

**Charity registration number 1161219 (England and Wales)**

**Company registration number 09300481**

**13 RIVERS TRUST**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# 13 RIVERS TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

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Trustees	Monsur Ahmed	
	Rupina Begum	
	Azafar Miah	(Deceased 19 August 2025)
	Sultana Liza Ahmed	
	Mr Muhammed Foysal Ahmed Ali	(Appointed 20 August 2025)
Charity number (England and Wales)	1161219	
Company number	09300481	
Registered office	Tarling East Community Centre 63 Martha Street London E1 2PA	
Auditor	AGP Consulting Q West Great West Road Brentford TW8 0GP	

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# 13 RIVERS TRUST

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# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) FOR THE YEAR ENDED 31 MARCH 2025

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The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the trust's Memorandum and Articles, the Companies Act 2006 and "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).

### **Background and Mission Statement**

The name of our charity derives from Bengali folklore. The first generation of Bangladeshi people often expressed 'crossing seven oceans and thirteen rivers' to reach the UK. Their descendants today have chosen the name of the Charity after this expression as a way of honouring their sacrifice. Our motivation is to preserve the positive legacies of our parents and of generations gone by.

13 Rivers Trust is an energetic and dynamic charity which focuses its work around disadvantaged individuals, young people and communities left behind by mainstream society. 13 Rivers Trust celebrate the contribution made by our elders and emulate their good practice of helping others and create new opportunities through which hope will be given.

The provisions of the Trust are delivered by local people who have grown up within the communities 13 Rivers Trust operates in. The Trust is responsive to the needs of these communities and is at the same time shaped by them.

The trust's objects and the policies adopted in furtherance of these objects are stated below and there has been no change in these during the year.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Our work**

#### Eden Care UK

To improve the quality of care for older people who are socially isolated, people who are terminally ill and reaching end of life.

#### Muslim Burial Fund

To bury Muslims in need with dignity and in accordance with their wishes and faith.

#### Sylhet Aid

To deliver aid to the poorest community in the Greater Sylhet region and provide poverty alleviation to those in need.

#### Rescue Orphans

To support orphans within their communities and keep them safe.

#### Pray for Palestine

To help children and families in Gaza to overcome the effects of genocide, war and violence.

### **Future work**

#### Young People

To empower and support young people to advance in life through the provision of recreation and leisure time activities as well as developing their skills, capacities and capabilities.

#### End Poverty

To relieve the needs of those who are disadvantaged by poverty, ill health, age or other socio-economic factors.

#### History and Heritage

To preserve the history, culture and heritage of the British Bangladeshi community living in the UK by providing an online museum.

#### Community Cohesion

To promote knowledge, mutual understanding and respect of the beliefs and practices of different religious faiths.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

The trustees confirm that they have referred to the Charity Commission's general guidance on Public Benefit when reviewing and shaping the Charity's aims and objectives. The Charity works to ensure that its programs are inclusive, accessible and responsive to the needs of the beneficiaries.

### **Strategic report**

The description under the headings "Achievements and performance" and "Financial review" meet the company law requirements for the trustees to present a strategic report.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Achievements and performance**

#### Eden Care UK

Eden Care is dedicated to supporting vulnerable individuals within the Muslim community, with a particular focus on those who are terminally ill, nearing the end of life, living with chronic illness, or experiencing social isolation. We define social isolation as a condition in which individuals, due to a lack of family or meaningful social connections, face significant physical, emotional, or psychological hardship. This includes elderly individuals without nearby family as well as younger adults who lack support networks within the UK. During the year the fund raised £117k (2024 - £132k).

Through our befriending service, advocacy efforts, and compassionate end-of-life care, we strive to uphold the dignity and humanity of those we support. Our aim is to ensure that no one faces their final journey alone and that every individual experience companionship, respect, and essential care.

