

# ZUBEDA WELCOME

England & Wales · Charity number 1198710

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-04-25

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

## Contact

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**Address** Prestons Chartered Accountants  
364-368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

**Phone** 07507510054

**Email** [zubedawelcome@gmail.com](mailto:zubedawelcome@gmail.com)

**Website** <https://zubedawelcome.org/>

## Activities

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**Objects:** (A)THE PREVENTION AND RELIEF OF POVERTY, THROUGH THE PROVISION OF GRANTS, ITEMS, AND SERVICES TO INDIVIDUALS IN NEED, CHARITIES AND ORGANISATIONS WORKING TO PREVENT AND RELIEVE RELATIVE AND ABSOLUTE POVERTY IN THE UK.(B)TO ADVANCE THE ISLAMIC FAITH AND RELIGIOUS PRACTICE THROUGH THE PROVISION OF FINANCIAL AND IN-KIND SUPPORT TO MUSLIM FAMILIES IN NEED, TO ACCESS RELIGIOUS EDUCATION AT LOCAL ISLAMIC SCHOOLS, CENTRES, AND MOSQUES IN THE UK.

**Activities:** The purpose of Zubeda Welcome is to support refugees in the UK, with a niche focus on providing access to high-quality Islamic education for vulnerable refugee and asylum seeker children. The charity aims to preserve their faith and cultural identity, empower their spiritual and emotional well-being, and facilitate successful integration into British life. We operate across the UK.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Throughout England

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£313,741	£129,560	-	-
2024-03-31	£118,800	£60,156	-	-
2023-03-31	£28,752	£10,428	-	-

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## Trustees

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Name	Role	Appointed
Eesa Hafezjee	Chair	2022-03-14
AMINA HASSANJEE-KURESHI		2022-03-14
Nahid Hanif		2022-03-14

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**ZUBEDA WELCOME**

England & Wales - Charity number 1198710

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# Accounts

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ZUBEDA WELCOME

YEAR 2024/25

# REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS

01 April 2024 to 31 March 2025

LATEST INFORMATION AND UPDATES  
ABOUT ZUBEDA WELCOME



**Zubeda Welcome**  
**MADRASA FEES FOR REFUGEES**

REGISTERED CHARITY NO. 1198710.

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# Trustee Annual Report (TAR)

## ZUBEDA WELCOME

For the Period: 01 April 2024 to 31 March 2025

### Reference and Administrative Details

Detail	Information
Charity Name	Zubeda Welcome
Charity Registration Number	1198710
Registered Address	364-368 Cranbrook Road ILFORD Essex IG2 6HY
Trustees	Eesa Hafezjee, Amina Hassanjee, Nahid Hanif
Chief Executive Officer (CEO)	Atia Lokhat
Bankers	Natwest PLC

The trustees present their report with the financial statements of the charity for the period 01 April 2024 to 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### INCORPORATION

The charitable incorporated organisation (CIO) was incorporated on 25th April 2022 and commenced trading on 26th May 2022.

Registered address:  
364-368 Cranbrook Road  
Ilford, Essex IG2 6HY

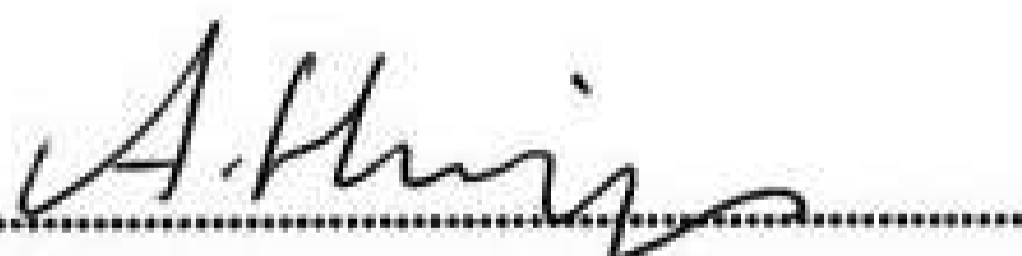
Trustees  
Amina Hassanjee  
Nahid Hanif  
Eesa Hafezjee

Chief Executive Officer/ Founder  
Atia Lokhat

Independent Examiner  
A. Patel BA(Hons) FCA BFP  
Prestons & Jacksons Partnership LLP

364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

Approved by order of the board of trustees on 18-12-2025 and signed on  
its behalf by:

  
Trustee

Full Name: Amina Hasanjee Kureshi



**ATIA LOKHAT**  
**CEO, FOUNDER**

## A MESSAGE FROM THE CEO

Zubeda Welcome was founded in 2016 and registered as CIO in April, 2022. Initially focused on resettlement, we soon realized that the most urgent need was ensuring refugee children could retain their faith and cultural identity. Today, we provide essential Madrasa education to over 650 children across the UK, fostering their spiritual and emotional well-being, while ensuring they successfully integrate into British life.



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# INTRODUCTION

The mission of Zubeda Welcome is precisely defined by the critical humanitarian need for displaced children in the UK. We operate with a strategic niche focus on providing access to high-quality Islamic education for vulnerable refugee and asylum seeker children. This focus is essential given the vast scale of the issue: an estimated 700,000 refugees and asylum seekers reside in the UK, with over 85% of this population being Muslim. This substantial demographic often lacks targeted support for cultural and faith continuity. By intervening at this crucial stage, the charity's primary aims are threefold: to preserve their faith and cultural identity, to foster their spiritual and emotional well-being following trauma, and ultimately, to facilitate their successful, holistic integration into British life.

A refugee Quran student



# Public Benefit Statement

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The Trustees of Zubeda Welcome confirm they have duly considered and adhered to the guidance issued by the Charity Commission on public benefit. For the reporting period of 2025, our core activities and strategic objectives remain resolutely focused on benefiting our target population: vulnerable refugee and asylum seeker children residing across the UK. Our primary activity involves providing essential educational opportunities focusing on spiritual and emotional well-being, which is vital for successful integration into British life, ultimately contributing to the wider community's social cohesion and stability. We are committed to delivering tangible benefits to our beneficiaries by ensuring our services are accessible and impactful. As we continue to grow and reach more children, we are expanding our network and building relationships that strengthen the charitable sector's overall support for displaced populations, fostering a more inclusive and cohesive society.

## Grantmaking

Zubeda Welcome is supported by a dedicated team of volunteers who play a vital role in the delivery of its charitable activities. During the reporting period, approximately 40 volunteers supported the charity. Of these, 24 volunteers were actively involved in delivering a structured Ramadan fundraising programme, through which the charity raised over £33,000 to support its charitable objectives. A further 16 volunteers supported the planning and delivery of the charity's Pre-Ramadan Gala fundraising event.

As the charity continues to grow, it is actively recruiting additional volunteers, particularly to support administrative functions, social media and communications, and community engagement, in order to strengthen operational capacity and support sustainable service delivery.



# Objectives and Activities

The primary activities undertaken by Zubeda Welcome are designed to achieve maximum public benefit, specifically targeting vulnerable refugee and asylum seeker children. Our work focuses on identifying eligible children and formally sponsoring them to attend local Madrasas for essential faith-based education. To ensure efficiency and quality, the charity engages in robust collaboration with Madrasas, community organizations, and partner charities to facilitate seamless enrollment and support tailored curriculum delivery.

Building on our foundation, the charity has strategically built on these key projects in 2024/25 to enhance the breadth and depth of our support:

- 'Teach Quran, Retain Eman': Provides Madrasa fees for refugee and asylum seeker children, ensuring continuity of their Islamic education.
- 'Counselling for Quran Students': Recognising the profound trauma of displacement and loss, this vital project aims to provide targeted mental health and trauma support for our beneficiary children.
- 'Empowerment Programme': Focused on holistic growth, this program provides our Qur'an students with recognition, skills development, and achievement opportunities designed to build confidence and pave the way for better future social and educational opportunities.



# Achievements and Performance

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## Key Operational Outcomes

The last year saw significant expansion and deepened impact, clearly demonstrating the charity's enhanced commitment and capacity to support vulnerable refugee and asylum seeker children across the UK. We surpassed our target by identifying and supporting 650 plus children, successfully establishing a strong presence in the Midlands and North of England. Our network capacity grew substantially, increasing our partnerships with Madrasa providers to 62. This growth allowed us to structure direct support for over 500 children. Due to limited staffing capacity, approximately 50% were supported through online platforms. Outreach efforts were intensified, with 60 asylum hotels visited (up from 45) and community awareness stalls increasing to 12. Crucially, we expanded our focus beyond fees sponsorship to include holistic development: we delivered five diverse empowerment projects including the National Qu'ran Competition judged by Imam Is'haaq Jassat) Also we supported 45 children with specialized help like a Hifz programme and counselling.

A major strategic and financial milestone was achieved in February 2025 with our very first Pre-Ramadan Gala Fundraising Dinner. This inaugural event proved to be a great success and also significantly boosted the charity's profile and marketing efforts. The success of the Gala Dinner was instrumental in building trust and confidence among our existing funders and partners. We also delivered our first fundraising trek, our inaugural fundraising gala, and an online national achievement celebration for refugee families as well as lunch at the CEO's home. The past year marked a period of significant service expansion and strengthened impact.

# Our Impact at a Glance

## OUR REACH

Our strategic outreach and validated service model generated significant direct and indirect impact this year, addressing the profound humanitarian need of displaced populations:

Metric	Detail
Humanitarian Need (Context)	The UK is home to 700,000+ displaced people, with 85% estimated to be Muslim.
Direct Reach	We identified 650+ beneficiaries and provided validated and coordinated Madrasa support for 500+ children.
Outreach	We successfully conducted outreach at 60+ of the 300+ UK bridging hotels—a critical access point for new arrivals.
Service Capacity	We verified 60+ madrasa providers to ensure high-quality delivery.
Serving Communities	We have served 40 communities in the UK and aim to extend to serving more.
Wider Benefit	Our work benefited 2,000+ individuals indirectly through community support and partnership networks.
Empowerment	We offered 5 structured empowerment programs that directly boosted the self-confidence, well-being, and sense of belonging for service users.

