ZAM ZAM CHARITABLE TRUST

England & Wales · Charity number 1132716

Details

Status	Registered
Legal form	Trust
Registered	2009-11-16
Register	View on the Charity Commission register

Contact

Address	1 Lianne Grove London SE9 4AD
Phone	07725041010
Email	info@zamzamtrust.org
Website	www.zamzamtrust.org

Activities

Objects: * RELIEF OF FINANCIAL NEED AND SUFFERING AMONG VICTIMS OF NATURAL AND OTHER KINDS OF DISASTERS* PREVENTION OR RELIEF OF POVERTY FOR THE PUBLIC BENEFIT

Activities: Promote awareness, raise funds and mobilize effort to meet the essential needs of poor people in Bangladesh.

Classification

- **How:** Makes Grants To Individuals, Provides Other Finance
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, OVERSEAS.
- Bangladesh

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Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£197,163	£182,569	-	-
2023-12-31	£164,518	£195,639	-	-
2022-12-31	£173,352	£156,020	-	-
2021-12-31	£167,884	£160,277	-	-
2020-12-31	£207,325	£182,288	-	-

Trustees

Name	Role	Appointed
MOYEEN UDDIN AHMED CHOWDHURY	Chair	2009-10-15
ABDUL MUMIN CHOUDHURY		2009-10-15
MOHAIMIN CHOWDHURY		2009-10-15

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ZAM ZAM CHARITABLE TRUST

England & Wales - Charity number 1132716

Accounts

Zam Zam Charitable Trust

(UK Registered Charity No. 1132716)

Annual Report for the year ended 31 December 2024

Assalamu alaikum wa rahmatullahi wa barakatu

The Trustees present the annual report for Zam Zam Charitable Trust (**"Zam Zam"** or the **"Charity"**) for the year ended 31 December 2024 and confirm it complies with the Charities Act 1993, as amended by the Charities Act 2006; the Charity's trust deed dated 15 October 2009 (the **"Trust Deed"**); and the Charities Statement of Recommended Practice 2005.

Administrative information

Charity Name	Zam Zam Charitable Trust
Charity Registration Number	1132716
Principal Office	1 LIANNE GROVE LONDON SE9 4AD
Bangladesh Office	23 Moushumi Mirabazar Sylhet
Trustees	Moyeen Uddin Ahmed Chowdhury (Chairman) A.M. Choudhury M.A. Mohaimin Chowdhury
Auditors	Miah & Company (London) Ltd 16A Well Hall Parade London SE9 6SP
Bankers	HSBC Bank 184 High Street Bromley Kent BR1 1HE

Structure, governance and management

Governing document

Zam Zam is constituted a charitable trust by and governed under the Trust Deed. It was formed in the UK in 2003 and registered with the UK Charity Commission on 15 November 2009 under charity number 1132716.

Organisational structure

The Trustees are responsible for the general control and management of the Charity. The Trustees give their time for free and receive no remuneration or other financial benefit for their services to the Charity.

The Trustees meet as often as is required but not less than 2 times a year and minutes of the proceedings of Trustees' meetings are kept.

Appointment of trustees

New trustees are appointed by a resolution of the Trustees at a special meeting called under the provisions of the Trust Deed.

Induction of trustees

New trustees are provided with a copy of the Trust Deed and any amendments made to it and a copy of the Charity's latest report and accounts.

Our objectives

The Charity's primary objectives are:

- relief of financial need and suffering among victims of natural and other kinds of disasters
- prevention or relief of poverty for the public benefit.

We seek to achieve these objectives through:

- the advancement of health or saving of lives
- the prevention or relief of poverty
- providing accommodation and housing.

We operate through making grants to Zam Zam Bangladesh, which is a non-governmental voluntary development organization registered under the NGO Affairs Bureau of the Government of Bangladesh, with registration no. 2090.

We operate for the benefit of the general public and our main geographic area of activity at present is Bangladesh.

The Trustees periodically review the Charity's objectives to ensure they comply with the Charity Commission's general guidance on public benefit.

Main activities undertaken in the year

Zam Zam provides the following:

- monthly allowance to the old and widows

- promotion and extension of education facilities
- medical help through regular medical camps
- house-building and repairing programme
- grants to install or improve sanitation service
- interest free loans
- emergency relief
- distribution of iftar items in mosques during the holy month of Ramadan
- training programme for women in washing and shrouding of female dead bodies
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- widows and women-headed households
- orphans
- special needs persons
- destitute women, children and men
- elderly men and women

Partnerships
Zam Zam seeks to partner with other charitable organisations in cases where it can add value.

