

SADAQAH JAARIYAH TRUST

England & Wales · Charity number 1180935

Details

Other names Global Relief, ILOVE ICARE

Status Registered

Legal form CIO

Registered 2018-11-30

Register [View on the Charity Commission register](#)

Contact

Address The Centre for Humanity Elmfield Crescent
Birmingham
B13 9TL

Phone 09999999999

Email noemail@noemail.com

Activities

Objects: THE PREVENTION AND RELIEF OF POVERTY AND SICKNESS, MAINLY BUT NOT EXCLUSIVELY, IN PAKISTAN, BY PROVIDING FINANCIAL OR OTHER HELP INCLUDING MAINLY, BUT NOT EXCLUSIVELY, THE PROVISION OF MEDICINES, CLEAN WATER, CLOTHING, FOOD AND OTHER NECESSITIES OF LIFE THE ADVANCEMENT OF EDUCATION, LITERACY AND SKILL DEVELOPMENT BY MEANS OF, BUT NOT EXCLUSIVELY, SCHOLARSHIPS AND SUPPORT FOR THOSE CHILDREN, WOMEN AND OTHERS WHO FIND IT HARD TO GET GOOD EDUCATION AND SKILLS

Activities: Supporting deserving individuals/families who have nowhere to live or who face disadvantage, discrimination or other challenges due to loss of income, death of family earner, illness, disability, frailty due to age, lack of education, natural/other disasters and other issues. Giving grants to communities across the world, particularly in Pakistan, Bangladesh and India for clean water facilities

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- India
- Pakistan
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£91,929	£95,782	-	-
2023-12-31	£17,668	£38,063	-	-
2022-12-31	£69,536	£57,393	-	-
2021-12-31	£25,536	£48,951	-	-
2020-12-31	£33,187	£32,730	-	-

Trustees

Name	Role	Appointed
DR M. IQBAL ANWAR PHD	Chair	2018-01-01
Ashfaq Ahmed		2019-01-01
NUZHAT SAEED AHMED		2018-01-01

SADAQAH JAARIYAH TRUST

England & Wales - Charity number 1180935

Accounts

Sadaqah Jaariyah Trust
iLove iCare
Charity number 1180935
Trustees' Annual Report 2024

Trustees:

- 1. Dr Mohammed Iqbal Anwar**
- 2. Mr Ashfaq Ahmed**
- 3. Mrs Nuzhat Saeed Ahmed**

Our objectives:

- The prevention and relief of poverty and sickness and the relief of financial hardship, mainly but not exclusively, in Pakistan, of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage by providing financial or other help including mainly, but not exclusively, the provision of medicines, clean water, clothing, food and other necessities of life.
- The advancement of education, literacy and skill development mainly, but not exclusively, in Pakistan by means of, but not exclusively, scholarships and support for those children, women and others in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Our main activities in 2024:

The trustees are pleased to present this report for 2024 to our donors, volunteers and all our communities. It is also being submitted to the Charity Commission for England and Wales.

With God's blessings and donors' help, we invested the income on these worthy projects:

Education

1. Small grants were given to deserving students to pay for their exams fees, books and other essentials.
2. A grant to Blue Ink Trust, was given to enhance educational facilities at their school in India.

Meat for needy families: We gave small grants to provide meat to needy families in different parts of the world.

Income and spending: Income £91,929 Spending: £95,782

The trust plans to use the funds carried forward and future income on its priorities for next year: health promotion and, education, entrepreneurship and poverty reduction.

1. Regulatory information

In compliance with the requirements of our regulator, the Charity Commission for England and Wales, we provide the information below (as well as the information given above).