## The areas we serve across UK:

- Acton Balham
- Barnet
- Birmingham
- Brent
- Bristol
- Camden
- Chatham
- Chelmsford
- Derby Epping
- Enfield
- Feltham
- Finchley
- Finsbury Park
- Gravesend
- Greenford
- Hackney
- Hayes
- Haringey
- Hendon
- Hebburn
- Hounslow
- Ilford
- Finchley
- Finsbury Park
- Gravesend
- Greenford
- Hackney
- Hayes
- Haringey
- Hendon
- Hebburn
- Hounslow
- Ilford
- Isleworth



# Performance & Achievements: Deepening Impact

Zubeda Welcome's achievements have made a significant difference to our beneficiaries and contributed positively to wider society, moving beyond initial support to focus on long-term empowerment and holistic integration.

- **Educational Excellence and Integration:** Over the last six years, the charity has sustained remarkable educational outcomes, achieving good attendance for sponsored children. Friendships developed with British-born Muslims promote a comfortable form of integration while preserving values and cultural identity.
- **Empowerment and Community Building:** Student Empowerment Projects impact the wider community in supporting social integration. Our projects celebrate refugee children's resilience through opportunities like Hifz, Quran competitions, and Leadership training as well as a public speaking workshop. Building on past successes, our formal Empowerment Programme this year has been instrumental in providing beneficiaries with a sense of empowerment and purpose, including skills in Public speaking and Writing/Publishing. The charity hosts an annual Eid gathering and empowerment events, strengthening community bonds and inspiring the next generation of Muslims.



# Performance & Achievements: Deepening Impact

- **Signposting Support:** The structured support fostered through our network ensures children and their families are routinely signposted to other critical resettlement needs, including legal aid, career guidance, further education, skills development, work experience, and employment opportunities.

**Case Study – Rayan’s Story:** Over the past two years, we have supported Rayan by covering madrasa fees, providing travel support to attend events, and delivering public-speaking coaching. At our pre-Ramadan gala, he confidently shared his personal journey in front of more than 250 guests. His progress reflects the broader impact of our empowerment aims—supporting children not only spiritually, but emotionally and socially, helping them resist missionary pressure, grow in confidence, and become future leaders.



# CHALLENGES & GROWTH

**Core Challenges: Staffing, Funding, and Outreach** Despite rapid growth, Zubeda Welcome faces ongoing challenges with staffing and funding, which can strain our capacity to deliver services at full scale. To address these, we are recruiting for key roles and actively seeking additional funding through grants and networking with potential partners at charity events.

## Strategic Outreach and Growth Initiatives

Our outreach efforts are critical to locating displaced children in need of support. However, this work requires significant time and resources, with staff dedicating hours to hotel visits and direct outreach. To sustain and expand our impact, we need to grow our team and secure ongoing financial backing for both staff and projects.

### Renewal Programme (Ongoing):

To strengthen data integrity and ensure continued support, we initiated a full renewal and verification process. To date:

- 118 families have been re-registered and approved for zakat-funded support
- 267 children have confirmed face-to-face madrasa placements
- Approximately 300+ children remain pending or unreachable and are being actively followed up

Hotel outreach has been temporarily paused while the team prioritises renewals and manages capacity constraints. London hotel outreach is planned to resume by the end of the year, subject to staffing and available resources.

## Regional Expansion

### North of England Expansion:

- Manchester: A volunteer Project Coordinator was appointed. Five madrasa providers have been engaged, five awareness stalls delivered, and two families onboarded.
- Bradford: A new Project Coordinator has been onboarded supported through a partnership with Bradford Foundation Trust. The CEO will attend meetings in Bradford (15–18 October) to establish partnerships and strengthen madrasa collaboration.

Additional funding is being sought to increase hours for both Regional Coordinators



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# CHALLENGES & GROWTH

**Midlands Outreach (On Hold)** Although we have identified hundreds of children in Birmingham and surrounding areas who require support, expansion to the Midlands is paused due to lack of funding for a dedicated Project Coordinator. This remains a strategic priority when funding becomes available.

## Plans for Future Growth (2025/2026)

Our growth strategy focuses on addressing the needs of 650+ identified children, including 200+ on the waiting list, and expanding our reach to thousands more.

- **Tailored Outreach:** We aim to reach every displaced child in need, ensuring no child in hotels is denied faith education. Once identified, we offer support, no matter their location.
- **Bridging Hotel Partnership (Network):** By partnering with hotels, madrasas, mosques, and Islamic centers, we aim to create a network, offering a "bridge" that improves access to services, strengthens community impact, and offers refugees a sense of belonging.
- **On the Ground Support:** We offer support through community guides, building trust with students, families, and madrasas. Our online ZW Madrasa will be further developed to help asylum seekers in remote areas access education.
- **Financial Targets:** In the 2025/2026 academic year, we aim to financially support further refuge/asylum seeker's children, with plans to increase by 200 annually.

We have several key events and projects planned for the year ahead:

- **World Qur'an Awareness Day**

The third World Quran Awareness Day will be officially launched on 1 February 2026.

- **Pre-Ramadan Gala and Book Launch**

The first ever book launch featuring stories written by Zubeda Welcom's Qur'an students will take place in London on 1 February 2026 to support our outreach and fundraising goals.

Looking further ahead, we are preparing to introduce our Dawah Project in 2026: **Zubeda Welcome Hearts** — a welcoming initiative designed to support both Muslim and non-Muslim refugees and asylum seekers upon arrival

# Structure, Governance & Management

## Key Operational Outcomes

### Governing Document

The charity governing documents is a CIO Foundation model constitution registered with the charity commission on 25th April 2022.

The charity is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO) as defined by the Charities Act 2011.

**Trustee Selection and Induction** The Trustees are responsible for identifying and recruiting new board members to ensure the collective board possesses the necessary skills, experience (particularly in safeguarding, finance, and charity law), and commitment to fulfill the charity's objects.

**Organisation Structure** The Board of Trustees meets quarterly to set strategy, review performance, and approve budgets. Ad hoc meetings do take place between Trustees for any new process or changes where Trustees are involved with. Operational decisions are delegated to the CEO.

**Risk Management** The trustees have assessed the major risks facing the charity, including safeguarding, financial stability, and operational safety. Systems and controls have been implemented to mitigate these risks, including staff training, safeguarding policies, and regular financial review.

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# PROFILES OF THE CHARITY TRUSTEES



■ **Amina Hassanjee – Trustee:**

- Amina works for Transport for London (TfL) as an Assurance Manager, bringing expertise in risk management, compliance, and organisational assurance to the Board of Trustees. She is an ambitious health and safety professional with years of experience in this field. She holds a BA (Hons) in Business Management/Law and Marketing, along with professional qualifications including NEBOSH in Occupational Safety and Health and IOSH Managing Safely. Since joining Zubeda Welcome, Amina has actively contributed through volunteering, human resources support, and Volunteer management, supporting operational delivery.



■ **Nahid Hanif – Trustee:**

- Nahid holds a Masters in Biological Sciences and currently works at NHS Blood & Transport. With over 10 years of experience as a teaching assistant, Nahid is dedicated to the well-being of individuals within the community. She actively participates in charity events, leveraging her network to raise funds and awareness. Nahid supports functions such as the annual Quran Recitals and Eid functions, demonstrating her personal connection with students and their parents.



■ **Eesa Hafezjee – Trustee:**

- Eesa brings business development expertise to the charity. He is dynamic and oactive in partnership and relationship building. Eesa is a graduate of City of London Boys School and a graduate in International Business at Royal Holloway. He works part-time for DropNet Ltd.

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# Key Management Personnel and Organisational Capacity

Zubeda Welcome operates with a lean and developing organisational structure, combining paid staff, contracted service providers, and volunteers to deliver its charitable activities effectively while maintaining strong governance and financial controls.

The charity is led by a Volunteer Chief Executive Officer, who is responsible for strategic leadership, safeguarding oversight, partnerships, and day-to-day management.

Operational delivery is supported by an Operations Manager and a small programme team, including Project Coordinators (London), the North of England, and (subject to funding) the Midlands. These roles are responsible for beneficiary identification, madrasa partnerships, outreach, and programme delivery.

The charity is further supported by a Project Support Assistant, a Wellbeing Officer, and specialist faith-based support where required.

Professional services are provided by external service providers, including finance and accounting.. A Zakat Scholar provides independent oversight to ensure zakat funds are distributed in line with Islamic principles.



# 185



Number of bridging hotels where Zubeda Welcome had gained authorization to visit.

# 37



Number of locations where Zubeda Welcome has expanded its services so far.

# 60



Hotels from which our clients are based.

# NEARLY 700

Children applied to ZW for madrasa fees support across the UK in 2024-25



# 40

Volunteers actively participating in fundraising, events and outreach work.



# 62

Educational institutions in collaboration to provide for our clients.

