

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 thePeriod:01April2024to31March 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

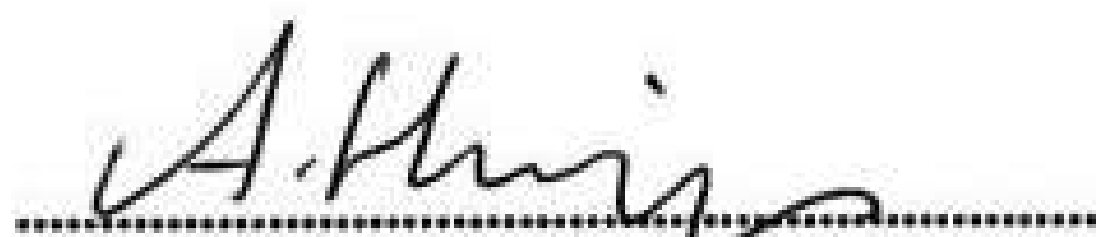
Trustees
Amina Hassanjee
Nahid Hanif
Eesa Hafezjee

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.



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

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.

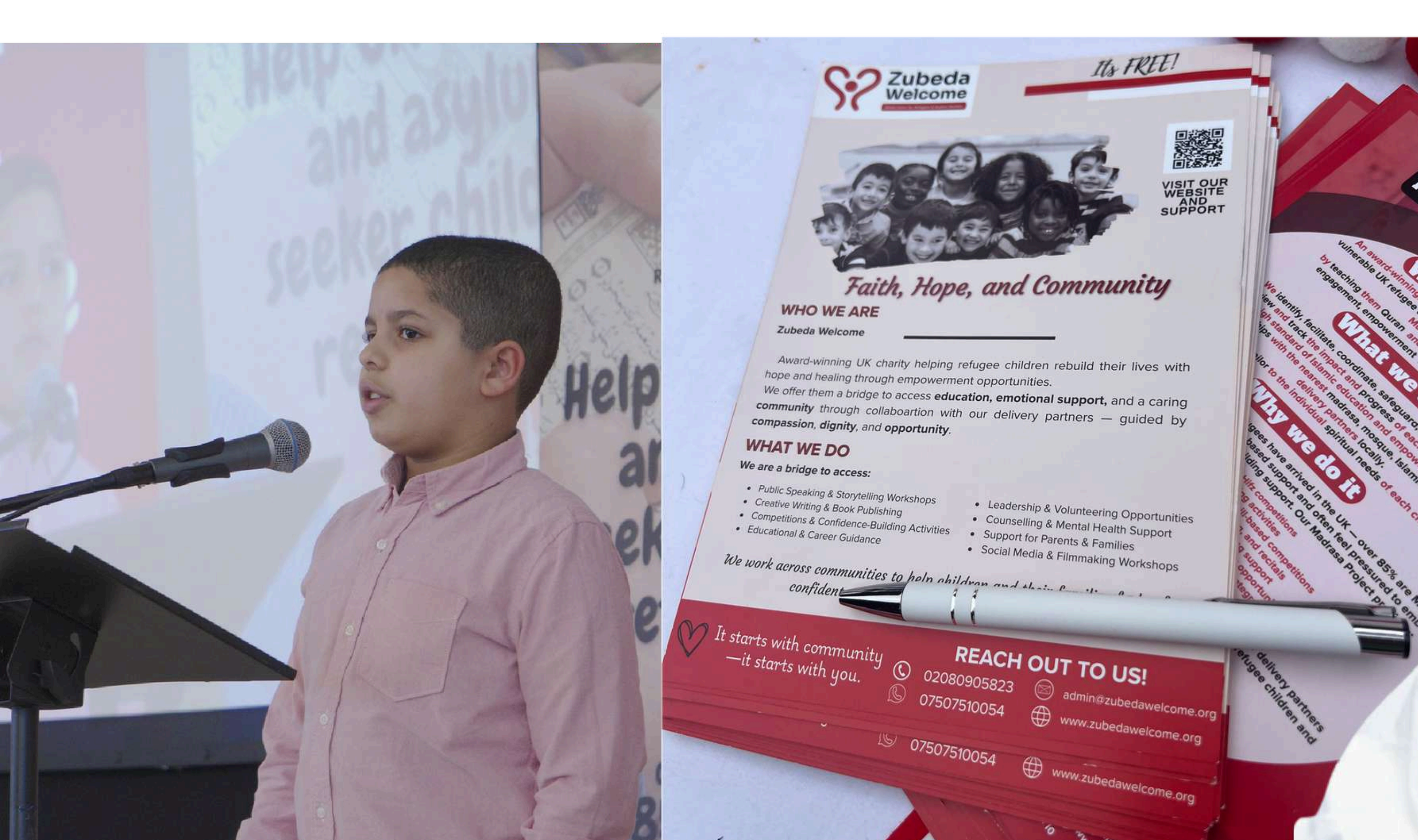


Objectives and Activities

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

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



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.

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.

Key Management Personnel and Organisational Capacity

ZubedaWelcome 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 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

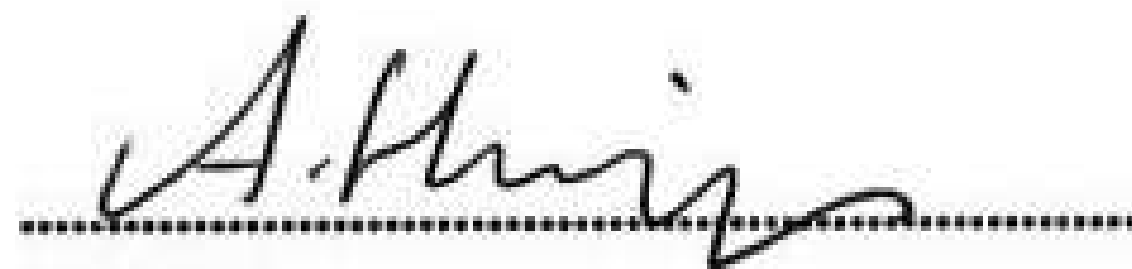
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

| | | Unrestricted fund £ | Restricted fund £ | 31.3.25 Total funds £ | 31.3.24 Total funds £ |
|------------------------------------|-------|---------------------------|-------------------------|--------------------------------|--------------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | | | | |
| Donations and legacies | 2 | 77,523 | 226,349 | 303,872 | 118,800 |
| Other trading activities | 3 | 9,869 | - | 9,869 | - |
