

RIAZ UL KARAM

England & Wales · Charity number 1179632

Details

Other names	UMMAH APPEAL CHARITY
Status	Registered
Legal form	CIO
Registered	2018-08-21
Register	View on the Charity Commission register

Contact

Address	6 Croft Down Road Solihull West Midlands B92 9BD
Phone	07475110090
Email	admin@riazulkaram.com
Website	https://riazulkaram.com

Activities

Objects: 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.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 ASSOCIATES IN THE PROVISION OF SCHOLARSHIPS, EDUCATIONAL ACTIVITIES AND FACILITIES SUCH AS SCHOOLS, LIBRARIES AND TRAINING CENTRES.3- TO RELIEVE FINANCIAL HARDSHIPS, DISTRESS AND SUFFERING AMONG POOR PEOPLE, WIDOWS, ORPHANS, VICTIMS OF NATURAL OR OTHER KIND OF DISASTERS AND OTHER PEOPLE IN NEED, BY MEANS OF, BUT NOT EXCLUSIVELY, BY PROVIDING EQUIPMENTS, SERVICES AND FACILITIES INCLUDING THE ESTABLISHMENT OF WATER WELLS AND THE PROVISION OF FOOD, CLOTHING AND ACCOMMODATION FOR THE SAID PERSONS.

Activities: Food for everyoneEducation for everyoneHelping the poorEstablishment of a community center

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Pakistan
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£81,372	£69,052	-	-
2024-05-31	£50,184	£46,569	-	-
2023-05-31	£73,759	£73,734	-	-
2022-05-31	£90,039	£90,103	-	-
2021-05-31	£111,853	£119,707	-	-
2020-05-31	£31,174	£26,083	-	-

Trustees

Name	Role	Appointed
Sakhi Muhammad	Chair	2020-06-15
MUHAMMAD TAHIR HUSSAIN		2018-08-21
Muhammad Qasim		2021-12-29
Sadia Quraat ul Aen		2025-01-28
Zain ul Abadeen		2018-09-01

RIAZ UL KARAM

England & Wales - Charity number 1179632

Accounts

CHARITY NUMBER: 1179632

RIAZ UL KARAM

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD 01 JUNE 2023 TO 31 MAY 2024

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 1st June 2023 to 31st May 2024.

INCORPORATION

The CIO - FOUNDATION was incorporated on 21 August 2018.

Registered Charity Number

1179632

Registered Office

135 Berkeley Road

Birmingham,

B25 8NJ

Trustees

Mr Sakhi Muhammad	Chair	- appointed 15.06.20
Mr Muhammad Qasim	Trustee	- appointed 29.12.21
Mr Zain ul Abadeen	Trustee	- appointed 01.09.18
Muhammad Tahir Hussain	Trustee	- appointed 21.08.18

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

Recruiting and Appointing Trustees

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

Governing document

Riaz ul Karam refers to the charitable incorporated organisation with a governing document known as CIO-Foundation by registration originally incorporated on 21 August 2018.

Responsibilities of Trustees

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records, and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public Benefit

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE BENEFIT

The objects of the charity are set below:

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 Mohammad PBUH.
2. To advance education for the benefit of the poor, the underprivileged and the public by means of but not exclusively, the provision or associates in the provision of scholarships, educational activities and facilities such as schools, libraries and training centres.
3. To relieve financial hardships, distress and suffering among poor people, widows, orphans, victims of natural or other kinds of disasters and other people in need, by means of but not exclusively, by providing equipment, services and facilities including the establishment of water wells and the provision of food, clothing, accommodation for the said persons.

The charity's activities carried out in the year 2021

It gives me great pleasure to introduce the charity's Trustees' Annual Report, which sets out, for our supporters and the public, what we have achieved in the past twelve months in particular.

Sadaqa:

Sadaqa is charity given voluntarily to please God. Sadaqa also describes a voluntary charitable act towards others, whether through generosity, love, compassion or faith. With the generous donations from our donors, we were able to be a helping hand to a lot of poverty ridden families by providing them aid and relief through: Water, Wheelchairs, clothing and with cash where needed.

1. Hand Pumps:
790 million people lack access to clean drinking water. Millions are forced to drink dirty, unsafe water that poses a grave danger to their lives. Millions of women and children are forced to walk miles each day on dangerous terrain to fetch clean water. This leads to children not being able to have access to education and hugely affects the entire family. At Riaz ul Karam, our water projects are designed to quench the thirst of the poor and vulnerable communities by supporting them with clean access to water. With the water donation we get from our donors, we strive to promote health and safety with fresh water supplies and ease the daily lifestyles of the families that spend hours to fetch water miles away from their homes. The hand pumps produce clean water which is used by families for drinking, washing, cleaning and cooking. Thus, transforming the communities.

