

ANJUMAN-E-ZAINEE (CROYDON)

England & Wales · Charity number 1163192

Details

Status Registered

Legal form Trust

Registered 2015-08-19

Register [View on the Charity Commission register](#)

Contact

Address 445 Brighton Road
South Croydon
CR2 6EU

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Activities

Objects: THE TRUST IS ESTABLISHED FOR ANY PUBLIC RELIGIOUS AND CHARITABLE PURPOSE, PARTICULARLY TO ADMINISTER, MANAGE AND ORGANISE THE AFFAIRS OF THE DAWOODI BOHRA JAMAAT OF CROYDON AND PARTICULARLY FOR THE FOLLOWING PURPOSES.2.1 THE PREACHING AND PRACTISING OF THE ISLAMIC RELIGION IN CONFORMITY WITH AL-QURAN, ISLAMIC SHARIAT AND THE FATEMI PHILOSOPHY, CULTURE AND TRADITIONS, ALL AS INTERPRETED BY AL-DAI AL-MUTLAQ.2.2 THE ADVANCEMENT OF EDUCATION.2.3 THE RELIEF OF NEED, HARDSHIP AND DISTRESS.2.4 THE PROVISION AND ASSISTANCE IN THE PROVISION OF FACILITIES FOR THE RECREATION AND OTHER LEISURE TIME OCCUPATIONS OF THE BENEFICIARIES PARTICULARLY FOR WOMEN AND YOUNG PEOPLE IN THE INTERESTS OF SOCIAL WELFARE AND SO THAT THEIR CONDITIONS OF LIFE MAY BE IMPROVED.

Activities: TO MOTIVATE ADVANCE AND PROPAGATE EDUCATION AND LEARNING, INCLUDING THE ADMINISTRATION AND ORGANISATION OF RELIGIOUS AND TEMPORAL AFFAIRS OF THE DAWOODI BOHRA JAMAAT OF ANJUMAN-E-ZAINEE (CROYDON)

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, Religious Activities, Recreation
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£431,842	£332,692	-	-
2023-12-31	£226,809	£221,687	-	-
2022-12-31	£242,918	£212,359	-	-
2021-12-31	£237,308	£211,122	-	-
2020-12-31	£154,298	£161,137	-	-

Trustees

Name	Role	Appointed
Abdul Qadir Maimoon	Chair	2021-04-01
Adnan Ghor		2023-01-01
Akberali Dungarwalla		2023-01-01
Asghar Hussain		2023-01-01
Hussain Adamjee		2023-01-01
Mohsin Ghor		2023-01-01
Moiz Taherbhoy		2023-01-01
Mufaddal Kapacee		2023-01-01
Muffaddal Kapasi		2023-01-01
Munaver Chamadia		2023-01-01
Mustafa Dungarwalla		2018-04-05
Rajabali Dungarwalla		2023-01-01

ANJUMAN-E-ZAINEE (CROYDON)

England & Wales - Charity number 1163192

Accounts

Charity registration number: 1163192

Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2024

Anjuman-e-Zainee (Croydon)

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Anjuman-e-Zainee (Croydon)

Reference and Administrative Details

Trustees

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
(Abdul Qadir Maimoon)

Shaikh Rajabali Fazlehusain bhai Dungarwalla (Vice President)
(Rajabali Dungarwalla)

Shaikh Mustafa Shaikh Husain bhai Dungarwalla (Secretary)
(Mustafa Dungarwalla)

Mulla Akberali Badrudin bhai Dungarwalla (Treasurer)
(Akberali Dungarwalla)

Shaikh Aliasgar Aashiqhusain Bhai Hussain (Joint Secretary)
(Asgar Hussain)

Mulla Mohsin Shaikh Alihussein bhai Ghor (Joint Treasurer)
(Mohsin Ghor)

Mulla Adnan Shaikh Hussein bhai Gohar
(Adnan Ghor)

Mulla Husain Mulla Zoeb bhai Adamjee
(Husain Adamjee)

Mulla Mufaddal Shaikh Saifuddin bhai Kapacee
(Mufaddal Kapacee)

Mulla Munaver Taherali bhai Chamadia
(Munaver Chamadia)

Moiz Shaikh Arif bhai Taherbhoy
(Moiz Taherbhoy)

Muffaddal Shaikh Jafferhussein bhai Kapasi
(Muffaddal Kapasi)

Principal Office

445 Brighton Road
South Croydon
Croydon
CR2 6EU

Charity Registration Number

1163192

Bankers

Barclays Bank Plc
1 Chapel Road
Worthing
West Sussex
LE87 2BB

Independent Examiner

Embee Oak Ltd
Chartered Accountants
Unit 14 Mill Stream Lodge
Uxbridge Road
Rickmansworth
Herts
WD3 8JQ

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2024

Structure, governance and management

Anjuman-e-Zainee (Croydon) was created by a Deed of Trust on 19 November 2014 by the donation of an initial corpus of £786 by the 53rd Dai al - Mutlaq, His Holiness Syedna Mufaddal Saifuddin^(TUS). The Trust's registered charity status was confirmed by the Charity Commission on 19 August 2015.

Appointment of Trustees

Potential new Trustees are proposed for election by the President of the charity based on competency and an understanding of the objectives of the Charity (religious and otherwise).

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Once elected, Trustees will undergo training relevant to the individual role.

The following trustees served throughout the year:

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (Abdul Qadir Maimoon)
Shaikh Aliasgar Aashiqhusain Bhai Hussain (Asghar Hussain)
Shaikh Mustafa Shaikh Husain bhai Dungarwalla (Mustafa Dungarwalla)
Shaikh Rajabali Fazlehusain bhai Dungarwalla (Rajabali Dungarwalla)
Mulla Akberali Badrudin bhai Dungarwalla (Akberali Dungarwalla)
Mulla Adnan Shaikh Hussein bhai Gohar (Adnan Ghor)
Mulla Husain Mulla Zoeb bhai Adamjee (Husain Adamjee)
Mulla Mohsin Shaikh Alihussein bhai Ghor (Mohsin Ghor)
Mulla Mufaddal Shaikh Saifuddin bhai Kapacee (Mufaddal Kapacee)
Mulla Munaver Taherali bhai Chamadia (Munaver Chamadia)
Moiz Shaikh Arif bhai Taherbhoy (Moiz Taherbhoy)
Muffaddal Shaikh Jafferhussein bhai Kapasi (Muffaddal Kapasi)

Meetings of the Trustees are held ordinarily at least once a quarter at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising, and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for any charitable purpose for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Croydon and for the following purposes: -

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2024

Review of activities and achievements

Anjuman-e-Zainee (Croydon) has established its grant making policy to achieve its objects for the public benefit, for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Croydon in particular, and the community at large. The activities of the trust over the past year, explained within the construct of the twelve departments (Umoor) of the jamaat:

1. Umoor Deeniyah – Religious Affairs

Throughout the year, the Trustees have worked to uphold an environment in accordance with the principles of Islam and the guidance of al-Dai al-Ajal Syedna Mufaddal Saifuddin (TUS). Around 250 religious gatherings were held during the year, including waaz, majlis, and Friday prayers, all open to members of the Dawoodi Bohra community in Croydon.

We are pleased to note a steady increase in attendance, particularly for Jumua namaz. Programmes ranged from sermons and educational videos to community exhibitions, encouraging active participation from members of all ages. Trustees also supported community members by ensuring that home facilities met the standards of taharah and Islamic hygiene. Funeral arrangements and related support were provided for bereaved families whenever required.

2. Umoor Taalimiyah – Education

Education remains one of our key priorities. The Trust facilitated religious classes twice a week for children aged 5 to 16, supported by five dedicated teachers. This year, the number of teachers and the quality of teaching resources were both enhanced, helping us strengthen the standard of taalim and student engagement. Classrooms were renovated and redecorated to create a more welcoming learning environment. Communal areas and the main hall also underwent improvements, while work continued on upgrading kitchen and outdoor facilities. The car park and fencing were refurbished, with weed clearance and waste removal giving the entire Markaz a much-improved appearance.

3. Umoor Marafiq Burhaniyah – Welfare

The Trust undertook a range of welfare activities aimed at improving the quality of life of every community member—spiritually, socially, and economically. Initiatives focused on supporting households, education, and healthcare. Special emphasis was placed on both physical and mental wellbeing through activities such as community walks, group fitness sessions, and awareness campaigns.

4. Umoor Maliyah – Budgeting and Accounts

The Trustees ensured that all financial matters were handled responsibly and transparently. Budgets were set for each department, and proper records were maintained for all income and expenditure. The Trust also held practical sessions on home budgeting, especially aimed at women and young adults, to encourage financial literacy and responsible money management within the community.

5. Umoor Mawarid Bashariyah – Human Resources

The Trust continued to identify the skills and capabilities of community members through various HR initiatives. Volunteers were encouraged to offer their expertise in areas such as information technology, accounting, education, and administration. This approach not only strengthens teamwork but also enables individuals to serve the community in meaningful ways aligned with their professional strengths.

6. Umoor Dhakheliyah – Internal Affairs (IT, Communication & Statistics)

This year, the internal affairs team continued to improve our IT and communication systems by:

- Enhancing the PA and AV systems based on user feedback
- Keeping the community website updated with event information
- Supporting other departments with IT assistance
- Managing annual data updates as required by ITS
- Providing A/V and presentation support for seminars, quizzes, and competitions
- Managing broadcast messages and event communications efficiently

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2024

7. Umoor Kharijyah – Public Relations

Anjuman-e-Zainee Croydon maintained active engagement with local authorities and the wider community. During Ramadan, a PR event was organised, attended by respected guests including Chris Philp MP, the local mayor, and nearby residents. These interactions strengthen interfaith understanding and highlight our community's contribution towards social harmony and environmental responsibility. The Trust also participated in a clean environment initiative with the Mayor's office.

8. Umoor Qaza – Legal Affairs

The Trust continued to promote unity and understanding among members, offering confidential guidance on family matters, including marriage and divorce issues. Our aim remains to encourage reconciliation and maintain peaceful community relations in line with Islamic ethics.

9. Umoor Faiz al-Mawaid al-Burhaniyah – Community Kitchen and Niyaz

Through the global Faiz al-Mawaid al-Burhaniyah (FMB) programme, our Markaz provides nutritious meals to all community members four days a week. Around 75 meals are prepared and distributed regularly, ensuring that no household goes without wholesome food.

The FMB team strictly maintains hygiene and safety standards, overseeing procurement, preparation, and quality control. This initiative has successfully promoted healthy eating, reduced food waste, and strengthened the bonds of brotherhood within the community.

10. Umoor Iqtesadiyah – Finance and Business Development

The Trust encourages entrepreneurship and economic independence among community members. Through the Qarzan Hasana scheme, several mumineen were supported with interest-free loans and business advice. Workshops were also organised to promote ethical business practices and ensure that partnerships operate in accordance with Shariah-compliant principles and proper documentation.

11. Umoor Amlaak – Properties

The Trustees ensured the proper upkeep, safety, and documentation of all community properties. Routine maintenance and renovation projects were completed during the year, including the upgrading of the Jamat office and conference room with improved IT infrastructure and furnishings to better support administrative functions.

