

CHARITY REGISTERED NUMBER: 1180740  
ENGLAND AND WALES

**DAR AL-ZAHRA**  
**REPORTS OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 JULY 2023**

**DAR AL-ZAHRA**  
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**FOR THE YEAR ENDED 31 JULY 2023**

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**DAR AL-ZAHRA**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 31 JULY 2023**

TRUSTEE'S: NAGEBAH HAYEL MUCKBEL  
ANGELA SOPHIA GAFFAR  
AMEL MOHAMED

REGISTERED OFFICE: 8 CAIRNS SREET  
LIVERPOOL  
L8 2UN

CHARITY NUMBER: 1180740

ACCOUNTANTS: THE TAXCOM ACCOUNTANTS  
CHARTERED CERTIFIED ACCOUNTANTS  
109 CHEETHAM HILL ROAD  
MANCHESTER  
M8 8PY

BANKERS: THE CO-OPERATIVE BANK

**DAR AL-ZAHRA**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2023**

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The trustees present their report for the year ended 31 July 2023.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity was formed on 16 Nov 2018 by the trustees and registered with the charity Commission on 16 Nov 2018.

The trustees have assessed the major risks to which charity is exposed, in particular those relating to the operations and finances of the charity, and believe effective checks, controls and procedures are in place to mitigate those risks.

The trustees meet regularly to attend legal and administrative affairs of the charity, to review and set policies and to establish long term strategies for the charity.

The trustees hold the powers of appointing and removing trustees.

**OBJECTIVES AND ACTIVITIES**

- 1 To advance in life and relieve needs of young women in liverpool and the surrounding areas, particularly but not exclusively those of the muslim faith,through:
  - (a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
  - (b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
- 2 To advance the muslim faith by means of, but not exclusively, the provision of islamic education in accordance with the teachings of the Quran.

The trustees have paid due care to guidance issued by the charity commission's general guidance regarding public benefit and are satisfied that the charity's objectives and principal activities are for the public benefit.

The charity plans to continue and expand the activities outlined above in the forthcoming years.

**DAR AL-ZAHRA**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**ACHIEVEMENTS AND PERFORMANCE**

Dar al-Zahra has continued with the provision of online study programmes, to ensure maximum reach as many are unable to attend classes in person, including international attendees, and to also use as an opportunity to increase the number of donations received to support the charity going forward.

**Financial Review**

Funding sources are still predominantly received as donations from the public with approximately £2,000 on average received in regular donations (standing orders) per month. The charity also raises money for specific activities which are shown as 'restricted funds.' A total of £346,224.35 has been raised between financial years 2019 to 2023, and from this, a total of £115,852.99 has been used as per donor intentions, including the employment of staff members, leaving behind £230,371.36 to be used for specific purposes in subsequent financial years. (Note: This includes the amount of approx £174,000 reserved for property investments (known as 'waqf') to nurture the charity affairs and approx. £35,550 for the charity to use to employ and pay staff wages.)

A key financial objective for Dar al-Zahra is financial stability and sustainability by securing regular streams of income to in turn secure the charity's future and enable it to continue fulfilling its objectives. In addition to the property purchased previously, which provides a consistent rental income, progress is being made on the viability of converting that into flats to provide increased rental income. An investment initiative (£200,000 capital) was also sourced and entered into, providing a 10% guaranteed yield per annum for two years. The charity continues to consider other viable income streams for the next financial year, including keynote speaker events (one of which the planning is already in progress) and the purchasing of another property for the same reasons.

**Future Plan**

The Charity's future plan is to continue exploring the possibility of offering more online courses and continue in its endeavours to provide for a 12-week workshop on mental health.



**DAR AL-ZAHRA**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**RESPONSIBILITIES OF TRUSTEES**

The trustee are required 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 its surplus and deficit for that period, in preparing those accounts, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 this basis applies.

The trustees are responsible for ensuring proper accounting records are maintained which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees may, in respect of any accounting year, elect under s133 charities Act 2011 to prepare – (a) a receipts and payments account, and (b) a statement of assets and liabilities, instead of a statement of accounts under section 132 (1) Charities Act 2011 if gross income in any financial year does not exceed £250,000.

The trustees have confirmed that an independent examination is required under section 145 Charities Act 2011

**DECLARATION**

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



Signed: Miss Nagebah Hayel Muckbel

Chairperson & Trustee

Date: 30/5/24

**DAR AL-ZAHRA**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2023**

I report on the accounts of the charity for the year ended 31 July 2023 which are set out on pages 7 to 10.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustees are responsible for the preparation of the accounts.  
 The charity's trustees consider that audit is not required for the period under section 144 of the Charities Act 2011 and that independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act;
- To follow the procedures laid down in the general direction 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.
- To state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

My examination was carried out in accordance with 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 explanation from the 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 EXAMINER'S 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:
  - To keep accounting records in accordance with section 130 of the Charities Act; and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

**Rana Abdul Rauf, FCCA**  
**The Taxcom Accountants**  
**Chartered Certified Accountants**  
**109 Cheetham Hill Road**  
**Manchester**  
**M8 8PY**  
**Phone: (0161) 871-7465**