We actively seek partners who we can work with to maximize the benefit to beneficiaries.

Financial review

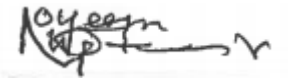
Policy on reserves
The Trustees do not consider that a reserves policy is required at this time and the Charity therefore has no such policy at present.

Principal funding sources
Zam Zam is principally funded by donations from individuals and charitable and other organisations. Donations are made both on a one-off basis and by regular standing order payments.

Zakat
Funds donated by way of zakat are segregated from general donations. A zakat committee has been established in Bangladesh to ensure zakat funds are utilised only in accordance with the rules of zakat.

Investment policy and cash management
The Trustees do not consider it necessary, at present, to make investments on behalf of the Charity. All funds of the Charity are held in sharia'a compliant accounts and Zam Zam does not pay or receive any interest.

Approved by the Trustees on 15 May 2025 and signed on their behalf by:



Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2024

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
Eltham
London
SE9 6SP

Bankers
HSBC Bank

ZAM ZAM CHARITABLE TRUST

Approval statement

I approve these accounts which comprise the Receipts and Payments Account, Balance Sheet and related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the accounting basis as set out in note 1, and for providing all the information and explanations necessary for their compilation.

M U Chowdhury

14.05.2025

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts
to ZAM ZAM CHARITABLE TRUST

You have approved the accounts for the year ended 31 December 2024 which comprise the Receipts and Payments Account,Balance sheet and related notes. In accordance with your instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us.

Miah & Company (London) Ltd
Accountants & Tax Consultants

16 A Well Hall Parade
Eltham
London
SE9 6SP

14.05.2025

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and paumentsaccounts
for the year ended 31 December 2024

	2024	2023
	-	-
Receipts	197,163	164,518
Payments		
Donation and charities	180,781	193,748
Bank charges	1,788	1,891
	182,569	195,639
Net of receipts/(payments)	14,594	(31,121)

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2024

	2024	2023
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	180,348	165,754
	182,848	168,254
	182,848	168,254
Net Trust assets represented by		
Capital account:		
Balance at start of period	168,254	199,375
Net of receipts/(payments)	14,594	(31,121)
	182,848	168,254

ZAM ZAM CHARITABLE TRUST
Notes to the Accounts
for the year ended 31 December 2024

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice and that provides sufficient and relevant information to enable the completion of a tax return.

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2024

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
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for the year ended 31 December 2024

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ZAM ZAM CHARITABLE TRUST

England & Wales - Charity number 1132716

Accounts

Zam Zam Charitable Trust

(UK Registered Charity No. 1132716)

Annual Report for the year ended 31 December 2023

Zam Zam Charitable Trust

Report of the Trustees for the year ended 31 December 2023

Assalamu alaikum wa rahmatullahi wa barakatu

The Trustees present the annual report for Zam Zam Charitable Trust (**"Zam Zam"** or the **"Charity"**) for the year ended 31 December 2023 and confirm it complies with the Charities Act 1993, as amended by the Charities Act 2006; the Charity's trust deed dated 15 October 2009 (the **"Trust Deed"**); and the Charities Statement of Recommended Practice 2005.

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Charity Registration Number	1132716
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Zakat
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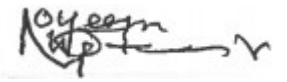
Approved by the Trustees on 9 June 2024 and signed on their behalf by:



Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2023

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
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ZAM ZAM CHARITABLE TRUST

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M U Chowdhury

28.03.2024

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts
to ZAM ZAM CHARITABLE TRUST

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Miah & Company (London) Ltd
Accountants & Tax Consultants

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28.03.2024

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and pauments accounts
for the year ended 31 December 2023

	2023	2022
	-	-
Receipts	164,518	173,352
Payments		
Donation and charities	193,748	119,496
Advertising, promotion and entertainment	-	34,895
Bank charges	1,891	1,625
Other expenses	-	4
	195,639	156,020
Net of receipts/(payments)	(31,121)	17,332

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2023

	2023	2022
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	165,754	196,875
	168,254	199,375
	168,254	199,375
Net Trust assets represented by		
Capital account:		
Balance at start of period	199,375	182,043
Net of receipts/(payments)	(31,121)	17,332
	168,254	199,375

ZAM ZAM CHARITABLE TRUST
Notes to the Accounts
for the year ended 31 December 2023

1 Accounting basis

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Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2023

ZAM ZAM CHARITABLE TRUST
Trust Information

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England & Wales - Charity number 1132716