12. Umoor Sehhat – Health and Hygiene

The Trust placed continued focus on health and environmental wellbeing through several key initiatives:

a) Medical & Health: An open surgery day was held where doctors and health professionals offered confidential consultations. A first aid training session was also organised for members.

b) Cleaning: Quarterly cleaning drives were conducted covering the main prayer hall, kitchen, stairs, and outdoor areas. A major pre-Ramadan and pre-Muharram clean-up drive involved men, women, and youth volunteers. The Mayor also joined a neighbourhood clean-up and tree-planting initiative to promote environmental awareness.

c) Sports: Regular sports sessions were held including football, badminton, and cricket for men, while ladies organised yoga and fitness activities.

d) Environment: Seasonal tree planting and beautification projects were carried out around the Markaz to enhance the surroundings.

Financial review

The main source of income for Anjuman-e-Zainee continues to be regular sabil and community donations, supplemented by contributions from other sources. These funds support the maintenance and upkeep of Burhani Centenary Centre as well as the provision of financial assistance to other connected charities.

Regular donations remained broadly consistent with the prior year. However, this year the charity received a significant grant of £100,000 from a connected charity for a specific purpose: to provide financial assistance to congregation members in constructing traditional Islamic toilets in their homes. In addition, this year marked

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2024

AEZ's first successful Gift Aid claim from HMRC, covering the period from 2019 to 2023. Other grants and donations remained largely stable compared to the previous year.

Most expenses were also in line with the prior year, with two notable exceptions. First, costs associated with the provision of Faiz-ul-Mawaid al Burhaniyah (FMB) increased significantly as the service is now provided one additional day each week, effective from 2024. Second, there was higher tamir expenditure due to necessary works on Darul Emarat. A substantial portion of donations received for Niyaz was applied towards FMB costs.

The charity has also continued to make generous donations to Dawat-e-Hadiyah Trust, reflecting its commitment to supporting this important cause.

It is the policy of Anjuman-e-Zainee (Croydon) that unrestricted funds which have not been designated for a specific use should be maintained (in cash terms) at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised.

Although the overall reserves position at the end of the year is in deficit, the trustees are comfortable that this deficit position reflects a long term loan payable to a related charity with common objectives who have confirmed that they will not seek to have the loan repaid until this charity can afford to without compromising its charitable objectives. When considering the reserves and reserves policy, the trustees 'add back' the long term loan due to the flexibility in its repayments and once 'added back' the reserves are positive and reflect between three to 6 months expenditure.

In assessing their on going position as above, the trustees also continue to review the overall general fund deficit and despite the charity being able to operate in this deficit position (as the loan will not be repaid until the charity can afford to do so), the trustees are organising activities specifically to raise funds in order to repay the loan, which will in turn reduce the deficit. The deficit originally arose because this charity was gifted a property and corresponding loan. However, they gifted the property to another charity with a common objective but retained the loan with intent to pay it back.

Plans for the future

The Trustees of Anjuman-e-Zainee Croydon remain committed to strengthening and expanding the Trust's services in alignment with its charitable objectives and the guidance of al-Dai al-Ajal Syedna Mufaddal Saifuddin (TUS). Our vision for the future is to build upon the progress made this year and to continue serving the Dawoodi Bohra community of Croydon with sincerity, efficiency, and unity.

A major goal for the coming years is to pursue the establishment of a Masjid project, creating a permanent and spiritually enriching space for prayers, gatherings, and education. Alongside this, the Trustees aim to enhance the existing Markaz facilities—improving accessibility, safety, and comfort for all members, especially families, children, and the elderly.

The Trust also intends to encourage greater participation of younger members in the management and organisation of activities. By engaging the youth through responsibility, mentorship, and leadership opportunities, we aim to nurture the next generation of khidmatguzaars (volunteers) who will continue the mission of serving the community with devotion.

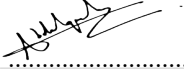
In accordance with the directives of al-Dai al-Ajal (TUS), our community's work will continue to be structured and strengthened through the framework of 12 Umooor (Departments). Each Umooor will set clear annual objectives, allowing us to operate as a goal-oriented organisation and to monitor progress more effectively. This structure ensures that every aspect of community life—from religious and educational upliftment to welfare, health, and economic empowerment—is addressed systematically.

With the anticipated addition of new trustees and volunteers, the Trust hopes to further enhance efficiency, accountability, and transparency in all activities. Our collective aim is to create a sustainable model of service where every initiative not only meets immediate needs but also contributes to the long-term spiritual, educational, and social growth of the Croydon Jamaat.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2024

The annual report was approved by the trustees of the charity on 20 October 2025 and signed on its behalf by:



..... Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
Abdulqadir BS Maimoon (Oct 20, 2025,
10:12am)

Anjuman-e-Zainee (Croydon)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that period. 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 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 charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 October 2025 and signed on its behalf by:



.....
Nouruddin Bhaisaheb (President)
Trustee

Anjuman-e-Zainee (Croydon)

Independent Examiner's Report to the trustees of Anjuman-e-Zainee (Croydon)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Zainee (Croydon) 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 Anjuman-e-Zainee (Croydon)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Anjuman-e-Zainee (Croydon) 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 accounting 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.



Moiz Ebrahim FCA
of Embee Oak Ltd
Chartered Accountants
Unit 14 Mill Stream Lodge
Uxbridge Road
Rickmansworth
Herts
WD3 8JQ

23 October 2025

Anjuman-e-Zainee (Croydon)

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income and Endowments from:					
Donations and legacies	2	431,482	101,227	532,709	226,809
Total income		431,482	101,227	532,709	226,809
Expenditure on:					
Charitable activities	3	(332,692)	-	(332,692)	(221,687)
Total Expenditure		(332,692)	-	(332,692)	(221,687)
Net income/(expenditure)		98,790	101,227	200,016	5,122
Reconciliation of funds					
Total funds brought forward		(472,119)	-	(472,119)	(477,241)
Total funds carried forward	12	(373,329)	101,227	(272,102)	(472,119)

Anjuman-e-Zainee (Croydon)

(Registration number: 1163192)
Balance Sheet as at 31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	8	4,996	6,480
Current assets			
Debtors	9	7,380	2,161
Cash at bank and in hand		659,802	234,374
		<u>667,182</u>	<u>236,535</u>
Creditors: Amounts falling due within one year	10	<u>(311,727)</u>	<u>(63,134)</u>
Net current assets		<u>355,454</u>	<u>173,401</u>
Creditors: Amounts falling due after one year	11	<u>(632,553)</u>	<u>(652,000)</u>
Net assets	12	<u>(272,103)</u>	<u>(472,119)</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		(373,329)	(472,119)
Restricted funds		<u>101,227</u>	<u>-</u>
Total funds	12	<u>(272,102)</u>	<u>(472,119)</u>

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 20 October 2025 and signed on their behalf by:



.....
Akber Dungarwalla (Oct 20, 2025)
Mulla Akberali Badrudin bhai Dungarwalla (Treasurer)
Trustee

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Zainee (Croydon) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The presentational currency is pound sterling.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. In their assessment of going concern, the trustees have given due consideration to the deficit reserves position. This includes a long-term liability to a related charity which has committed to provide the financial support this charity requires (due to their common objectives). In providing that support, they have committed to withhold collecting their loan until such a time as this charity has the financial means to repay it. With this in mind, the trustees are confident that the charity, at the date of signing, will continue as a going concern for the foreseeable future.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line method
Fixtures and fittings	25% straight line method
Motor vehicles	20% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Sabil-ul-Khair-Wal-Barakat	160,224	-	160,224	122,320
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	96,301	-	96,301	80,690
Grant income	-	100,000	100,000	-
Madrasa	11,250	-	11,250	6,075
Gift Aid receipt	143,781	-	143,781	-
Other donations	19,926	1,227	21,153	17,724
	<u>431,482</u>	<u>101,227</u>	<u>532,709</u>	<u>226,809</u>

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

3 Expenditure on charitable activities

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Charitable activities		185,496	-	185,496	83,665
Grant funding of activities	5	73,819	-	73,819	70,588
Governance costs and support	4	73,377	-	73,377	67,434
		332,692	-	332,692	226,809

Charitable activities, Governance cost and Support cost Analysis	Activity undertak en directly £	Governance & Grant funding of Activities £	Activity support costs £	Total 2024 £	Total 2023 £
Wazaef	-	-	-	-	-
Enayat	-	798	-	8,838	4,638
Muwasaat	-	3,500	-	5,520	5,520
Niyaz and Faiz-ul-Mawaid al Burhaniyah	124,527	-	-	68,122	68,122
Rahaesh	7,038	-	-	466	466
Taamir expenses	44,065	-	-	11,000	11,000
Madrasah- Talimy Imdad	8,646	-	-	2,745	2,745
Ohbat expenses	-	-	-	-	-
Rifah-e-Aam (Relay expenses)	900	-	-	812	812
Accountancy fees	-	-	-	2,640	2,640
Depreciation for the year	-	-	1,484	1,796	1,796
Other professional fees	-	4,540	-	3,033	3,033
Tayzeen	320	-	-	540	540
Light, heat and power	-	-	26,838	28,536	28,536
Telephone and fax	-	-	1,477	1,453	1,453
Printing, postage and stationery	-	-	3,262	1,951	1,951
Bank charges	-	696	-	646	646
Contributions to affiliated registered Charities	-	69,521	-	60,430	60,430
Event costs	-	-	2,185	3,206	3,206
Rent and office costs	-	-	32,895	24,174	24,174
	185,496	79,055	68,141	332,692	221,687

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

4 Analysis of governance and support costs

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Independent examiners and accountancy fees	-	-	-	2,640
Bookkeeping software, bank fees & other professional fees	3,292		3,292	1,903
Insurance	1,944	-	1,944	1,776
Support costs	68,141	-	68,141	61,115
	431,482	-	73,377	67,434

5 Grant-making activities

		Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Name of institution	Activity				
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable Activities	69,521	-	69,521	56,230
Anjuman e Burhani (London)	Charitable Activities	-	-	-	-
		69,521	-	69,521	67,434

In addition to the above, grants totalling £4,298 (2023: £14,358) were paid to individuals

6 Trustees remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the period ended 31 December 2023.

A total of £25,945 was paid to trustees' as reimbursed expenses during the year ended 31 December 2024 (2023: £14,214).

No member of staff or Trustee received emoluments in excess of £60,000.

