



Trustees' Annual Report for the period

From

Period start date

Day 01 Month 01 Year 2022

To

Period end date

Day 31 Month 12 Year 2022

Section A

Reference and administration details

Charity name Al-Zohra Education Trust

Other names charity is known by

Registered charity number (if any) 1133160

Charity's principal address

LYTCHETT HOUSE, 13 FREELAND PARK

WAREHAM ROAD

POOLE, DORSET

Postcode

BH16 6FA

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------------|---------------------------------|-----------------------------------|---|
| 1 | Mrs Shahnaz Akhtar | Chair person & Acting Treasurer | | |
| 2 | Miss Tabindah Akhtar | | | |
| 3 | Mrs Zaida Parveen | | | |
| 4 | Mrs Shahnaz Sadiq | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|----------------|--|
| Accountant | Tim O'Brien CA | The Green, Datchet Berkshire, SL3 9AS |
| Bank | Virgin Money | Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|--------------------------------|
| Type of governing document (eg. trust deed, constitution) | Trust Deed |
| How the charity is constituted (eg. trust, association, company) | Trust |
| Trustee selection methods (eg. appointed by, elected by) | Appointed by existing trustees |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Induction & Training of Trustees

Prior to appointment, potential trustees are required to demonstrate a strong commitment to the Trust's work, for example through regular involvement in our work.

Following appointment, all trustees are required to participate in an induction workshop to familiarise themselves with our Trust Deed. This workshop is led by the existing trustees.

Each trustee has specific responsibilities according to their individual skills, however we all work closely together to share knowledge and experience where required.

Risks

The trustees are satisfied that systems are in place to manage the identified risks.

As part of the Trust's work involves working in close proximity to children (at the Slough supplementary school), the following measures have been implemented to ensure their protection:

- Disclosure and Barring Service (DBS) checks of all trustees and staff;
- Child Protection Policy with which all staff are required to be familiar;
- Training of key staff members in basic first aid and food hygiene.

Summary of the objects of the charity set out in its governing document

The objects of the charity are set out in our Trust Deed as follows:

- To relieve poverty and sickness of persons suffering in the UK and overseas.
- To advance the education of persons in the UK.
- To relieve persons in need from the Muslim community in the UK, particularly by advice and support services.
- To promote and advance the religion of Islam.

The Trust carries out a range of activities in pursuit of our charitable objects as outlined above. Our activities assist beneficiaries within our areas of operation in addition to the wider community, in compliance with the requirements of section 4 of the Charities Act 2006 i.e. to have due regard to public benefit.

Supplementary School (Slough)

The Trust first offered Islamic Studies classes in 2004 at hired facilities within the Slough area. From 2013, the Chair Person provided the Trust with the use of a premises free of charge until such time that the Trust can raise sufficient funds to purchase its own building.

From March 2020, due to Covid-19, all classes at the premises were temporarily suspended and subsequently the Trust moved classes to Zoom. The following classes continued into 2022:

- Weekly *Tafsir* (interpretation of the Holy Qur'an) classes, free of charge, attended by approximately ten women.
- Islamic Studies classes for children aged 7-13 years. Approximately six students attended three times per week on Zoom.

Use of premises

- Due to the premises not being in use during lockdown and all classes continuing to take place via Zoom post lockdown, the Chair person sold the building in February 2022.

Charitable Projects (UK)

Each year, the Trust donates Christmas hampers to the homeless Look Ahead hostels in Slough and Maidenhead. In 2022, we donated 22no. hampers containing brand new duvets, bed sheets, toiletries and food to the Slough Lookahead Hostel residents.

