

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.

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.

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 were in need of 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 accesses 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

 <div>CHARITY COMMISSION FOR ENGLAND AND WALES</div>	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

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

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

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

	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