Our trained befrienders provide consistent, meaningful support through weekly visits and structured social activities. These visits take place in people's homes, hospitals, and day care centres, offering not only emotional connection but also practical support. We work to promote a sense of self-worth and community belonging, particularly among older people and those navigating terminal illness, by fostering friendships and enhancing the quality of their day-to-day lives.

At Eden Care, we believe that tackling health inequalities and improving end-of-life care requires collaboration. We actively seek to build partnerships with health and social care providers, hospices, faith institutions, and community organisations. By working together, we can raise awareness about the needs of Muslim and marginalised communities, advocate for culturally sensitive care, and ensure our services are accessible and inclusive. We also contribute to wider conversations about equity in health outcomes, particularly in palliative care, where cultural needs are often overlooked. As a small charity, our reach depends on the strength of our partnerships, and we remain committed to sharing our learning, amplifying the voices of those we serve, and helping shape a more compassionate, just health and care system.

#### Muslim Burial Fund

Muslim Burial Fund offer assistance and support Muslims in need to meet the traditional burial cost and most importantly prevent the possibility of any needy person being cremated. We provide pre-burial and direct burial support including the washing, shrouding, funeral prayer and the actual burial. The charity reached out to its supporters and donors and managed to raise £661k in 2025 (2024 - £762k).

These funds met the charities objectives of providing a dignified farewell to the less fortunate at their time of death. The fund managed to provide 71 (2024 -63) burials during the year. On average we supported 5 burials per month. In addition, we continued to offer burial advice and support to families who lost their loved ones through our helpline.

#### Advocacy

We advocated on behalf of the Muslim deceased so that they are not cremated and buried according to their faith. We meet terminally ill people and those reaching end of life and support them with their burial plans. For example, where they want to be buried, how their burial should be and how the burial will be financed.

#### Rapid Response Team

We provided speedy support to people and their families reaching end of life. Our intervention includes providing advice and guidance as well as practical help with food and transport during their hour of need. A designated group of trained volunteers respond quickly to the needs of people and their families. We visit them in their home, hospital, care homes or hospices.

#### Legal Burial Support and Will Service

We offer a free legal burial support and will writing service for Muslim reverts who are vulnerable, worried about not receiving a Muslim burial after their demise; feel they might be buried or cremated against their faith or wishes.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### Sylhet Aid

Sylhet Aid provides lasting support and poverty alleviation to those in need. We deliver aid to the poorest community in the Greater Sylhet region and provide poverty alleviation to those in need. This year we have continued to support those in need through our annual Winter Aid mission and Ramadan Food Packs. We have also embarked on partnership to establish a network of GP Clinics in rural Sylhet by partnering up with Bangladesh Rural Primary Health Initiative. Our key achievements are as follows:

### Winter Aid

We had our annual Winter Aid mission where 15 volunteers travelled to Sylhet, Bangladesh and distributed 7,500 winter packs as well as 120 sewing machines and 25 wheelchairs across over 40 villages in Sylhet, reaching thousands of beneficiaries.

### Ramadan Food Packs

We delivered Ramadan Food Packs to over 1,300 families across 40 villages, ensuring essential provisions for the entire month of Ramadan.

### Gram GP Partnership

We entered into partnership with Bangladesh Rural Primary Health Initiative to establish individual GP clinics across rural areas in Sylhet to help create a sustainable health care system similar to the British NHS model.

Currently we support a network of 9 existing health clinics with an additional 5 scheduled for 2025-26. Sylhet Aid launched its first Gram GP in Balagonj Village. We had our official launch on 25th December 2024 where more than 400 enrolled as patients. Since the launch we have seen 1,350 patients in less than one year. We have also committed to a second Gram GP in Kurua Village scheduled for December 2025.

### Tubewell and Homes for the Poor

We have provided 8 tubewells to improve access to clean drinking water. Due to the water quality and water availability we have opted to build deeper tubewells that are more expensive. In 2025-26 we are planning to install a further 30 tubewells.

We have also constructed 6 homes for the needy replacing existing homes that were not fit for purpose. Each of the homes were constructed using a combination of bricks and tin that were locally sourced from Sylhet.