Charitable Projects (Overseas)

The Trust funds a number of long term poverty relief initiatives in Pakistan in partnership with local registered NGOs. The following activities were undertaken:

- **Zakat distribution (a form of specific charitable giving, regulated in accordance with the Qur'an).** In previous years, we have invested in micro-finance initiatives, including start up funds and interest free loans for small businesses in partnership with the Saylani Welfare Trust International (registration no. 1145851). In 2013, we awarded 50 families with auto rickshaws worth around £1200 each on an interest free loan basis. Recipients were required

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

to make a small initial deposit followed by 24 monthly interest free payments. A number of recipients have now repaid their loans and own the rickshaws outright. In 2014, we froze additional investment in the microfinance initiatives to focus on new projects, however ongoing repayments have continued to sustain the auto rickshaw scheme.

Policy on Grantmaking

We regularly receive donations from the public for the following:

- Charitable projects in the UK
- Poverty relief work overseas
- *Zakat*
- *Sadaqah*
- *Qurbani*

Our policy on grantmaking is based on utilising donations as effectively and transparently as possible. Until lockdown, each year we were holding an annual event to which donors are invited to view progress with our projects in Pakistan.

Overseas, we only work alongside established and registered organisations that are locally based, which in previous years have included Islamic Relief, Save the Children and the Saylani Welfare Trust International. Until 2018, the Chair Person would make a self-funded trip to Pakistan annually to oversee the Ramadan project and the Orphan Sponsorship Programme.

In the UK, prior to awarding a grant, at least two trustees visit the applicant to verify information provided on the application and confirm alignment with the Trust's objectives.

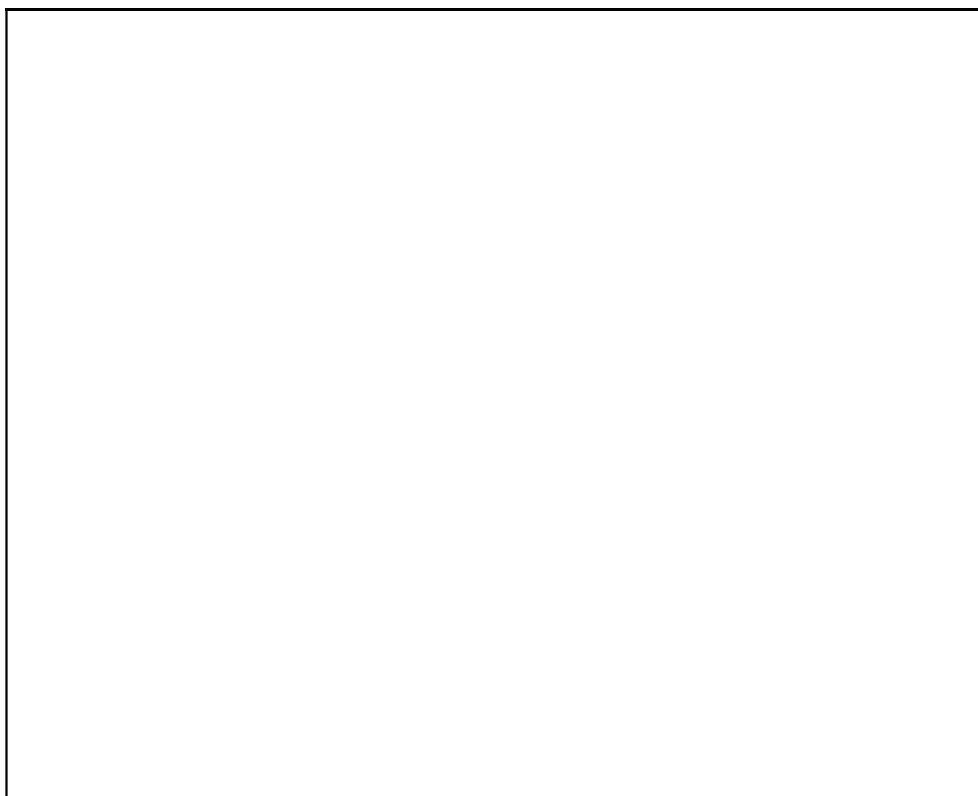
Contribution by Volunteers

Since the charity's establishment in 2004, a core team of volunteers regularly donate all of their time free of charge, often in the evenings and at weekends. Our volunteers also contribute to their own expenses and to those of the Trust, providing free supplies for the day to day running of the charity.