# Financial Review (Summary)

## Principal Funding Sources

Our donor portfolio has expanded significantly. In addition to Ramadan fundraising for madrasa fees, grant-funded support has grown to sustain staff and operational costs. Key funders include:

- Islamic Relief (three-year salary renewed)
- Aziz Foundation
- Ummah Welfare Trust
- Eden Foundation
- Euro Quality Foundation (ongoing support)
- All Ways Network
- MC Fund
- SBHL
- NAS Foundation (five-year salary renewed)

**Funds In Surplus:** During the year, Zubeda Welcome had total incoming resources of £313,741 (2024: £118,800) and total expenditure incurred of £129,560 (2024: £60,156) which resulted to a surplus of £184,181 (2024: £58,644). Therefore, as at balance sheet date, the CIO had a total reserves of £261,149 (2024: £76,968) of which £119,003 (2024: £34,100) were unrestricted and £142,146 (2024: £42,868) were restricted. **Reserves Policy** The Trustees have set a policy of maintaining unrestricted reserves equivalent to six month's expenditure , at present the the reserves amount to over six months expenditure.



MC Fund

S|B|H|L

# Recognitions

In addition to the awards already achieved by Zubeda Welcome in 2023–24, the organisation once again outperformed expectations and secured several more awards in 2024–25.

- Dangoor Awards 2024
- British Muslim Awards 2025
- 13th Community Inspiration Awards 2025
- Equality X - Top 50 Influential Muslims
- Local Hero Award - Finalist (for both the CEO and the beneficiary, Celine)
- Beacon Mosque Awards 2025 - Finalists (Hounslow Jamia Masjid partnered with Zubeda Welcome)
- King's Garden Party 2025 - Official Invitation received (CEO and Trustee, recognised for outstanding community service)



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
ZUBEDA WELCOME**

**Independent examiner's report to the trustees of Zubeda Welcome**

I report to the charity trustees on my examination of the accounts of Zubeda Welcome (the Trust) for the year ended 31 March 2025.

**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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

*ANWER PATEL*

A. Patel BA(Hons) BFP FCA

Prestons & Jacksons Partnership LLP  
364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

19 Dec 2025

Date: .....

## ZUBEDA WELCOME

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

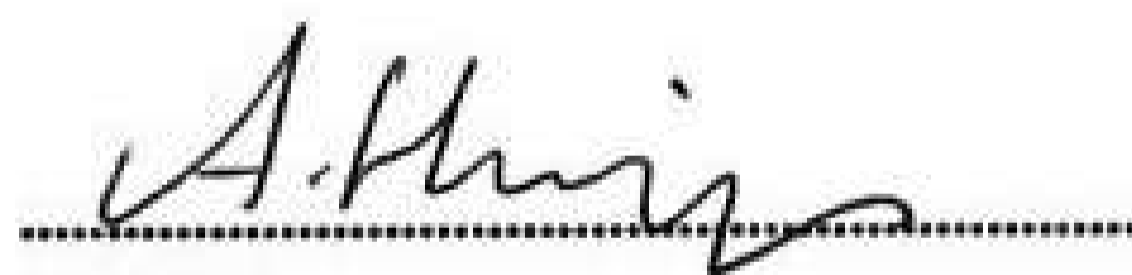
	Notes	Unrestricted fund £	Restricted fund £	<b>31.3.25 Total funds £</b>	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	77,523	226,349	303,872	118,800
Other trading activities	3	9,869	-	9,869	-
<b>Total</b>		<u>87,392</u>	<u>226,349</u>	<u>313,741</u>	<u>118,800</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable Activities		1,629	127,931	129,560	60,156
<b>NET INCOME</b>					
Transfers between funds	11	85,763 (860)	98,418 860	184,181 -	58,644 -
<b>Net movement in funds</b>		<u>84,903</u>	<u>99,278</u>	<u>184,181</u>	<u>58,644</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		34,100	42,868	76,968	18,324
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>119,003</u></u>	<u><u>142,146</u></u>	<u><u>261,149</u></u>	<u><u>76,968</u></u>

**ZUBEDA WELCOME**

**BALANCE SHEET  
31 MARCH 2025**

	Notes	31.3.25 £	31.3.24 £
<b>FIXED ASSETS</b>			
Tangible assets	7	1,595	-
<b>CURRENT ASSETS</b>			
Debtors	8	4,122	5,000
Cash at bank		262,156	80,685
		<u>266,278</u>	<u>85,685</u>
<b>CREDITORS</b>			
Amounts falling due within one year	9	(6,724)	(8,717)
		<u>259,554</u>	<u>76,968</u>
<b>NET CURRENT ASSETS</b>			
		<u>259,554</u>	<u>76,968</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>261,149</u>	<u>76,968</u>
<b>NET ASSETS</b>		<u>261,149</u>	<u>76,968</u>
<b>FUNDS</b>	11		
Unrestricted funds		119,003	34,100
Restricted funds		142,146	42,868
<b>TOTAL FUNDS</b>		<u>261,149</u>	<u>76,968</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....**18/12/2025**..... and were signed on its behalf by:

  
.....  
Trustee

**Full Name: Amina Hasanjee Kureshi**

## ZUBEDA WELCOME

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **b) Statutory Information**

Zubeda Welcome is a charitable incorporated organisation (CIO) registered with Charity Commission in England and Wales. The registered office address can be found at the information page.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **Tangible fixed assets**

No depreciation was charged in the year of acquisition.

Depreciation would be charged at 25% on straight line basis in the following subsequent years.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

*to be continued*

**ZUBEDA WELCOME**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. DONATIONS AND LEGACIES**

	<b>31.3.25</b>	<b>31.3.24</b>
	<b>£</b>	<b>£</b>
Donations	<b>160,670</b>	71,378
Gift aid	-	5,840
Grants	<b>143,202</b>	41,582
	<b><u>303,872</u></b>	<b><u>118,800</u></b>
	<b>31.3.25</b>	<b>31.3.24</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
Zakaat	<b>66,099</b>	28,644
Sadaqah	<b>53,715</b>	2,488
General Donation	<b>31,502</b>	40,246
Launchgood	<b>8,540</b>	-
Masjid Collection	<b>814</b>	-
	<b><u>160,670</u></b>	<b><u>71,378</u></b>

Grants received, included in the above, are as follows:

	<b>31.3.25</b>	<b>31.3.24</b>
	<b>£</b>	<b>£</b>
Islamic Relief	<b>77,152</b>	-
Eden Foundation	<b>30,000</b>	-
MC Fund	<b>17,050</b>	450
Aziz Foundation	<b>14,000</b>	-
Ummah Welfare Trust	<b>5,000</b>	-
Stay Belvedere Hotels Limited	-	7,132
All Ways Network	-	24,000
National Waqf	-	10,000
	<b><u>143,202</u></b>	<b><u>41,582</u></b>

*to be continued*

**ZUBEDA WELCOME**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

<b>3. OTHER TRADING ACTIVITIES</b>	<b>31.3.25</b>	<b>31.3.24</b>
	<b>£</b>	<b>£</b>
Sponsorships	<u><b>9,869</b></u>	<u><b>-</b></u>
<b>4. GRANTS PAYABLE</b>	<b>31.3.25</b>	<b>31.3.24</b>
	<b>£</b>	<b>£</b>
Charitable Activities	<u><b>43,066</b></u>	<u><b>28,543</b></u>
The total grants paid to institutions during the year was as follows:	<b>31.3.25</b>	<b>31.3.24</b>
	<b>£</b>	<b>£</b>
Zakaat (Student's Madrasa Fee)	<u><b>43,066</b></u>	<u><b>28,543</b></u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.3.24**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	<u>44,781</u>	<u>74,019</u>	<u>118,800</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable Activities	<u>17,112</u>	<u>43,044</u>	<u>60,156</u>
<b>NET INCOME</b>	27,669	30,975	58,644
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	6,431	11,893	18,324

*to be continued*

**ZUBEDA WELCOME**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

<b>6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.3.24 - continued</b>	Unrestricted fund £ <hr/>	Restricted fund £ <hr/>	Total funds £ <hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	34,100 <hr/>	42,868 <hr/>	76,968 <hr/>
<b>7. TANGIBLE FIXED ASSETS</b>			Plant and machinery £ <hr/>
<b>COST</b>			
Additions			1,595 <hr/>
<b>NET BOOK VALUE</b>			
At 31 March 2025			1,595 <hr/>
At 31 March 2024			- <hr/>
<b>8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		<b>31.3.25</b> £ <hr/>	31.3.24 £ <hr/>
Trade debtors		4,122 <hr/>	5,000 <hr/>
<b>9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		<b>31.3.25</b> £ <hr/>	31.3.24 £ <hr/>
Trade creditors		1,862	5,234
Taxation and social security		844	695
Other creditors		4,018 <hr/>	2,788 <hr/>
		6,724 <hr/>	8,717 <hr/>

*to be continued*

**ZUBEDA WELCOME**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
Fixed assets	-	1,595	1,595	-
Current assets	125,727	140,551	266,278	85,685
Current liabilities	(6,724)	-	(6,724)	(8,717)
	<u>119,003</u>	<u>142,146</u>	<u>261,149</u>	<u>76,968</u>

**11. MOVEMENT IN FUNDS**

	At 1/4/24 £	Net movement in funds £	Transfers between funds £	At 31/3/25 £
<b>Unrestricted funds</b>				
General fund	34,100	85,763	(860)	119,003
<b>Restricted funds</b>				
Restricted Funds	42,868	98,418	860	142,146
<b>TOTAL FUNDS</b>	<u>76,968</u>	<u>184,181</u>	<u>-</u>	<u>261,149</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	87,392	(1,629)	85,763
<b>Restricted funds</b>			
Restricted Funds	226,349	(127,931)	98,418
<b>TOTAL FUNDS</b>	<u>313,741</u>	<u>(129,560)</u>	<u>184,181</u>

*to be continued*

**ZUBEDA WELCOME**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
<b>Unrestricted funds</b>			
General fund	6,431	27,669	34,100
<b>Restricted funds</b>			
Restricted Funds	11,893	30,975	42,868
<b>TOTAL FUNDS</b>	<u>18,324</u>	<u>58,644</u>	<u>76,968</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	44,781	(17,112)	27,669
<b>Restricted funds</b>			
Restricted Funds	74,019	(43,044)	30,975
<b>TOTAL FUNDS</b>	<u>118,800</u>	<u>(60,156)</u>	<u>58,644</u>

*to be continued*

## ZUBEDA WELCOME

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

#### 11. MOVEMENT IN FUNDS - continued

##### Analysis of Restricted Reserves carried forward as at 31st March 2025

	Amount (£)	Amount (£)
	31,325	31,324
Zakaat (Student fees and counselling)	59,556	16,129
Islamic Relief (to support staff salaries and food distribution)	57,364	-
Stay Belvedere Hotels Limited (Student fees and staff salaries)	9,699	7,132
Eden Foundation (staff salaries)	7,638	-
MC/ NAS Foundation (staff salaries)	6,344	-
Aziz Foundation (marketing expenditure)	1,307	-
Ummah Welfare Trust	232	-
All Ways Network	6	13,505
National Waqf	-	6,102
	<hr/>	<hr/>
	142,146	42,868

#### 12. RELATED PARTY DISCLOSURES

During the year, the trustees made donations totalling £6,000 to the charity.