Mosque:

A mosque is at the centre of any Muslim community; for times of joy and sorrow, for prayer and repentance it cradles the community and holds them close to Allah (SWT). The mosque plays a vital role in bringing the community together and uplifting their spirits. In deprived communities, these communal centres, due to their limited resources are often non-existent, built from a temporary structure or, have no funds to continue their day-to-day operations. We help constructing mosques to allow Muslims to worship and flourish as well as to promote education and progress.

Zakat:

Zakat is a Powerful Pillar. Zakat, or almsgiving, is one of the five pillars of Islam, along with prayer, fasting, pilgrimage (Hajj), and belief in Allah (SWT) and His Messenger Prophet Muhammad (SAW). For every sane, adult Muslim who owns wealth over a certain amount—known as the nisab—he or she must pay 2.5% of that wealth as zakat. We, at Riaz ul Karam, believe Zakat can be used for sustainable, long-lasting change for families and communities. We carry out different projects against the funds we receive as Zakat.

Flood:

The Pakistan floods have affected communities in 116 districts, about 15% of the population. Riaz ul Karam supported recovery and relief efforts for people impacted by flooding across Pakistan. Funding helped to meet survivors' immediate needs for food, fuel, clean water, hygiene products, and shelter.

Achievements and Performance

Some of the people who needed cash support were also helped with cash amounts. The number of beneficiaries was around 100.

As many as 14 mosques were helped in either construction or in day-to-day operations by the donations we received from our donors. This led to around 4,200 beneficiaries having access to a place of worship.

This was all possible with the support of our donors who contributed towards this cause.

Financial Review

The charity received sum of £ 50,185 in donations from various sources.

The charity does not have any reserve policy.

No funds are in deficit at the balance sheet.

The funds are in surplus by £3,616 at the balance sheet.

Declaration

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

Signed on behalf of the charity's trustees.

Sakhi Muhammad

Signature

Name: Mr. Sakhi Muhammad

Position: Chair

Date: 28/03/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

RIAZ UL KARAM

No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 01/06/2023	To	Period end date 31/05/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donation	50,185	-	-	50,185	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50,185	-	-	50,185	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50,185	-	-	50,185	-
A3 Payments					
Charitable activities	46,528	-	-	46,528	-
Administrative activities	41	-	-	41	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	46,569	-	-	46,569	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	46,569	-	-	46,569	-
Net of receipts/(payments)	3,616	-	-	3,616	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	3,616	-	-	3,616	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Sakhi Muhammad	Mr Sakhi Muhammad	28-03-2025	



Completed Document Audit Report

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Activity

 Crafted Accounting Solutions Ltd IP: 2a04:4a43:97ff:fe87:2868:fad2:17c6:8141	created the document (info@craftedaccountants.co.uk)	Apr 06, 2025 20:43:09 UTC
 Crafted Accounting Solutions Ltd IP: 2a04:4a43:97ff:fe87:2868:fad2:17c6:8141	sent the document to info@sqsol.co.uk	Apr 06, 2025 20:44:01 UTC
 Sakhi Muhammad IP: 92.239.161.6	first viewed document (info@sqsol.co.uk)	Apr 07, 2025 09:21:22 UTC
 Sakhi Muhammad IP: 92.239.161.6	signed the document (info@sqsol.co.uk)	Apr 07, 2025 09:21:58 UTC

RIAZ UL KARAM

England & Wales - Charity number 1179632

Accounts

REGISTERED CHARITY: 1179632

COMPANY NUMBER: CE014930

RIAZ UL KARAM

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD 01 JUNE
2022 TO 31 MAY 2023**

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 1st June 2022 to 31st May 2023.

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Muhammad Tahir Hussain	Trustee	- appointed 21.08.18

Independent Examiner

Quba Accountancy LTD
14 Mayne Avenue
Luton,
Bedfordshire,
LU4 9LS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

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Achievements and Performance

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As many as 14 mosques were helped in either construction or in day-to-day operations by the donations we received from our donors. This led to around 4,200 beneficiaries having access to a place of worship .

This was all possible with the support of our donors who contributed towards this cause.

Financial Review

The charity received sum of **£ 73,759** in donations from various sources.

The charity does not have any reserve policy.


No funds are in deficit at the balance sheet.

The funds are in deficit by **£ 39** at the balance sheet.

Declaration

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

Signed on behalf of the charity's trustees.