- a. For the period of this return, were there no serious incidents that the charity failed to report to the commission. The charity did not raise funds from the public. Our charity does not work with a professional fundraiser. We do not work with a commercial participator. Grant making is the main way our charity carries out its purposes. During the financial period for this return, our charity did not receive income from contracts (other than grant agreements) from central government or a local authority as we do not have any contracts (other than grant agreements) from central government or a local authority. During the financial period for this return, our charity did not receive any grant funding from central government or a local authority. During the financial period for this annual return, the charity did not receive income from outside of the UK. During the financial period for this annual return, our charity operated in the UK, Pakistan, India and some other parts of the world.
 - b. When spending money outside England and Wales, our charity did not transfer money other than using the regulated banking system. The charity has monitoring controls in place to monitor overseas expenditure. The trustees are satisfied that the charity's risk management policy and procedures adequately address the risks to the charity arising from its activities and/or where it operates. The charity has no trading subsidiaries.
 - c. During the financial period for this annual return, none of the trustees receive remuneration or benefits nor any expenses incurred. During the period covered by this annual return, none any of the trustees resign and take up employment with the charity. The charity has no paid staff at all. The charity had five UK volunteers, excluding trustees during 2024. During the financial period for this annual return, our charity reviewed its financial controls. The charity had no role eligible for a standard, enhanced or enhanced with barred lists DBS check on any of its trustees, employees and volunteers.
- 2. Final words: We thank God for enabling us to do the very little work to serve His creation through this charity – your charity as much as our charity. May God bless this work with His acceptance and rewards in both worlds and may He make it a true Sadaqah Jaariyah – charity for good - for our and our donors' beloved parents and their respected parents too! Amen**

ANNUAL STATEMENT OF ACCOUNTS			CHARITY NO.	1180935	CC16a
Receipts and payments accounts					
For the period from	01/01/2023	To	31/12/2023		

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					
Zakah	-	5,000	-	5,000	18,264
General donations	6,511	6,157	-	12,668	27,804
Sub total	6,511	11,157	-	17,668	46,068

A2 Other receipts					
Gift Aid	-			-	13,469
Remittances refunded		-	-	-	10,000
Sub total	-	-	-	-	23,469

Total receipts	6,511	11,157	-	17,668	69,537
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A3 Payments

Grants - UK		250	-	250	755
Grants - Pakistan		21,350	-	21,350	44,758
Grants - India		3,500	-	3,500	1,111
Grants - other		12,963	-	12,963	9,519
Sub total	-	38,063	-	38,063	56,143

A4 Miscellaneous

Remittances rejected		-	-	-	1,250
Sub total	-	-	-	-	1,250

Total payments	-	38,063	-	38,063	57,393
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Net of receipts/(payments)	6,511	26,906	-	20,395	12,144
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,586	20,000	-	22,418	10,274
Cash funds this year end	10,098	6,906	-	2,023	22,418

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 at bank	2,023	-	-
	Total cash funds	2,023	-	-
B5 Liabilities	NONE	-	-	-
Signed by one trustee on behalf of all the trustees	Signature NUZHAT AHMED	Date of approval		
	<i>Nuzhat Ahmed</i>	18/09/2024		



SADAQAH JAARIYAH TRUST CHARITY NO. **1180935**

Receipts and payments accounts

CC16a

For the period from **01/01/2024** To **31/12/2024**

Section A receipts and payments

	Unrestricted to the nearest	Restricted to the nearest £	Endowment to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Zakah	-	14 966	-	14 966	5 000
General donations	26 360	40 273	-	66 634	12 668
Sub total	26 360	55 240	-	81 600	17 668
A2 Other receipts					
Gift Aid	10 329			10 329	0
Remittances refunded		-	-	-	-
Sub total	10 329	-	-	10 329	-
Total receipts	36 689	55 240	-	91 929	17 668
A3 Payments					
Grants - UK	3 142		-	3 142	250
Grants - Pakistan		20 380	-	20 380	21 350
Grants - India	1 500		-	1 500	3 500
Grants - other	10 329	70 760	-	70 760	12 963
Sub total	14 971	91 140	-	95 782	38 063
Total payments	14 971	91 140	-	95 782	38 063
Net of receipts/(payments)	21 718	- 35 900	-	- 3 853	- 20 395
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	10 098	- 6 906	-	- 30 516	- 10 121
Cash funds this year end	31 816	- 42 806	-	- 34 369	- 30 516

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B1 Cash funds	Cash at bank	31 816	- 42 806	-
	Total cash funds	31 816	- 42 806	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B5 Liabilities	NONE	-	-	-
Signed by one trustee on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Nuzhat Ahmed</i>	Mrs NUZHAT AHMED BSc	05/05/2025	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Sadaqah Jaariyah Trust

**On accounts for the year
ended**

31/12/2024

**Charity no
(if any)**

1180935

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Shakil Ahmed Khan

Date: 06/06/2025

Name: Shakil Ahmed Khan

**Relevant professional
qualification(s) or body
(if any):**

MBA

Address:

33 Elmfield Crescent

Birmingham

B13 9TL

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

SADAQAH JAARIYAH TRUST

England & Wales - Charity number 1180935

Accounts

Sadaqah Jaariyah Trust
iLove iCare
Charity number 1180935
Trustees' Annual Report 2023