#### 13. Key Management Personnel

The Key Management Personnel compose of Board of Trustees.

**ZUBEDA WELCOME**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25	31.3.24
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	160,670	71,378
Gift aid	-	5,840
Grants	143,202	41,582
	<u>303,872</u>	<u>118,800</u>
<b>Other trading activities</b>		
Sponsorships	9,869	-
	<u>9,869</u>	<u>-</u>
<b>Total incoming resources</b>	<b>313,741</b>	<b>118,800</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	47,525	15,526
Website Costs	1,065	713
Professional Costs	4,350	1,286
Travelling Expenses	2,010	181
Marketing Costs	13,202	2,725
Charitable Supplies	-	108
Event Costs	9,758	7,406
Donations paid	43,066	28,543
	<u>120,976</u>	<u>56,488</u>
<b>Support costs</b>		
<b>Management</b>		
Telephone	772	232
Postage and stationery	4,948	1,171
	<u>5,720</u>	<u>1,403</u>
<b>Finance</b>		
Insurance	614	498
Subscriptions	494	439
Office Costs	539	128
Bank charges	17	-
	<u>1,664</u>	<u>1,065</u>

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**ZUBEDA WELCOME**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
<b>Finance</b>		
<b>Governance costs</b>		
Independent Examiners Fees	<u>1,200</u>	<u>1,200</u>
Total resources expended	<u>129,560</u>	<u>60,156</u>
<b>Net income</b>	<u>184,181</u>	<u>58,644</u>

This page does not form part of the statutory financial statements

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# GLOSSARY

**Madrasa** – An institutethatprovidesIslamic education at a school facility or a mosque

**Quran** – the holy scripture for Muslims

**Imam** – Is an Islamic leadership position. Imams may lead Islamic prayers, serve as community leaders, and provide religious guidance

**Mufti** – Muslim legal expert who is empowered to give rulings on religious matters

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# Declaration

The Trustees declare that they have approved the Trustee Report above.

Signed on behalf of the charity's Trustees:

Signature:   
Trustee

Full Name: Amina Hasanjee Kureshi

Date: 18/12/2025

Registered Charity No. 1198710  
+44 7507 510 054  
[info@zubedawelcome.org](mailto:info@zubedawelcome.org)



**ZUBEDA WELCOME**

England & Wales - Charity number 1198710

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# Accounts

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ZUBEDA WELCOME

YEAR 2023/24

# REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS

APRIL 2023 TO 31 MARCH 2024

LATEST INFORMATION AND UPDATES  
ABOUT ZUBEDA WELCOME



*Zubeda Welcome*

**MADRASA FEES FOR REFUGEES**

REGISTERED CHARITY NO. 1198710.

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# ZUBEDA WELCOME

## REPORT OF THE TRUSTEES FOR THE PERIOD 01 APRIL 2023 TO 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the period 01 April 2023 to 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **INCORPORATION**

The charitable incorporated organisation (CIO) was incorporated on 25th April 2022 and commenced trading on 26th May 2022.

### **OBJECTIVES AND ACTIVITIES**

#### **Public benefit**

The trustees of Zubeda Welcome have duly considered and adhered to the guidance issued by the Charity Commission on public benefit. They are committed to ensuring that all activities and projects are carried out with the primary intention of benefiting the public, specifically vulnerable refugee and asylum seeker children. The charity's activities are focused on providing educational opportunities and fostering emotional well-being, contributing to the wider community's integration and well-being.

# ZUBEDA WELCOME

## REPORT OF THE TRUSTEES FOR THE PERIOD 01 APRIL 2023 TO 31 MARCH 2024

### **ACHIEVEMENT AND PERFORMANCE**

#### **Investment performance**

The outreach work mentioned above has done very well and this is a great investment for Zubeda Welcome. We have signed MOU's with several hotel management companies. The Companies have granted us permission to administer authorised visits to their bridging hotels which has helped to identify many need refugee and asylum seeker children.

### **FINANCIAL REVIEW**

#### **Funds in Surplus**

During the year, Zubeda Welcome had total incoming resources of £118,800 and total expenditure incurred of £60,156 which resulted to a surplus of £58,644.

Therefore, as at balance sheet date, the CIO had a total reserves of £76,968 of which £34,100 were unrestricted and £42,868 were restricted.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity governing documents is a CIO Foundation model constitution registered with the charity commission on 25th April 2022.

The charity is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO) as defined by the Charities Act 2011.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

1198710

**Principal address**

135 Cranley Gardens  
London  
N10 3AG

**Trustees**

Amina Hassanjee  
Nahid Hanif  
Eesa Hafezjee

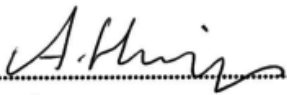
**Chief Executive Officer/ Founder**

Atia Lokhat

**Independent Examiner**

A. Patel BA(Hons) FCA BFP  
Prestons & Jacksons Partnership LLP  
364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

Approved by order of the board of trustees on 06-11-2024 and signed on its behalf by:

  
.....  
Trustee

# A MESSAGE FROM THE CEO

After witnessing the dire conditions in the Calais refugee camp, Atia Lokhat was deeply moved, especially by the struggles of unaccompanied children, pregnant women, orphans, and elderly individuals.

Inspired by her late mother (May Allah grant her Jannatul-Firdous, ameen) Zubeda's belief in the power of kindness from strangers—a lesson rooted in their own journey from India to Canada—Atia founded a charity in her mother's honour.

Initially focused on helping refugees resettle through the Vulnerable People's Resettlement Scheme, Atia soon recognized the urgent need for Islamic education among Muslim refugee children. Families who already lost nearly everything, who finally made it to a destination of safety were now at the risk of losing their faith and Muslim identity.

As a mother of three, she understood this deeply and shifted her efforts towards providing madrasa education. Since then, the charity has grown from supporting three children to over 490 in just six years.

CEO with Bibi Rabbiyah Khan

CEO with Bushra Nasir

**ATIA LOKHAT**  
CEO, FOUNDER



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# INTRODUCTION

The purpose of Zubeda Welcome is to support refugees in the UK, with a niche focus on providing access to high-quality Islamic education for vulnerable refugee and asylum seeker children. There are 365,000 displaced children in the UK - and over 85% of them are Muslim. The charity aims to preserve their faith and cultural identity, empower their spiritual and emotional well-being, and facilitate successful integration into British life.

**A refugee Quran student**



# OBJECTIVES AND ACTIVITIES

The main activities carried out by Zubeda Welcome for the public benefit include identifying eligible refugee children and sponsoring them to attend local Madrasas for faith-based education. The charity collaborates with Madrasas, community organizations, and charities to facilitate enrollment and tailored curriculum delivery. They conduct regular monitoring and evaluation exercises to assess progress and impact while engaging with the refugee community through open days, meetings, and surveys to gather feedback. By providing access to education and support, Zubeda Welcome aims to positively impact the lives of sponsored children and their families.

This year, we have introduced three key projects we are working on. 'Teach Quran, Retain Eman' which provides madrasa fees for refugee and asylum seeker children. 'Counseling for Quran students', where we aim to provide support for refugee children who are tackling the trauma of displacement and loss, and our 'Empowerment programme' where we provide our Qur'an students with recognition and achievement which can pave their way to better opportunities.

Zubeda Welcome team with our refugee Quran students



# CHALLENGES & GROWTH

In 2024, one of the biggest challenges we faced at Zubeda Welcome was the lack of staff to manage our rapid and unprecedented growth. With a volunteer CEO serving full-time, funding available for just one paid employee, and the responsibility of providing madrasa provisions for over 490 individuals, the strain on our resources made it increasingly difficult to sustain the charity's operations.

However, in June 2024 we were funded for staff salaries and expanded our team and therefore our mission of increasing the number of children identified in the UK. We have now identified 490 refugee and asylum seeker children, partnered with 36 mosques and madrasas, expanded outreach to 33 different communities and much more such as implementing a CRM system to make our operations more efficient.

Our beneficiaries have multiplied six fold and the numbers we served have increased exponentially. The outreach work has been a successful investment, with Zubeda Welcome gaining authorization to visit 185 of the 200+ bridging hotels in the UK, raising awareness and providing support for children's Madrasa fees. The charity's outreach work surpassed its target by registering over 500 refugee/asylum seeker children. We expect, with increased support, capacity building, these numbers will be in the thousands in no time.