Signature
Name: Muhammad Qasim
Position: Chair
Date: 28/3/2024

INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 JUNE 2022 TO 31 MAY 2023 TO THE TRUSTEES

I report on the accounts for the period 01st June 2022 to 31st May 2023 set out below.

Respective responsibilities of trustees and examiner

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- Follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

- (2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Signature: Mr Dawood Masood AFA, MIPA

Date: 28/03/2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity name		No (if any)		CC16a
Riaz ul Karam		1179632		
Receipts and payments accounts				
For the period from	Period start date	To	Period end date	
	1-Jun-22		31-May-23	

Section A Receipts and payments

	Unrestricted funds To the nearest £	Restricted funds To the nearest £	Endowment funds To the nearest £	Total funds To the nearest £	Last year To the nearest £
A1 Receipts					
Donation	57,047	16,712	-	73,759	90,040
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	57,047	16,712	-	73,759	90,040
A2 Asset and investment sales, (see table).					
Sub total	-	-	-	-	-
Total receipts	57,047	16,712	-	73,759	90,040
A3 Payments					
Charitable Activities	500	70,971	-	71,471	89,472
Administrative expense	1663	-	-	1,663	632
Governance cost	600	-	-	600	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	2,763	70,971	-	73,734	90,104
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,763	70,971	-	73,734	90,104
Net of receipts/(payments)	54,284	-54,259	-	25	-64
	-	-	-	-	-
A5 Transfers between funds					
	-	-	-	-64	-
A6 Cash funds last year end					
Cash funds this year end	54,284	-54,259	-	-39	-64

Section B Statement of assets and liabilities at the end of the period


Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
B1 Cash funds	Cash in hand & at Bank	-39	-	-
		-	-	-
	Total Cash funds	-39	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Categories	Details	Unrestricted funds To nearest £	Restricted funds To nearest £	Endowment funds To nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which liability belong	Amount due (Optional)	When due (Optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Muhammad Qasim	28-03-2024

RIAZ UL KARAM

England & Wales - Charity number 1179632

Accounts

REGISTERED CHARITY: 1179632

COMPANY NUMBER: CE014930

RIAZ UL KARAM

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD

01 JUNE 2021 TO 31 MAY 2022

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Quba Accountancy LTD
14 Mayne Avenue
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The charity's activities carried out in the year 2022

It brings us immense pleasure to present the Trustees' Annual Report of our charity for the period of 01 June 2021 to 31 May 2022. We are grateful for the support of our donors, without whom our efforts to make a positive impact on the lives of the underprivileged would not have been possible.

Sadaqa: Sadaqa is a voluntary act of charity aimed at pleasing Allah (SWT) and helping others. With the generous donations from our supporters, we were able to provide aid and relief to poverty-stricken families in need. We implemented several projects, including:

Hand Pumps: Access to clean drinking water remains a significant challenge in many parts of the world, with millions forced to drink unsafe water daily. Our water projects aim to quench the thirst of vulnerable communities and promote health and safety by providing clean water supplies. With the donations we received, we installed hand pumps that produce clean water for drinking, washing, cleaning, and cooking, transforming the lives of families who previously had to travel miles to fetch water.

Wheelchairs: Mobility is crucial for individuals with disabilities, yet many lack access to good quality wheelchairs. With the help of our donors, we provided wheelchairs to people in need, enabling them to move around and carry out their daily activities.

Mosque: Mosques are central to Muslim communities, providing a space for worship, education, and social gatherings. However, many deprived communities lack access to proper mosques due to limited resources. With the support of our donors, we helped construct mosques to promote education and progress and foster a sense of community among Muslims.

Zakat: Zakat is a powerful pillar of Islam, requiring Muslims to donate 2.5% of their wealth to help the less fortunate. At Riaz ul Karam, we believe that Zakat can bring about sustainable change for families and communities. With the Zakat funds we received, we carried out various projects to uplift the lives of those in need.

Qurbani: During Eid-ul-Adha, Muslims commemorate Prophet Ibrahim's virtuous sacrifice by sacrificing halal animals and distributing the meat to the poor and needy. Riaz ul Karam conducted Qurbani on behalf of our donors, distributing the meat to impoverished communities worldwide. We extend our gratitude to our donors and supporters for their generosity and trust in our charity. We remain committed to continuing our efforts to make a positive impact on the lives of the underprivileged in the coming years.

Achievements and Performance

We were able to make a difference in the lives of many people with the support of our donors. We installed 100 water hand pumps in areas suffering from water scarcity, providing clean water to around 800 people. Additionally, we provided cash support to approximately 100 people in need.