Accounts

Zam Zam Charitable Trust

(UK Registered Charity No. 1132716)

Annual Report for the year ended 31 December 2022

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Zam Zam Charitable Trust

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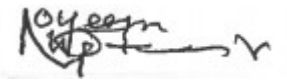
Approved by the Trustees on 11 May 2023 and signed on their behalf by:



Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2022

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
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Bankers
HSBC Bank
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ZAM ZAM CHARITABLE TRUST

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11.05.2023

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for the year ended 31 December 2022

	2022	2021
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Payments		
Donation and charities	119,496	103,273
Advertising, promotion and entertainment	34,895	55,440
Bank charges	1,625	1,335
Other expenses	4	229
	156,020	160,277
Net of receipts/(payments)	17,332	7,607

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as at 31 December 2022

	2022	2021
	-	-
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Bank/building society balances	196,875	179,543
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Net Trust assets represented by		
Capital account:		
Balance at start of period	182,043	174,436
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ZAM ZAM CHARITABLE TRUST
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for the year ended 31 December 2022

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Accounts

31 December 2022

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
Eltham
London
SE9 6SP

Bankers
HSBC Bank
;

ZAM ZAM CHARITABLE TRUST

Approval statement

I approve these accounts which comprise the Receipts and Payments Account, Balance Sheet and related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the accounting basis as set out in note 1, and for providing all the information and explanations necessary for their compilation.

M U Chowdhury

11.05.2023

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts to ZAM ZAM CHARITABLE TRUST

You have approved the accounts for the year ended 31 December 2022 which comprise the Receipts and Payments Account,Balance sheet and related notes. In accordance with your instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us.

Miah & Company (London) Ltd
Accountants & Tax Consultants

16 A Well Hall Parade
Eltham
London
SE9 6SP

11.05.2023

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and pauments accounts
for the year ended 31 December 2022

	2022	2021
	-	-
Receipts	173,352	167,884
Payments		
Donation and charities	119,496	103,273
Advertising, promotion and entertainment	34,895	55,440
Bank charges	1,625	1,335
Other expenses	4	229
	156,020	160,277
Net of receipts/(payments)	17,332	7,607

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2022

	2022	2021
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	196,875	179,543
	199,375	182,043
	199,375	182,043
Net Trust assets represented by		
Capital account:		
Balance at start of period	182,043	174,436
Net of receipts/(payments)	17,332	7,607
	199,375	182,043

ZAM ZAM CHARITABLE TRUST
Notes to the Accounts
for the year ended 31 December 2022

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice and that provides sufficient and relevant information to enable the completion of a tax return.

ZAM ZAM CHARITABLE TRUST

England & Wales - Charity number 1132716

Accounts

Zam Zam Charitable Trust

(UK Registered Charity No. 1132716)

Annual Report for the year ended 31 December 2021

Assalamu alaikum wa rahmatullahi wa barakatu

The Trustees present the annual report for Zam Zam Charitable Trust (**"Zam Zam"** or the **"Charity"**) for the year ended 31 December 2021 and confirm it complies with the Charities Act 1993, as amended by the Charities Act 2006; the Charity's trust deed dated 15 October 2009 (the **"Trust Deed"**); and the Charities Statement of Recommended Practice 2005.

Administrative information

Charity Name	Zam Zam Charitable Trust
Charity Registration Number	1132716
Principal Office	1 LIANNE GROVE LONDON SE9 4AD
Bangladesh Office	23 Moushumi Mirabazar Sylhet
Trustees	Moyeen Uddin Ahmed Chowdhury (Chairman) A.M. Chowdhury M.A. Mohaimin Chowdhury
Auditors	Miah & Company (London) Ltd 16A Well Hall Parade London SE9 6SP
Bankers	HSBC (Amanah) 184 High Street Bromley Kent BR1 1HE

Structure, governance and management

Governing document
Zam Zam is constituted a charitable trust by and governed under the Trust Deed. It was formed in the UK in 2003 and registered with the UK Charity Commission on 15 November 2009 under charity number 1132716.

Organisational structure
The Trustees are responsible for the general control and management of the Charity. The Trustees give their time for free and receive no remuneration or other financial benefit for their services to the Charity.

The Trustees meet as often as is required but not less than 2 times a year and minutes of the proceedings of Trustees' meetings are kept.

Appointment of trustees
New trustees are appointed by a resolution of the Trustees at a special meeting called under the provisions of the Trust Deed.

Induction of trustees
New trustees are provided with a copy of the Trust Deed and any amendments made to it and a copy of the Charity's latest report and accounts.

