

# Nayi Uraan Foundation

England & Wales · Charity number 1200520

## Details

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**Other names** SAYA E KHUDA-E-ZULJLAL, SKZ

**Status** Registered

**Legal form** CIO

**Registered** 2022-09-29

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

## Contact

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**Address** 4 Hollis Lock  
Chelmsford  
CM2 6RR

**Phone** 07980019086

**Email** [info@skzfoundation.uk](mailto:info@skzfoundation.uk)

## Activities

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**Objects:** THE PREVENTION OR RELIEF OF POVERTY AND FINANCIAL HARDSHIP IN THE UK & PAKISTAN BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, FOOD, CLEAN WATER & HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

**Activities:** N/A

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, The General Public/mankind

## Geography

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- Pakistan
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£25,255	£31,459	-	-
2024-05-31	£23,430	£16,503	-	-
2023-05-31	£18,577	£15,771	-	-

## Trustees

Name	Role	Appointed
Dr Qaiser Kuzdafi Malik		2022-09-01
Dr SAMI ULLAH KHAN MBBS		2022-09-01
Muhammad Hanif		2023-03-15
Muzamil Tahir		2023-09-30

**Nayi Uraan Foundation**

England & Wales - Charity number 1200520

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# Accounts

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**REGISTERED CHARITY: 1200520**

**COMPANY NUMBER: CE030285**

# **SAYA E KHUDA-E-ZULJAL**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE PERIOD**

**01 June 2024 TO 31 May 2025**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 1st June 2024 to 31<sup>st</sup> May 2025.

### **INCORPORATION**

The CIO Foundation was incorporated on 29 September 2022.

### **Registered Charity Number**

1200520

### **Registered Office**

4 Hollis Lock,  
Chelmsford  
CM2 6RR

### **Trustees**

Mr Muzamil Tahir	Trustee	- appointed 30-09-23
Mr Muhammad Hanif	Trustee	- appointed 15.03.23
Dr Qaiser Kuzdafi Malik	Trustee	- appointed 01.09.22
Dr Sami Ullah Khan	Trustee	- appointed 01.09.22

### **Independent Examiner**

Nextax Advisors and Consultants Ltd  
69 St Leonard Road  
Epsom, Surrey  
England  
KT18 5RG  
Email- Qasim@nextax.co.uk

## **Trustees' Annual Report**

for the year ended 31 May 2025

Saya e Khuda-e-Zuljalal (SKZ)

Registered Charity Number: 1200520

## **Structure, Governance and Management**

### **Board of Trustees**

The Board of Trustees sets strategic aims, oversees governance, and evaluates the charity's performance in alleviating poverty and supporting education. Trustees ensure compliance with regulatory requirements and work with stakeholders to strengthen the charity's impact.

#### **Recruiting and Appointing Trustees**

All trustees serve as volunteers and are chosen for their diverse skills, knowledge, and commitment to the charity's mission. Trustees may be nominated by stakeholders or approached directly by the board.

#### **Responsibilities of Trustees**

The trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and the Charity Commission's Statement of Recommended Practice (SORP 2015). They ensure adequate accounting records are kept, transactions are properly recorded, and financial statements present a true and fair view of the charity's financial position.

## **Objectives and Activities**

### **Charitable Objects**

The objects of the charity are:

"The prevention or relief of poverty and financial hardship in the UK & Pakistan by providing or assisting in the provision of education, training, food, clean water & healthcare projects, and all necessary support designed to enable individuals to generate a sustainable income and be self-sufficient."

### **Activities for the Public Benefit**

During the year, SKZ undertook the following activities:

- Supported schools in slum areas of Pakistan by providing access to education, nutritional meals, and healthcare.
- Ran community gatherings, fundraising events, and awareness sessions across the UK to highlight the importance of education and the challenges faced by children in slums.
- Organised a networking event with the Pakistan High Commission, engaging Cambridge University students and business/social leaders to spread awareness and showcase the charity's impact.
- The trustees confirm they have had due regard to the Charity Commission's guidance on public benefit in planning and delivering these activities.