We distributed 50 wheelchairs to disabled individuals who could not afford a quality wheelchair, improving their mobility and quality of life. We also provided hundreds of families with rations, food items, and cooked meals to alleviate their food insecurity.

In an effort to support orphans, we built houses benefiting over 200 orphans. Furthermore, we are currently in the process of constructing mosques that will benefit around 300 people once completed.

Finally, we helped over 200 children continue their studies with zakat. Thanks to our donors' generous contributions, we were able to make a significant impact on the lives of many people in need.

All of these efforts and achievements were made possible by the generous contributions of our donors. Their support and donations allowed us to carry out these projects and provide aid and assistance to those who need it the most. We are truly grateful for their kindness and compassion towards their fellow human beings. With their continued support, we hope to make even greater strides towards making the world a better place for everyone.

Financial Review

The charity received sum of **£90,103** in donations from various sources.

The charity does not have any reserve policy.


The funds are in deficit by **£64** at the balance sheet.

No funds are in surplus at the balance sheet.

Declaration

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

Signed on behalf of the charity's trustees.

	
Signature	
Name:	MUHAMMAD QASIM
Position:	TRUSTEE
Date:	12 APRIL 2023

INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 01 JUNE 2021 TO 31 MAY 2022 TO THE TRUSTEES

I report on the accounts for the period 01st June 2021 to 31st May 2022 set out below.

Respective responsibilities of trustees and examiner

The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- Follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

- (2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Signature: Mr Dawood Masood AFA, MIPA

Date: 12/04/2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Riaz Ul Karam

No (if any)
1179632

CC16a

Receipts and payments accounts

For the period from 01-06-2021 To 31-05-2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donation	37,828	52,211	-	90,039	109,354
UK Grants	-	-	-	-	2,499
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	37,828	52,211	-	90,039	111,853
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	37,828	52,211	-	90,039	111,853
A3 Payments					
Charitable Activities	-	89,471	-	89,471	119,590
Admin Expenses	632	-	-	632	-
Governance Cost	-	-	-	-	117
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	632	89,471	-	90,103	119,707
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	632	89,471	-	90,103	119,707
Net of receipts/(payments)	37,196	- 37,260	-	- 64	- 7,854
A5 Transfers between funds	- 37,196	37,196	-	-	-
A6 Cash funds last year end	-	-	-	-	2,850
Cash funds this year end	-	64	-	64	5,004

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash in hand & at bank	-	64	-
		-	-	-
		-	-	-
	Total cash funds	-	64	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Muhammad Qasim	12/04/2023

RIAZ UL KARAM

England & Wales - Charity number 1179632

Accounts

REGISTERED CHARITY: 1179632

COMPANY NUMBER: CE014930

RIAZ UL KARAM

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD 01 JUNE
2020 TO 31 MAY 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 1st June 2020 to 31st May 2021.

INCORPORATION

The CIO - FOUNDATION was incorporated on 21 August 2018.

Registered Charity Number

1179632

Registered Office

135 Berkeley Road
Birmingham,
B25 8NJ

Trustees

Mr Sakhi Muhammad	Chair	- appointed 15.06.20
Mr Muhammad Qasim	Trustee	- appointed 29.12.21
Mr Zain ul Abadeen	Trustee	- appointed 01.09.18
Muhammad Tahir Hussain	Trustee	- appointed 21.08.18

Independent Examiner

Quba Accountancy LTD
14 Mayne Avenue
Luton,
Bedfordshire,
LU4 9LS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

Recruiting and Appointing Trustees

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

Governing document

Riaz ul Karam refers to the charitable incorporated organisation with a governing document known as CIO-Foundation by registration originally incorporated on 21 August 2018.

Responsibilities of Trustees

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public Benefit

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE BENEFIT

The objects of the charity are set below:

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 Mohammad PBUH.
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 associates in the provision of scholarships, educational activities and facilities such as schools, libraries and training centres.
3. To relieve financial hardships, distress and suffering among poor people, widows, orphans, victims of natural or other kinds of disasters and other people in need, by means of but not exclusively, by providing equipment, services and facilities including the establishment of water wells and the provision of food, clothing, accommodation for the said persons.

The charity's activities carried out in the year 2021

It gives me great pleasure to introduce the charity's Trustees' Annual Report, which sets out, for our supporters and the general public, what we have achieved in the past twelve months in particular.

Sadaqa:

Sadaqa is **charity given voluntarily in order to please God**. Sadaqa also describes a voluntary charitable act towards others, whether through generosity, love, compassion or faith. With the generous donations from our donors, we were able to be a helping hand to a lot of poverty ridden families by providing them aid and relief through: Water, Wheel Chairs, clothing and with cash where needed.