Trustees:

- 1. Dr Mohammed Iqbal Anwar**
- 2. Mr Ashfaq Ahmed**
- 3. Mrs Nuzhat Saeed Ahmed**

Our objectives:

- The prevention and relief of poverty and sickness and the relief of financial hardship, mainly but not exclusively, in Pakistan, of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage by providing financial or other help including mainly, but not exclusively, the provision of medicines, clean water, clothing, food and other necessities of life.
- The advancement of education, literacy and skill development mainly, but not exclusively, in Pakistan by means of, but not exclusively, scholarships and support for those children, women and others in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Our main activities in 2023:

The trustees are pleased to present this report for 2023 to our donors, volunteers and all our communities. It is also being submitted to the Charity Commission for England and Wales.

With God's blessings and donors' help, we invested the income on these worthy projects:

1. Health:

Raazi Hospital, Pakistan: This great health care provider is serving the sick and needy in Rawalpindi, Pakistan. Due to increasing demand, it needed to add substantial capacity. An individual donor pledged £60,000 over 3-5 years and paid around £13,000 this year to help build an operation theatre. Some of the zakah given by our donors was also used to pay for the treatment of poor patients who were not able to pay the less-than-market fees of the hospital. With the zakah given to the Patient Welfare Fund, they were given free treatment. For more info about this, please visit <http://alkhidmatraazi.com/rawalpindi/>.

2. Education

2.1 Small grants were given to deserving students to pay for their exams fees, books and other essentials.

2.2 A grant to Blue Ink Trust, was given to enhance educational facilities at their school in India.

3. Prisoners' families: We supported some families whose bread-winners were in prison.

4. Meat for needy families: We gave small grants to provide meat to needy families in different parts of the world.

DETAILS OF THE MAJOR GRANTS/EXPENSES (GBP)

RAAZI HOSPITAL	13000
PALESTINE	2608.6
TURKEY/SYRIA	413.98
PAKISTAN	10427.4
UK	8394
INDIA	1400
YEMEN	819
KASHMIR	1000

Income and spending: Income £17,668 Spending: £38,063

The trust plans to use the funds carried forward and future income on its priorities for next year: health promotion and, education, entrepreneurship and poverty reduction.

5. Regulatory information

In compliance with the requirements of our regulator, the Charity Commission for England and Wales, we provide the information below (as well as the information given above).

- a. For the period of this return, were there no serious incidents that the charity failed to report to the commission. The charity did not raise funds from the public. Our charity does not work with a professional fundraiser. We do not work with a commercial participator. Grant making is the main way our charity carries out its purposes. During the financial period for this return, our charity did not receive income from contracts (other than grant agreements) from central government or a local authority as we do not have any contracts (other than grant agreements) from central government or a local authority. During the financial period for this return, our charity did not receive any grant funding from central government or a local authority. During the financial period for this annual return, the charity did not receive income from outside of the UK. During the financial period for this annual return, our charity operated in the UK, Pakistan and Romania.
- b. When spending money outside England and Wales, our charity did not transfer money other than using the regulated banking system. The charity has monitoring controls in place to monitor overseas expenditure. The trustees are satisfied that the charity's risk management policy and procedures adequately address the risks to the charity arising from its activities and/or where it operates. The charity has no trading subsidiaries.
- c. During the financial period for this annual return, none of the trustees receive remuneration or benefits nor any expenses incurred. During the period covered by this annual return, none any of the trustees resign and take up employment with the charity. The charity has no paid staff at all. The charity had five UK volunteers, excluding trustees during 2023. During the financial period for this annual return, our charity reviewed its financial controls. The charity had no role eligible for a standard, enhanced or enhanced with barred lists DBS check on any of its trustees, employees and volunteers.

