

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**



SADAQAH 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