



Trustees' Annual Report for the period

From

Period start date

Day	Month	Year
01	01	2023

To

Period end date

Day	Month	Year
31	12	2023

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			
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20				
	Names of the trustees for the charity, if any, (for example, any custodian trustees)			
	Name		Dates acted if not for whole year	

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.

Section C

Objectives and activities

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.

In 2023, fundraising events and delivery of our regular projects continued to be significantly impacted by the shutdown of our premises and loss of volunteers during lockdown. However, we continued to hold weekly Islamic Studies classes via Zoom.

Supplementary School (Slough)

The Trust first offered Islamic Studies classes in 2004 at hired facilities within the Slough area. From 2013 until 2022, the Chair provided the Trust with the use of a premises free of charge to carry out charitable activities including weekly classes. During lockdown in 2021, we were able to move some classes to Zoom and continued to deliver the following classes online into 2023 albeit with reduced attendance:

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

Use of premises

- As the premises was not in use during lockdown for an extended period, the Chair person sold the building in February 2022 and made a significant donation to the Trust from the sale proceeds.

Charitable Projects (UK)

Each year, the Trust donates Christmas hampers to the homeless Look Ahead hostels in Slough and Maidenhead. In 2023, we donated 22no. hampers containing bedding, warm clothes, food and toiletries to the Slough Lookahead Hostel residents.

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)

Charitable Projects (Overseas)

The Trust previously funded a number of long term poverty relief initiatives in Pakistan in partnership with local registered NGOs. The following activities were undertaken which are continuing to sustain the beneficiaries:

- **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 to make a small initial deposit followed by 24 monthly interest free payments. The recipients repaid their loans and now 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.
- In 2023, we also raised funds for the Syrian Earthquake Appeal following the devastating earthquake in Turkey and Syria. We donated 50no. tents to Global Helping Hands, a local registered charity, that was delivering emergency relief essentials to Syria by road.

Policy on Grantmaking

We regularly receive donations from the public for the following:

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

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.

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

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

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.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The main achievements of the charity **during 2023** are summarised below:

- 50no. brand new tents purchased and donated to Syrian Earthquake Appeal.
- Donated 22no. Christmas hampers 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

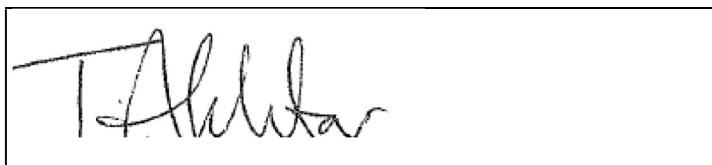
Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

TABINDAH AKHTAR

Position (eg Secretary,
Chair, etc)

TRUSTEE

Date

30/10/23

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
Al - Zohra Education Trust

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

Report of the Trustees
for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. 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 and signed on its behalf by:

.....
Miss T Akhtar - Trustee

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

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 2023.

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 2023

		31.12.23 Unrestricted fund £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		26,918	50,044
Investment income	2	2	-
Total		<u>26,920</u>	<u>50,044</u>
 EXPENDITURE ON			
Raising funds	3	526	360
Charitable activities			
Donations to homeless project		12,112	1,466
Total		<u>12,638</u>	<u>1,826</u>
 NET INCOME		14,282	48,218
 RECONCILIATION OF FUNDS			
Total funds brought forward		125,826	77,608
 TOTAL FUNDS CARRIED FORWARD		<u><u>140,108</u></u>	<u><u>125,826</u></u>

	Notes	31.12.23 Unrestricted fund £	31.12.22 Total funds £
CURRENT ASSETS			
Cash at bank		140,468	126,186
CREDITORS			
Amounts falling due within one year	6	(360)	(360)
NET CURRENT ASSETS		<u>140,108</u>	<u>125,826</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		140,108	125,826
NET ASSETS		<u>140,108</u>	<u>125,826</u>
FUNDS	7		
Unrestricted funds		<u>140,108</u>	<u>125,826</u>
TOTAL FUNDS		<u>140,108</u>	<u>125,826</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 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. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Deposit account interest	2	-
	<u>2</u>	<u>-</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

3. RAISING FUNDS

Raising donations and legacies

	31.12.23	31.12.22
	£	£
Postage and stationery	166	-
Support costs	360	360
	<u>526</u>	<u>360</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	<u>50,044</u>
EXPENDITURE ON	
Raising funds	360
Charitable activities	
Donations to homeless project	<u>1,466</u>
Total	<u>1,826</u>
NET INCOME	48,218
RECONCILIATION OF FUNDS	
Total funds brought forward	77,608
TOTAL FUNDS CARRIED FORWARD	<u><u>125,826</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Other creditors	360	360

7. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	125,826	14,282	140,108
TOTAL FUNDS	125,826	14,282	140,108

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	26,920	(12,638)	14,282
TOTAL FUNDS	26,920	(12,638)	14,282

Comparatives for 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

Comparative 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	50,044	(1,826)	48,218

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

7. MOVEMENT IN FUNDS - continued

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

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	77,608	62,500	140,108
TOTAL FUNDS	<u>77,608</u>	<u>62,500</u>	<u>140,108</u>

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	76,964	(14,464)	62,500
TOTAL FUNDS	<u>76,964</u>	<u>(14,464)</u>	<u>62,500</u>

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	25,347	50,044
Sundry Income	1,571	-
	<hr/> 26,918	<hr/> 50,044
Investment income		
Deposit account interest	2	-
	<hr/> 26,920	<hr/> 50,044
Total incoming resources		
EXPENDITURE		
Raising donations and legacies		
Postage and stationery	166	-
Charitable activities		
Grants to institutions	12,112	1,466
Support costs		
Governance costs		
Accountancy	360	360
	<hr/> 12,638	<hr/> 1,826
Total resources expended		
Net income	<hr/> 14,282	<hr/> 48,218

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for the Year Ended 31 December 2023

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Independent Examiner's Report to the Trustees of
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Tim O'Brien

Tim O'Brien CA
The Green
Datchet
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SL3 9AS

Date: 30/10/2024