### Emergency Financial Assistance

Medical Support: We provided emergency medical aid to 40 cases for critical needs.

Home Repairs: We provided support to 25 families for essential repairs.

Marriage Support: We provided financial assistance in 41 cases to cover wedding expenses.

Flood Relief: We purchased 5 boats and over 200 dry food packs, enabling recovery for families impacted by floods.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### Rescue Orphans

We support orphans within their communities and keep them safe. We try our best to support orphans in their communities. Initially we started Rescue Orphans in 2018 and we sponsored 3 orphans in Bangladesh.

#### Orphans in Sylhet

In 2024, 220 orphans were being sponsored in the Greater Sylhet Region and being supported with daily food, clothing, medical cost, education for orphans and annual Eid gifts. We also promoted 50 livelihood initiative by gifting orphans and their surviving families with Cows, Sewing Machines and Autorickshaw, equipping them with practical knowledge and trade skills that are essential for their survival in later life.

We provide further educational support to 14 orphans who are in our Gifted and Talented Education Program for high-achieving students. We provide them with support for private tuition, university fees, study desks, textbooks, bicycles and chargeable lights if there are electricity shortages.

#### Orphan Homes

Some of the Orphans we look after, live in homes that are in terrible condition. Through our Orphans Homes programme we rebuild safe and warm homes in rural Sylhet. We have successfully completed 27 Homes in May 2025 as part of our Phase 4 round of house building. This takes our overall total to 90 Orphan Homes.

#### Orphans in Gaza and Cairo

In Gaza, thousands of children endure the horrors of war and genocide against the civilian population of Palestine. Children like Hanan, Misk, Kinan and Kareem have lost family members and suffered life-changing injuries.

In 2024, we setup our Gaza Orphan Fund to support children and surviving families with humanitarian aid, baby milk, food packs and medical aid. We have worked actively with local and national partners to raise essential funds. Our initial goal was to support 100 orphans in North Gaza and 100 displaced Gaza orphans in Cairo. This has been increased to 200 orphans in North Gaza and 200 Orphans in Cairo post Ramadan 2025.

#### Pray for Palestine

On October 10th 2025, a ceasefire was supposed to put an end to the genocidal war on Gaza. Two months on and the ceasefire has been violated more than 500 times killing at least 356 Palestinians and sending the death toll in Gaza above 70,000. The foundations of Palestinian society in Gaza are still lying in ruins. We pray for a just peace and a permanent ceasefire so that the most vulnerable, children and babies survive this genocide being perpetrated against the civilian population of Gaza.

As the whole of Gaza continue to face daily bombardment and an unprecedented humanitarian crisis the Trust is committed to provide life-saving aid to families in Gaza and offer warmth, nourishment and hope during these difficult times.

#### Food and Essential Aid

We continued to work with UK charities and partners to provide food and essential aid on a regular basis. This included hot meals, food packs, baby milk and care packs for women in Gaza. Due to the Rafah border being closed we have made purchases inside Gaza where the stocks have been severely depleted and prices have skyrocketed making everyday essentials unaffordable for the civilian population.

#### Gaza Orphan Fund

This was setup by our Orphans team to help 400 displaced Orphans in North Gaza and Cairo. Many of the orphans have suffered severe injuries such as loss of limbs and bullet wounds. We continue to provide support and assistance, working with other charity partners to treat their injuries and provide help to the surviving families.

#### Gaza Patient Fund

We have established partnerships with Palestine Friends Hospital in North Gaza and Palestine Hospital in Cairo to treat injured and wounded Palestinians on a regular basis. Our Medical Camp in Rafah was destroyed in 2024 as the entire city was razed to the ground.



# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### Ambulance for Gaza

Through our 5k Run for Gaza we have teamed up with sporting clubs and community organisations to raise essential funds for an ambulance. Our goal is to support the health infrastructure in Gaza which has been systematically destroyed by providing Mobile Maternity clinics to help pregnant mothers and their unborn children.

