



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
ZUHRI TRUST

**On accounts for the year  
ended**

31 MARCH 2022

**Charity no  
(if any)**

1167854

**Set out on pages**

1-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants (ACCA).

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

**Signed:**

Z. S. 105

**Date:**

15-3-2022

**Name:**

ZUBAIR SIAH

**Relevant professional  
qualification(s) or body  
(if any):**

ACCA

**Address:**

<b>RYALLS HMB LTD.</b>
CHARTERED CERTIFIED ACCOUNTANTS
97 EVINGTON DRIVE
LEICESTER LE5 5PH
TEL/FAX: 0116 2511188

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**CHARITY REGISTRATION NUMBER 1167854**  
**ZUHRI TRUST**

**FINANCIAL STATEMENTS**  
**31 MARCH 2022**

# **ZUHRI TRUST**

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# **ZUHRI TRUST**

## **TRUSTEES ANNUAL REPORT PERIOD TO 31 MARCH 2022**

The Trustees have pleasure in presenting their report and the unaudited financial statements of the Charity for the period to 31 MARCH 2022.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered charity name** ZUHRI TRUST

**CHARITY REGISTRATION number** 1167854

**Registered office:** 24 Crawley Green Road, Luton, LU2 0QX

#### **THE Trustees**

The Trustees who served the charity during the period were as follows:

MD ENAMUL HOQUE FARHAN (appointed 16/07/2021)

MR ATIF MAHMOOD (resigned 19/07/2021)

MR MUHAMMAD RAYHAN

MR MUHAMMED ZILLUL HAQUE

MR SAQIB MAHMOOD

MR SHAHID MAHMOOD

#### **Charity advisors**

Fusion Consulting Services Ltd

8 Dronfield Street, Leicester, LE5 5AS

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

ZUHRI TRUST is a Charitable Incorporation Organisation (CIO) governed by its Constitution executed on the 27<sup>th</sup> June 2016 and registered with the Charity Commission on the 27<sup>th</sup> June 2016.

### **OBJECTIVES AND ACTIVITIES**

The objectives of the organisation, as set out in its governing document are:

- (1) To advance the religion of Islam, by means of, but not exclusively, promoting the teachings and tenets of Islam, provision of facilities for worship and provision of facilities for Islamic education, in accordance with the teachings of the Quran and Sunnah of the Prophet Muhammad PBUH as expounded by the Sunni Muslim School of Thought;
- (2) To advance education for the benefit of the poor, the underprivileged and the general public by means of, but not exclusively, the provision or the assistance in the provision of educational activities and facilities, such as supplementary schools, training centres and schools;
- (3) To promote racial and religious harmony for the benefit of the public by promoting knowledge and mutual understanding between different racial and faith groups, in ways that reduces conflict and creates trust, unity and peace between them.

**ZUHRI TRUST**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**PERIOD TO 31 MARCH 2022**

**ACHIEVEMENTS AND PERFORMANCE**

During the year, ZUHRI TRUST has successfully delivered a programme of Education for adults and children via talks, seminars and workshops. This year was also a year in which the charity secured a permanent building for the establishment of an Education & Community centre and associated services. The charity delivered the following programmes during the year:

- Youth Education Programme
- Education Workshop for adults
- Ramadhan Seminar on Spirituality
- Friday and Eid Talks on spirituality
- Topical Islamic Talks
- Islamic guidance and Counselling

The number of beneficiaries for each activity delivered varied from 30 to 90 members of the public and during the course of the period, the charity has benefitted over 300 people. The charity aims to build bridges with people of different race and faith by having dialogue and meetings which are open to all so that a true community spirit is developed.

**PUBLIC BENEFIT STATEMENT**

The trustees have considered the general guidance on public benefit issued by the Charity Commission and has taken due regard of that guidance. The trustees consider that they are satisfied that the charity's activities do benefit the public as it is furthering Islam via delivering Islamic Education activities and activities that enhance the spirituality of the members of the public.

