

Charity registration number: 1163192

# Anjuman-e-Zainee (Croydon)

Annual Report and Financial Statements

for the Year Ended 31 December 2024

# **Anjuman-e-Zainee (Croydon)**

## **Contents**

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 15

## **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<sup>(TUS)</sup>. 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 Zueb 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 Kharijiyah – 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.

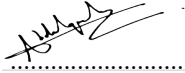
In accordance with the directives of al-Dai al-Ajal (TUS), our community's work will continue to be structured and strengthened through the framework of 12 Umoor (Departments). Each Umoor will set clear annual objectives, allowing us to operate as a goal-oriented organisation and to monitor progress 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:



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

## Anjuman-e-Zainee (Croydon)

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

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

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:



.....  
Muna 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
	431,482	101,227	532,709	226,809

## 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
		<u>332,692</u>	<u>-</u>	<u>332,692</u>	<u>226,809</u>

Charitable activities, Governance cost and Support cost Analysis	Activity undertaken 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
	<u>185,496</u>	<u>79,055</u>	<u>68,141</u>	<u>332,692</u>	<u>221,687</u>

## 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

Name of institution	Activity	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
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 £
<b>Cost</b>			
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
<b>Depreciation</b>			
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
<b>Net book value</b>			
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
	<u>7,380</u>	<u>2,160</u>

#### 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	-
	<u>311,728</u>	<u>63,134</u>

#### 10 Long term creditors

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

## 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 £
<b>Unrestricted</b>				
General	(472,119)	431,482	(332,692)	(373,329)
	<u>(472,119)</u>	<u>431,482</u>	<u>(332,692)</u>	<u>(373,329)</u>
<b>Restricted</b>				
Taharat scheme	-	100,000	-	100,000
Mohammedi Taheri scheme	-	1,227	-	1,227
	<u>-</u>	<u>101,227</u>	<u>-</u>	<u>101,227</u>

#### 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
<b>Net cash</b>	<u>234,374</u>	<u>425,428</u>	<u>659,802</u>

#### 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