7 Independent Examiners remuneration

	2024 £	2023 £
Independent examination of the financial statements	-	1,320
Other non-assurance financial services	-	1,320
	-	67,434

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

8 Tangible fixed assets

	Computer equipment, etc £	Motor Vehicle £	Total £
Cost			
At 1 January 2024	3,300	12,197	15,497
Additions/Disposals in the year	-	-	-
At 31 December 2024	3,300	12,197	12,197
Depreciation			
At 1 January 2024	3,065	5,952	9,017
Charge for the year/Eliminated on disposal	235	1,249	1,484
At 31 December 2024	3,300	7,201	10,501
Net book value			
At 31 December 2024	-	4,996	4,996
At 31 December 2023	235	6,245	6,245

9 Debtors

	2024 £	2023 £
Niyaz debtors	-	-
Other debtors	7,380	2,160
	7,380	2,160

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	2,585	3,601
Dawat-e-Hadiyah Trust (United Kingdom)	-	27,000
Accruals	12,036	32,531
Qardan Hasanah	297,107	-
	311,728	63,134

10 Long term creditors

	2024 £	2023 £
Dawat-e-Hadiyah Trust (United Kingdom)	632,553	652,000

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2024

12 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted				
General	(472,119)	431,482	(332,692)	(373,329)
	(472,119)	431,482	(332,692)	(373,329)
Restricted				
Taharat scheme	-	100,000	-	100,000
Mohammedi Taheri scheme	-	1,227	-	1,227
	-	101,227	-	101,227

13 Analysis of net assets between funds

All assets and liabilities of the charity are within the unrestricted general fund.

14 Analysis of net funds

	At 1 January 2024 £	Cash flow £	At 31 December 2024 £
Cash at bank and in hand	234,374	425,428	659,802
Net cash	234,374	425,428	659,802

15 Related party transactions

During the year donations received from Trustees totalled £18,971 (2023: £16,907). These donations were free from any attached conditions.

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). The Trust made donations to Dawat-e-Hadiyah (United Kingdom) amounting to £69,521 during the year (2023: 56,230).

At the end of the year the Charity owed Dawat-e-Hadiyah Trust (United Kingdom) 632,553 (2023: 679,000). This loan is interest free and has no fixed term of repayment. £632,553 (2023: £652,000) is presented in long term creditors and £0 (2023: £27,000) in short term creditors

ANJUMAN-E-ZAINEE (CROYDON)

England & Wales - Charity number 1163192

Accounts

Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2023

Embee Oak Ltd
Chartered Accountants
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

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Anjuman-e-Zainee (Croydon)

Reference and Administrative Details

Trustees

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
(Abdulqadir Maimoon)

Shaikh Rajabali Fazlehusain bhai Dungarwalla (Vice President)
(Rajabali Dungarwalla)

Shaikh Mustafa Shaikh Husain bhai Dungarwalla (Secretary)
(Mustafa Dungarwalla)

Mulla Akberali Badrudin bhai Dungarwalla (Treasurer)
(Akberali Dungarwalla)

Shaikh Aliasgar Aashiqhusain Bhai Hussain (Joint Secretary)
(Asgar Hussain)

Mulla Mohsin Shaikh Alihussein bhai Ghor (Joint Treasurer)
(Mohsin Ghor)

Mulla Adnan Shaikh Hussein bhai Gohar
(Adnan Ghor)

Mulla Husain Mulla Zoeb bhai Adamjee
(Husain Adamjee)

Mulla Mufaddal Shaikh Saifuddin bhai Kapacee
(Mufaddal Kapacee)

Mulla Munaver Taherali bhai Chamadia
(Munaver Chamadia)

Moiz Shaikh Arif bhai Taherbhoy
(Moiz Taherbhoy)

Muffaddal Shaikh Jafferhussein bhai Kapasi
(Muffaddal Kapasi)

Principal Office

445 Brighton Road
South Croydon
Croydon
CR2 6EU

Charity Registration Number

1163192

Bankers

Barclays Bank Plc
1 Chapel Road
Worthing
West Sussex
LE87 2BB

Independent Examiner

Embee Oak Ltd
Chartered Accountants
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2023

Structure, governance and management

Anjuman-e-Zainee (Croydon) was created by a Deed of Trust on 19 November 2014 by the donation of an initial corpus of £786 by the 53rd Dai al - Mutlaq, His Holiness Syedna Mufaddal Saifuddin^(TUS). The Trust's registered charity status was confirmed by the Charity Commission on 19 August 2015.

Appointment of Trustees

Potential new Trustees are proposed for election by the President of the charity based on competency and an understanding of the objectives of the Charity (religious and otherwise).

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Once elected, Trustees will undergo training relevant to the individual role.

The following trustees served throughout the year:

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb
Shaikh Aliasgar Aashiqhusain Bhai Hussain
Shaikh Mustafa Shaikh Husain bhai Dungarwalla

On the first date of the year, when the previous term for most trustees ended, there was a new directive issued by His Holiness, and a new trustee board created with some new and some existing trustees. These changes took place on 1 January 2023 and were as follows:

Resignations effective 1 January 2023:

Shaikh Hussein Bhai Mulla Hatimali Ghor
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Alihussein Mohammedali bhai Ghor

Appointments effective 1 January 2023:

Shaikh Rajabali Fazlehusain bhai Dungarwalla (Rajabali Dungarwalla)
Mulla Akberali Badrudin bhai Dungarwalla (Akberali Dungarwalla)
Mulla Adnan Shaikh Hussein bhai Gohar (Adnan Ghor)
Mulla Husain Mulla Zoeb bhai Adamjee (Husain Adamjee)
Mulla Mohsin Shaikh Alihussein bhai Ghor (Mohsin Ghor)
Mulla Mufaddal Shaikh Saifuddin bhai Kapacee (Mufaddal Kapacee)
Mulla Munaver Taherali bhai Chamadia (Munaver Chamadia)
Moiz Shaikh Arif bhai Taherbhoy (Moiz Taherbhoy)
Muffaddal Shaikh Jafferhussein bhai Kapasi (Muffaddal Kapasi)

Meetings of the Trustees are held ordinarily at least once a quarter at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising, and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2023

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for any charitable purpose for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Croydon and for the following purposes: -

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.

Review of activities and achievements

Anjuman-e-Zainee (Croydon) has established its grant making policy to achieve its objects for the public benefit, for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Croydon in particular, and the community at large. The activities of the trust over the past year pertained to its objectives as set out in the following:

1. Religious and Cultural Activities

The trust was permitted the use of the premises at 445 Brighton Road, South Croydon, Surrey, CR2 6EU (Burhani Centenary Centre) by al-Dai al-Mutlaq Syedna Mufaddal Saifuddin. The trust organised many religious and social events at the centre to which all the Dawoodi Bohras were invited from the U.K. and abroad as appropriate.

Funeral arrangements were made by the trust for burial of the deceased in the community. The trust also provided matrimonial services and assistance to Dawoodi Bohras to travel abroad for religious and educational purposes.

Support was provided to the Dawoodi Bohras who embarked on the annual pilgrimage to Makkah (the Hajj).

The Faiz-al-Mawaid Burhaniyah scheme continued to operate throughout the year in which evening meals were provided to all the Dawoodi Bohra families of the Croydon Jamaat four times a week.

2. Education

A Saturday school was maintained by the trust at Burhani Centenary Centre for the religious and cultural education of children between the ages of five and fourteen. The school was administered by trustees and volunteer teachers, who taught children at the different levels from kindergarten to class IX.

Over the past year the trust was able to provide services and assistance to Dawoodi Bohras to further their religious, social, cultural and educational aspirations, in accordance with its objectives and in keeping with the Islamic Fatemi traditions and wishes of al-Dai al-Mutlaq

3. Upliftment

This is done on a local as well as international level. Members of the community have been dispensed with hardship funds (Muwasaat) which is available to assist members in hardship. In keeping with the teachings of His

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2023

Holiness, members of the community and the Trust are encouraged to join the Fostership Scheme. This looks at fostering a town or village in India and at the hardships that members of the Dawoodi Bohra Communities endure, and how best the community members here can help, with resources and expertise.

4. The provision of facilities for the community

After the significant Taamir (repairs and remedial works) to Burhani Centenary Centre in recent years and regular ongoing maintenance, members of the Croydon Jamaat are able to partake in religious, cultural and recreational events at the community building.

Financial review

The main source of income of Anjuman-e-Zainee (Croydon) is the regular sabil/donations from the community supplemented by donations from other sources. This provides the necessary funds for the maintenance and upkeep of Burhani Centenary Centre and for the provision of funds to other connected charities. Regular donations remained consistent with the prior year. Grants and other donations have also remained largely consistent, as have most areas of expenditure. Much of the donations received for Niyaz were used for Faiz-ul-Mawaid al Burhaniyah. The charity has also been able to continue to donate generously to Dawat E Hadiyah (UK) Trust, as this is an important cause to this Trust.

It is the policy of Anjuman-e-Zainee (Croydon) that unrestricted funds which have not been designated for a specific use should be maintained (in cash terms) at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised.

Although the overall reserves position at the end of the year is in deficit, the trustees are comfortable that this deficit position reflects a long term loan payable to a related charity with common objectives who have confirmed that they will not seek to have the loan repaid until this charity can afford to without compromising its charitable objectives. When considering the reserves and reserves policy, the trustees 'add back' the long term long due to the flexibility in its repayments and once 'added back' the reserves are positive and reflect between three to 6 months expenditure.

In assessing their on going position as above, the trustees also continue to review the overall general fund deficit and despite the charity being able to operate in this deficit position (as the loan will not be repaid until the charity can afford to do so), the trustees are organising activities specifically to raise funds in order to repay the loan, which will in turn reduce the deficit. The deficit originally arose because this charity was gifted a property and corresponding loan. However, they gifted the property to another charity with a common objective but retained the loan with intent to pay it back.

Plans for the future

The Trust intends to continue and strengthen its activities in order to fulfil its objects. Additionally, the trustees are seeking ways to undertake a Masjid project and are looking into other ways to expand the facilities for the benefit of the entire community and to encourage the younger members to be more actively involved in the management of the trust activities.

Al-Dai al-Mutlaq, Syedna Mufaddal Saifuddin has divided the matters of a Jamaat into 12 functions (Umoor). This classification will increase the effectiveness and efficiency of the Jamaat, so that its maximum benefits reach community members. The 12 Umoor are a platform for the charity, its trustees and volunteers to serve the community better; to move from day-to-day management of the Jamaat to a goal driven organization; and to monitor the Jamaat's progress. The trustees plan to implement the 12 umoor into the management of the Jamaat and with the addition of more trustees after the year end, this will hopefully be achievable soon.

The annual report was approved by the trustees of the charity on 25 October 2024 and signed on its behalf by:

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)

Abdulqadir BS Maimoon (Tue, 29th Oct
2024 8:00:18 GMT)

Anjuman-e-Zainee (Croydon)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that period. 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 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 charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 25 October 2024 and signed on its behalf by:



Abdulgadir BS Meimoon (Tue, 29th Oct 2024 8:00:18 GMT)
Abdulgadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
Trustee

Anjuman-e-Zainee (Croydon)

Independent Examiner's Report to the trustees of Anjuman-e-Zainee (Croydon)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Zainee (Croydon) 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 Anjuman-e-Zainee (Croydon)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Anjuman-e-Zainee (Croydon) 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 accounting 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.



