,835	16,329
Pension	150	345
	<u>57,345</u>	<u>53,765</u>

18. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Bank loans and overdrafts	<u>65,370</u>	<u>68,505</u>

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand	<u>9,809</u>	<u>10,192</u>
Amounts falling due within two and five years	<u>39,234</u>	<u>40,766</u>
Amounts falling due in more than five years	<u>26,136</u>	<u>27,739</u>

The loan was originally taken out on 10 February 2018, with an initial interest rate of 3.5% and the remaining term of the loan is 11years and 11 months.

19. Charge - bank loan

There is a charge by Barclays Bank plc in respect of the Charity's property.

The charity with full title guarantee charges by way of a legal mortgage on the property known as Salvation Army Hall, Barnfield Road, Edgware, HA8 0AY, including all buildings now or to be erected thereon and discharge to the bank on the demand by the bank of all the liabilities.

20. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £ 1,004 (2024: £1,802).

The Zahra Trust
Notes to the financial statements
Year ended March 2025

21. Analysis of charitable funds

Unrestricted funds- The foundation fund represents the costs incurred and capitalised as Charity's property, intended for extending its charitable activities and is being used as such.

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	579,798	1,779,326	(439,212)	(427,984)	1,491,928
Foundation - designated fund	1,392,762	-	-	(5,840)	1,386,922
	<u>1,972,560</u>	<u>1,779,326</u>	<u>(439,212)</u>	<u>(433,824)</u>	<u>2,878,850</u>
Restricted funds					
	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
Orphans, widows, poor and vulnerables	-	308,723	(308,723)	-	-
Khums	107,333	953,742	(1,061,075)	-	-
WASH	65,988	81,324	(147,312)	-	-
Education	-	83,700	(83,700)	-	-
Healthcare	-	5,244	(5,244)	-	-
Religious obligations	-	826,948	(1,260,772)	433,824	-
Emergency and relief	150,594	1,413,182	(1,009,703)	-	554,073
Poverty and hunger eradication	-	290,665	(290,665)	-	-
Yemen Aid	205,135	145,086	(166,716)	-	183,505
	<u>529,050</u>	<u>4,108,614</u>	<u>(4,333,910)</u>	<u>433,824</u>	<u>737,578</u>
Total				-	
	<u>2,501,610</u>	<u>5,887,940</u>	<u>(4,773,122)</u>	<u>-</u>	<u>3,616,428</u>
Orphans, widows, poor and vulnerables					

- Orphans: The charity provides the essentials including food, shelter, winter packs and clothing to orphans in in many regions including, Iraq, Pakistan, Afghanistan, Syria, Yemen and Africa.

- Widows: The charity also runs camps in many regions and provides food, shelter and clothing to widows.

Khums: This is an obligatory religious tax of 20%. To be spent on poors, needy, syeds etc. The fund is mostly used to needy and vulnerables, widows, people on religious services etc. at the discretion of the trustees.

WASH: The charity runs projects in many regions to provide safe drinking water, sanitation and hygiene. During the current year extensive water sanitation and solar assisted water well programmes were executed in various parts of the world where people do not have access to water.

Education and healthcare: continuing educational, medical and humanitarian support are provided to Muslim community in Myanmar. Medical support are provided to the needy who are suffering from medical ailments. Such medical support includes medical clinics which are set up in areas where access to medical facilities are scarce. Poverty and hunger eradication: We provide life chaning assistance to the poor and vulnerable people around the globe. It includes providing blankets and tents in winter, supporting vulnerable familites with food and shelter, and empowering communities by helping in earning livelihood and providing skill and support to start small businesses. Syria and Yemen: To provide relief and poverty aid to the needy in Syria and Yemen.

Emergency and relief: To provide basic facilities and temporary shelters in conflicts ridden countries, on-going war zones and people affected from natural calamities, communal conflicts; during and post conflict sufferings. Religious obligations: To provide religious rituals, ceremonies and obligations, ramadhan and mosque activities.

The Zahra Trust
Notes to the financial statements
Year ended March 2025

Analysis of charitable funds – 31 March 2024

Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	400,789	1,487,869	(371,702)	(937,158)	579,798
Foundation - designated fund	993,862	-	-	398,900	1,392,762
	<u>1,394,651</u>	<u>1,487,869</u>	<u>(371,702)</u>	<u>(538,258)</u>	<u>1,972,560</u>

Restricted funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
Orphans, widows, poor and vulnerables	-	324,088	(324,088)	-	-
Khums	-	684,515	(577,182)	-	107,333
WASH	129,323	149,334	(212,669)	-	65,988
Education	-	66,100	(262,867)	196,767	-
Healthcare	-	75,412	(161,860)	86,448	-
Religious obligations	-	492,209	(660,502)	168,293	-
Emergency and relief	534,363	295,515	(679,284)	-	150,594
Poverty and hunger eradication	-	95,797	(163,909)	68,112	-
Syria Aid	18,527	19,903	(57,068)	18,638	-
Yemen Aid	447,027	211,493	(453,385)	-	205,135
	<u>1,129,240</u>	<u>2,414,366</u>	<u>(3,552,814)</u>	<u>538,258</u>	<u>529,050</u>
Total	<u>2,523,891</u>	<u>3,902,235</u>	<u>3,924,516</u>	<u>-</u>	<u>2,501,610</u>

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Tangible fixed assets	1,462,101		1,462,101	1,471,459
Current assets	1,539,464	737,578	2,277,042	1,152,421
Creditors less than 1 year	- 57,345		- 57,345	- 53,765
Creditors greater than 1 year	- 65,370	-	- 65,370	- 68,505
Net assets	<u>2,878,850</u>	<u>737,578</u>	<u>3,616,429</u>	<u>2,501,610</u>

Analysis of net assets between funds – 31 March 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Tangible fixed assets	1,471,459		1,471,459	1,380,565
Current assets	623,371	529,050	1,152,421	1,564,503
Creditors less than 1 year	53,765		53,765	62,428
Creditors greater than 1 year	68,505	-	68,505	358,749
Net assets	<u>1,972,560</u>	<u>529,050</u>	<u>2,501,610</u>	<u>2,523,891</u>

23. Capital commitments

The Charity had no operating lease or capital commitments at the year-end.

24. Related parties

One of the trustees made donations to the Charity in the sum of £ 3,640 during the year (2024: £3,640).

25. Net debt reconciliation

	At 1 April 2024	Cashflow	Other non Cash changes	At 31 March 2025
	£	£	£	£
Cash	<u>1,092,394</u>	<u>985,064</u>	<u>-</u>	<u>2,077,458</u>
Bank loans and overdrafts	<u>78,697</u>	<u>(3,518)</u>	<u>-</u>	<u>75,179</u>
Net debt reconciliation - 2024				
	At 1 April 2023	Cashflow	other non Cash changes	At 31 March 2024
	£	£	£	£
Cash	<u>1,551,099</u>	<u>(458,705)</u>	<u>-</u>	<u>1,092,394</u>
Bank loans and overdrafts	<u>386,703</u>	<u>(308,006)</u>	<u>-</u>	<u>78,697</u>