## CEO with our refugee Quran students at our 2024 Eid Quran Recital



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# OUR IMPACT

## OUR REACH

Our vision for growth is rooted in unlocking potential, not just expanding in numbers. Through our empowerment program, we proudly gave 20 children the chance to recite the Quran live on Instagram and on stage at our annual Eid Quran Recital, in front of a live audience. This moment was far more than just a performance—it was a transformative experience. For these children, many of whom have felt displaced or marginalized, standing before that audience wasn't just about building confidence; it was about reclaiming a sense of belonging and realizing that they, too, have the power to make a meaningful impact in a society where they may have once felt invisible.



Izma, our youngest ambassador at Zubeda Welcome, is a shining example of resilience and hope. As one of our refugee students, she dreams of becoming a public speaker one day—a dream we are committed to nurturing. In a powerful show of support, we gave Izma the opportunity to co-host our Eid Quran Recital, where she confidently showcased her talents before an audience of 300 people. Her presence on that stage was not just about honing her skills; it was a testament to her courage, ambition, and the limitless potential we see in every child we serve.

## The areas we serve across UK:



St Albans	Sunderland	Birmingham	Hebburn
Epping	Tooting	Hackney	Scotland
Enfield	Leightonstone	Haringey	Acton
Heathrow	Walthamstow	Hendon	Isleworth
Hounslow	Hayes	Ilford	Romford
Hatfield	Barnet	Finchley	Greenford
Stevenage	Camden	Feltham	Finsbury Park
Leicester	Brent	Reading	Balham
	Norbury	Islington	Woking

*Our aim is to reach each community one at a time for sustained positive impact to be felt by generations to come.* **and many more communities yet to come!**

# PERFORMANCE & ACHIEVEMENT

Zubeda Welcome's achievements have made a significant difference to its beneficiaries and wider society. Over the last 5 years, the charity has achieved nearly 100% attendance for sponsored refugee and asylum seeker children in Madrasa lessons, with many memorizing parts of the Quran. This demonstrates successful integration into the educational and faith-based environment.

Through positive partnerships, Zubeda Welcome took part in fundraising campaigns for orphanages and engaged refugee parents and children in those initiative to give them a sense of empowerment and purpose. With 10 of our children given certificates of achievements to, and our three ambassadors given medals. The charity's work fosters a sense of belonging and builds connections within the refugee community. Friendships with British-born Muslims promotes comfortable integration into British life while preserving values and identity and offered them opportunities to be signposted to other resettlement needs such as work experience, employment opportunities and guidance to further their skills and education.

We also highlight the work of our partners, at our 2024 Eid Quran Recital, Iqraa School won our 'Provider of the Year Award'



CEO with Dr Haifaa Younis

CEO and trustee with MP Naz Shah and Ameena Blake



## Award Nominations:

- SHE award 2024 (won)
- 2024 London Dangoor Award (won)
- Camden Faith Award 2024 (won)
- Beacon mosque Award 2023 (won)
- **Zubeda Welcome was shortlisted for:**
- Rising Leader of the Year, Charity Times 2023
- Charity of the year and Rising Leader of the Year Charity Times Award 2024
- GMW Sparks Continuum Award 2023
- The London Faith & Belief Community Awards 2024
- The British Muslim Awards 2024 - finalist

# 100%



Attendance for sponsored refugee and asylum seeker children in Madrasa lessons over the last 5 years.

# 185



Number of bridging hotels where Zubeda Welcome had gained authorization to visit.

# 36



Number of locations where Zubeda Welcome has expanded its services so far.

# 45



Hotels from which our clients are based.

# 747



Children applied to ZW for madrasa fees support across the UK in 2023-2024.

# 8



Awards that Zubeda Welcome has been shortlisted for in 2024.

# 60



Volunteers actively participating in fundraising, events and outreach work.

# 39



Educational institutions in collaboration to provide for our clients.

# EID PARTY 2024



**CEO of Islam Channel - Muhammad Ali Harrath**



**CEO and co-founder of learning roots, Yasmin Khatri rewarding our refugee Quran students**



**Zubeda Welcome volunteers**

The charity's work has led to enhanced mental and emotional well-being, empowering participation in annual Quran recitals and Eid events.

Here's what a parent of one of our students, had to say about the Eid party:

*"We had a wonderful day, the arrangements were very nice and the food was delicious. The children enjoyed it. Such a powerful initiative. It was one of our happiest days."*

# QURAN AWARENESS DAY 2024



We launched our 'Quran Awareness Day' initiative on June 30th 2024. Renaming our initiative 'Quran Awareness Day' and launching our first QAD website with tons of videos from people of all ages, races and backgrounds talking to us about their favourite verse of 'hope, healing and guidance' from the Quran.

This was a way to bring the community together and spread the word about our mission.



CEO with Saadia Mahmood & Rahma Aziz from Aziz Foundation



Zubeda Welcome team with Ali Hammuda



## POSITIVE PARTNERSHIPS WITH EDUCATION PROVIDERS & COMMUNITIES

Zubeda Welcome's expansion and collaboration with Islamic centers have allowed it to support more refugee children in different locations, broadening its positive impact on society.

*We encourage all communities to take up the offer to invite Atia, to do a presentation at community events and gatherings, to help us identify refugees in need and generate further support for refugees locally.*

### Some of our education providers that we have begun collaborating with:

- Iqraa Institute
- Faizan-E-Islam
- Stevenage Muslim Community Centre
- Al Najah
- Al Bayyinah School
- Al Bayaan
- Al Ehsan Academy - Hounslow Jamia Masjid
- Hayes Muslim Centre
- Colingdale Islamic Centre
- Barnet Islamic Centre
- Al-Ola
- Tayyibun
- Muslim Welfare House
- The City Retreat, Leicester
- Shah jahan mosque
- Balham Mosque & Tooting Islamic Centre
- Finsbury Park Mosque
- Dar Al Hikmah
- The Mosque & Islamic Centre of Brent

# OUR FUNDERS, SUPPORTERS AND PARTNERSHIPS



NATIONAL  
WAQF



S | B | H | L



MC Fund



Nawaal Benevolence Fund



**LIVE 87.7FM**

**TEACH QURAN AND RAISE EMAN:**  
Spiritual Support for refugees and asylum seekers in Leicester

with **Atia Lokhat**  
Amer Reza

**Thursday 4th April**  
**10am - 11pm**

STUDIO 0116 482 2086  
TEXT 07748 855 055

**Ramadan Radio FM**  
> FM > DAB > ONLINE > APP > DEVICES

**Ramadan Radio London**

salaam britain

ISLAMCHANNEL.TV

**ATIA LOKHAT**  
FOUNDER ZUBEDA WELCOME

sky 737 Freeview 264 Virgin 8.58 App Store Google Play islam CHANNEL

**Multiple appearances on Islam Channel UK**

# MEDIA & TV

Zubeda Welcome's appearance in relevant TV and radio shows helps raise awareness about the issue we are trying to solve.



**CEO, Atia Lokhat with Mufti Menk, Scholar and trustee, Eesa Hafezjee**



**CEO, Atia Lokhat with Yusuf Chambers - Director of City Retreat Leicester, Humanitarian, Speaker**



**CEO, Atia Lokhat with Imam Khalid Latif (Executive Director and Chaplain (Imam) for the Islamic Center at New York University (NYU), Speaker**



**CEO, Atia Lokhat with Yasmin Mogahed, female scholar and author**

## SUPPORT FROM NOTABLE MUSLIM PERSONALITIES

Gaining positive support from influential Muslim personalities allows us to spread awareness across the globe, likes of Mufti Menk, Yusuf Chambers, Imam Khalid Latif, Yasmin Mogahed, Abdul Rehman Mangera, Naz Shah

**Naz Shah - MP**



---

# PROFILES OF THE CHARITY TRUSTEES



- **Amina Hassanjee - Trustee:**

- Amina is an ambitious health and safety professional with years of experience and high levels of personal morale, motivation, and enthusiasm. She holds a BA Hons in business management and marketing along with various safety qualifications, including NEBOSH certification in Occupational Safety and Health and an IOSH in Managing Safety. Amina has been proactive in various roles within Zubeda Welcome, including volunteering, HR management, and fundraising management.



- **Nahid Hanif - Trustee:**

- Nahid holds a Masters in Biological Sciences and currently works at NHS Blood & Transport. With over 10 years of experience as a teaching assistant, Nahid is dedicated to the well-being of individuals within the community. She actively participates in charity events, leveraging her network to raise funds and awareness. Nahid supports functions such as the annual Quran Recitals and Eid functions, demonstrating her personal connection with students and their parents.



- **Eesa Hafezjee - Trustee:**

- Eesa brings business development expertise to the charity. He is dynamic and proactive in partnership and relationship building. Eesa is a graduate of City of London Boys School and a graduate in International Business at Royal Holloway. He works part-time for DropNet Ltd.

---

# KEY MEMBERS OF OUR TEAM



- **Anjim Iqbal - Partnership support:**

- Anjim is a Philanthropist, Humanitarian, and leads Charitable work in Pakistan & Gambia. CEO of Property Portfolio. Vice Chair of Herts Crimestoppers. Anjim has Lead Multiple Multi Faith Community projects. She also dabbles in Event management. She would like to continue to be an ambassador for Zubeda Welcome.



- **Zaheeda - Recruitment Support**

- Zaheeda is commercially-perceptive and socially-conscious Operations & Sales Manager ensuring the achievement of financial targets and service delivery objectives in Health, Property, Banking and Retail industries for the past 20+ years by applying a flexible yet focused approach to move flawlessly between sectors and remits, and a strategic ability to translate business development plans into functional and effective procedures, while identifying and developing the best skills from a team or individual to maximise staff contribution to organisational goals.



