

CHARITY REGISTERED NUMBER: 1180740
ENGLAND AND WALES

DAR AL-ZAHRA
REPORTS OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2024

DAR AL-ZAHRA
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FOR THE YEAR ENDED 31 JULY 2024

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DAK AL-ZAHRA
CHARITY INFORMATION
FOR THE YEAR ENDED 31 JULY 2024

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 2024

The trustees present their report for the year ended 31 July 2024.

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.

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 and the charity also raises money for specific activities which are shown as 'restricted funds.' A total of £546,014.98 has been raised between financial years 2019 to 2024, and from this, a total of £82,586.83 remains, to be used for specific purposes in subsequent financial years, including for property investments (known as 'waqf') to nurture the charity affairs.

Future Plan

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. The charity will continue to consider viable income streams for the next financial year, including the organising of bespoke events, more and varied courses, and investment opportunities such as additional property purchases.

DAR AL-ZAHRA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2024

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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: 27.05.25

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2024

I report on the accounts of the charity for the year ended 31 July 2024 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
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The TaxCom*
ACCOUNTANTS
Chartered Certified Accountants
109 Cheetham Hill Road, Manchester, M8 8PY

DAR AL-ZAHRA
INCOME AND EXPENDITURES ACCOUNT
FOR THE YEAR ENDED 31 JULY 2024

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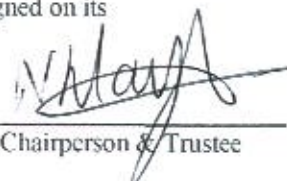
| | Unrestricted Funds | Restricted Funds | Endowment Funds | Total Funds 2024 | Total Funds 2023 |
|--|-----------------------|---------------------|--------------------|---------------------|------------------------|
| Notes | | | | | |
| Incoming Resources | 2 | | | | |
| Donations | 28,690 | 199,791 | - | 228,481 | 165,000 |
| Tuition Fee Income | 30,729 | - | - | 30,729 | 20,752 |
| Event Income | 13,250 | - | - | 13,250 | 17,984 |
| Rental Income | 6,086 | - | - | 6,086 | 6,050 |
| Book Sale | 107 | - | - | 107 | 668 |
| | <u>78,863</u> | <u>199,791</u> | <u>-</u> | <u>278,653</u> | <u>210,454</u> |
| Resources Expended | 3 | | | | |
| Charitable Expenditure | 58,050 | 46,726 | - | 104,776 | 75,171 |
| Other Expenditure | <u>636</u> | <u>70,637</u> | <u>-</u> | <u>71,273</u> | <u>14,407</u> |
| Net of Receipts/(Payments) | 20,176 | 82,428 | - | 102,604 | 120,876 |
| Balance Brought down | 242,771 | 288,956 | - | 531,727 | 410,851 |
| Balance Brought forward At 31 July 2024 | <u>262,947</u> | <u>371,384</u> | <u>-</u> | <u>634,331</u> | <u>531,727</u> |

STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 JULY 2023

| | Unrestricted Funds | Restricted Funds | Endowment Funds | Total Funds 2024 | Total Funds 2023 |
|--|-----------------------|---------------------|--------------------|---------------------|---------------------|
| Long Term Investment | 200,000 | - | - | 200,000 | 200,000 |
| Equipments | 2,919 | - | - | 2,919 | 3,215 |
| Fixture and Fittings | 326 | - | - | 326 | 383 |
| Land & building | - | 282,549 | - | 282,549 | 54,536 |
| | <u>203,245</u> | <u>282,549</u> | <u>-</u> | <u>485,794</u> | <u>258,134</u> |
| Current Assets | | | | | |
| Debtors | - | - | - | - | - |
| Cash at Bank/ In Hand | 96,621 | 144,931 | - | 241,552 | 273,593 |
| | <u>96,621</u> | <u>144,931</u> | <u>-</u> | <u>241,552</u> | <u>273,593</u> |
| Creditors | | | | | |
| Amount falling within one year | - | - | - | - | - |
| Net Current Assets/ (Liabilities) | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Total Assets less Current Liabilities | 299,866 | 427,480 | - | 727,345 | 531,727 |
| Creditors | | | | | |
| Loan | 93,014 | - | - | 93,014 | - |
| Amount falling due after one year | - | - | - | - | - |
| Net Assets | <u>206,852</u> | <u>427,480</u> | <u>-</u> | <u>634,331</u> | <u>531,727</u> |
| Reserves | | | | | |
| General Reserve Fund | 262,947 | 371,384 | - | 634,331 | 531,727 |
| Total Funds | <u>262,947</u> | <u>371,384</u> | <u>-</u> | <u>634,331</u> | <u>531,727</u> |

The Financial Statements were approved by the Board of trustee's on July 2024 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 2024

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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:

| | Unrestricted Funds | Restricted Funds | Total Funds |
|---------------------------|-----------------------|---------------------|-------------|
| Donations | 28,690 | 199,791 | 228,481 |
| Tuition Fee Income | 30,729 | - | 30,729 |
| Rental Income | 6,086 | - | 6,086 |
| Event Income | 13,250 | - | 13,250 |
| Book Venture / Shop Sales | 107 | - | 107 |
| Total | 78,863 | 199,791 | 278,653 |

3 Analysis of resources expanded:

| | Direct Cost | Support Cost | Total Funds |
|-------------------------|-------------|--------------|-------------|
| Wages | 76,154 | - | 76,154 |
| Event Expenses | - | 15,334 | 15,334 |
| Depreciation | - | 71,273 | 71,273 |
| Printing & Stationery | - | 6,107 | 6,107 |
| Rent Expense | 2,625 | - | 2,625 |
| Rental Property Expense | 627 | - | 627 |
| Marketing Expense | - | 598 | 598 |
| Other Expense | - | 482 | 482 |
| Online Classes | - | 1,843 | 1,843 |
| Student Activities | 643 | - | 643 |
| Utilities Expense | - | 364 | 364 |
| Total | 80,049 | 96,000 | 176,049 |

4 Income

The total restricted cash funds held by the charity as of 31 July 2024 amount to £82,586.83.

5 Expenditure

The total expenses (day2day transactions) amount to £104,775.58, of which £46,725.51 was used from the ringfenced funds donated for these expenses:

- £76,154.03 Wages (£41,825.41 from ringfenced funds)
- £28,621.55 Transactions (£4,900.10 from ringfenced funds)

6 Tangible Fixed Assets

| | Equipments | Fixture and Fittings | Land & Building | Total |
|------------------------|--------------|-------------------------|--------------------|----------------|
| Cost | 3,215 | 383 | 54,536 | 58,134 |
| Additions | 283 | - | 298,650 | 298,933 |
| Disposal | - | - | - | - |
| At 31-07-2024 | <u>3,498</u> | <u>383</u> | <u>353,186</u> | <u>357,067</u> |
| Depreciation | | | | |
| | | | | - |
| Charge for the year | 579 | 57 | 70,637 | 71,273 |
| Disposal | - | - | - | - |
| At 31-07-2024 | <u>579</u> | <u>57</u> | <u>70,637</u> | <u>71,273</u> |
| Net Book Values | | | | |
| At 31-07-2024 | <u>2,919</u> | <u>326</u> | <u>282,549</u> | <u>285,794</u> |

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 employed three staff members for the purposes of day-to-day management of the charity and its works. Several self-employed teachers were also engaged to teach on the different courses. One of the trustees teaches the courses; however, does so on a pro-bono basis therefore did not take payment for her services. Dar al-Zahra enlists the support of several volunteers on a continuing basis to assist with the running of the various programmes and the admin, three of which are the trustees themselves.