6. Final words: We thank God for enabling us to do the very little work to serve His creation through this charity – your charity as much as our charity. May God bless this work with His acceptance and rewards in both worlds and may He

make it a true Sadaqah Jaariyah – charity for good - for our and our donors' beloved parents and their respected parents too! Amen

ANNUAL STATEMENT OF ACCOUNTS		CHARITY NO.	1180935	CC16a
Receipts and payments accounts				
For the period from	01/01/2023	To	31/12/2023	

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					
Zakah	-	5,000	-	5,000	18,264
General donations	6,511	6,157	-	12,668	27,804
Sub total	6,511	11,157	-	17,668	46,068

A2 Other receipts					
Gift Aid	-			-	13,469
Remittances refunded		-	-	-	10,000
Sub total	-	-	-	-	23,469

Total receipts	6,511	11,157	-	17,668	69,537
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A3 Payments

Grants - UK		250	-	250	755
Grants - Pakistan		21,350	-	21,350	44,758
Grants - India		3,500	-	3,500	1,111
Grants - other		12,963	-	12,963	9,519
Sub total	-	38,063	-	38,063	56,143

A4 Miscellaneous

Remittance rejected		-	-	-	1,250
Sub total	-	-	-	-	1,250

Total payments	-	38,063	-	38,063	57,393
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Net of receipts/(payments)	6,511	- 26,906	-	- 20,395	12,144
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,586	20,000	-	22,418	10,274
Cash funds this year end	10,098	- 6,906	-	2,023	22,418

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 at bank	2,023	-	-
	Total cash funds	2,023	-	-
B5 Liabilities	NONE	-	-	-
Signed by one trustee on behalf of all the trustees	Signature NUZHAT AHMED	Date of approval		
	<i>Nuzhat Ahmed</i>	18/09/2024		

SADAQAH JAARIYAH TRUST

England & Wales - Charity number 1180935

Accounts

Sadaqah Jaariyah Trust
iLove iCare
Charity number 1180935
Trustees' Annual Report 2022

Trustees:

- 1. Dr Mohammed Iqbal Anwar**
- 2. Mr Ashfaq Ahmed**
- 3. Mrs Nuzhat Saeed Ahmed**

Our objectives:

- The prevention and relief of poverty and sickness and the relief of financial hardship, mainly but not exclusively, in Pakistan, of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage by providing financial or other help including mainly, but not exclusively, the provision of medicines, clean water, clothing, food and other necessities of life.
- The advancement of education, literacy and skill development mainly, but not exclusively, in Pakistan by means of, but not exclusively, scholarships and support for those children, women and others in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Our main activities in 2022:

The trustees are pleased to present this report for 2022 to our donors, volunteers and all our communities. It is also being submitted to the Charity Commission for England and Wales.

With God's blessings and donors' help, we invested the income on these worthy projects:

1. Health:

Raazi Hospital, Pakistan: This great health care provider is serving the sick and needy in Rawalpindi, Pakistan. Due to increasing demand, it needed to add substantial capacity. An individual donor pledged £60,000 over 3-5 years and paid over £20,000 this year to help build an operation theatre. Some of the zakah given by our donors was also used to pay for the treatment of poor patients who were not able to pay the less-than-market fees of the hospital. With the zakah given to the Patient Welfare Fund, they were given free treatment. For more info about this, please visit <http://alkhidmatraazi.com/rawalpindi/>.

2. Education

2.1 Small grants were given to deserving students to pay for their exams fees, books and other essentials.

2.2 A grant to Blue Ink Trust, was given to enhance educational facilities at their school in India.

3. Prisoners' families: We supported some families whose bread-winners were in prison.

4. Meat for needy families: We gave small grants to provide meat to needy families in different parts of the world.

5. Earthquakes in Turkey and Syria: Some money was sent through other registered charities.

Income and spending: Income £69,536 Spending: £57.393

The trust plans to use the funds carried forward and future income on its priorities for next year: health promotion and, education, entrepreneurship and poverty reduction.

6. Regulatory information

In compliance with the requirements of our regulator, the Charity Commission for England and Wales, we provide the information below (as well as the information given above).

- a. For the period of this return, were there no serious incidents that the charity failed to report to the commission. The charity did not raise funds from the public. Our charity does not work with a professional fundraiser. We do not work with a commercial participator. Grant making is the main way our charity carries out its purposes. During the financial period for this return, our charity did not receive income from contracts (other than grant agreements) from central government or a local authority as we do not have any contracts (other than grant agreements) from central government or a local authority. During the financial period for this return, our charity did not receive any grant funding from central government or a local authority. During the financial period for this annual return, the charity did not receive income from outside of the UK. During the financial period for this annual return, our charity operated in the UK, Pakistan and Romania.
- b. When spending money outside England and Wales, our charity did not transfer money other than using the regulated banking system. The charity has monitoring controls in place to monitor overseas expenditure. The trustees are satisfied that the charity's risk management policy and procedures adequately address the risks to the charity arising from its activities and/or where it operates. The charity has no trading subsidiaries.
- c. During the financial period for this annual return, none of the trustees receive remuneration or benefits nor any expenses incurred. During the period covered by this annual return, none any of the trustees resign and take up employment with the charity. The charity has no paid staff at all. The charity had three UK volunteers, excluding trustees during 2019. During the financial period for this annual return, our charity reviewed its financial controls. The charity had no role eligible for a standard, enhanced or enhanced with barred lists DBS check on any of its trustees, employees and volunteers.

