

CHARITY REGISTERED NUMBER: 1180740  
ENGLAND AND WALES

DAR AL-ZAHRA  
REPORTS OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JULY 2025

**DAR AL-ZAHRA**  
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**FOR THE YEAR ENDED 31 JULY 2025**

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**DAR AL-ZAHRA**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 31 JULY 2025**

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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 2025**

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The trustees present their report for the year ended 31 July 2025.

**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 £811,820.68 has been raised between financial years 2019 to 2025, and from this, a total of £32,209.43 remains, to be used for 3 specific purposes in subsequent financial years, including for any investments (known as 'waqf') to nurture the charity affairs. Investments made thus far have provided significant returns, including in the form of rental income, which has increased almost sevenfold.

### **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.

**DAR AL-ZAHRA**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2025**

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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 Nagomah Hayel Muckbel

Chairperson & Trustee

Date: 29.05.26.



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2025**

I report on the accounts of the charity for the year ended 31 July 2025 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**



  
**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 2025**

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	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
Notes					
<b>Incoming Resources</b>	<b>2</b>				
Donations	67,948	258,430	-	326,378	228,481
Tuition Fee Income	44,326	-	-	44,326	30,729
Event Income	-	7,375	-	7,375	13,250
Rental Income	40,110	-	-	40,110	6,086
Book Sale	4,542	-	-	4,542	107
	<u>156,926</u>	<u>265,806</u>	<u>-</u>	<u>422,731</u>	<u>278,653</u>
<b>Resources Expended</b>	<b>3</b>				
Charitable Expenditure	73,726	110,589	-	184,315	104,776
Other Expenditure	<u>574</u>	<u>97,826</u>	<u>-</u>	<u>98,400</u>	<u>71,273</u>
Net of Receipts/(Payments)	82,626	57,391	-	140,017	102,604
Balance Brought down	262,947	371,384	-	634,331	531,727
Balance Brought forward At 31 July 2025	<u>345,573</u>	<u>428,775</u>	<u>-</u>	<u>774,348</u>	<u>634,331</u>




**DAR AL-ZAHRA**

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**STATEMENT OF ASSETS AND LIABILITIES****AS AT 31 JULY 2025**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
Long Term Investment	200,000	-	-	200,000	200,000
Equipments	2,393	-	-	2,393	2,919
Fixture and Fittings	277	-	-	277	326
Land & building	-	391,304	-	391,304	282,549
	<u>202,670</u>	<u>391,304</u>	<u>-</u>	<u>593,974</u>	<u>485,794</u>
<b>Current Assets</b>					
Debtors	-	-	-	-	-
Cash at Bank/ In Hand	94,155	141,232	-	235,387	241,552
	<u>94,155</u>	<u>141,232</u>	<u>-</u>	<u>235,387</u>	<u>241,552</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>	296,825	532,536	-	829,361	727,345
<b>Creditors</b>					
Loan	-	55,013	-	55,013	93,014
Amount falling due after one year	-	-	-	-	-
<b>Net Assets</b>	<u>296,825</u>	<u>477,523</u>	<u>-</u>	<u>774,348</u>	<u>634,331</u>
<b>Reserves</b>					
General Reserve Fund	345,573	428,775	-	774,348	634,331
<b>Total Funds</b>	<u>345,573</u>	<u>428,775</u>	<u>-</u>	<u>774,348</u>	<u>634,331</u>

The Financial Statements were approved by the Board of trustee's on July 2025 and were signed on its behalf by:

  
 Miss Nagcbah Hayat Muckbel

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 Chairperson & Trustee

**DAR AL-ZAHRA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 JULY 2025**

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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	67,948	258,430	326,378
Tuition Fee Income	44,326	-	44,326
Rental Income	40,110	-	40,110
Event Income		7,375	7,375
Book Venture / Shop Sales	4,542	-	4,542
Total	156,926	265,806	422,731

**3 Analysis of resources expended:**

	Direct Cost	Support Cost	Total Funds
Wages	85,823		85,823
Marketing		804	804
Event (Fundraising) Expenses	-	12,553	12,553
Depreciation	-	98,400	98,400
Printing & Stationery	-	3,687	3,687
Book/Shop Venture Expense		3,241	3,241
Rent Expense	8,165	-	8,165
Rental Property Expense	6,715	-	6,715
Property Expenses (Rates)		2,561	2,561
Property Expenses (Legal & Professional)		3,920	3,920
Equipment Expense		4,963	4,963
Property Expenses (Construction Works)		45,810	45,810
Other Misc	-	976	976
Online Classes Subscription		1,000	1,000
Student Activities	2,552	-	2,552
Property Expenses (Utilities)		1,109	1,109
Utilities Expense	-	435	435
Total	103,254	179,461	282,715

#### **4 Income**

The total restricted cash funds held by the charity as of 31 July 2025 amount to £32,209.43.

#### **5 Expenditure**

A total of £424,492.74 was spent in 2024/25, inclusive of day2day expenses, loan repayments (£38,001), investments and property development/refurbishments, of which £314,983.10 was used from the ringfenced funds donated for these expenses.

#### **6 Tangible Fixed Assets**

	<b>Equipments</b>	<b>Fixture and Fittings</b>	<b>Land &amp; Building</b>	<b>Total</b>
<b>Cost</b>	2,919	326	282,549	285,794
Additions	-	-	206,581	206,581
Disposal	-	-	-	-
At 31-07-2025	<u>2,919</u>	<u>326</u>	<u>489,130</u>	<u>492,374</u>
<b>Depreciation</b>				
Charge for the year	525	49	97,826	98,400
Disposal	-	-	-	-
At 31-07-2025	<u>525</u>	<u>49</u>	<u>97,826</u>	<u>98,400</u>
<b>Net Book Values</b>				
At 31-07-2025	<u>2,393</u>	<u>277</u>	<u>391,304</u>	<u>393,974</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.