Moiz Ebrahim FCA
of Embee Oak Ltd
Chartered Accountants
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

29 October 2024

Anjuman-e-Zainee (Croydon)

Statement of Financial Activities for the Year Ended 31 December 2023

	Note	Unrestricted funds £	Total 2023 £	Total 2022 £
Income and Endowments from:				
Donations and legacies	2	226,809	226,809	242,918
Total income		<u>226,809</u>	<u>226,809</u>	<u>242,918</u>
Expenditure on:				
Charitable activities	3	(221,687)	(221,687)	(212,359)
Total Expenditure		<u>(221,687)</u>	<u>(221,687)</u>	<u>(212,359)</u>
Net income/(expenditure)		5,122	5,122	30,559
Reconciliation of funds				
Total funds brought forward		<u>(477,241)</u>	<u>(477,241)</u>	<u>(507,800)</u>
Total funds carried forward	12	<u>(472,119)</u>	<u>(472,119)</u>	<u>(477,241)</u>

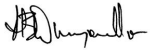
Anjuman-e-Zainee (Croydon)

(Registration number: 1163192)

Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	6,480	8,276
Current assets			
Debtors	9	2,161	2,161
Cash at bank and in hand		234,374	206,099
		<u>236,535</u>	<u>208,260</u>
Creditors: Amounts falling due within one year	10	<u>(63,134)</u>	<u>(41,777)</u>
Net current assets		<u>173,401</u>	<u>166,483</u>
Creditors: Amounts falling due after one year	11	<u>(652,000)</u>	<u>(652,000)</u>
Net assets	12	<u>(472,119)</u>	<u>(477,241)</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>(472,119)</u>	<u>(477,241)</u>
Total funds	12	<u>(472,119)</u>	<u>(477,241)</u>

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 25 October 2024 and signed on their behalf by:



Akber Dunganwalla (Tue, 29th Oct 2024
8:28:31 GMT)
Mulla Akberali Badrudin bhai Dunganwalla (Treasurer)
Trustee

Anjuman-e-Zainee (Croydon)

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

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Zainee (Croydon) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The presentational currency is pound sterling.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. In their assessment of going concern, the trustees have given due consideration to the deficit reserves position. This includes a long-term liability to a related charity which has committed to provide the financial support this charity requires (due to their common objectives). In providing that support, they have committed to withhold collecting their loan until such a time as this charity has the financial means to repay it. With this in mind, the trustees are confident that the charity, at the date of signing, will continue as a going concern for the foreseeable future.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Anjuman-e-Zainee (Croydon)

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

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line method
Fixtures and fittings	25% straight line method
Motor vehicles	20% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Anjuman-e-Zainee (Croydon)

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

2 Income from donations and legacies

	Unrestricted funds		
	General	Total	Total
	£	2023	2022
		£	£
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	122,320	122,320	126,332
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	80,690	80,690	96,265
Madrassa	6,075	6,075	12,800
Other donations	17,724	17,724	7,521
	<u>226,809</u>	<u>226,809</u>	<u>242,918</u>

Anjuman-e-Zainee (Croydon)

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

3 Expenditure on charitable activities

		Unrestricted funds	Total 2023	Total 2022
	Note	General £	£	£
Charitable activities		83,665	83,665	113,295
Grant funding of activities	5	70,588	70,588	56,770
Governance costs and support	4	67,434	67,434	42,294
		221,687	221,687	212,359

Charitable activities, Governance cost and Support cost Analysis	Activity undertaken directly £	Governance & Grant funding of Activities £	Activity support costs £	Total 2023 £	Total 2022 £
Wazaef	-	-	-	-	-
Enayat	-	8,838	-	4,638	610
Muwasaat	-	5,520	-	5,520	-
Niyaz and Faiz-ul-Mawaid al Burhaniyah	68,122	-	-	68,122	80,041
Rahaesh	466	-	-	466	3,071
Taamir expenses	11,000	-	-	11,000	19,287
Madrasah- Talimy Imdad	2,745	-	-	2,745	7,172
Ohbat expenses	-	-	-	-	-
Rifah-e-Aam (Relay expenses)	812	-	-	812	3,375
Accountancy fees	-	2,640	-	2,640	2,000
Depreciation for the year	-	-	1,796	1,796	2,571
Other professional fees	-	3,033	-	3,033	650
Tayzeen	540	-	-	540	350
Light, heat and power	-	-	28,536	28,536	10,150
Telephone and fax	-	-	1,453	1,453	638
Printing, postage and stationery	-	-	1,951	1,951	2,732
Bank charges	-	646	-	646	665
Contributions to affiliated registered Charities	-	56,230	-	60,430	56,160
Event costs	-	-	3,206	3,206	-
Rent and office costs	-	-	24,174	24,174	22,887
	83,665	76,907	61,115	221,687	212,359

Anjuman-e-Zainee (Croydon)

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

4 Analysis of governance and support costs

Governance costs	Unrestricted general funds £	Total 2023 £	Total 2022 £
Independent examiners and accountancy fees	2,640	2,640	2,000
Bookkeeping software, bank fees and other professional fees	1,315	1,903	1,315
Insurance	1,776	1,776	-
Support costs	61,115	61,115	38,879
	<u>67,434</u>	<u>67,434</u>	<u>42,294</u>

5 Grant-making

Below are details of material grants made to institutions.

Name of institution	Activity	2023 £	2022 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	56,230	56,160
Anjuman-e-Burhani (London)	Charitable activities	-	-
		<u>56,230</u>	<u>56,160</u>

In addition to the above, grants totalling £14,358 (2022: £610) were paid to individuals.

6 Trustees remuneration and expenses

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

A total of £14,214 was paid to trustees' as reimbursed expenses during the year ended 31 December 2023 (2022: £11,795).

No member of staff or Trustee received emoluments in excess of £60,000.

7 Independent Examiners' remuneration

	2023 £	2022 £
Independent examination of the financial statements	1,320	1,000
Other non-assurance financial services	<u>1,320</u>	<u>1,000</u>

Anjuman-e-Zainee (Croydon)

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

8 Tangible fixed assets

	Computer equipment, etc £	Motor Vehicle £	Total £
Cost			
At 1 January 2023	3,000	12,197	15,497
Additions/Disposals in the year	-	-	-
At 31 December 2023	3,300	12,197	15,497
Depreciation			
At 1 January 2023	2,830	4,391	7,221
Charge for the year/Eliminated on disposal	235	1,561	1,796
At 31 December 2023	3,065	5,952	9,017
Net book value			
At 31 December 2023	235	6,245	6,480
At 31 December 2022	470	7,806	8,276

9 Debtors

	2023 £	2022 £
Niyaz debtors	-	-
Other debtors	2,161	2,161
	2,161	2,161

10 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	3,601	4,472
Dawat-e-Hadiyah Trust (United Kingdom)	27,000	-
Accruals	32,531	37,305
	63,134	41,777

11 Long term creditors

	2023 £	2022 £
Dawat-e-Hadiyah Trust (United Kingdom)	652,000	652,000

Anjuman-e-Zainee (Croydon)

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

12 Funds

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Balance at 31 December 2023 £
Unrestricted funds				
General	(477,241)	226,809	(221,687)	(472,119)

13 Analysis of net assets between funds

All assets and liabilities of the charity are within the unrestricted general fund.

14 Analysis of net funds

	At 1 January 2023 £	Cash flow £	At 31 December 2023 £
Cash at bank and in hand	206,099	28,275	234,374
Net cash	206,099	28,275	234,374

15 Related party transactions

During the year donations received from Trustees totalled £16,907 (2022: £14,618). These donations were free from any attached conditions.

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). The Trust made donations to Dawat-e-Hadiyah (United Kingdom) amounting to £56,230 during the year (2022: 56,160).

At the end of the year the Charity owed Dawat-e-Hadiyah Trust (United Kingdom) 679,000 (2022: £652,000). This loan is interest free and has no fixed term of repayment. £652,000 (2022: £652,000) is presented in long term creditors and £27,000 (2022: £nil) in short term creditors.

ANJUMAN-E-ZAINEE (CROYDON)

England & Wales - Charity number 1163192

Accounts

Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2022

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

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Anjuman-e-Zainee (Croydon)

Reference and Administrative Details

Trustees

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
(Abdulqadir Maimoon)

Shaikh Rajabali Fazlehusain bhai Dungarwalla (Vice President)
(Rajabali Dungarwalla)

Shaikh Mustafa Shaikh Husain bhai Dungarwalla (Secretary)
(Mustafa Dungarwalla)

Mulla Akberali Badrudin bhai Dungarwalla (Treasurer)
(Akberali Dungarwalla)

Shaikh Aliasgar Aashiqhusain Bhai Hussain (Joint Secretary)
(Asghar Hussain)

Mulla Mohsin Shaikh Alihussein bhai Ghor (Joint Treasurer)
(Mohsin Ghor)

Mulla Adnan Shaikh Hussein bhai Gohar
(Adnan Ghor)

Mulla Husain Mulla Zoeb bhai Adamjee
(Husain Adamjee)

Mulla Mufaddal Shaikh Saifuddin bhai Kapacee
(Mufaddal Kapacee)

Mulla Munaver Taherali bhai Chamadia
(Munaver Chamadia)

Moiz Shaikh Arif bhai Taherbhoy
(Moiz Taherbhoy)

Muffaddal Shaikh Jafferhussein bhai Kapasi
(Muffaddal Kapasi)

Principal Office

445 Brighton Road
South Croydon
Croydon
CR2 6EU

Charity Registration Number

1163192

Bankers

Barclays Bank Plc
1 Chapel Road
Worthing
West Sussex
LE87 2BB

Independent Examiner

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2022

Structure, governance and management

Anjuman-e-Zainee (Croydon) was created by a Deed of Trust on 19 November 2014 by the donation of an initial corpus of £786 by the 53rd Dai al - Mutlaq, His Holiness Syedna Mufaddal Saifuddin^(TUS). The Trust's registered charity status was confirmed by the Charity Commission on 19 August 2015.

Appointment of Trustees

Potential new Trustees are proposed for election by the President of the charity based on competency and an understanding of the objectives of the Charity (religious and otherwise).

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Once elected, Trustees will undergo training relevant to the individual role.

The following trustees served throughout the year:

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb
Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Aliasgar Aashiqhusain Bhai Hussain
Shaikh Alihussein Mohammedali bhai Ghor (Hon. Treasurer)
Shaikh Mustafa Shaikh Husain bhai Dungarwalla

After the year end, when the term for most trustees ended, there was a new directive issued by His Holiness, and a new trustee board created with some new and some existing trustees. These changes took place on 1 January 2023 and are as follows:

Resignations effective 1 January 2023:

Shaikh Hussein Bhai Mulla Hatimali Ghor
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Alihussein Mohammedali bhai Ghor

Appointments effective 1 January 2023:

Shaikh Rajabali Fazlehusain bhai Dungarwalla (Rajabali Dungarwalla)
Mulla Akberali Badrudin bhai Dungarwalla (Akberali Dungarwalla)
Mulla Adnan Shaikh Hussein bhai Gohar (Adnan Ghor)
Mulla Husain Mulla Zoeb bhai Adamjee (Husain Adamjee)
Mulla Mohsin Shaikh Alihussein bhai Ghor (Mohsin Ghor)
Mulla Mufaddal Shaikh Saifuddin bhai Kapacee (Mufaddal Kapacee)
Mulla Munaver Taherali bhai Chamadia (Munaver Chamadia)
Moiz Shaikh Arif bhai Taherbhoy (Moiz Taherbhoy)
Muffaddal Shaikh Jafferhussein bhai Kapasi (Muffaddal Kapasi)

Meetings of the Trustees are held ordinarily at least once a quarter at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising, and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2022

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for any charitable purpose for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Croydon and for the following purposes: -

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.