- **Saba Warraich - Project Support Assistant**

- Saba is an Economics graduate and a highly motivated, ambitious individual with a drive to help those in need. She is now a Project Support Officer at Zubeda Welcome, where she helps with anything that is required for the organisation to run smoothly.



- **Aamina Saddique - Project Coordinator**

- With a strong background in Islamic Education education and community engagement, Aamina has successfully managed and coordinated various community events, particularly focusing on women and children over the past 3 years. Aamina is skilled in creating inclusive and interactive environments, both in her classroom and within community settings, fostering a sense of belonging and active participation. Her excellent organizational and communication skills, coupled with her passion for community service, makes her an invaluable asset to our team.

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZUBEDA WELCOME

## Independent examiner's report to the trustees of Zubeda Welcome

I report to the charity trustees on my examination of the accounts of Zubeda Welcome (the Trust) for the period for the period 01 April 2023 to 31 March 2024.

## 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



.....  
A. Patel BA(Hons) FCA BFP  
Prestons & Jacksons Partnership LLP  
364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

Date: 06-11-2024

ZUBEDA WELCOME

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2024

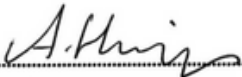
	Notes	Unrestricted fund £	Restricted fund £	Year Ended 31/3/24 Total funds £	Period 26/4/22 to 31/3/23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	44,781	74,019	118,800	28,752
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable Activities		17,112	43,044	60,156	10,428
<b>NET INCOME</b>		27,669	30,975	58,644	18,324
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		6,431	11,893	18,324	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		34,100	42,868	76,968	18,324

## ZUBEDA WELCOME

### BALANCE SHEET 31 MARCH 2024

	Notes	31.3.24 £	31.3.23 £
<b>CURRENT ASSETS</b>			
Debtors	6	5,000	-
Cash at bank		80,685	19,074
		<u>85,685</u>	<u>19,074</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(8,717)	(750)
		<u>76,968</u>	<u>18,324</u>
<b>NET CURRENT ASSETS</b>			
		<u>76,968</u>	<u>18,324</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>76,968</u>	<u>18,324</u>
<b>NET ASSETS</b>			
		<u>76,968</u>	<u>18,324</u>
<b>FUNDS</b>			
	9		
Unrestricted funds		34,100	6,431
Restricted funds		42,868	11,893
		<u>76,968</u>	<u>18,324</u>
<b>TOTAL FUNDS</b>			
		<u>76,968</u>	<u>18,324</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....06/11/2024..... and were signed on its behalf by:

  
 .....  
 Trustee

## ZUBEDA WELCOME

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

#### 1.ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **b) Statutory Information**

Zubeda Welcome is a charitable incorporated organisation (CIO) registered with Charity Commission in England and Wales. The registered office address can be found at the information page.

##### **c) Going Concern**

At balance sheet date, the CIO had reserves of £76968. The Board are confident that they would be able to secure further funding for the foreseeable future.

For this reason, the accounts have been prepared on a going concern basis.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**2. DONATIONS AND LEGACY**

	Year Ended 31/3/24 £	Period 26/4/22 to 31/3/23 £
Donations	71,378	28,752
Gift aid	5,840	-
Grants	<u>41,582</u>	<u>-</u>
	<u>118,800</u>	<u>28,752</u>
	<b>Total</b> £	<b>Total</b> £
Zakaat	28,644	16,202
Sadaqah	2,488	5,130
General Donation	<u>40,246</u>	<u>7,420</u>
<b>Total Donations</b>	<u>71,378</u>	<u>28,752</u>

Grants received, included in the above, are as follows:

	Year Ended 31/3/24 £	Period 26/4/22 to 31/3/23 £
National Waqf Fund	10,000	-
All Ways Network	24,000	-
MC Fund	450	-
Stay Belvedere Hotels Limited	<u>7,132</u>	<u>-</u>
	<u>41,582</u>	<u>-</u>

**3. GRANTS PAYABLE**

	Year Ended 31/3/24 £	Period 26/4/22 to 31/3/23 £
Charitable Activities	<u>28,543</u>	<u>6,090</u>

The total grants paid to institutions during the year was as follows:

	Year Ended 31/3/24 £	Period 26/4/22 to 31/3/23 £
Zakaat	28,543	4,308
Sadaqah	<u>-</u>	<u>1,782</u>
	<u>28,543</u>	<u>6,090</u>

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the period ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the period ended 31 March 2023.

**5.COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.3.23**

	Unrestricted fund £	Restricted <sup>u</sup> fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b> Donations and legacies	<u>12,551</u>	<u>16,201</u>	<u>28,752</u>
<b>EXPENDITURE ON</b> <b>Charitable activities</b> Charitable Activities	<u>6,120</u>	<u>4,308</u>	<u>10,428</u>
<b>NET INCOME</b>	6,431	11,893	18,324
<b>TOTAL FUNDS CARRIED</b> <b>FORWARD</b>	<u>6,431</u>	<u>11,893</u>	<u>18,324</u>

**6.DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.24 £	31.3.23 £
Trade debtors	<u>5,000</u>	<u>-</u>

**7.Creditors: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.24 £	31.3.23 £
Trade creditors	5,234	-
Taxation and social security	695	-
Other creditors	<u>2,788</u>	<u>750</u>
	<u>8,717</u>	<u>750</u>

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**8. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
Current assets	42,817	42,868	85,685	19,074
Current liabilities	<u>(8,717)</u>	<u>-</u>	<u>(8,717)</u>	<u>(750)</u>
	<u>34,100</u>	<u>42,868</u>	<u>76,968</u>	<u>18,324</u>

**9. MOVEMENT IN FUNDS**

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
<b>Unrestricted funds</b>			
General fund	6,431	27,669	34,100
<b>Restricted funds</b>			
Restricted Funds	11,893	30,975	42,868
	<u>18,324</u>	<u>58,644</u>	<u>76,968</u>
<b>TOTAL FUNDS</b>			

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	44,781	(17,112)	27,669
<b>Restricted funds</b>			
Restricted Funds	74,019	(43,044)	30,975
	<u>118,800</u>	<u>(60,156)</u>	<u>58,644</u>
<b>TOTAL FUNDS</b>			

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**9. NETMOVEMENT IN FUNDS-CONTINUED**

**Comparatives for movement in funds**

	Net movement in funds £	At 31/3/23 £
<b>Unrestricted funds</b>		
General fund	6,431	6,431
<b>Restricted funds</b>		
Restricted Funds	11,893	11,893
	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>18,324</u>	<u>18,324</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	12,551	(6,120)	6,431
<b>Restricted funds</b>			
Restricted Funds	16,201	(4,308)	11,893
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>28,752</u>	<u>(10,428)</u>	<u>18,324</u>

**ZUBEDA WELCOME**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**9. MOVEMENT IN FUNDS - continued**

Analysis of Restricted Reserves carried forward as at 31st March 2024

	Amount (£)	Amount (£)
	31.3.24	31.3.23
National Waqf Fund	6,102	-
All Ways Network	13,505	-
Stay Belvedere Hotels Limited	7,132	-
Zakaat	<u>16,129</u>	<u>11,893</u>
	<u>42,868</u>	<u>11,983</u>

**10. RELATED PARTY DISCLOSURES**

There were no related party transactions for the period ended 31 March 2024.

**11 . KEY MANAGEMENT PERSONNEL**

The Key Management Personnel comprise of the Board of Trustees.

---

# GLOSSARY

**Madrasa** - An institute that provides Islamic education at a school facility or a mosque

**Quran** - the holy scripture for Muslims

**Imam** - Is an Islamic leadership position. Imams may lead Islamic prayers, serve as community leaders, and provide religious guidance

**Mufti** - Muslim legal expert who is empowered to give rulings on religious matters

Registered Charity No. 1198710  
+44 7507 510 054  
info@zubedawelcome.org



*Zubeda Welcome*  
MADRASA FEES FOR REFUGEES

**ZUBEDA WELCOME**

England & Wales - Charity number 1198710

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# Accounts

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ZUBEDA WELCOME

YEAR 2022/23

# REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS

APRIL 2022 TO 31 MARCH 2023

LATEST INFORMATION AND UPDATES  
ABOUT ZUBEDA WELCOME



*Zubeda Welcome*

**MADRASA FEES FOR REFUGEES**

REGISTERED CHARITY NO. 1198710.

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# ZUBEDA WELCOME

## REPORT OF THE TRUSTEES FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the period 26 April 2022 to 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **INCORPORATION**

The charitable incorporated organisation (CIO) was incorporated on 25th April 2022 and commenced trading on 26th May 2022.

### **OBJECTIVES AND ACTIVITIES**

#### **Public benefit**

The trustees of Zubeda Welcome have duly considered and adhered to the guidance issued by the Charity Commission on public benefit. They are committed to ensuring that all activities and projects are carried out with the primary intention of benefiting the public, specifically vulnerable refugee and asylum seeker children. The charity's activities are focused on providing educational opportunities and fostering emotional well-being, contributing to the wider community's integration and well-being.

# ZUBEDA WELCOME

## REPORT OF THE TRUSTEES FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023

### **ACHIEVEMENT AND PERFORMANCE**

#### **Investment performance**

The outreach work mentioned above has done very well and this is a great investment for Zubeda Welcome. We have signed MOU's with several hotel management companies. The Companies have granted us permission to administer authorised visits to their bridging hotels which has helped to identify many need refugee and asylum seeker children.

### **FINANCIAL REVIEW**

#### **Funds in Surplus**

During the year, Zubeda Welcome had total incoming resources of £28,752 and total expenditure incurred of £10,428 which resulted to a surplus of £18,324.

Therefore, as at balance sheet date, the CIO had a total reserves of £18,324 of which £6,431 were unrestricted and £11,893 were restricted.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity governing documents is a CIO Foundation model constitution registered with the charity commission on 25th April 2022.