We are remaining hopeful that the Rafah border will open once again and once the Ambulance are built that they can be deployed into Gaza later on this year.

### Delegations to Cairo

With over 125,000 displaced Palestinians in Cairo, we organised a delegation in October 2024. We met with Palestinian families and orphans who had managed to flee Gaza. Many of them suffered horrific injuries and had lost their loved ones.

While many have escaped the war the Palestinians are still in need of our help and we have committed to provide support with living costs, medical aid and education. Some of the children have not attended school since the war began.

### Education Centre

As part of our delegation, we committed to providing electronic tablets to help with online learning as well commit to the long-term goal of establishing an Education Centre for the Palestinian children.

During the year fund raising activities raised £619k (2024 - £274k).

In addition to the above the general level of donations achieved expectations with £1,061k (2024 - £592k). In addition, fundraising activities within Charitable activities raised £1,814k (2024 - £1,480k). Overall, the Trust has seen a comparable level income due to continuing generosity of the community. In this respect the Trustees consider the fundraising objectives to have been met.

### **Investment performance**

As at 31 March 2025, the Charities investments were held for cash flow and general expenditure and future capital investment. As such the funds were held in a current account with only a nominal interest received.

This was in line with the Charity's current investment plans.

### **Plans for 2026**

The surplus of funds will be utilised to carry out further burial activities and in addition the Trustees will consider which aspects of the Charities activities can be extended through the availability of surplus funds.

### **Financial review**

There was a surplus in fund position of £1,984k (2024 - £1,305k) at the year end. The operating surplus for the year was £678k (2024 - £561k). This is the total of the amount on the SOFA. The continued operating surplus is the result of the additional income generated due to the various campaigns. The related expenditure was not matched comparatively which has led to a surplus in funds by that magnitude.

Due to the nature of the Charity needing to comply with Islamic investment principles there is no set investment strategy. In the previous year, a surplus of that level was not anticipated but it was an area the trustees looked into and funds were utilised and expenditure was more in line with funds raised.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Reserves policy**

The Trustees believe that it is essential that the Trust maintains sufficient reserves to allow it to continue its work through difficult economic times, to allow flexibility for cash flow requirements in respect of committed programs, as well as providing resources in the event of any significant and unexpected expenditure. The net assets of the 13 Rivers Trust as at 31 March 2025 amounted to £1,984k (2024 - £1,305k).

The Trustees have set a target of six month's expenditure as a prudent level of reserves. Our current level of reserves is sufficiently ahead of that target. Free reserves as at 31 March 2025 amounted to £1,984k (2024 - £1,305k) which are available to fund ongoing operations.

The charity received donations and grants totalling £1,061k (2024 - £592k) and income from Charitable Activities of £1,814k (2024 - £1,480k) during the year. After outgoing expenses of £2,234k (2024 - £1,548k), the Charity was left with a surplus of £1,984k (2024 - £1,305k) carried forward for the year.

### **Investment Policy**

As at 31 March 2025, the Charities investments were held for cash flow and general expenditure and future capital investment. In the past the Charity did not have a sizeable level of deposits and as such investment advice was not required. But with the level of current deposits, the possible requirement to appoint an investment advisor is under consideration by the Trustees.

The trustees have assessed the major risks to which the trust is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

# 13 RIVERS TRUST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT AND STRATEGIC REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### Structure, governance and management

#### Governing document

The Charity is controlled by its governing document, Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Monsur Ahmed

Rupina Begum

Azafar Miah (Deceased 19 August 2025)

Sultana Liza Ahmed

Mr Muhammed Foysal Ahmed Ali (Appointed 20 August 2025)

When new Trustees are required, they are selected based on relevant experience within the sector and other broad professional experiences. The initial selection maybe through community circles or by advertising in suitable publications. They are then selected based on the votes of existing Trustees.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

#### Azafar Miah (1969 - 2025)

We are deeply saddened to inform you that our dear brother, friend and founder Trustee Azafar Miah passed away on 19th August 2025. Azafar served with sincerity and dedication as a Trustee with a passion for the work of Sylhet Aid helping families in poverty and those most in need. His presence, humility and quiet strength have left a lasting mark on all who knew him and he will be sorely missed.

#### Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report, was approved by the Board of Trustees.



**Rupina Begum**

Trustee

Dated: 18 December 2025

# **13 RIVERS TRUST**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees, who are also the directors of 13 Rivers Trust for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the trust and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# 13 RIVERS TRUST

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF 13 RIVERS TRUST

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### Opinion

We have audited the financial statements of 13 Rivers Trust (the 'trust') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including 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 its incoming resources and application of resources, 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 trust 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 trust'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# 13 RIVERS TRUST

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF 13 RIVERS TRUST

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### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the trust for the purpose 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 trust'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**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

We obtained an understanding of the legal and regulatory frameworks that are applicable to the Charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the financial reporting framework, the Charities Act 2011 and the relevant tax compliance regulations.

In addition, the Charity is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: employment law, data protection, health and safety legislation and fundraising regulations. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence if any.

We understood how the Charity is complying with those frameworks by making enquiries of management, staff and consultants and those responsible for legal and compliance procedures. We corroborated our enquires through our review of minutes and papers provided by the Trustees of the Charity.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

# 13 RIVERS TRUST

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF 13 RIVERS TRUST

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Audit procedures performed by the engagement team included:

- discussions with management, trustees and the accountant, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud.
- Analytical procedures to identify any unusual expenditure.
- reading minutes of meetings of those charged with governance.
- assessing the design and implementation of the control environment to identify any areas of material weakness to focus the design of our testing.
- verification of a sample of Gift Aid claims and ensuring these have been made in accordance with the regulations.
- in addressing the risk of fraud through management override of controls; testing the appropriateness of journal entries and other adjustments, in particular journals posted by senior management or with unusual account combinations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://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 charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Forhad Ahmed (Senior Statutory Auditor)**  
for and on behalf of AGP Consulting

**Chartered Accountants**  
**Statutory Auditor**  
Q West

TW8 0GP

18 December 2025

AGP Consulting is eligible for appointment as auditor of the trust by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# 13 RIVERS TRUST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Income from:</b>			
Donations and legacies	3	1,061,076	592,237
Charitable activities	4	1,813,613	1,480,483
Investments	5	37,686	35,535
<b>Total income</b>		2,912,375	2,108,255
<b>Expenditure on:</b>			
Charitable activities	6	2,233,931	1,547,500
<b>Total expenditure</b>		2,233,931	1,547,500
<b>Net income and movement in funds</b>		678,444	560,755
<b>Reconciliation of funds:</b>			
Fund balances at 1 April 2024		1,305,267	744,512
<b>Fund balances at 31 March 2025</b>		1,983,711	1,305,267

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



# 13 RIVERS TRUST

## BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	12		7,786		6,960
Investment property	13		945,836		267,349
			<u>953,622</u>		<u>274,309</u>
<b>Current assets</b>					
Debtors	14	457,828		290,763	
Cash at bank and in hand		830,543		748,477	
		<u>1,288,371</u>		<u>1,039,240</u>	
<b>Creditors: amounts falling due within one year</b>	15	(258,282)		(8,282)	
<b>Net current assets</b>			<u>1,030,089</u>		<u>1,030,958</u>
<b>Total assets less current liabilities</b>			<u>1,983,711</u>		<u>1,305,267</u>
<b>The funds of the trust</b>					
Unrestricted funds	17		1,983,711		1,305,267
			<u>1,983,711</u>		<u>1,305,267</u>


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 18 December 2025



Rupina Begum  
Trustee

Company registration number 09300481 (England and Wales)

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

13 Rivers Trust is a private company limited by guarantee incorporated in England and Wales. The registered office is Tarling East Community Centre, 63 Martha Street, London, E1 2PA.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the trust's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The trust is a Public Benefit Entity as defined by FRS 102.