Review of activities and achievements

Anjuman-e-Zainee (Croydon) has established its grant making policy to achieve its objects for the public benefit, for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Croydon in particular, and the community at large. The activities of the trust over the past year pertained to its objectives as set out in the following:

1. Religious and Cultural Activities

The trust was permitted the use of the premises at 445 Brighton Road, South Croydon, Surrey, CR2 6EU (Burhani Centenary Centre) by al-Dai al-Mutlaq Syedna Mufaddal Saifuddin. The trust organised many religious and social events at the centre to which all the Dawoodi Bohras were invited from the U.K. and abroad as appropriate.

Funeral arrangements were made by the trust for burial of the deceased in the community. The trust also provided matrimonial services and assistance to Dawoodi Bohras to travel abroad for religious and educational purposes.

Support was provided to the Dawoodi Bohras who embarked on the annual pilgrimage to Makkah (the Hajj).

The Faiz-al-Mawaid Burhaniyah scheme continued to operate throughout the year in which evening meals were provided to all the Dawoodi Bohra families of the Croydon Jamaat three times a week.

2. Education

A Saturday school was maintained by the trust at Burhani Centenary Centre for the religious and cultural education of children between the ages of the five and fourteen. The school was administered by trustees and volunteer teachers, who taught children at the different levels from kindergarten to class IX.

Over the past year the trust was able to provide services and assistance to Dawoodi Bohras to further their religious, social, cultural and educational aspirations, in accordance with its objectives and in keeping with the Islamic Fatemi traditions and wishes of al-Dai al-Mutlaq

3. Upliftment

This is done on a local as well as international level. Members of the community have been dispensed with hardship funds (Muwasaat) which is available to assist members in hardship. In keeping with the teachings of His

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2022

Holiness, members of the community and the Trust are encouraged to join the Fostership Scheme. This looks at fostering a town or village in India and at the hardships that members of the Dawoodi Bohra Communities endure, and how best the community members here can help, with resources and expertise.

4. The provision of facilities for the community

After the significant Taamir (repairs and remedial works) to Burhani Centenary Centre in recent years and regular ongoing maintenance, members of the Croydon Jamaat are able to partake in religious, cultural and recreational events at the community building.

Financial review

The main source of income of Anjuman-e-Zainee (Croydon) is the regular sabil/donations from the community supplemented by donations from other sources. This provides the necessary funds for the maintenance and upkeep of Burhani Centenary Centre and for the provision of funds to other connected charities. Regular donations remained consistent with the prior year. Grants and other donations have also remained largely consistent, As have most areas of expenditure. Much of the donations received for Niyaz were used for Faiz-ul-Mawaid al Burhaniyah. The charity has also been able to continue to donate generously to Dawat E Hadiyah (UK) Trust, as this as is an important cause to this Trust.

It is the policy of Anjuman-e-Zainee (Croydon) that unrestricted funds which have not been designated for a specific use should be maintained (in cash terms) at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised.

Although the overall reserves position at the end of the year is in deficit, the trustees are comfortable that this deficit position reflects a long term loan payable to a related charity with common objectives who have confirmed that they will not seek to have the loan repaid until this charity can afford to without compromising its charitable objectives. When considering the reserves and reserves policy, the trustees 'add back' the long term long due to the flexibility in its repayments and once 'added back' the reserves are positive and reflect between three to 6 months expenditure.

In assessing their on going position as above, the trustees also continue to review the overall general fund deficit and despite the charity being able to operate in this deficit position (as the loan will not be repaid until the charity can afford to do so), the trustees are organising activities specifically to raise funds in order to repay the loan, which will in term reduce the deficit. The deficit originally arose because this charity was gifted a property and corresponding loan. However, they gifted the property to another charity with a common objective but retained the loan with intent to pay it back.

Plans for the future

The Trust intends to continue and strengthen its activities in order to fulfil its objects. Additionally, the trustees are seeking ways to undertake a Masjid project and are looking into other ways to expand the facilities for the benefit of the entire community and to encourage the younger members to be more actively involved in the management of the trust activities.

Al-Dai al-Mutlaq, Syedna Mufaddal Saifuddin has divided the matters of a Jamaat into 12 functions (Umoor). This classification will increase the effectiveness and efficiency of the Jamaat, so that its maximum benefits reach community members. The 12 Umoor are a platform for the charity, its trustees and volunteers to serve the community better; to move from day-to-day management of the Jamaat to a goal driven organization; and to monitor the Jamaat's progress. The trustees plan to implement the 12 umoor into the management of the Jamaat and with the addition of more trustees after the year end, this will hopefully be achievable soon.

The annual report was approved by the trustees of the charity on 25 October 2023 and signed on its behalf by:

..... Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)

Anjuman-e-Zainee (Croydon)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that period. 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 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 charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 25 October 2023 and signed on its behalf by:

.....
Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
Trustee

Anjuman-e-Zainee (Croydon)

Independent Examiner's Report to the trustees of Anjuman-e-Zainee (Croydon)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Zainee (Croydon) 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 Anjuman-e-Zainee (Croydon)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Anjuman-e-Zainee (Croydon) 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 accounting 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.

.....
Moiz Ebrahim FCA
of Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

October 2023

Anjuman-e-Zainee (Croydon)

Statement of Financial Activities for the Year Ended 31 December 2022

	Note	Unrestricted funds £	Total 2022 £	Total 2021 £
Income and Endowments from:				
Donations and legacies	2	242,918	242,918	237,308
Total income		<u>242,918</u>	<u>242,918</u>	<u>237,308</u>
Expenditure on:				
Charitable activities	3	(212,359)	(212,359)	(211,122)
Total Expenditure		<u>(212,359)</u>	<u>(212,359)</u>	<u>(211,122)</u>
Net income/(expenditure)		30,559	30,559	26,186
Reconciliation of funds				
Total funds brought forward		<u>(477,241)</u>	<u>(477,241)</u>	<u>(533,986)</u>
Total funds carried forward	12	<u>(477,241)</u>	<u>(477,241)</u>	<u>(507,800)</u>

Anjuman-e-Zainee (Croydon)

**(Registration number: 1163192)
Balance Sheet as at 31 December 2022**

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	8,276	10,847
Current assets			
Debtors	9	2,161	2,708
Cash at bank and in hand		206,099	195,442
		<u>208,260</u>	<u>198,150</u>
Creditors: Amounts falling due within one year	10	<u>(41,777)</u>	<u>(52,797)</u>
Net current assets		<u>166,483</u>	<u>145,353</u>
Creditors: Amounts falling due after one year	11	<u>(652,000)</u>	<u>(664,000)</u>
Net assets	12	<u>(477,241)</u>	<u>(507,800)</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>(477,241)</u>	<u>(507,800)</u>
Total funds	12	<u>(477,241)</u>	<u>(507,800)</u>

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 25 October 2023 and signed on their behalf by:

.....
Shaikh Mustafa Dungarwalla (Hon Secretary)
Trustee

Anjuman-e-Zainee (Croydon)

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

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Zainee (Croydon) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The presentational currency is pound sterling.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. In their assessment of going concern, the trustees have given due consideration to the deficit reserves position. This includes a long-term liability to a related charity which has committed to provide the financial support this charity requires (due to their common objectives). In providing that support, they have committed to withhold collecting their loan until such a time as this charity has the financial means to repay it. With this in mind, the trustees are confident that the charity, at the date of signing, will continue as a going concern for the foreseeable future.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Anjuman-e-Zainee (Croydon)

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

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line method
Fixtures and fittings	25% straight line method
Motor vehicles	20% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Anjuman-e-Zainee (Croydon)

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

2 Income from donations and legacies

	Unrestricted funds		
	General	Total	Total
	£	2022	2021
		£	£
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	126,332	126,332	125,825
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	96,265	96,265	102,455
Madrassa	12,800	12,800	5,400
Other donations	7,521	7,521	3,628
	<u>242,918</u>	<u>242,918</u>	<u>237,308</u>

Anjuman-e-Zainee (Croydon)

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

3 Expenditure on charitable activities

		Unrestricted funds		
	Note	General £	Total 2022 £	Total 2021 £
Charitable activities		113,295	113,295	116,489
Grant funding of activities	5	56,770	56,770	51,642
Governance costs and support	4	42,294	42,294	42,991
		212,359	212,359	211,122

		Activity undertaken directly £	Governance & Grant funding of Activities £	Activity support costs £	Total 2022 £	Total 2021 £
Charitable activities, Governance cost and Support cost Analysis						
Wazaef	-	-	-	-	-	9,918
Enayat	-	-	610	-	610	3,281
Muwasaat	-	-	-	-	-	-
Niyaz and Faiz-ul-Mawaid al Burhaniyah	-	80,041	-	-	80,041	70,334
Rahaesh	-	3,071	-	-	3,071	12,007
Taamir expenses	-	19,287	-	-	19,287	21,878
Madrasah- Talimy Imdad	-	7,172	-	-	7,172	544
Ohbat expenses	-	-	-	-	-	-
Rifah-e-Aam (Relay expenses)	-	3,375	-	-	3,375	1,563
Accountancy fees	-	-	2,000	-	2,000	2,250
Depreciation for the year	-	-	-	2,571	2,571	4,517
Other professional fees	-	-	650	-	650	-
Tayzeen	-	350	-	-	350	244
Light, heat and power	-	-	-	10,150	10,150	11,441
Telephone and fax	-	-	-	638	638	2,749
Printing, postage and stationery	-	-	-	2,732	2,732	2,090
Bank charges	-	-	665	-	665	744
Contributions to affiliated registered Charities	-	-	56,160	-	56,160	48,361
Advertising/Promotional	-	-	-	-	-	300
Rent and office costs	-	-	-	22,887	22,887	18,901
		113,295	60,085	38,979	212,359	211,122

Anjuman-e-Zainee (Croydon)

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

4 Analysis of governance and support costs

Governance costs	Unrestricted general funds £	Total 2022 £	Total 2021 £
Independent examiners and accountancy fees	2,000	2,000	2,250
Bookkeeping software and bank fees	1,315	1,315	744
Support costs	38,879	38,879	39,997
	<u>42,294</u>	<u>42,294</u>	<u>42,991</u>

5 Grant-making

Below are details of material grants made to institutions.

Name of institution	Activity	2022 £	2021 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	56,160	48,209
Anjuman-e-Burhani (London)	Charitable activities	-	152
		<u>56,160</u>	<u>48,361</u>

In addition to the above, grants totalling £610 (2021: £3,281) were paid to individuals.

6 Trustees remuneration and expenses

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

A total of £11,795 was paid to trustees' as reimbursed expenses during the year ended 31 December 2022 (2021: £7,246).

No member of staff or Trustee received emoluments in excess of £60,000.