The charity is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO) as defined by the Charities Act 2011.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

1198710

**Principal address**

135 Cranley Gardens  
London  
N10 3AG

**Trustees**

Amina Hassanjee  
Nahid Hanif  
Deen Hafezjee  
Eesa Hafezjee

**Chief Executive Officer/ Founder**

Atia Lokhat

**Independent Examiner**

A. Patel BA(Hons) FCA BFP  
Prestons & Jacksons Partnership LLP  
364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

Approved by order of the board of trustees on 27-09-2023 and signed on its behalf by:



Trustee - A Hassanjee



**ATIA LOKHAT**  
CEO, FOUNDER

# A MESSAGE FROM THE CEO

I started this charity after witnessing the dire living conditions of refugees in the Calais refugee camp, I was moved to action. My mother, Zubeda, had always emphasized the importance of kindness from strangers in their own family's journey to Canada to escape poverty in India. This lesson stayed with me and inspired me to create a charity that helps those in need, in the hopes that the kindness of strangers can continue to have a positive impact on others. Hence, I named the charity to honour my mother.

Initially, the charity was aimed to assist refugees in finding a safe country through the Vulnerable People's Resettlement Scheme. I was able to offer vacant properties to the council, who worked with UNHCR to resettle the most vulnerable families.

From 2015-2017, I ran a campaign to raise awareness of the scheme and encouraged landlords to participate.

In 2017, I recognised the overlooked need for the children of Muslim refugee families to continue their Islamic education, which was disrupted when they were forced to flee their country. It soon became evident that over 85% of refugees were of Muslim faith, and for those who already lost nearly everything, made treacherous journeys to find a safe destination were now at the risk of losing their faith and Muslim identity. Those with children were not able to afford the fees to pass on this last legacy of the next generation. As a Muslim mother of three, I was able to relate to this need and began to focus on providing madrasa education (Quran lessons). The word spread, and the number of applicants for funding increased. I would like to extend my gratitude to all the volunteers who supported thus far and helped so many vulnerable families retain their Muslim identity, their dignity and gave them a sense of belonging once again.

---

# INTRODUCTION

The purpose of Zubeda Welcome is to support refugees in the UK, with a niche focus on providing access to high-quality Islamic education for vulnerable refugee and asylum seeker children. The charity aims to preserve their faith and cultural identity, empower their spiritual and emotional well-being, and facilitate successful integration into British life.



---

# OBJECTIVES AND ACTIVITIES

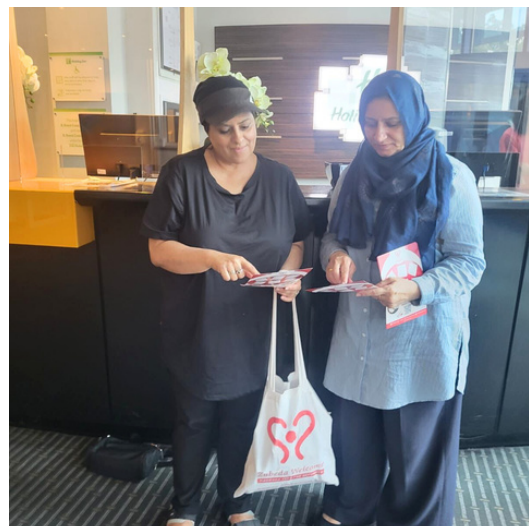
The main activities carried out by Zubeda Welcome for the public benefit include identifying eligible refugee children and sponsoring them to attend local Madrasas for faith-based education. The charity collaborates with Madrasas, community organizations, and charities to facilitate enrollment and tailored curriculum delivery. They conduct regular monitoring and evaluation exercises to assess progress and impact while engaging with the refugee community through open days, meetings, and surveys to gather feedback. By providing access to education and support, Zubeda Welcome aims to positively impact the lives of sponsored children and their families.



# CHALLENGES & GROWTH

In 2023, the main challenge we face as a charity was not having direct authorised access to beneficiaries at the bridging hotels where they live and therefore not able to identify those who needed our support and assist them in accessing our services. This has led to a large balance of funds being carried forward to the following year.

However, in August 2023, our beneficiaries have multiplied six fold and the numbers we served have increased exponentially. The outreach work has been a successful investment, with Zubeda Welcome gaining authorization to visit 185 of the 200+ bridging hotels in the UK, raising awareness and providing support for children's Madrasa fees. The charity's outreach work surpassed its target by registering over 250 refugee/asylum seeker children. We expect, with increased support, capacity building, these numbers will be in the thousands in no time.



---

# OUR IMPACT

## OUR REACH

We aim for our growth to be natural. Through networking we are able to find supportive volunteers that become self-sufficient to create educational opportunities that did not exist before.



**Stevenage** provides a great **case study** example where our volunteers can help our beneficiaries as well as adding to the wider community. In Stevenage the refugees we identified at bridging hotels do not live near an Islamic Centre. Our volunteers and ZW representatives in Stevenage have worked hard to establish a new madrasa to accommodate the 30 children who we identified.

## The areas we serve across England:



St Albans	Tooting	Hackney	Hebburn
Epping	Leightonstone	Haringey	Acton
Enfield	Walthamstow	Ilford	
Heathrow	Hayes	Finchley	
Hounslow	Barnet	Reading	and many more
Stevenage	Camden	Islington	communities yet to
Leicester	Brent	Romford	come!

*Our aim is to reach each community one at a time for sustained positive impact to be felt by generations to come.*

---

# PERFORMANCE & ACHIEVEMENT

Zubeda Welcome's achievements have made a significant difference to its beneficiaries and wider society. Over the last 5 years, the charity has achieved nearly 100% attendance for sponsored refugee and asylum seeker children in Madrasa lessons, with many memorizing parts of the Quran. This demonstrates successful integration into the educational and faith-based environment.

Through positive partnerships, Zubeda Welcome took part in fundraising campaigns for orphanages and engaged refugee parents and children in those initiative to give them a sense of empowerment and purpose. The charity's work fosters a sense of belonging and builds connections within the refugee community. Friendships with British-born Muslims promotes comfortable integration into British life while preserving values and identity and offered them opportunities to be signposted to other resettlement needs such as work experience, employment opportunities and guidance to further their skills and education.

Zubeda Welcome's first fundraising campaign as a team was a success, with 33 volunteers running their own campaigns.

## **Award Nominations:**

- Zubeda Welcome has been shortlisted for two awards:
- Rising Leader of the Year, Charity Times 2023 (winner to be announced on September 20, 2023).
- GMW Sparks Continuum Award 2023 (winner to be announced on November 17, 2023).

# 100%



Attendance for sponsored refugee and asylum seeker children in Madrasa lessons over the last 5 years.

# 185



Number of bridging hotels where Zubeda Welcome had gained authorization to visit.

# 22



Number of locations where Zubeda Welcome has expanded its services so far.

# 41



Hotels from which our clients are based.

# 246



Children applied to ZW for madrasa fees support across the UK in 2023.  
\*Of which 118 children have started Madrasa in Sept 2023.

# 2



Awards that Zubeda Welcome has been shortlisted for in 2023.

# 60



Volunteers actively participating in fundraising, events and outreach work.

# 28



Educational institutions in collaboration to provide for our clients.

# EID PARTY 2023



The charity's work has led to enhanced mental and emotional well-being, empowering participation in annual Quran recitals and Eid events.



Here's what our Events coordinator, Anjim, had to say about the Eid party:



*“A beautiful event to promote the work that Atia has started. We had so much for the kids : bractlet making, cupcake decorating, face painting... and great food!”*



Please help us raise awareness by sharing this poster on social media on June 23rd, 2023 #WorldSaveEmanDay!!

# WORLD SAVE EMAN DAY

## #WorldSaveEmanDay

We are launching #WSED to raise awareness about the essential eman needs for refugees and those seeking sanctuary, e.g. mosques, madrasas, abayas, jilbabs, Qurans, prayer mats, hijabs, and community gatherings.



"In the name of, The Most Compassionate and Most Merciful" (Quran 1:1)

If you want your logo included in our 2024 Poster email it to: [info@zubedawelcome.org](mailto:info@zubedawelcome.org)

# WORLD SAVE EMAN DAY

We launched World Save Eman Day for the very first time on June 23rd 2023, our first ever social media campaign to spread awareness.

This was a way to bring the community together and spread the word about our mission.



# POSITIVE PARTNERSHIPS WITH EDUCATION PROVIDERS & COMMUNITIES

Zubeda Welcome's expansion and collaboration with Islamic centers have allowed it to support more refugee children in different locations, broadening its positive impact on society.

*We encourage all communities to take up the offer to invite Atia, to do a presentation at community events and gatherings, to help us identify refugees in need and generate further support for refugees locally.*

## Some of our education providers that we have begun collaborating with:

- Iqraa Institute
- Faizan-E-Islam
- Stevenage Muslim Community Centre
- Al Najah
- Al Bayyinah School
- Al Bayaan
- Al Ehsan Academy - Hounslow Jamia Masjid
- Hayes Muslim Centre
- Colingdale Islamic Centre
- Barnet Islamic Centre
- Al-Ola
- Tayyibun
- Muslim Welfare House
- The City Retreat, Leicester

WWW.RAMADANRADIO.ORG

SATURDAY 1ST APRIL | 3PM

# Refugee Experiences

The Need for Muslim Foster Parents

**WITH SPECIAL GUESTS**

ISMAIL AMAAN *Director of Foster Care Link*

HALIMA HARB *Foster Mother*

HOGIR *Refugee and Former Foster Child*

**ATIA LOKHAT**  
CEO OF ZUBEDA WELCOME

Ramadan Radio LONDON

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**Ramadan Radio London**

the today show  
LIVE 7PM

ISLAMCHANNEL.TV

# ATIA LOKHAT

FOUNDER & CEO, ZUBEDA WELCOME

sky Freeview Virgin Available on the App Store Google Play

737 264 858

Islam CHANNEL

**Multiple appearances on Islam Channel UK**

## MEDIA & TV

Zubeda Welcome's appearance in relevant TV and radio shows helps raise awareness about the issue we are trying to solve.