The trust has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25 % on a reducing balance basis
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

#### 1.8 Impairment of fixed assets

At each reporting end date, the trust reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.10 Financial instruments

The trust has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the trust's balance sheet when the trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the trust's contractual obligations expire or are discharged or cancelled.

#### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the trust is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### **1.12 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	1,061,076	592,237

### 4 Charitable activities

#### For the year ended 31 March 2025

	Palestine Appeal £	Sylhet Aid £	Rescue Orphans £	Eden Care £	Muslim Burial Fund £	Total £
Fund raising activities	618,740	177,849	239,058	116,802	661,164	1,813,613

#### For the year ended 31 March 2024

	Fundraising & Appeals £	Sylhet Aid £	Rescue Orphans £	Eden Care £	Muslim Burial Fund £	Total 2024 £
Fund raising activities	273,676	100,385	212,387	131,552	762,483	1,480,483
Analysis by fund						
Unrestricted funds	273,676	100,385	212,387	131,552	762,483	1,480,483

### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	21,151	23,207
Interest receivable	16,535	12,328
	37,686	35,535

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 6 Charitable activities

	Rescue Orphans	Sylhet Aid	Palestine Appeal	Eden Care	Muslim Burial Fund	Total 2025	Total 2024
	2025 £	2025 £	2025 £	2025 £	2025 £	£	£
Staff costs	68,380	57,482	36,482	94,269	96,315	352,928	266,390
Activity costs	45,893	340,083	591,725	88,080	20,248	1,086,029	505,553
Fundraising donation/ costs	15,253	6,230	12,131	5,340	7,105	46,059	18,680
Burial costs	-	-	-	-	306,475	306,475	246,391
Project development	16,750	16,750	16,750	16,750	16,750	83,750	78,220
Volunteer expenses	26,859	10,789	3,888	19,906	17,025	78,467	80,700
	<u>173,135</u>	<u>431,334</u>	<u>660,976</u>	<u>224,345</u>	<u>463,918</u>	<u>1,953,708</u>	<u>1,195,934</u>
Share of support costs (see note 7)	48,562	45,890	48,562	45,891	45,891	234,796	293,550
Share of governance costs (see note 7)	9,085	9,085	9,085	9,086	9,086	45,427	58,016
	<u>230,782</u>	<u>486,309</u>	<u>718,623</u>	<u>279,322</u>	<u>518,895</u>	<u>2,233,931</u>	<u>1,547,500</u>

### For the year ended 31 March 2024

	Rescue Orphans	Sylhet Aid	Palestine Appeal	Eden Care	Muslim Burial Fund	Total 2024
	£	£	£	£	£	£
Staff costs	53,278	53,278	53,278	53,278	53,278	266,390
Activity costs	144,680	144,677	157,481	30,788	27,927	505,553
Fundraising donation/costs	3,736	3,736	3,736	3,736	3,736	18,680
Burial costs	-	-	-	-	246,391	246,391
Project development	15,644	15,644	15,644	15,644	15,644	78,220
Volunteer expenses	25,851	11,138	4,949	28,878	9,884	80,700
	<u>243,189</u>	<u>228,473</u>	<u>235,088</u>	<u>132,324</u>	<u>356,860</u>	<u>1,195,934</u>
Share of support costs (see note 7)	67,688	58,900	55,654	55,654	55,654	293,550
Share of governance costs (see note 7)	11,041	11,040	13,853	11,041	11,041	58,016
	<u>321,918</u>	<u>298,413</u>	<u>304,595</u>	<u>199,019</u>	<u>423,555</u>	<u>1,547,500</u>

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 6 Charitable activities

(Continued)

#### Analysis by fund

Unrestricted funds	321,918	298,413	304,595	199,019	423,555	1,547,500
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### 7 Support costs