1. Hand Pumps:

790 million people lack access to clean drinking water. Millions are forced to drink dirty, unsafe water that poses a grave danger to their lives. Millions of women and children are forced to walk miles each day on dangerous terrain to fetch clean water. This leads to children not being able to have access to education and hugely affects the entire family. At Riaz ul Karam, our water projects are designed to quench the thirst of the poor and vulnerable communities by supporting them with clean access to water. With the water donation we get from our donors, we strive to promote health and safety with fresh water supplies and ease the daily lifestyles of the families that spend hours to fetch water miles away from their homes. The hand pumps produce clean water which is used by families for drinking, washing, cleaning and cooking. Thus, transforming the communities.

2. Wheel Chairs:

While there is an inexhaustible demand for good quality wheel chairs globally, we, with the help of our donors, try to provide as many needy people with wheel chairs to provide them with mobility in their routine lives. The donation we receive in terms of wheel chairs is effectively utilised for buying of good quality wheel chairs and then provide it to the especially abled people who are in dire need of it.

Mosque:

A mosque is at the centre of any Muslim community; for times of joy and sorrow, for prayer and repentance it cradles the community and holds them close to Allah (SWT). The mosque plays a vital role in bringing the community together and uplifting their spirits. In deprived communities, these communal centres, due to their limited resources are often non-existent, built from a temporary structure or, have no funds to continue their day-to-day operations. We help constructing mosques to allow Muslims to worship and flourish as well as to promote education and progress.

Zakat:

Zakat is a Powerful Pillar. Zakat, or almsgiving, is one of the five pillars of Islam, along with prayer, fasting, pilgrimage (Hajj), and belief in Allah (SWT) and His Messenger Prophet Muhammad (SAW). For every sane, adult Muslim who owns wealth over a certain amount—known as the nisab—he or she must pay 2.5% of that wealth as zakat. We, at Riaz ul Karam, believe Zakat can be used for sustainable, long-lasting change for families and communities. We carry out different projects against the funds we receive as Zakat.

Qurbani:

Each year, in the Islamic month of Zul-Hajj, Muslim celebrate Eid-ul-Adha by sacrificing halal animals (sheep, goat, cow and camel), commemorating the virtuous sacrifice of Prophet Ibrahim. Riaz ul Karam has been doing Qurbani on behalf of its donors since last year whereby the meat from the sacrificed animals is distributed to poor and needy communities worldwide.

Achievements and Performance

Throughout the year we managed to install 100 water hand pumps in water scarcity areas, which directly benefitted different communities and around 800 people beneficiaries were provided assistance.

Some of the people who were in need of cash support were also helped with cash amounts. The number of beneficiaries was around 100.

We also distributed 50 wheel chairs among the crippled individuals who happened to be poor and needy and could not afford a quality wheel chair.

As many as 14 mosques were helped in either construction or in day-to-day operations by the donations we received from our donors. This led to around 4,200 beneficiaries having accesses to a place of worship .

70 cows were sacrificed on the occasion of Eid-ul-adha and the meat was distributed between the people most needy of it. There were some of them who had meat for the first time in over a year. A total of 3,920 people and families benefitted from the Qurbani meat.

This was all possible with the support of our donors who contributed towards this cause.

Financial Review

The charity received sum of **£ 111,853** in donations from various sources.

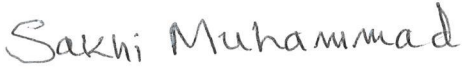
The charity does not have any reserve policy.

The funds are in deficit by (**£ 7854.11**) at the balance sheet.

Declaration

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

Signed on behalf of the charity's trustees.


Signature
Name: Sakhi Muhammad
Position: Chair
Date: 28/3/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Riaz ul Karam No (if any)

Receipts and payments accounts

CC16a

For the period from 01/06/2020 To 31/05/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	8,869	100,485	-	109,354	31,174
Uk Grants	2,499	-	-	2,499	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	11,368	100,485	-	111,853	31,174
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	11,368	100,485	-	111,853	31,174
A3 Payments					
Charitable activities	-	119,590	-	119,590	26,083
Governance cost	117	-	-	117	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	117	119,590	-	119,707	26,083
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	117	119,590	-	119,707	26,083
Net of receipts/(payments)	11,251	- 19,105	-	- 7,854	5,091
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	11,251	- 19,105	-	- 7,854	5,091

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	87	-	-
		-	-	-
		-	-	-
	Total cash funds	87	-	-

(agree balances with receipts and payments account(s))

Agreement Error OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MUHAMMAD QASIM	30/3/2022