

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

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 1st June 2021 to 31st May 2022.

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 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	Period start date 01-06-2021	To	Period end date 31-05-2022
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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	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
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
			Muhammad Qasim	12/04/2023