## SUPPORT FROM NOTABLE MUSLIM PERSONALITIES

Gaining positive support from influential Muslim personalities allows us to spread awareness across the globe, likes of Mufti Menk, Yusuf Chambers, Imam Khalid Latif, Abdul Rehman Mangera, Aliyah Umm Raiyaan.



**CEO, Atia Lokhat with Mufti Menk, Scholar**



**CEO, Atia Lokhat with Yusuf Chambers - Director of City Retreat Leicester, Humanitarian, Speaker**



**CEO, Atia Lokhat with Imam Khalid Latif (Executive Director and Chaplain (Imam) for the Islamic Center at New York University (NYU), Speaker**

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# PROFILES OF THE CHARITY TRUSTEES

- **Amina Hassanjee - Trustee:**



- Amina is an ambitious health and safety professional with years of experience and high levels of personal morale, motivation, and enthusiasm. She holds a BA Hons in business management and marketing along with various safety qualifications, including NEBOSH certification in Occupational Safety and Health and an IOSH in Managing Safety. Amina has been proactive in various roles within Zubeda Welcome, including volunteering, HR management, and fundraising management.

- **Nahid Hanif - Trustee:**



- Nahid holds a Masters in Biological Sciences and currently works at NHS Blood & Transport. With over 10 years of experience as a teaching assistant, Nahid is dedicated to the well-being of individuals within the community. She actively participates in charity events, leveraging her network to raise funds and awareness. Nahid supports functions such as the annual Quran Recitals and Eid functions, demonstrating her personal connection with students and their parents.

- **Eesa Hafezjee - Trustee:**



- Eesa brings business development expertise to the charity. He is dynamic and proactive in partnership and relationship building. Eesa is a graduate of City of London Boys School and is currently pursuing a graduate program in International Business at Royal Holloway. He works part-time for DropNet Ltd.

- **Deen Hafezjee - Trustee:**



- A graduate of City of London Boys School and is currently pursuing a degree in Sociology and Psychology at the University of Greenwich. Deen is highly motivated and ambitious, currently working in the field of business development at an e-commerce company. With a passion for understanding human behavior and a knack for spotting trends, Deen aspires to apply his academic knowledge and practical experience to make significant contributions in the business world. His transferable skills and experiences to the charity has been an invaluable asset.

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# KEY MEMBERS OF OUR TEAM



- **Anjim Iqbal - Event Coordinator:**

- Anjim is a Philanthropist, Humanitarian, and leads Charitable work in Pakistan & Gambia. CEO of Property Portfolio. Vice Chair of Herts Crimestoppers. Anjim has Lead Multiple Multi Faith Community projects. She also dabbles in Event management. She would like to continue to be an ambassador for Zubeda Welcome.



- **Zaheeda - Relationship Officer**

- Zaheeda is commercially-perceptive and socially-conscious Operations & Sales Manager ensuring the achievement of financial targets and service delivery objectives in Health, Property, Banking and Retail industries for the past 20+ years by applying a flexible yet focused approach to move flawlessly between sectors and remits, and a strategic ability to translate business development plans into functional and effective procedures, while identifying and developing the best skills from a team or individual to maximise staff contribution to organisational goals.



- **Rawan Mirghani - Operations Assistant**

- Rawan is a recent graduate with a Masters in International Humanitarian Affairs and currently serves as an Operations Assistant at Zubeda Welcome. Her dedication to humanitarian causes shines through her work and her leadership on a project rehabilitating a playground at an orphanage in Sudan. Rawan is committed to improving the lives of those affected by crises and continues to make a meaningful impact in her role, blending her academic knowledge with experience to create a brighter future for affected populations.



- **Nadia Minhas - Project Support Officer**

- Nadia holds a Bachelors in Environmental Science. After graduation Nadia spent her summer as a Civil Service SDIP Intern at Defra. Nadia is dedicated to improving people's quality of lives in any way possible. She is now a Project Support Officer at Zubeda Welcome, where she helps with anything that is required for the organisation to run smoothly. She manages engagement with key stakeholders, school coordination and the social media pages for the charity.

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZUBEDA WELCOME

## Independent examiner's report to the trustees of Zubeda Welcome

I report to the charity trustees on my examination of the accounts of Zubeda Welcome (the Trust) for the period 26 April 2022 to 31 March 2023.

### 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

*ANWER PATEL*

.....  
A. Patel BA(Hons) FCA BFP  
Prestons & Jacksons Partnership LLP  
364 - 368 Cranbrook Road  
Ilford  
Essex  
IG2 6HY

Date: 27-09-2023

## ZUBEDA WELCOME

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023

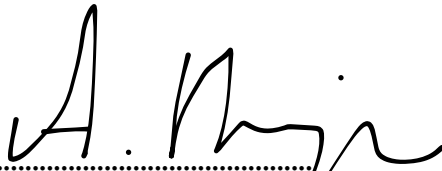
	Notes	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	2	<u>12,551</u>	<u>16,201</u>	<u>28,752</u>
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Charitable Activities		<u>6,120</u>	<u>4,308</u>	<u>10,428</u>
<b>NET INCOME</b>		<u>6,431</u>	<u>11,893</u>	<u>18,324</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>6,431</u>	<u>11,893</u>	<u>18,324</u>

## ZUBEDA WELCOME

### BALANCE SHEET 31 MARCH 2023

	Notes	£
<b>CURRENT ASSETS</b>		
Cash at bank		19,074
<b>CREDITORS</b>		
Amounts falling due within one year	5	(750)
<b>NET CURRENT ASSETS</b>		<u>18,324</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>18,324</u>
<b>NET ASSETS</b>		<u>18,324</u>
<b>FUNDS</b>	7	
Unrestricted funds		6,431
Restricted funds		<u>11,893</u>
<b>TOTAL FUNDS</b>		<u>18,324</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27-09-2023 and were signed on its behalf by:

  
.....  
Trustee - A. Hassanjee

## ZUBEDA WELCOME

### NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023

#### 1.ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **b) Statutory Information**

Zubeda Welcome is a charitable incorporated organisation (CIO) registered with Charity Commission in England and Wales. The registered office address can be found at the information page.

##### **c) Going Concern**

At balance sheet date, the CIO had reserves of £19,074. The Board are confident that they would be able to secure further funding for the foreseeable future.

For this reason, the accounts have been prepared on a going concern basis.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023**

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023**

**2. DONATIONS AND LEGACY**

	<b>£</b>		
Donations	<b><u>28,752</u></b>		
	<b>General</b>	<b>Restricted</b>	<b>Total</b>
	£	£	£
Zakaat Ul Fitr	-	16,202	16,202
Sadaqah	5,130	-	5,130
General Donation	<u>7,420</u>	<u>-</u>	<u>7,420</u>
<b>Total Donations</b>	<b><u>12,550</u></b>	<b><u>16,202</u></b>	<b><u>28,752</u></b>

**3. GRANTS PAYABLE**

Charitable Activities	<b>£</b> <b><u>6,090</u></b>
The total grants paid to institutions during the period was as follows:	
	<b>£</b>
Zakaat Ul Fitr	4,308
Sadaqah	<u>1,782</u>
	<b><u>6,090</u></b>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the period ended 31 March 2023.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023**

**5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

Other creditors	<u>£</u> <u>750</u>
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**6. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted fund £	Restricted fund £	Total funds £
Current assets	7,181	11,893	19,074
Current liabilities	<u>(750)</u>	<u>-</u>	<u>(750)</u>
	<u>6,431</u>	<u>11,893</u>	<u>18,324</u>

**7. MOVEMENT IN FUNDS**

	Net movement in funds £	At 31/3/23 £
<b>Unrestricted funds</b>		
General fund	6,431	6,431
<b>Restricted funds</b>		
Restricted Funds	11,893	11,893
	<u>11,893</u>	<u>11,893</u>
<b>TOTAL FUNDS</b>	<u>18,324</u>	<u>18,324</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	12,551	(6,120)	6,431
<b>Restricted funds</b>			
Restricted Funds	16,201	(4,308)	11,893
	<u>16,201</u>	<u>(4,308)</u>	<u>11,893</u>
<b>TOTAL FUNDS</b>	<u>28,752</u>	<u>(10,428)</u>	<u>18,324</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE PERIOD 26 APRIL 2022 TO 31 MARCH 2023**

**7. MOVEMENT IN FUNDS - continued**

**Analysis of Restricted Reserves carried forward as at 31st March 2023**

	<b>Amount (£)</b>
Zakaat Ul Fitr	<u><b>11,893</b></u>

**8. RELATED PARTY DISCLOURES**

There were no related party transactions for the period ended 31 March 2023.

Moreover, two of the trustees are brothers and their mother is the Chief Executive Officer of Zubeda Welcome.

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# GLOSSARY

**Madrasa** - An institute that provides Islamic education at a school facility or a mosque

**Quran** - the holy scripture for Muslims

**Imam** - Is an Islamic leadership position. Imams may lead Islamic prayers, serve as community leaders, and provide religious guidance

**Mufti** - Muslim legal expert who is empowered to give rulings on religious matters

Registered Charity No. 1198710  
+44 7507 510 054  
info@zubedawelcome.org



*Zubeda Welcome*  
MADRASA FEES FOR REFUGEES