7 Independent Examiners' remuneration

	2022 £	2021 £
Independent examination of the financial statements	1,000	1,000
Other non-assurance financial services	<u>1,000</u>	<u>1,250</u>

Anjuman-e-Zainee (Croydon)

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

8 Tangible fixed assets

	Computer equipment, etc £	Motor Vehicle £	Total £
Cost			
At 1 January 2022	14,107	12,197	26,304
Additions/Disposals in the year	(10,807)	-	(10,807)
At 31 December 2022	3,300	12,197	15,497
Depreciation			
At 1 January 2022	13,017	2,439	15,456
Charge for the year/Eliminated on disposal	(10,187)	1,952	(8,235)
At 31 December 2022	2,830	4,391	7,221
Net book value			
At 31 December 2022	470	7,806	8,276
At 31 December 2021	1,090	9,757	10,847

9 Debtors

	2022 £	2021 £
Niyaz debtors	-	-
Other debtors	2,161	2,708
	2,161	2,708

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Related party creditors	-	-
Other creditors	4,472	953
Accruals	37,305	51,845
	41,777	52,797

11 Long term creditors

	2022 £	2021 £
Dawat-e-Hadiyah Trust (United Kingdom)	652,000	664,000
	652,000	664,000

Anjuman-e-Zainee (Croydon)

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

12 Funds

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Balance at 31 December 2022 £
Unrestricted funds				
General	(507,800)	242,918	(212,359)	(477,241)

13 Analysis of net assets between funds

All assets and liabilities of the charity are within the unrestricted general fund.

14 Analysis of net funds

	At 1 January 2022 £	Cash flow £	At 31 December 2022 £
Cash at bank and in hand	195,442	10,657	206,099
Net cash	195,442	10,657	206,088

15 Related party transactions

During the year donations received from Trustees totalled £14,618 (2021: £19,369). These donations were free from any attached conditions.

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). The Trust made donations to Dawat-e-Hadiyah (United Kingdom) amounting to £56,160 during the year (2021: 48,209).

At the end of the year the Charity owed Dawat-e-Hadiyah Trust (United Kingdom) 652,000 (2021: £664,000). This loan is interest free, has no fixed term of repayment and is presented in long term creditors.

ANJUMAN-E-ZAINEE (CROYDON)

England & Wales - Charity number 1163192

Accounts

Charity registration number: 1163192

Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2021

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

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Anjuman-e-Zainee (Croydon)

Reference and Administrative Details

Trustees

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
(Abdulqadir Maimoon)
Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
(Hussein Ghor)
Shaikh Alihussein Ghor (Hon. Treasurer)
(Alihussein Mohamedali Ghor)
Shaikh Asghar Bhai Hussain
(Asghar Hussain)
Shaikh Shaukatali Huseinbhai Dungarwalla
(Shaukat Ali Husein Dungarwalla)
Shaikh Mustafa Dungarwalla
(Mustafa Huseinbhai Nazarali Dungarwalla)

Principal Office

445 Brighton Road
South Croydon
Croydon
CR2 6EU

Charity Registration Number

1163192

Bankers

Barclays Bank Plc
1 Chapel Road
Worthing
West Sussex
LE87 2BB

Independent Examiner

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2021

Structure, governance and management

Anjuman-e-Zainee (Croydon) was created by a Deed of Trust on 19 November 2014 by the donation of an initial corpus of £786 by the 53rd Dai al - Mutlaq, His Holiness Syedna Mufaddal Saifuddin^(TUS). The Trust's registered charity status was confirmed by the Charity Commission on 19 August 2015.

Appointment of Trustees

Potential new Trustees are proposed for election by the President of the charity based on competency and an understanding of the objectives of the Charity (religious and otherwise).

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Once elected, Trustees will undergo training relevant to the individual role.

The following trustees served throughout the year:

Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Asger Bhai Hussain
Shaikh Alihussein Ghor (Hon. Treasurer)
Shaikh Mustafa Dungarwalla

During the year, Al-Anwar Bhaisaheb Bin Shahzada Badruddin completed his term as President and Trustee on 1 April 2021 and a new President and Trustee was been appointed by His Holiness, namely Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb.

Meetings of the Trustees are held ordinarily at least once a quarter at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising, and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for any charitable purpose for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Croydon and for the following purposes: -

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2021

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities. The charity is a public benefit entity.

Review of activities and achievements

Anjuman-e-Zainee (Croydon) has established its grant making policy to achieve its objects for the public benefit, for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Croydon in particular, and the community at large. The activities of the trust over the past year pertained to its objectives as set out in the following:

1. Religious and Cultural Activities

The trust was permitted the use of the premises at 445 Brighton Road, South Croydon, Surrey, CR2 6EU (Burhani Centenary Centre) by al-Dai al-Mutlaq Syedna Mufaddal Saifuddin. The trust organised many religious and social events at the centre to which all the Dawoodi Bohras were invited from the U.K. and abroad as appropriate.

Funeral arrangements were made by the trust for burial of the deceased in the community. The trust also provided matrimonial services and assistance to Dawoodi Bohras to travel abroad for religious and educational purposes.

Support was provided to the Dawoodi Bohras who embarked on the annual pilgrimage to Makkah (the Hajj).

The Faiz-al-Mawaid Burhaniyah scheme continued to operate throughout the year in which evening meals were provided to all the Dawoodi Bohra families of the Croydon Jamaat three times a week.

2. Education

Due to the Covid19 pandemic the trust continued to operate their weekly Madrasah online until September 2021 when classroom based education was resumed. Children between the ages of five and fourteen were able to participate fully in their pursuit of religious, cultural and other education. The school was administered by trustees and volunteer teachers, who taught children at the different levels from kindergarten to class IX.

Over the past year the trust was able to provide services and assistance to Dawoodi Bohras to further their religious, social, cultural and educational aspirations, in accordance with its objectives and in keeping with the Islamic Fatemi traditions and wishes of al-Dai al-Mutlaq

3. Upliftment

This is done on a local as well as international level. Members of the community have been dispensed with hardship funds (Muwasaat) which is available to assist members in hardship. In keeping with the teachings of His Holiness, members of the community and the Trust are encouraged to join the Fostership Scheme. This looks at fostering a town or village in India and at the hardships that members of the Dawoodi Bohra Communities endure, and how best the community members here can help, with resources and expertise.

4. The provision of facilities for the community

After the significant Taamir (repairs and remedial works) to Burhani Centenary Centre in previous years and after a period of closure due to Covid 19, members of the Croydon Jamaat were able to partake in some religious, cultural and recreational events at the community building.

Financial review

The main source of income of Anjuman-e-Zainee (Croydon) is the regular sabil/donations from the community supplemented by donations from other sources. This provides the necessary funds for the maintenance and upkeep of Burhani Centenary Centre and for the provision of funds to other connected charities. Regular donations increased in comparison to the prior year This was largely due to pledges made in 2020 which were not received that year, possibly due to Covid 19 – many of these were honoured in 2021. Grants and other donations have

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2021

increased considerably as these are largely collected or at least requested during congregations which have resumed this year. During the Covid 19 lockdowns, these had understandably reduced. The biggest area of increase in donations received is Niyaz. Much of the donations received for Niyaz are used for Faiz-ul-Mawaid al Burhaniyah. The charity has also been able to continue to donate generously to Dawat E Hadiyah (UK) Trust, as this as is an important cause to this Trust.

It is the policy of Anjuman-e-Zainee (Croydon) that unrestricted funds which have not been designated for a specific use should be maintained (in cash terms) at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised.

Although the overall reserves position at the end of the year is in deficit, the trustees are comfortable that this deficit position reflects a long term loan payable to a related charity with common objectives who have confirmed that they will not seek to have the loan repaid until this charity can afford to without compromising its charitable objectives. When considering the reserves and reserves policy, the trustees 'add back' the long term long due to the flexibility in its repayments and once 'added back' the reserves are positive and reflect between three to 6 months expenditure.

In assessing their on going position as above, the trustees also continue to review the overall general fund deficit and despite the charity being able to operate in this deficit position (as the loan will not be repaid until the charity can afford to do so), the trustees are organising activities specifically to raise funds in order to repay the loan, which will in term reduce the deficit. The deficit originally arose because this charity was gifted a property and corresponding loan. However, they gifted the property to another charity with a common objective but retained the loan with intent to pay it back.


Plans for the future

The Trust intends to continue and strengthen its activities in order to fulfil its objects. Additionally, the trustees are seeking ways to undertake a Masjid project and are looking into other ways to expand the facilities for the benefit of the entire community and to encourage the younger members to be more actively involved in the management of the trust activities.

Al-Dai al-Mutlaq, Syedna Mufaddal Saifuddin has divided the matters of a Jamaat into 12 functions (Umoor). This classification will increase the effectiveness and efficiency of the Jamaat, so that its maximum benefits reach community members. The 12 Umoor are a platform for the charity, its trustees and volunteers to serve the community better; to move from day-to-day management of the Jamaat to a goal driven organization; and to monitor the Jamaat's progress. The trustees plan to implement the 12 umoor into the management of the Jamaat and as part of this, will recruit and train new members who will implement the 12 umoor to further strengthen the activities within those umoors.

In 2022, His Holiness, Al-Dai al-Mutlaq, Syedna Mufaddal Saifuddin blessed the people of London and UK by choosing the Husseini Masjid London Dawoodi Bohra masjid as the venue for the Ashara Mubaraka congregation, an annual event held to commemorate the martyrdom of Imam Hussain SA, the grandson of the Prophet Mohammed SA. Members of Anjuman-e Zainee and the Trust itself we heavily involved in the planning and execution of the event, held in the summer of 2022 and made significant contributions both in terms of time and as donations.

The annual report was approved by the trustees of the charity on 24 October 2022 and signed on its behalf by:



Abdulqadir.BS.Maimoon.(Oct.26.2022) Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
8:19pm

Anjuman-e-Zainee (Croydon)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that period. 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 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 charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 24 October 2022 and signed on its behalf by:



Abdulqadir BS Maimoon (Oct-26, 2022,

Abdulqadir Bhaisaheb bin Nooruddin Bhaisaheb (President)
Trustee

Anjuman-e-Zainee (Croydon)

Independent Examiner's Report to the trustees of Anjuman-e-Zainee (Croydon)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Zainee (Croydon) 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 Anjuman-e-Zainee (Croydon)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Anjuman-e-Zainee (Croydon) 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 accounting 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.