We have an expenses policy in order to reimburse volunteers for reasonable expenses incurred on the charity's behalf. The expenses are covered using funds raised from the sale of homemade food, fairtrade goods and school fees. This allow 100% of donations to go towards projects whilst ensuring that financial constraints do not prevent volunteers from participating in our work.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The main achievements of the charity **during 2022** are summarised below:

- Over fifteen students attended weekly classes held on Zoom.
- 22no. Christmas hampers donated to Slough Lookahead Homeless hostel.
- Pakistan based micro-finance project providing auto rickshaws on an interest free loan basis continued to self-fund itself.

Section E Financial review

Brief statement of the charity's policy on reserves

Whilst the Trust does not have a formal policy on reserves, one of our main forms of fundraising is the collection of *Sadaqah* (the Islamic principle of voluntary donations to charity). This ensures that sufficient reserve funds are always available for unplanned projects such as emergency disaster relief work.

Details of any funds materially in deficit

N/A.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Principal Sources of Funds

The charity's main source of funding is through donations from the public. Our sources of regular income are donations, *Zakat and Sadaqah* (refer to section C for further details). Funds for specific projects are raised through activities and events (refer to section C for further details) and, if necessary, supplemented by the aforementioned sources of income.

Expenditure


The Trust has a policy to assess all potential projects against the charity objectives prior to approval. The trustees will only approve funds for a project that meet one or more of these objectives, thus ensuring that expenditure is directly aligned with the aims of the Trust.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the trustees.

| | |
|-------------------------------------|--|
| Signature(s) |  |
| Full name(s) | TABINDAH AKHTAR |
| Position (eg Secretary, Chair, etc) | TRUSTEE |
| Date | 31/11/22 |

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
Al - Zohra Education Trust

Tim O'Brien CA
The Green
Datchet
Berkshire
SL3 9AS

Contents of the Financial Statements
for the Year Ended 31 December 2022

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1133160

Principal address

Lytchett House
13 Freeland Park
Wareham Road
Poole
Dorset
BH16 6FA

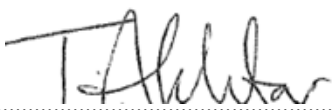
Trustees

Miss T Akhtar
Mrs Z Muzzam
Mrs S Sadiq

Independent Examiner

Tim O'Brien
Tim O'Brien CA
The Green
Datchet
Berkshire
SL3 9AS

Approved by order of the board of trustees on **31/10/23** and signed on its behalf by:



.....
Miss T Akhtar - Trustee

Independent examiner's report to the trustees of Al - Zohra Education Trust

I report to the charity trustees on my examination of the accounts of Al - Zohra Education Trust (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Tim O'Brien

Tim O'Brien CA
The Green
Datchet
Berkshire
SL3 9AS

Date:

Statement of Financial Activities
for the Year Ended 31 December 2022

| | Notes | 31.12.22 Unrestricted fund £ | 31.12.21 Total funds £ |
|------------------------------------|-------|---------------------------------------|---------------------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | | 50,044 | 36,706 |
| EXPENDITURE ON | | | |
| Raising funds | 2 | 360 | 360 |
| Charitable activities | | | |
| Donations to educational charities | | - | 8,960 |
| Donations to homeless project | | 1,466 | - |
| Total | | 1,826 | 9,320 |
| NET INCOME | | 48,218 | 27,386 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | 77,608 | 50,222 |
| TOTAL FUNDS CARRIED FORWARD | | 125,826 | 77,608 |