**FINANCIAL REVIEW**

ZUHRI TRUST had secured funds (donations and interest-free loans) from donors for their activities and for the purchase of the charity building. Total incoming funds (apart from loans) was £564,251 of which £533,602 were donations, £30,629 was gift aid and £20 in interest. Total revenue expenditure was £66,809 for the period. This resulted in a surplus of £497,442 which was used to purchase the charity building. At the end of the period the charity had £640,532 in net assets.

The trustees have agreed a reserves policy of retaining £3,000 for the continuation of the operations in the event that income reduces significantly.

**PLANS FOR FUTURE PERIODS**

Future plans are to continue to run the Masjid and Islamic Education programmes and Spirituality workshops at a permanent premises belonging to the charity. The trustees intend to secure further donations to increase the scale of their activities to target more beneficiaries.

**GRANT MAKING**

The charity did not provide any grants during the period and is not a grant giving charity.

**ZUHRI TRUST**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**PERIOD TO 31 MARCH 2022**

**RESPONSIBILITIES OF THE TRUSTEES**

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 1993 and the Charity (Accounts and Reports) Regulations 2008. 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.

**APPROVAL**

The report was approved by the Trustees on 15.03.23

And signed on their behalf by



Mr. Muhammad A H Rayhan  
Trustee

# ZUHRI TRUST

## STATEMENT OF FINANCIAL ACTIVITIES (SOFA) PERIOD TO 31 MARCH 2022


		Unrestricted Funds	Restricted Funds	Total Funds Period to 31 Mar 22	Total 31 Mar 21
	Note	£	£	£	£
<b>INCOME from</b>					
donations and legacies	2	219,693	344,538	564,231	180,062
charitable activities					
other trading activity					-
Investment income	20	-	-	20	6
Other income					
<b>Total</b>		<b>219,713</b>	<b>344,538</b>	<b>564,251</b>	<b>180,068</b>
<b>EXPENDITURE</b>					
on raising funds	3	-	17,177	17,177	-
charitable activities	4	37,103	11,456	48,559	57,684
other expenditure	5	1,023	50	1,073	1,066
<b>Total</b>		<b>38,126</b>	<b>28,683</b>	<b>66,809</b>	<b>58,750</b>
Net Income before Tax		<b>181,587</b>	<b>315,855</b>	<b>497,442</b>	<b>121,318</b>
Tax payable		-	-	-	-
Net income after Tax		<b>181,587</b>	<b>315,855</b>	<b>497,442</b>	<b>121,318</b>
Net gains/losses on assets					
<b>NET INCOME</b>		<b>181,587</b>	<b>315,855</b>	<b>497,442</b>	<b>121,318</b>
Transfers between funds		-	-	-	-
Net movement in funds		-	-	-	-
<b>Reconciliation of funds</b>					
Total funds brought forward		<b>39,824</b>	<b>103,266</b>	<b>143,090</b>	<b>21,772</b>
<b>Total funds carried forward</b>		<b>221,411</b>	<b>419,121</b>	<b>640,532</b>	<b>143,090</b>

# ZUHRI TRUST

## BALANCE SHEET PERIOD TO 31 MARCH 2022

		Unrestricted Funds	Restricted Funds	Total Funds Period to 31 Mar 22	Total 31 Mar 21
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	6	221,260	1,058,559	1,279,819	-
<b>CURRENT ASSETS</b>					
Stock	7	-	-	-	8,000
Debtors		661	-	-	-
Cash in hand and bank		76,661	37,993	115,315	427,017
<b>Total</b>		<b>77,322</b>	<b>37,993</b>	<b>115,315</b>	<b>435,017</b>
<b>LIABILITIES</b>					
Creditors falling due within one year	8	3,310	-		21,717
Net current assets				112,005	413,300
Total assets less current liabilities				1,391,824	413,300
Creditors falling due after one year	9	-	751,292		270,210
<b>Total Net Assets</b>				<b>640,532</b>	<b>143,090</b>
<b>The funds of the charity</b>					
Unrestricted funds				221,411	39,824
Restricted funds				419,121	103,266
<b>Total</b>				<b>640,532</b>	<b>143,090</b>

These accounts were approved by the Trustees on 15.03.23  
and are signed on their behalf by:

  
 Mr. Muhammad A H Rayhan  
 Trustee

CHARITY REGISTRATION Number: 1167854

# ZUHRI TRUST

## NOTES TO THE FINANCIAL STATEMENTS PERIOD TO 31 MARCH 2022

### 1. ACCOUNTING POLICIES

#### a) Basis of accounting

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011. The basis has changed for this period due to the income exceeding £500,000.