.....
Moiz Ebrahim FCA
of Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Cardinal Point
Park Road
Rickmansworth
Herts
WD3 1RE

25 October 2022

Anjuman-e-Zainee (Croydon)

Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:				
Donations and legacies	2	237,308	237,308	154,298
Total income		<u>237,308</u>	<u>237,308</u>	<u>154,298</u>
Expenditure on:				
Charitable activities	3	(211,122)	(211,122)	(161,137)
Total Expenditure		<u>(211,122)</u>	<u>(211,122)</u>	<u>(161,137)</u>
Net income/(expenditure)		26,186	26,186	(6,839)
Reconciliation of funds				
Total funds brought forward		<u>(533,986)</u>	<u>(533,986)</u>	<u>(527,148)</u>
Total funds carried forward	13	<u>(507,800)</u>	<u>(507,800)</u>	<u>(533,986)</u>

Anjuman-e-Zainee (Croydon)
(Registration number: 1163192)
Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	8	10,847	2,227
Current assets			
Debtors	9	2,708	547
Cash at bank and in hand		195,442	171,830
		198,150	172,377
Creditors: Amounts falling due within one year	10	(52,797)	(29,591)
Net current assets		145,353	142,786
Creditors: Amounts falling due after one year	11	(664,000)	(679,000)
Net assets	12	(507,800)	(533,987)
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		(507,800)	(533,987)
Total funds	12	(507,800)	(533,987)

The financial statements on pages 7 to 16 were approved by the trustees, and authorised for issue on 25 October 2022 and signed on their behalf by:



Shaheen Almusseini Ghor (Hon. Treasurer)
 Trustee

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Zainee (Croydon) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The presentational currency is pound sterling.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. In their assessment of going concern, the trustees have given due consideration to the deficit reserves position. This includes a long-term liability to a related charity which has committed to provide the financial support this charity requires (due to their common objectives). In providing that support, they have committed to withhold collecting their loan until such a time as this charity has the financial means to repay it. With this in mind, the trustees are confident that the charity, at the date of signing, will continue as a going concern for the foreseeable future.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line method
Fixtures and fittings	25% straight line method
Motor vehicles	20% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

2 Income from donations and legacies

	Unrestricted funds	Total 2021	Total 2020
	General £	£	£
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	125,825	125,825	100,662
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	102,455	102,455	48,873
Madrasa	5,400	5,400	3,000
Other donations	2,148	2,148	1,763
	<u>237,308</u>	<u>237,308</u>	<u>154,298</u>

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

3 Expenditure on charitable activities

		Unrestricted funds		
	Note	General £	Total 2021 £	Total 2020 £
Charitable activities		116,489	116,0489	86,045
Grant funding of activities	5	51,642	51,642	48,920
Governance costs and support	4	42,991	42,991	26,172
		211,122	211,122	161,137

Charitable activities, Governance cost and Support cost Analysis	Activity undertaken directly £	Governance & Grant funding of Activities £	Activity support costs £	Total 2021 £	Total 2020 £
Wazaef	9,918	-	-	9,918	16,804
Enayat	-	3,281	-	3,281	1,017
Muwasaat	-	-	-	-	-
Niyaz and Faiz-ul-Mawaid al Burhaniyah	70,335	-	-	70,334	52,187
Rahaesh	12,007	-	-	12,007	4,574
Taamir expenses	21,879	-	-	21,878	8,955
Madrasah- Talimy Imdad	544	-	-	544	-
Ohbat expenses	-	-	-	-	-
Rifah-e-Aam (Relay expenses)	1,563	-	-	1,563	3,524
Accountancy fees	-	2,250	-	2,250	2,200
Depreciation for the year	-	-	4,517	4,517	2,512
Other professional fees	-	-	-	-	156
Tayzeen	244	-	-	244	-
Light, heat and power	-	-	11,441	11,441	6,588
Telephone and fax	-	-	2,749	2,749	11,761
Printing, postage and stationery	-	-	2,090	2,090	2,512
Bank charges	-	744	-	744	443
Contributions to affiliated registered Charities- see note 5	-	48,361	-	48,361	47,903
Advertising/Promotional	-	-	300	300	-
Rent and office costs	-	-	18,901	18,901	-
	116,489	54,636	39,997	211,122	161,137

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

4 Analysis of governance and support costs

Governance costs	Unrestricted general funds £	Total 2021 £	Total 2020 £
Independent examiners and accountancy fees	2,250	2,250	2,200
Bookkeeping software and bank fees	744	744	600
Support costs	39,997	39,997	23,372
	<u>42,991</u>	<u>42,991</u>	<u>26,172</u>

5 Grant-making

Below are details of material grants made to institutions.

Name of institution	Activity	2021 £	2020 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	48,209	47,903
Anjuman-e-Burhani (London)	Charitable activities	152	-
		<u>48,361</u>	<u>47,903</u>

In addition to the above, grants totalling £3,281 (2020: £1,017) were paid to individuals.

6 Trustees remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the period ended 31 December 2020.

A total of £7,246 was paid to trustees' as reimbursed expenses during the year ended 31 December 2020 (2020: £1,174).

No member of staff or Trustee received emoluments in excess of £60,000.

7 Independent Examiners' remuneration

	2021 £	2020 £
Independent examination of the financial statements	1,000	1,100
Other non-assurance financial services	<u>1,250</u>	<u>1,100</u>

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

8 Tangible fixed assets

	Computer equipment, etc £	Motor Vehicle £	Total £
Cost			
At 1 January 2021	13,167		13,167
Additions in the year	940	12,197	13,137
At 31 December 2021	14,107	12,197	26,304
Depreciation			
At 1 January 2021	10,940		10,940
Charge for the year	2,077	2,439	4,516
At 31 December 2021	13,017	2,439	15,457
Net book value			
At 31 December 2021	1,090	9,758	10,847
At 31 December 2020	2,227	-	2,227

9 Debtors

	2021 £	2020 £
Niyaz debtors	-	-
Other debtors	2,708	547
	2,708	547

10 Creditors: amounts falling due within one year

	2021 £	2020 £
Related party creditors	-	-
Other creditors	815	1,180
Accruals	51,845	28,411
	52,660	29,591

11 Long term creditors

	2021 £	2020 £
Dawat-e-Hadiyah Trust (United Kingdom)	664,000	679,000

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2021

12 Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Unrestricted funds				
General	(533,987)	237,308	(211,122)	(507,800)

13 Analysis of net assets between funds

All assets and liabilities of the charity are within the unrestricted general fund.

14 Analysis of net funds

	At 1 January 2021 £	Cash flow £	At 31 December 2021 £
Cash at bank and in hand	171,830	23,612	195,442
Net cash	171,830	23,612	195,442

15 Related party transactions

During the year donations received from Trustees totalled £19,369 (2020: £13,367). These donations were free from any attached conditions.

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). The Trust made donations to Dawat-e-Hadiyah (United Kingdom) amounting to £48,209 during the year (2020: 47,903).

At the end of the year the Charity owed Dawat-e-Hadiyah Trust (United Kingdom) 664,000 (2020: £679,000). This loan is interest free, has no fixed term of repayment and is presented in long term creditors.



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ANJUMAN-E-ZAINEE (CROYDON)

England & Wales - Charity number 1163192

Accounts

Charity registration number: 1163192

Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2020

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Basing House
46 High Street
Rickmansworth
Herts
WD3 1HP

Anjuman-e-Zainee (Croydon)

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Anjuman-e-Zainee (Croydon)

Reference and Administrative Details

Trustees

Al-Anwar Bhaisaheb Bin Shahzada Badruddin (President)
Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
Shaikh Alihussein Ghor (Hon. Treasurer)
Shaikh Asghar Bhai Hussain
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Mustafa Dungarwalla

Principal Office

445 Brighton Road
South Croydon
Croydon
CR2 6EU

Charity Registration Number

1163192

Bankers

Barclays Bank Plc
1 Chapel Road
Worthing
West Sussex
LE87 2BB

Independent Examiner

Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Basing House
46 High Street
Rickmansworth
Herts
WD3 1HP

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2020

Structure, governance and management

Anjuman-e-Zainee (Croydon) was created by a Deed of Trust on 19 November 2014 by the donation of an initial corpus of £786 by the 53rd Dai al - Mutlaq, His Holiness Syedna Mufaddal Saifuddin^(TUS). The Trust's registered charity status was confirmed by the Charity Commission on 19 August 2015.

Appointment of Trustees

Potential new Trustees are proposed for election by the President of the charity based on competency and an understanding of the objectives of the Charity (religious and otherwise).

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Once elected, Trustees will undergo training relevant to the individual role.

The following trustees served throughout the year:

Al-Anwar Bhaisaheb Bin Shahzada Badruddin (President)
Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
Shaikh Shaukatali Huseinbhai Dungarwalla
Shaikh Asger Bhai Hussain
Shaikh Alihussein Ghor (Hon. Treasurer)
Shaikh Mustafa Dungarwalla

Since the year end, Al-Anwar Bhaisaheb Bin Shahzada Badruddin has completed his term as President and Trustee. A new President and Trustee has been appointed by His Holiness, namely Abdulqadir Bhaisaheb Maimoon. The appointment is yet to be formally ratified and reflected at the Charity Commission.

Meetings of the Trustees are held ordinarily at least once a quarter at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising, and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for any charitable purpose for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Croydon and for the following purposes: -

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2020

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities. The charity is a public benefit entity.

Review of activities and achievements

Anjuman-e-Zainee (Croydon) has established its grant making policy to achieve its objects for the public benefit, for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Croydon in particular, and the community at large. The activities of the trust over the past year pertained to its objectives as set out in the following:

1. Religious and Cultural Activities

The trust was permitted the use of the premises at 445 Brighton Road, South Croydon, Surrey, CR2 6EU (Burhani Centenary Centre) by al-Dai al-Mutlaq Syedna Mufaddal Saifuddin. The trust organised many religious and social events at the centre to which all the Dawoodi Bohras were invited from the U.K. and abroad as appropriate.

Funeral arrangements were made by the trust for the trust for burial of the deceased in the community in the land belonging to another Trust in London. The trust also provided matrimonial services and assistance to Dawoodi Bohras to travel abroad for religious and educational purposes.

Support was provided to the Dawoodi Bohras who embarked on the annual pilgrimage to Makkah (the Hajj).

The Faiz-al-Mawaid Burhaniyah scheme continued to operate throughout the year in which evening meals were provided to all the Dawoodi Bohra families of the Croydon Jamaat three times a week.

2. Education

Due to the Covid19 pandemic the trust operated their weekly Madrasah online which was a success. Children between the ages of five and fourteen were able to participate fully in their pursuit of religious, cultural and other education. The school was administered by trustees and volunteer teachers, who taught children at the different levels from kindergarten to class IX.

Over the past year the trust was able to provide services and assistance to Dawoodi Bohras to further their religious, social, cultural and educational aspirations, in accordance with its objectives and in keeping with the Islamic Fatemi traditions and wishes of al-Dai al-Mutlaq

3. Upliftment

This is done on a local as well as international level. Members of the community have been dispensed with hardship funds (Muwasaat) which is available to assist members in hardship. In keeping with the teachings of His Holiness, members of the community and the Trust are encouraged to join the Fostership Scheme. This looks at fostering a town or village in India and at the hardships that members of the Dawoodi Bohra Communities endure, and how best the community members here can help, with resources and expertise.

4. The provision of facilities for the community

After the significant Taamir (repairs and remedial works) to Burhani Centenary Centre in previous years, members of the Croydon Jamaat were able to partake in some religious, cultural and recreational events at the community building. However, due to the Covid 19 pandemic, for much of the year the centre had to remain closed.