Al - Zohra Education Trust

Balance Sheet

31 December 2022

| | Notes | 31.12.22 Unrestricted fund £ | 31.12.21 Total funds £ |
|--|-------|---------------------------------------|---------------------------------|
| CURRENT ASSETS | | | |
| Cash at bank | | 126,186 | 77,968 |
| CREDITORS | | | |
| Amounts falling due within one year | 5 | (360) | (360) |
| NET CURRENT ASSETS | | <u>125,826</u> | <u>77,608</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 125,826 | 77,608 |
| NET ASSETS | | <u>125,826</u> | <u>77,608</u> |
| FUNDS | 6 | | |
| Unrestricted funds | | <u>125,826</u> | <u>77,608</u> |
| TOTAL FUNDS | | <u>125,826</u> | <u>77,608</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 31/10/23 and were signed on its behalf by:



.....
T Akhtar - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. RAISING FUNDS

Raising donations and legacies

| | 31.12.22 | 31.12.21 |
|---------------|-------------------|-------------------|
| | £ | £ |
| Support costs | 360 | 360 |
| | <u> </u> | <u> </u> |

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ |
|------------------------------------|------------------------|
| INCOME AND ENDOWMENTS FROM | |
| Donations and legacies | 36,706 |
| EXPENDITURE ON | |
| Raising funds | 360 |
| Charitable activities | |
| Donations to educational charities | 8,960 |
| Total | 9,320 |
| NET INCOME | 27,386 |
| RECONCILIATION OF FUNDS | |
| Total funds brought forward | 50,222 |
| TOTAL FUNDS CARRIED FORWARD | 77,608 |

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.12.22 £ | 31.12.21 £ |
|-----------------|---------------|---------------|
| Other creditors | 360 | 360 |

6. MOVEMENT IN FUNDS

| | At 1.1.22 £ | Net movement in funds £ | At 31.12.22 £ |
|---------------------------|----------------|-------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 77,608 | 48,218 | 125,826 |
| TOTAL FUNDS | 77,608 | 48,218 | 125,826 |

6. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 50,044 | (1,826) | 48,218 |
| | | | |
| TOTAL FUNDS | <u>50,044</u> | <u>(1,826)</u> | <u>48,218</u> |

Comparatives for movement in funds

| | At 1.1.21 £ | Net movement in funds £ | At 31.12.21 £ |
|---------------------------|----------------|----------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 50,222 | 27,386 | 77,608 |
| | | | |
| TOTAL FUNDS | <u>50,222</u> | <u>27,386</u> | <u>77,608</u> |

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 36,706 | (9,320) | 27,386 |
| | | | |
| TOTAL FUNDS | <u>36,706</u> | <u>(9,320)</u> | <u>27,386</u> |

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

| | At 1.1.21 £ | Net movement in funds £ | At 31.12.22 £ |
|---------------------------|----------------|----------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 50,222 | 75,604 | 125,826 |
| | | | |
| TOTAL FUNDS | <u>50,222</u> | <u>75,604</u> | <u>125,826</u> |

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

6. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 86,750 | (11,146) | 75,604 |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | <u>86,750</u> | <u>(11,146)</u> | <u>75,604</u> |

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

| | 31.12.22 £ | 31.12.21 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Gifts | 50,044 | 36,706 |
| Total incoming resources | 50,044 | 36,706 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 1,466 | 8,960 |
| Support costs | | |
| Governance costs | | |
| Accountancy | 360 | 360 |
| Total resources expended | 1,826 | 9,320 |
| Net income | 48,218 | 27,386 |

Independent Examiner's Report to the Trustees of
Al - Zohra Education Trust

Independent examiner's report to the trustees of Al - Zohra Education Trust

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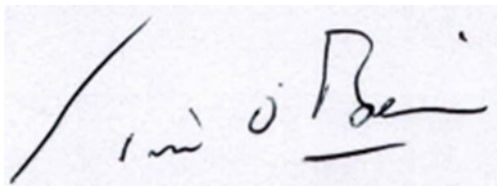
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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'Tim O'Brien', with a horizontal line underneath the name.

Tim O'Brien

Tim O'Brien CA
The Green
Datchet
Berkshire
SL3 9AS

Date: 31/10/2023