- 7. Final words: We thank God for enabling us to do the very little work to serve His creation through this charity – your charity as much as our charity. May God bless this work with His acceptance and rewards in both worlds and may He make it a true Sadaqah Jaariyah – charity for good - for our and our donors' beloved parents and their respected parents too! Amen**



SADAQAHA JAARIYAH TRUST		CHARITY NO. 1180935	CC16a
Receipts and payments accounts			
For the period from	01/01/2022	To	31/12/2022

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					
Zakah		18,264	-	18,264	15,126
General donations	7,255	20,548	-	27,804	12,410
Sub total	7,255	38,812	-	46,067	27,536
A2 Other receipts					
Gift Aid	13,469			13,469	10,103
Grant Other sources		10,000	-	10,000	-
Sub total	13,469	10,000	-	23,469	10,103
Total receipts	20,724	48,812	-	69,536	37,639
A3 Payments					
Grants - UK	755		-	755	450
Grants - Pakistan	44,758		-	44,758	41,342
Grants - India	1,111		-	1,111	6,000
Grants - other	9,519		-	9,519	3,159
Sub total	56,143	-	-	56,143	50,951
A4 Miscellaneous					
Professional Fees	1,250	-	-	1,250	-
Sub total	1,250	-	-	1,250	-
Total payments	57,393	-	-	57,393	50,951
Net of receipts/(payments)	(36,669)	48,812	-	12,143	- 13,312
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	10,274	-	-	10,274	23,586
Cash funds this year end	(26,395)	48,812	-	22,417	10,274

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 at bank	- 26,395	48,812	-
	Total cash funds	- 26,395	48,812	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B5 Liabilities	NONE	-	-	-
Signed by one trustee on behalf of all the trustees	Signature	Print Name		Date of approval
	<i>Nuzhat Ahmed</i>	Mrs NUZHAT AHMED BSc		29/04/2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Sadaqah Jaariyah Trust

**On accounts for the year
ended**

31/12/2022

**Charity no
(if any)**

1180935

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Shakil Ahmed Khan

Date: 29/04/2023

Name: Shakil Ahmed Khan

**Relevant professional
qualification(s) or body
(if any):**

MBA

Address:

33 Elmfield Crescent

Birmingham

B13 9TL

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

SADAQAH JAARIYAH TRUST

England & Wales - Charity number 1180935

Accounts

Sadaqah Jaariyah Trust
iLove iCare
Charity number 1180935
Trustees' Annual Report 2021

Trustees:

- 1. Dr Mohammed Iqbal Anwar**
- 2. Mr Ashfaq Ahmed**
- 3. Mrs Nuzhat Saeed Ahmed**

Our objectives:

- The prevention and relief of poverty and sickness and the relief of financial hardship, mainly but not exclusively, in Pakistan, of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage by providing financial or other help including mainly, but not exclusively, the provision of medicines, clean water, clothing, food and other necessities of life.
- The advancement of education, literacy and skill development mainly, but not exclusively, in Pakistan by means of, but not exclusively, scholarships and support for those children, women and others in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Our main activities in 2021:

The trustees are pleased to present this report for 2021 to our donors, volunteers and all our communities. It is also being submitted to the Charity Commission for England and Wales.

With God's blessings and donors' help, we invested the income on these worthy projects:

1. Health:

Raazi Hospital, Pakistan: This great health care provider is serving the sick and needy in Rawalpindi, Pakistan. Due to increasing demand, it needed to add substantial capacity. An individual donor pledged £60,000 over 3-5 years and paid over £30,000 this year to help build an operation theatre. Some of the zakah given by our donors was also used to pay for the treatment of poor patients who were not able to pay the less-than-market fees of the hospital. With the zakah given to the Patient Welfare Fund, they were given free treatment. For more info about this, please visit <http://alkhidmatraazi.com/rawalpindi/>.