| Total | | <u>87,392</u> | <u>226,349</u> | <u>313,741</u> | <u>118,800</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Charitable Activities | | <u>1,629</u> | <u>127,931</u> | <u>129,560</u> | <u>60,156</u> |
| NET INCOME | | <u>85,763</u> | <u>98,418</u> | <u>184,181</u> | <u>58,644</u> |
| Transfers between funds | 11 | <u>(860)</u> | <u>860</u> | <u>-</u> | <u>-</u> |
| Net movement in funds | | <u>84,903</u> | <u>99,278</u> | <u>184,181</u> | <u>58,644</u> |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | <u>34,100</u> | <u>42,868</u> | <u>76,968</u> | <u>18,324</u> |
| TOTAL FUNDS CARRIED FORWARD | | <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 £ |
|--|-------|----------------|---------------|
| FIXED ASSETS | | | |
| Tangible assets | 7 | 1,595 | - |
| CURRENT ASSETS | | | |
| Debtors | 8 | 4,122 | 5,000 |
| Cash at bank | | 262,156 | 80,685 |
| | | <u>266,278</u> | <u>85,685</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 9 | (6,724) | (8,717) |
| NET CURRENT ASSETS | | <u>259,554</u> | <u>76,968</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>261,149</u> | <u>76,968</u> |
| NET ASSETS | | <u>261,149</u> | <u>76,968</u> |
| FUNDS | 11 | | |
| Unrestricted funds | | 119,003 | 34,100 |
| Restricted funds | | 142,146 | 42,868 |
| TOTAL FUNDS | | <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