	Support costs £	Governance costs £	2025 Support costs £	Governance costs £	2024 £
Depreciation	2,802	-	2,802	2,320	2,320
Advertising and marketing	164,012	-	164,012	230,751	230,751
Consultancy	-	-	-	5,000	5,000
Admin costs	12,496	-	12,496	35,885	35,885
Insurance	2,705	-	2,705	2,333	2,333
Postage & stationery	2,095	-	2,095	1,142	1,142
Rent & rates	21,201	-	21,201	9,000	9,000
Telephone & internet	7,716	-	7,716	3,222	3,222
IT Software and consumables	11,861	-	11,861	2,182	2,182
Bank charges	9,908	-	9,908	6,715	6,715
Audit fees	-	4,200	4,200	-	4,200
Legal and professional	-	41,227	41,227	-	48,816
	234,796	45,427	280,223	293,550	351,566
Analysed between					
Fundraising activities	234,796	45,427	280,223	293,550	351,566

Governance costs includes payments to the auditors of £4,200 (2024- £4,200) for audit fees.

### 8 Net movement in funds

2025  
£

2024  
£

The net movement in funds is stated after charging:

Fees payable for the audit of the charity's financial statements	4,200	4,200
Depreciation of owned tangible fixed assets	2,802	2,320

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the trust during the year.

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Administrative	12	9

#### Employment costs

	2025 £	2024 £
Wages and salaries	346,043	255,885
Social security costs	5,920	10,290
Other pension costs	965	215
	352,928	266,390

There were no employees whose annual remuneration was more than £60,000.

For the purposes of comparison, it needs to be noted that, the presentation of social security costs were corrected in the current year, in the prior year, this included all of the PAYE payments including employee deductions. The total was however correctly represented.

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows £143,644 (2024 - £129,030).

### 11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 12 Tangible fixed assets

	Computers £
<b>Cost</b>	
At 1 April 2024	19,521
Additions	3,628
At 31 March 2025	23,149
<b>Depreciation and impairment</b>	
At 1 April 2024	12,561
Depreciation charged in the year	2,802
At 31 March 2025	15,363
<b>Carrying amount</b>	
At 31 March 2025	7,786
At 31 March 2024	6,960



# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 13 Investment property

	2025 £
<b>Fair value</b>	
At 1 April 2024	267,349
Additions through external acquisition	678,487
	<u>945,836</u>
At 31 March 2025	<u>945,836</u>

Investment property comprises three properties. The fair value of the investment property has been arrived at on the basis of acquisition cost. A valuation was obtained from estate agents when properties were marketed for sale and the carrying value was deemed appropriate, the estate agents are not connected with the trust. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties. It is considered that the value has not significantly changed from the date of acquisition date till the year end and is reflected below.

	2025 £	2024 £
Freehold	945,836	267,349
	<u>945,836</u>	<u>267,349</u>

### 14 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	22,986	14,580
Prepayments and accrued income	434,842	276,183
	<u>457,828</u>	<u>290,763</u>

### 15 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	-	3,579
Trade creditors	23,040	-
Other creditors	-	503
Accruals and deferred income	235,242	4,200
	<u>258,282</u>	<u>8,282</u>

# 13 RIVERS TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 16 Retirement benefit schemes

	2025 £	2024 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	965	215

The trust operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the trust in an independently administered fund.

### 17 Unrestricted funds

The unrestricted funds of the Charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	1,305,267	2,912,375	(2,233,931)	1,983,711
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2024 £</b>
General funds	744,512	2,108,255	(1,547,500)	1,305,267

### 18 Capital commitments

Amounts contracted for but not provided in the financial statements:

In October 2023 the Charity had committed to acquiring 100 burial plots, which would be purchased over a 3 year period. The total committed was £300,000 of which £150,000 was invoiced by year end for 50 plots. This left a commitment of further 50 plots to acquire, for an amount of £150,000.

### 19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).