## Grant-making Policy

The charity primarily supports and delivers projects directly, ensuring donor contributions are applied efficiently to frontline services. Where appropriate, grants may be made to projects that meet the charity's objectives and criteria. Grant-making follows a documented process in the Operational Risk Management Framework to ensure transparency, fairness, and accountability. Final decisions rest with the trustees.

### Contribution of Volunteers

Volunteers play a vital role in fundraising, community engagement, and awareness activities. Their contribution has enabled the charity to expand outreach and sustain operations while minimising administrative costs.

## Achievements and Performance

During the year ended 31 May 2025, the charity achieved:

- Continued provision of education, food, and healthcare for disadvantaged children in Pakistan.
- Expanded UK-based awareness campaigns and volunteer-led initiatives, strengthening donor engagement.
- A successful Pakistan High Commission networking event, engaging students and community leaders.
- Introduction of stronger financial controls, including tighter approval mechanisms, improved documentation, and segregation of duties.
- Growth of the volunteer network, enabling more effective fundraising and outreach.
- These achievements reflect the charity's dual commitment to direct service delivery and building long-term governance and financial resilience.

## Financial Review

### Financial Position

During the year, the charity received **£25,255** in donations from various sources. At the balance sheet date, no funds were in deficit. The charity reported a surplus of **£1,018**, reflecting prudent financial management.

### Reserves Policy

Previously, the charity did not operate a reserves policy. Recognising the need for stability as operations expanded, the trustees have adopted a new policy to maintain:

- Six months of unrestricted operational costs to safeguard core functions.
- Six months of restricted project running costs to ensure continuity of frontline services.

This reserves policy strengthens financial resilience and ensures sustainability while maximising impact. The trustees review reserves regularly to ensure they remain appropriate.

### Sources of Funds

The principal source of funding remains community-based donations, including individual giving, fundraising events, and contributions from volunteers and supporters.

### Expenditure

Expenditures were focused on the charity's objects — education, food provision, healthcare for children, and UK awareness/engagement initiatives.

### Investment Policy

The charity does not currently hold investments. If investments are made in the future, trustees will adopt a conservative and ethical investment policy aligned with the charity's mission.

### Risk Management

The trustees have identified key risks and implemented mitigating measures:

**Financial risk:** introduction of stronger controls, segregation of duties, and adoption of a reserves policy.

**Operational risk:** close monitoring of project delivery via local partners and structured reporting.

**Reputational risk:** transparent communication with donors and external engagement through awareness events.

The trustees review risks on an ongoing basis to ensure continued resilience.

### Plans for the Future

In the coming year, SKZ intends to:

- Expand education and welfare projects in Pakistan, reaching more children.
- Further develop governance, compliance, and financial structures.
- Increase collaboration with universities, business leaders, and community organisations.
- Strengthen volunteer networks in the UK to sustain outreach and engagement.

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### Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature:  \_\_\_\_\_

Name: Muzamil Tahir

Position: Treasurer

Date: 09/09/2025

Signature:  \_\_\_\_\_

Name: Dr. Sami Ullah Khan

Position: Chairperson

Date: 09/09/2025

### **Independent Examiner's Report to the Trustees of Saya e Khuda-e-Zuljal (SKZ)**

I report to the trustees on my examination of the accounts of **Saya e Khuda-e-Zuljal (SKZ)** ("the charity") for the year ended **31 May 2025**.

#### **Responsibilities and Basis of Report**

As the trustees of the charity, 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 charity'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 which give me cause to believe that:

1. accounting records were not kept in respect of the charity 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 accounting requirements of the Act; or
4. There is further information or explanations needed for a proper understanding of the accounts.

I have no concerns and have no other matters to report.