Financial review

The main source of income of Anjuman-e-Zainee (Croydon) is the regular sabil/donations from the community supplemented by donations from other sources. This provides the necessary funds for the maintenance and upkeep of Burhani Centenary Centre and for the provision of funds to other connected charities. Regular donations from the community have remained broadly consistent with the prior year. Grants and other donations have reduced considerably as these are largely collected or at least requested during congregations which have not been taking

Anjuman-e-Zainee (Croydon)

Report of the Trustees for the year ended 31 December 2020

place for much of the year due to the Covid 19 pandemic. The biggest area of reduction in donations received is Niyaz. Much of the donations received for Niyaz are used for Faiz-ul-Mawaid al Burhaniyah (feeding the needy

and others in the congregation) which has continued throughout “lockdown” and so there has not been an ability to reduce cost of activities in this area. Most other areas of income and expenditure have remained broadly consistent. The charity has also been able to continue to donate generously to Dawat E Hadiyah (UK) Trust, as this as is an important cause to this Trust.

It is the policy of Anjuman-e-Zainee (Croydon) that unrestricted funds which have not been designated for a specific use should be maintained (in cash terms) at a level equivalent to between three and six month’s expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust’s current activities while consideration is given to ways in which additional funds may be raised.

Although the overall reserves position at the end of the year is in deficit, the trustees are comfortable that this deficit position reflects a long term loan payable to a related charity with common objectives who have confirmed that they will not seek to have the loan repaid until this charity can afford to without compromising its charitable objectives. When considering the reserves and reserves policy, the trustees 'add back' the long term long due to the flexibility in its repayments and once 'added back' the reserves are positive and reflect between three to 6 months expenditure.

In assessing their on going position as above, the trustees also continue to review the overall general fund deficit and despite the charity being able to operate in this deficit position (as the loan will not be repaid until the charity can afford to do so), the trustees are organising activities specifically to raise funds in order to repay the loan, which will in term reduce the deficit. The deficit originally arose because this charity was gifted a property and corresponding loan. However, they gifted the property to another charity with a common objective but retained the loan with intent to pay it back.

Plans for the future

The Trust intends to continue and strengthen its activities in order to fulfil its objects. Additionally, the trustees are seeking ways to undertake a Masjid project and are looking into other ways to expand the facilities for the benefit of the entire community and to encourage the younger members to be more actively involved in the management of the trust activities.

Al-Dai al-Mutlaq, Syedna Mufaddal Saifuddin has divided the matters of a Jamaat into 12 functions (Umoor). This classification will increase the effectiveness and efficiency of the Jamaat, so that its maximum benefits reach community members. The 12 Umoor are a platform for the charity, its trustees and volunteers to serve the community better; to move from day-to-day management of the Jamaat to a goal driven organization; and to monitor the Jamaat’s progress. The trustees plan to implement the 12 umoor into the management of the Jamaat and as part of this, will recruit and train new members who will implement the 12 umoor to further strengthen the activities within those umoors.

A significant focus for the charity for 2021 is to finalise a plan to repay its long term loan. This commenced in late 2020 and has continued into 2021 with plans for a repayment structure to be finalised by the end of 2021.

The annual report was approved by the trustees of the charity on 2 October 2021 and signed on its behalf by:

..... Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)

Anjuman-e-Zainee (Croydon)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that period. 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 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 charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 2 October 2021 and signed on its behalf by:

.....
Shaikh Hussein Bhai Mulla Hatimali Ghor (Hon. Secretary)
Trustee

Anjuman-e-Zainee (Croydon)

Independent Examiner's Report to the trustees of Anjuman-e-Zainee (Croydon)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Zainee (Croydon) 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 Anjuman-e-Zainee (Croydon)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Anjuman-e-Zainee (Croydon) 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 accounting 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.

.....
Moiz Ebrahim FCA
of Embee Oak Ltd
Chartered Accountants & Statutory Auditors
Basing House
46 High Street
Rickmansworth
Herts
WD3 1HP

October 2021

Anjuman-e-Zainee (Croydon)

Statement of Financial Activities for the Year Ended 31 December 2020

	Note	Unrestricted funds £	Total 2020 £	Total 2019 £
Income and Endowments from:				
Donations and legacies	2	154,298	154,298	201,840
Total income		<u>154,298</u>	<u>154,298</u>	<u>201,840</u>
Expenditure on:				
Charitable activities	3	(161,137)	(161,137)	(178,089)
Total Expenditure		<u>(161,137)</u>	<u>(161,137)</u>	<u>(178,089)</u>
Net income/(expenditure)		(6,839)	(6,839)	23,751
Reconciliation of funds				
Total funds brought forward		<u>(527,148)</u>	<u>(527,148)</u>	<u>(550,900)</u>
Total funds carried forward	13	<u>(533,987)</u>	<u>(533,987)</u>	<u>(527,148)</u>

Anjuman-e-Zainee (Croydon)
(Registration number: 1163192)
Balance Sheet as at 31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	8	2,227	4,739
Current assets			
Debtors	9	547	997
Cash at bank and in hand		171,830	209,606
		<u>172,377</u>	<u>210,603</u>
Creditors: Amounts falling due within one year	10	<u>(29,591)</u>	<u>(42,490)</u>
Net current assets		<u>142,786</u>	<u>168,113</u>
Creditors: Amounts falling due after one year	11	<u>(679,000)</u>	<u>(700,000)</u>
Net assets	12	<u>(533,987)</u>	<u>(527,148)</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>(533,987)</u>	<u>(527,148)</u>
Total funds	12	<u>(533,987)</u>	<u>(527,148)</u>

The financial statements on pages 7 to 16 were approved by the trustees, and authorised for issue on 2 October 2021 and signed on their behalf by:

.....
Shaikh Alihussein Ghor (Hon. Treasurer)
Trustee

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Zainee (Croydon) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The presentational currency is pound sterling.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. In their assessment of going concern, the trustees have given due consideration to the deficit reserves position. This includes a long-term liability to a related charity which has committed to provide the financial support this charity requires (due to their common objectives). In providing that support, they have committed to withhold collecting their loan until such a time as this charity has the financial means to repay it.

During the year the United Kingdom, amongst other countries, have been struck by the Coronavirus (COVID-19) pandemic. Whilst the impact to the charity is unquantifiable at present, the trustees have considered the financial health of the charity along with the support they have of associated charities and with this in mind, the trustees are confident that the charity, at the date of signing, will continue as a going concern for the foreseeable future.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable, and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources.

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line method
Fixtures and fittings	25% straight line method

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

2 Income from donations and legacies

	Unrestricted funds		
	General £	Total 2020 £	Total 2019 £
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	100,662	100,662	107,030
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	48,873	48,873	85,903
Madrasa	3,000	3,000	3,500
Other donations	1,763	1,763	5,407
	<u>154,298</u>	<u>154,298</u>	<u>201,840</u>

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

3 Expenditure on charitable activities

		Unrestricted funds		
	Note	General £	Total 2020 £	Total 2019 £
Charitable activities		86,045	86,045	113,705
Grant funding of activities	5	48,920	48,920	38,530
Governance costs and support	4	26,172	26,172	25,853
		161,137	161,137	178,089

		Governance & Grant funding of Activities £			
Charitable activities, Governance cost and Support cost Analysis	Activity undertaken directly £	£	Activity support costs £	Total 2020 £	Total 2019 £
Wazaef	16,804	-	-	16,804	27,325
Enayat	-	1,017	-	1,017	11,530
Muwasaat	-	-	-	-	-
Niyaz and Faiz-ul-Mawaid al Burhaniyah	52,187	-	-	52,187	69,444
Rahaesh	4,574	-	-	4,574	7,968
Taamir expenses	8,955	-	-	8,955	3,480
Madrasah- Talimy Imdad	-	-	-	-	110
Ohbat expenses	-	-	-	-	902
Rifah-e-Aam (Relay expenses)	3,524	-	-	3,524	3,867
Accountancy fees	-	2,200	-	2,200	3,500
Depreciation for the year	-	-	2,512	2,512	3,292
Other professional fees	-	156	-	156	-
Tayzeen	-	-	-	-	609
Light, heat and power	-	-	6,588	6,588	7,095
Telephone and fax	-	-	11,761	11,761	10,892
Printing, postage and stationery	-	-	2,512	2,512	538
Bank charges	-	443	-	443	537
Contributions to affiliated registered Charities- see note 5	-	47,903	-	47,903	27,000
	86,045	51,719	23,372	161,137	178,089

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

4 Analysis of governance and support costs

Governance costs	Unrestricted general funds £	Total 2020 £	Total 2019 £
Independent examiners and accountancy fees	2,200	2,200	3,500
Bookkeeping software and bank fees	600	600	537
Support costs	23,372	23,372	21,816
	<u>26,172</u>	<u>26,172</u>	<u>25,853</u>

5 Grant-making

Below are details of material grants made to institutions.

Name of institution	Activity	2020 £	2019 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	47,903	27,000
Anjuman-e-Burhani (London)	Charitable activities	-	-
		<u>47,903</u>	<u>27,000</u>

In addition to the above, grants totalling £1,017 (2019: £11,530) were paid to individuals.

6 Trustees remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the period ended 31 December 2019.

A total of £1,174 was paid to trustees' as reimbursed expenses during the year ended 31 December 2020 (2019: £154).

No member of staff or Trustee received emoluments in excess of £60,000.

7 Independent Examiners' remuneration

	2020 £	2019 £
Independent examination of the financial statements	1,100	1,500
Other non-assurance financial services	<u>1,100</u>	<u>2,000</u>

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

8 Tangible fixed assets

	Computer equipment, etc £	Total £
Cost		
At 1 January 2020	13,167	13,167
Additions in the year	-	-
At 31 December 2020	13,167	13,167
Depreciation		
At 1 January 2020	8,428	8,428
Charge for the year	2,512	2,512
At 31 December 2020	10,940	10,940
Net book value		
At 31 December 2020	2,227	2,227
At 31 December 2019	4,739	4,739

9 Debtors

	2020 £	2019 £
Niyaz debtors	-	-
Other debtors	547	997
	547	997

10 Creditors: amounts falling due within one year

	2020 £	2019 £
Related party creditors	-	27,000
Other creditors	1,180	1,180
Accruals	28,411	14,310
	29,591	42,490

11 Long term creditors

	2020 £	2019 £
Dawat-e-Hadiyah Trust (United Kingdom)	679,000	700,000

Anjuman-e-Zainee (Croydon)

Notes to the Financial Statements for the Year Ended 31 December 2020

12 Funds

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Balance at 31 December 2020 £
Unrestricted funds				
General	(527,148)	154,298	(161,137)	(533,987)

13 Analysis of net assets between funds

All assets and liabilities of the charity are within the unrestricted general fund.

14 Analysis of net funds

	At 1 January 2020 £	Cash flow £	At 31 December 2020 £
Cash at bank and in hand	209,606	(37,776)	171,830
Net cash	209,606	(37,776)	171,830

15 Related party transactions

During the year donations received from Trustees totalled £13,367 (2019: £19,242). These donations were free from any attached conditions.

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). The Trust made donations to Dawat-e-Hadiyah (United Kingdom) amounting to £47,903.00 during the year (2019: £27,000).

At the end of the year the Charity owed Dawat-e-Hadiyah Trust (United Kingdom) 679,000 (2019: £727,000). This loan is interest free, has no fixed term of repayment and is presented in long term creditors (2019: £27,000 in short term and £700,000 in long term creditors).