2. Education

- 2.1 Small grants were given to deserving students to pay for their exams fees, books and other essentials.
- 2.2 A grant to Blue Ink Trust was given to build new class rooms.

3. Prisoners' families: We supported some families whose bread-winners were in prison.

4. Meat for needy families: We gave small grants to provide meat to needy families in different parts of the world.

Income and spending: Income £35,639 Spending: £50,951

The trust plans to use the funds carried forward and future income on its priorities for next year: health promotion and, education, entrepreneurship and poverty reduction.

5. In year 2022, we are investing in the following projects:
 - a. Al Raazi Hospital, Rawalpindi (further help for building new operation theatre and patients treatment support)
 - b. Flood relief in Pakistan

6. Regulatory information

In compliance with the requirements of our regulator, the Charity Commission for England and Wales, we provide the information below (as well as the information given above).

- a. For the period of this return, were there no serious incidents that the charity failed to report to the commission. The charity did not raise funds from the public. Our charity does not work with a professional fundraiser. We do not work with a commercial participator. Grant making is the main way our charity carries out its purposes. During the financial period for this return, our charity did not receive income from contracts (other than grant agreements) from central government or a local authority as we do not have any contracts (other than grant agreements) from central government or a local authority. During the financial period for this return, our charity did not receive any grant funding from central government or a local authority. During the financial period for this annual return, the charity did not receive income from outside of the UK. During the financial period for this annual return, our charity operated in the UK, Pakistan and Romania.
- b. When spending money outside England and Wales, our charity did not transfer money other than using the regulated banking system. The charity has monitoring controls in place to monitor overseas expenditure. The trustees are satisfied that the charity's risk management policy and procedures adequately address the risks to the charity arising from its activities and/or where it operates. The charity has no trading subsidiaries.
- c. During the financial period for this annual return, none of the trustees receive remuneration or benefits nor any expenses incurred. During the period covered by this annual return, none any of the trustees resign and take up employment with the charity. The charity has no paid staff at all. The charity had three UK volunteers, excluding trustees during 2019. During the financial period for this annual return, our charity reviewed its financial controls. The charity had no role eligible for a standard, enhanced or enhanced with barred lists DBS check on any of its trustees, employees and volunteers.

7. **Final words: We thank God for enabling us to do the very little work to serve His creation through this charity – your charity as much as our charity. May God bless this work with His acceptance and rewards in both worlds and may He make it a true Sadaqah Jaariyah – charity for good - for our and our donors' beloved parents and their respected parents too! Amen**



SADAQA JAARIYAH TRUST		CHARITY NO. 1180935	CC16a
Receipts and payments accounts			
For the period from	01/01/2021	To	31/12/2021

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					
Zakah	-	15,126	-	15,126	11,000
General donations	9,410	3,000	-	12,410	9,957
Sub total	9,410	18,126	-	27,536	20,957
A2 Other receipts					
Gift Aid	10,103	-	-	10,103	10,262
Remittances refunded	-	-	-	-	1,968
Sub total	10,103	-	-	10,103	12,230
Total receipts	19,513	18,126	-	37,639	33,187
A3 Payments					
Grants - UK	450	-	-	450	457
Grants - Pakistan	3,000	38,342	-	41,342	18,950
Grants - India	-	6,000	-	6,000	11,055
Grants - other	-	3,000	-	3,159	6,159
Sub total	3,450	47,342	-	50,951	36,621
A4 Miscellaneous					
Remittance rejected	-	-	-	-	1,968
Sub total	-	-	-	-	1,968
Total payments	3,450	47,342	-	50,951	38,589
Net of receipts/(payments)	16,063	- 29,216	-	- 13,312	- 5,402
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,586	20,000	-	23,586	23,130
Cash funds this year end	19,649	- 9,216	-	10,274	17,728

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 at bank	19,649	- 9,216	-
	Total cash funds	19,649	- 9,216	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B5 Liabilities	NONE	-	-	-
Signed by one trustee on behalf of all the trustees	Signature	Print Name		Date of approval
	<i>Nuzhat Ahmed</i>	Mrs NUZHAT AHMED BSc		29/01/2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Sadaqah Jaariyah Trust