#### **Independent Examiner's Details**

Name: **Nextax Advisors and Consultants Ltd**

Address: 69 St Leonard Road, Epsom, Surrey, England, KT18 5RG

Email: Qasim@nextax.co.uk

Date: 10/09/2025

Signed: 

Name: Muhammad Ihtzaz Qasim



CHARITY COMMISSION  
FOR ENGLAND AND WALES

SAYA E KHUDA-E-ZULJLAL

1200520

## Receipts and payments accounts

CC16a

For the period from	Period start date 1st June 2024	To	Period end date 31st May 2025
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	250	25,005	-	25,255	23,430
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>250</b>	<b>25,005</b>	<b>-</b>	<b>25,255</b>	<b>23,430</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>250</b>	<b>25,005</b>	<b>-</b>	<b>25,255</b>	<b>23,430</b>
<b>A3 Payments</b>					
Charitable Activities	-	31,103	-	31,103	15,240
Administrative Expense	355	-	-	355	863
Governance Cost	-	-	-	-	400
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>355</b>	<b>31,103</b>	<b>-</b>	<b>31,459</b>	<b>16,503</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>355</b>	<b>31,103</b>	<b>-</b>	<b>31,459</b>	<b>16,503</b>
<b>Net of receipts/(payments)</b>	<b>- 105</b>	<b>- 6,098</b>	<b>-</b>	<b>- 6,203</b>	<b>6,927</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	448	7,669	-	7,221	294
<b>Cash funds this year end</b>	<b>553</b>	<b>1,571</b>	<b>-</b>	<b>1,018</b>	<b>7,221</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		-	1,571	-
		553	-	-
		-	-	-
	<b>Total cash funds</b>	<b>- 553</b>	<b>1,571</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK



	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Muzamil Tahir	09/09/2025
	Dr Sami Ullah Khan	09/09/2025

**Nayi Uraan Foundation**

England & Wales - Charity number 1200520

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# Accounts

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**REGISTERED CHARITY: 1200520**  
**COMPANY NUMBER: CE030285**

**SAYA E KHUDA-E-ZULJAL**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE PERIOD**  
**01 JUNE 2023 TO 31 MAY 2024**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 01<sup>st</sup> June 2023 to 31<sup>st</sup> May 2024.

### **INCORPORATION**

The CIO Foundation was incorporated on 29 September 2022.

### **Registered Charity Number**

1200520

### **Registered Office**

4 Hollis Lock,  
Chelmsford  
CM2 6RR

### **Trustees**

Mr Muzamil Tahir	Trustee	- appointed 30-09-23
Mr Muhammad Hanif	Trustee	- appointed 15.03.23
Mr Shakir Hussain	Trustee	- appointed 15.03.23
Dr Qaiser Kuzdafi Malik	Trustee	- appointed 01.09.22
Dr Sami Ullah Khan MBBS	Trustee	- appointed 01.09.22

## STRUCTURE, GOVERNANCE AND MANAGEMENT

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### **Board of Trustees**

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### **Recruiting and Appointing Trustees**

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

### **Governing document**

Saya e Khuda Zuljilal refers to the charity incorporated organisation with a governing document known as CIO constitution by foundation originally incorporated on 29 September 2022.

### **Responsibilities of Trustees**

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

### **Grant Making Policies**

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

### **Public Benefit**

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

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## Objectives and Strategic activities

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The objects of the charity are set below:

THE PREVENTION OR RELIEF OF POVERTY AND FINANCIAL HARDSHIP IN THE UK & PAKISTAN BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, FOOD, CLEAN WATER & HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

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## Achievements & Performances

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During the year ended 31 May 2024, *Saya e Khuda-e-Zuljal* made significant strides in advancing its core mission of supporting disadvantaged communities, particularly children living in slum areas of Pakistan.

### Support to Communities in Need

The charity contributed significantly towards delivering vital services in **education, food provision, and basic healthcare**, especially for children enrolled in slum schools in Pakistan. These efforts helped address critical barriers to learning by ensuring children had access to nutritional meals and basic medical care, essentials that directly impact educational attainment and overall well-being. Through dedicated funding and partnership with local delivery teams, we were able to sustain these programs consistently throughout the year.

### Expanding Outreach and Donor Engagement

To build awareness and ensure long-term sustainability of our mission, the charity ran **multiple awareness and engagement programs within the UK**. These initiatives aimed to educate the public about the harsh realities faced by children growing up in slum communities and to highlight how access to quality education can transform lives. Activities included:

- **Community gatherings and fundraising events**
- **Awareness sessions in local communities**
- **Volunteer-led campaigns across various parts of the UK**

These efforts were supported by a growing network of committed volunteers who actively participated in charitable initiatives and helped amplify our message.