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

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

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

to be continued

ZUBEDA WELCOME

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

3. OTHER TRADING ACTIVITIES

| | 31.3.25 | 31.3.24 |
|--------------|--------------|----------|
| | £ | £ |
| Sponsorships | <u>9,869</u> | <u>-</u> |

4. GRANTS PAYABLE

| | 31.3.25 | 31.3.24 |
|-----------------------|---------------|---------------|
| | £ | £ |
| Charitable Activities | <u>43,066</u> | <u>28,543</u> |

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

| | 31.3.25 | 31.3.24 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Zakaat (Student's Madrasa Fee) | <u>43,066</u> | <u>28,543</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 £ |
|-----------------------------------|---------------------------|-------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | <u>44,781</u> | <u>74,019</u> | <u>118,800</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Charitable Activities | <u>17,112</u> | <u>43,044</u> | <u>60,156</u> |
| NET INCOME | 27,669 | 30,975 | 58,644 |
| RECONCILIATION OF FUNDS | | | |
| 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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.3.24 - continued

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|------------------------------------|---------------------------|-------------------------|---------------------|
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS CARRIED FORWARD | <u>34,100</u> | <u>42,868</u> | <u>76,968</u> |

7. TANGIBLE FIXED ASSETS

| | Plant and machinery £ |
|-----------------------|-----------------------------|
| COST | |
| Additions | <u>1,595</u> |
| NET BOOK VALUE | |
| At 31 March 2025 | <u>1,595</u> |
| At 31 March 2024 | <u>-</u> |

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.25 £ | 31.3.24 £ |
|---------------|--------------|--------------|
| Trade debtors | <u>4,122</u> | <u>5,000</u> |

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 31.3.25 £ | 31.3.24 £ |
|------------------------------|--------------|--------------|
| Trade creditors | 1,862 | 5,234 |
| Taxation and social security | 844 | 695 |
| Other creditors | <u>4,018</u> | <u>2,788</u> |
| | <u>6,724</u> | <u>8,717</u> |

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 £ |
|---------------------------|----------------|----------------------------------|------------------------------------|--------------------|
| Unrestricted funds | | | | |
| General fund | 34,100 | 85,763 | (860) | 119,003 |
| Restricted funds | | | | |
| Restricted Funds | 42,868 | 98,418 | 860 | 142,146 |
| TOTAL FUNDS | <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 £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 87,392 | (1,629) | 85,763 |
| Restricted funds | | | |
| Restricted Funds | 226,349 | (127,931) | 98,418 |
| TOTAL FUNDS | <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 £ |
|---------------------------|----------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 6,431 | 27,669 | 34,100 |
| Restricted funds | | | |
| Restricted Funds | 11,893 | 30,975 | 42,868 |
| TOTAL FUNDS | <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 £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 44,781 | (17,112) | 27,669 |
| Restricted funds | | | |
| Restricted Funds | 74,019 | (43,044) | 30,975 |
| TOTAL FUNDS | <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 (£) |
|--|-----------------------|-------------------|
| | 31.3.25 | 31.3.24 |
| 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 £ |
|---------------------------------|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations | 160,670 | 71,378 |
| Gift aid | - | 5,840 |
| Grants | 143,202 | 41,582 |
| | <u>303,872</u> | <u>118,800</u> |
| Other trading activities | | |
| Sponsorships | 9,869 | - |
| | <u>313,741</u> | <u>118,800</u> |
| Total incoming resources | | |
| EXPENDITURE | | |
| Charitable activities | | |
| 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> |
| Support costs | | |
| Management | | |
| Telephone | 772 | 232 |
| Postage and stationery | 4,948 | 1,171 |
| | <u>5,720</u> | <u>1,403</u> |
| Finance | | |
| 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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This page does not form part of the statutory financial statements

ZUBEDA WELCOME

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

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

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

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