**On accounts for the year
ended**

31/12/2021

**Charity no
(if any)**

1180935

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: Shakil Ahmed Khan

Date: 29/01/2022

Name: Shakil Ahmed Khan

**Relevant professional
qualification(s) or body
(if any):**

MBA

Address: 33 Elmfield Crescent

Birmingham

B13 9TL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

SADAQAH JAARIYAH TRUST

England & Wales - Charity number 1180935

Accounts

Sadaqah Jaariyah Trust
iLove iCare
Charity number 1180935
Trustees' Annual Report 2020

Our objectives:

- The prevention and relief of poverty and sickness and the relief of financial hardship, mainly but not exclusively, in Pakistan, of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage by providing financial or other help including mainly, but not exclusively, the provision of medicines, clean water, clothing, food and other necessities of life.
- The advancement of education, literacy and skill development mainly, but not exclusively, in Pakistan by means of, but not exclusively, scholarships and support for those children, women and others in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Our main activities in 2020:

The trustees are pleased to present this report for 2020 to our donors, volunteers and all our communities. It is also being submitted to the Charity Commission for England and Wales.

With God's blessings and donors' help, we invested the income on these worthy projects:

1. **Health:**

- a. **Raazi Hospital, Pakistan:** This great health care provider is serving the sick and needy in Rawalpindi, Pakistan. Due to increasing demand, it needed to add substantial capacity. We took this opportunity of 'continuous charity' or 'sadaqah jaariyah' up and contributed a grant in instalments for the purchase of land, construction and equipment. Some of the zakah given by our donors was also used to pay for the treatment of poor patients who were not able to pay the less-than-market fees of the hospital. With the zakah given to the Patient Welfare Fund, they were given free treatment. For more info about this, please visit <http://alkhidmatraazi.com/rawalpindi/>.
- b. **Wakefield Hospice, UK:** Grant given for scent dispensers at the hospice.

2. **Children and young people:**

- a. **Kids n Action:** We gave a grant to Kids n Action charity to run summer schemes for the disadvantaged children from London. Evidence from their report suggests that the scheme was successful in providing those children an opportunity for positive leisure facilities.
- b. **Blue Ink School, India:** A grant was given to help build two more classrooms at Blue Ink School in India.
- c. Al Huda Community School, Lahore (provision of classroom furniture and partial payment towards school teachers' salary)

3. **Beirut explosion:** We supported people affected by the explosions in Beirut.

4. **Water:**

- a. Grant given for a full plant and building near Lodhran, Pakistan and part grant for a plant at Bahawalpur, Pakistan.
- b. Eco villages (solar powered wells etc.), Tharparkar, providing drinking water facilities

5. **Income and spending: Income £33,187 Spending: 32,730**

The trust plans to use the funds carried forward and future income on its priorities for next year: health promotion and, education, entrepreneurship and poverty reduction.

6. In year 2020, we are investing in the following projects:
 - a. Al Huda Tuition Centre, Bahawalpur (provision of classroom furniture and partial payment towards school teachers' salary)
 - b. Al Raazi Hospital, Rawalpindi (further help for building new operation theatre and patients treatment support)

7. Regulatory information

In compliance with the requirements of our regulator, the Charity Commission for England and Wales, we provide the information below (as well as the information given above).

- a. For the period of this return, were there no serious incidents that the charity failed to report to the commission. The charity did not raise funds from the public. Our charity does not work with a professional fundraiser. We do not work with a commercial participator. Grant making is the main way our charity carries out its purposes. During the financial period for this return, our charity did not receive income from contracts (other than grant agreements) from central government or a local authority as we do not have any contracts (other than grant agreements) from central government or a local authority. During the financial period for this return, our charity did not receive any grant funding from central government or a local authority. During the financial period for this annual return, the charity did not receive income from outside of the UK. During the financial period for this annual return, our charity operated in the UK, Pakistan and Romania.
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8. **Final words: We thank God for enabling us to do the very little work to serve His creation through this charity – your charity as much as our charity. May God bless this work with His acceptance and rewards in both worlds and may He make it a true Sadaqah Jaariyah – charity for good - for our and our donors' beloved parents and their respected parents too! Amen**



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Sadaqah Jaariyah Trust

**On accounts for the year
ended**

31/12/2020

**Charity no
(if any)**

1180935

Set out on pages

(remember to include the page numbers of additional sheets)

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**Responsibilities and
basis of report**

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**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: Shakil Ahmed Khan

Date: 24/01/2021

Name: Shakil Ahmed Khan

**Relevant professional
qualification(s) or body
(if any):**

MBA

Address: 33 Elm field Crescent

Birmingham

B13 9TL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None