**DAR AL-ZAHRA****INCOME AND EXPENDITURES ACCOUNT****FOR THE YEAR ENDED 31 JULY 2023**

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	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
Notes					
<b>Incoming Resources</b> 2					
Donations	118,709	46,291	-	165,000	281,358
Tuition Fee Income	20,752	-	-	20,752	14,027
Event Income	17,984	-	-	17,984	-
Rental Income	6,050	-	-	6,050	6,600
Book Sale	668	-	-	668	7,705
	<u>164,163</u>	<u>46,291</u>	<u>-</u>	<u>210,454</u>	<u>309,690</u>
<b>Resources Expended</b> 3					
Charitable Expenditure	18,874	56,298	-	75,171	24,905
Other Expenditure	<u>773</u>	<u>13,634</u>	<u>-</u>	<u>14,407</u>	<u>17,719</u>
Net of Receipts/(Payments)	144,516	(23,640)	-	120,876	267,067
Balance Brought down	98,255	312,596	-	410,851	143,784
Balance Brought forward At 31 July 2023	<u>242,771</u>	<u>288,956</u>	<u>-</u>	<u>531,727</u>	<u>410,851</u>

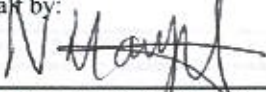


**DAR AL-ZAHRA**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 31 JULY 2023**

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	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
Long Term Investment	200,000	-	-	200,000	-
Equipments	3,215	-	-	3,215	2,722
Fixture and Fittings	383	-	-	383	451
Land & building	-	54,536	-	54,536	68,170
	<u>203,598</u>	<u>54,536</u>	<u>-</u>	<u>258,134</u>	<u>71,342</u>
<b>Current Assets</b>					
Debtors	-	-	-	-	-
Cash at Bank/ In Hand	43,222	230,371	-	273,593	339,509
	<u>43,222</u>	<u>230,371</u>	<u>-</u>	<u>273,593</u>	<u>339,509</u>
<b>Creditors</b>					
Amount falling within one year	-	-	-	-	-
<b>Net Current Assets/ (Liabilities)</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Assets less Current Liabilities</b>	246,820	284,907	-	531,727	410,851
<b>Creditors</b>					
Amount falling due after one year	-	-	-	-	-
<b>Net Assets</b>	<u>246,820</u>	<u>284,907</u>	<u>-</u>	<u>531,727</u>	<u>410,851</u>
<b>Reserves</b>					
General Reserve Fund	242,771	288,956	-	531,727	410,851
<b>Total Funds</b>	<u>242,771</u>	<u>288,956</u>	<u>-</u>	<u>531,727</u>	<u>410,851</u>

The Financial Statements were approved by the Board of trustee's on July 2023 and were signed on its behalf by:

  
 Miss Nagebah Hayel Muckbel

  
 Chairperson & Trustee

**DAR AL-ZAHRA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**1 Accounting Policies**

**Basis of preparation**

The financial statements are prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards, the statement of recommended practice, "Accounting and Reporting by Charities", issued in March 2005 and the Charities Act 2011.

**2 Analysis of incoming resources:**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
Donations	118,709	46,291	165,000
Tuition Fee Income	20,752	-	20,752
Rental Income	6,050	-	6,050
Event Income	17,984	-	17,984
Book Sale	668	-	668
<b>Total</b>	<b>164,163</b>	<b>46,291</b>	<b>210,454</b>

**3 Analysis of resources expanded:**

	<b>Direct Cost</b>	<b>Support Cost</b>	<b>Total Funds</b>
Wages	36,628	-	36,628
Event Expenses	-	1,057	1,057
Depreciation	-	14,407	14,407
Printing & Stationery	-	4,257	4,257
Rent Expense	5,725	-	5,725
Training Courses Expense	-	2,563	2,563
Property Expenses	-	22,631	22,631
Other Expense	-	512	512
Student Activities	1,725	-	1,725
Utilities Expense	-	72	72
<b>Total</b>	<b>44,078</b>	<b>45,500</b>	<b>89,579</b>

**DAR AL-ZAHRA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**4 Income**

The Total Funds 2022 figure of £309,690.00 is inclusive of £249,269.75 restricted funds, of which £8448.22 was used in that financial year and £59,287.54 was used in financial year 2022/23, meaning a total of £181,533.99 remains as restricted as of 31 July 2023. The total restricted funds held by the charity as of 31 July 2023 is 230,371.36.

**5 Expenditure**

Expenses of the charity are accounted for only when the actual payment is actually made.

**6 Tangible Fixed Assets**

	<b>Equipments</b>	<b>Fixture and Fittings</b>	<b>Land &amp; Building</b>	<b>Total</b>
<b>Cost</b>				
	2722	451	68,170	71,342
Additions	1,199	-	-	1,199
Disposal	-	-	-	-
At 31-07-2023	<u>3,921</u>	<u>451</u>	<u>68,170</u>	<u>72,541</u>
<b>Depreciation</b>				
				-
Charge for the year	706	68	13,634	14,407
Disposal	-	-	-	-
At 31-07-2023	<u>706</u>	<u>68</u>	<u>13,634</u>	<u>14,407</u>
<b>Net Book Values</b>				
At 31-07-2023	<u>3,215</u>	<u>383</u>	<u>54,536</u>	<u>58,134</u>

**DAR AL-ZAHRA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**7 Trustees:**

None of the trustee's received any remuneration during the year for their Trustee duties. One Trustee is also employed by the charity for teaching and management purposes.

**8 Employees:**

Dar Al-Zahra engaged seven self-employed teachers to teach on the different courses. One of the trustees also teaches the courses; however, does so on a pro-bono basis therefore did not take payment for her services. Dar al-Zahra had five continuous volunteers assisting with the running of the programmes and the admin, three of which were the trustees themselves. Dar al-Zahra hosted ad-hoc events / study programmes and enlisted the support of several volunteers to help deliver.

Dar al-Zahra also employed two staff members for the purposes of day-to-day management of the charity and its works.