The new accounting policies are relevant to the size and nature of the charity's income for the period.

The change in accounting policy has only resulted in minor non-material differences arising. As such no requirement to restate prior or current year figures has arisen.

The charity constitutes a public benefit entity as defined by FRS 102.

#### b) Fund accounting

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose and the restriction means that the funds can only be used for specific projects or activities.

#### c) Incoming resources

Voluntary income, including donations, gifts and legacies and grants that provide core funding or are of a general nature, are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions. Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

#### d) Resources expended

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that results in the payment being an unavoidable commitment.

Costs of raising funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

# ZUHRI TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) PERIOD TO 31 MARCH 2022

### 2. INCOME FROM DONATION & LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total 2021
	£	£	£	£
<b>Donations</b>				
Donations	189,064	344,538	533,602	178,642
Gift Aid	30,629	-	30,629	1,414
<b>Total</b>	<b>219,693</b>	<b>344,538</b>	<b>564,231</b>	<b>180,056</b>

### 3. EXPENDITURE - Raising Funds

A total of £17,177 was incurred in costs for raising funds during the period, primarily being costs for TV advertising and fundraising platform costs. This was restricted expenditure incurred to generate restricted income.

### 4. EXPENDITURE - Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total 2021
	£	£	£	£
<b>Charitable Activities</b>				
Operational Costs	37,103	11,456	48,559	57,684
<b>TOTAL</b>	<b>37,103</b>	<b>11,456</b>	<b>48,559</b>	<b>57,684</b>

### 5. EXPENDITURE – Other Expenditure

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total 2021
	£	£	£	£
Bank Charges	13	50	63	416
<b>Subtotal</b>	<b>13</b>	<b>50</b>	<b>63</b>	<b>416</b>
<b>Governance Costs</b>				
Accountancy Fees	1,010	-	1,010	650
<b>TOTAL</b>	<b>1,023</b>	<b>50</b>	<b>1,073</b>	<b>1,066</b>

# ZUHRI TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) PERIOD TO 31 MARCH 2022

### 6. FIXED ASSETS

#### Tangible Fixed Assets

	Freehold Land & Buildings £	Total 2022 £
Purchase Cost	1,255,000	1,255,000
Additions	24,819	24,819
<b>TOTAL</b>	<b>1,279,819</b>	<b>1,279,819</b>

### 7. CURRENT ASSETS – Stock

Stock – Dates	£
Opening at 01/04/2021	8,000
Expensed in Period (at cost and without gain)	8,000
Closing at 31/03/2022	-

### 8. LIABILITIES: Amounts falling due within one year

	£
<b>Trade creditors</b>	
Accountancy & Examination Fees for 2020	650
Accountancy & Examination Fees for 2021	650
Accountancy & Examination Fees for 2022	1,010
Furniture Fitting Payment – L Brickley	1,000
	=====
Total	3,310

# ZUHRI TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) PERIOD TO 31 MARCH 2022

### 9. LIABILITIES: Amounts falling due after one year

	£
<b>Trade creditors</b>	
Interest free Loans	
As at 01/04/2021	270,210
Additions	675,482
Repayments	194,400
	=====
Closing at 31/03/2022	751,292

### 10. Staff Disclosures

The charity contracted with a contractor to provide tutoring services. The total cost of the contract for the period was £9,610.

No staff are employed on an employment contract basis. Total number of staff employed during the period is 0 and thus no staff member was paid more than £60,000 during the period.

### 11. CONNECTED PARTY TRANSACTIONS

There were no payments made to any trustee or connected person during the period for any remuneration. Trustee M A H Rayhan was paid expenses of £345 as re-imbusement for office items purchased for use by the charity.