Our objectives
The Charity's primary objectives are:

- relief of financial need and suffering among victims of natural and other kinds of disasters
- prevention or relief of poverty for the public benefit.

We seek to achieve these objectives through:

- the advancement of health or saving of lives
- the prevention or relief of poverty
- providing accommodation and housing.

We operate through making grants to Zam Zam Bangladesh, which is a non-governmental voluntary development organization registered under the NGO Affairs Bureau of the Government of Bangladesh, with registration no. 2090.

We operate for the benefit of the general public and our main geographic area of activity at present is Bangladesh.

The Trustees periodically review the Charity's objectives to ensure they comply with the Charity Commission's general guidance on public benefit.

Main activities undertaken in the year

Zam Zam provides the following:

- monthly allowance to the old and widows

- promotion and extension of education facilities
- medical help through regular medical camps
- house-building and repairing programme
- grants to install or improve sanitation service
- interest free loans
- emergency relief
- distribution of iftar items in mosques during the holy month of Ramadan
- training programme for women in washing and shrouding of female dead bodies
- self-employment generation programme (by distribution of CNG auto-rickshaws, rickshaws, rickshaw-vans, sewing machines, etc.)
- assisting street working children

In selecting beneficiaries, we prioritise the following beneficiaries:

- widows and women-headed households
- orphans
- special needs persons
- destitute women, children and men
- elderly men and women

Partnerships
Zam Zam seeks to partner with other charitable organisations in cases where it can add value.

We actively seek partners who we can work with to maximize the benefit to beneficiaries.

Financial review

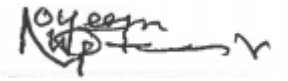
Policy on reserves
The Trustees do not consider that a reserves policy is required at this time and the Charity therefore has no such policy at present.

Principal funding sources
Zam Zam is principally funded by donations from individuals and charitable and other organisations. Donations are made both on a one-off basis and by regular standing order payments.

Zakat
Funds donated by way of zakat are segregated from general donations. A zakat committee has been established in Bangladesh to ensure zakat funds are utilised only in accordance with the rules of zakat.

Investment policy and cash management
The Trustees do not consider it necessary, at present, to make investments on behalf of the Charity. All funds of the Charity are held in sharia'a compliant accounts and Zam Zam does not pay or receive any interest.

Approved by the Trustees on 12 February 2022 and signed on their behalf by:



Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2021

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
Eltham
London
SE9 6SP

Bankers
HSBC Bank
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ZAM ZAM CHARITABLE TRUST

Approval statement

I approve these accounts which comprise the Receipts and Payments Account, Balance Sheet and related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the accounting basis as set out in note 1, and for providing all the information and explanations necessary for their compilation.

M U Chowdhury

12.02.2022

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts
to ZAM ZAM CHARITABLE TRUST

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Miah & Company (London) Ltd
Accountants & Tax Consultants

16 A Well Hall Parade
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London
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12.02.2022

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and paumentsaccounts
for the year ended 31 December 2021

	2021	2020
	-	-
Receipts	167,884	207,325
Payments		
Donation and charities	103,273	167,300
Advertising, promotion and entertainment	55,440	13,500
Bank charges	1,335	1,181
Other expenses	229	307
	160,277	182,288
Net of receipts/(payments)	7,607	25,037

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2021

	2021	2020
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	179,543	171,936
	182,043	174,436
	182,043	174,436
Net Trust assets represented by		
Capital account:		
Balance at start of period	174,436	149,399
Net of receipts/(payments)	7,607	25,037
	182,043	174,436

ZAM ZAM CHARITABLE TRUST
Notes to the Accounts
for the year ended 31 December 2021

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice and that provides sufficient and relevant information to enable the completion of a tax return.

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2021

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

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England & Wales - Charity number 1132716

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(UK Registered Charity No. 1132716)

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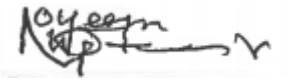

Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2020

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

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M U Chowdhury

12.02.2021

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts
to ZAM ZAM CHARITABLE TRUST

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Miah & Company (London) Ltd
Accountants & Tax Consultants

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SE9 6SP

12.02.2021

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and pauments accounts
for the year ended 31 December 2020

	2020	2019
	-	-
Receipts	207,325	102,756
Payments		
Donation and charities	167,300	105,822
Advertising, promotion and entertainment	13,500	-
Bank charges	1,181	113
Other expenses	307	-
	182,288	105,935
Net of receipts/(payments)	25,037	(3,179)

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2020

	2020	2019
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	171,936	146,899
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Capital account:		
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for the year ended 31 December 2020

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