### Operational and Structural Improvements

In 2023–2024, we placed a strong emphasis on improving transparency, accountability, and impact effectiveness. Key developments included:

- **Implementing systems for regular donor updates**, ensuring that contributors remained informed about where their funds were going and the difference they were making.
- **Monitoring and evaluating the quality of teaching** in the schools we support, to make sure educational standards are upheld.
- **Strengthening governance and performance frameworks**, particularly around financial stewardship and program delivery.
- **Allocating sufficient resources to ongoing projects**, allowing for smooth operations and maximised impact on the ground.

By focusing not just on delivery but also on **continuous improvement**, we are ensuring that every pound received is used effectively to drive lasting change.

### Financial Review


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The charity received sum of **£23,430** in donations from various sources.  
The charity does not have any reserve policy.  
No funds are in deficit at the balance sheet.  
The funds are in surplus by **£7,221** at the balance sheet.

### Declaration

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The trustees declare that they have approved the trustees report above.  
Signed on behalf of the charity's trustees.

Signature	
Name:	Muzamil Tahir
Position:	Trustee
Date:	31.01.2025

 <b>CHARITY COMMISSION</b> FOR ENGLAND AND WALES	Charity name		No (if any)		<b>CC16a</b>
	Saya e Khuda e Zuljal		1200520		
	<b>Receipts and payments accounts</b>				
	For the period from	Period start date	To	Period end date	
	1-Jun-23		31-May-24		

## Section A Receipts and payments

	Unrestricted funds To the nearest £	Restricted funds To the nearest £	Endowment funds To the nearest £	Total funds To the nearest £	Last year To the nearest £
<b>A1 Receipts</b>					
Donation	521	22,909	-	23,430	11,167
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total(Gross income for AR)</b>	<b>521</b>	<b>22,909</b>	<b>-</b>	<b>23,430</b>	<b>11,167</b>
<b>A2 Asset and investment sales, (see table).</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>521</b>	<b>22,909</b>	<b>-</b>	<b>23,430</b>	<b>11,167</b>
<b>A3 Payments</b>					
Charitable Activities	-	15,240	-	15,240	4,272
Administrative expense	863	-	-	863	6,601
Governance cost	400	-	-	400	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>1,263</b>	<b>15,240</b>	<b>-</b>	<b>16,503</b>	<b>10,873</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>1,263</b>	<b>15,240</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>-742</b>	<b>7,669</b>	<b>-</b>	<b>6,927</b>	<b>294</b>
	-	-	-	-	-
<b>A5 Transfers between funds</b>					
	-	-	-	294	-
<b>A6 Cash funds last year end</b>					
<b>Cash funds this year end</b>	<b>-742</b>	<b>7,669</b>	<b>-</b>	<b>7,221</b>	<b>294</b>

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
<b>B1 Cash funds</b>	Cash in hand & at Bank	-	7,221	-
		-	-	-
		-	-	-
	<b>Total Cash funds</b>	<b>-</b>	<b>7,221</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK


Categories	Details	Unrestricted funds To nearest £	Restricted funds To nearest £	Endowment funds To nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which liability belong	Amount due (Optional)	When due (Optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Muzamil Tahir	31.01.2025

**Nayi Uraan Foundation**

England & Wales - Charity number 1200520

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# Accounts

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**REGISTERED CHARITY: 1200520  
COMPANY NUMBER: CE030285**

## **SAYA E KHUDA-E-ZULJAL**

**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE PERIOD  
01 OCTOBER 2022 TO 30 SEPTEMBER 2023**

## REFERENCE AND ADMINISTRATIVE DETAILS

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The trustees, present their report with the financial statements of the charity for the period 01<sup>st</sup> October 2022 to 30<sup>th</sup> September 2023.

### **INCORPORATION**

The CIO Foundation was incorporated on 29 September 2022.

### **Registered Charity Number**

1200520

### **Registered Office**

4 Hollis Lock,  
Chelmsford  
CM2 6RR

### **Trustees**

Mr Muzamil Tahir	Trustee	- appointed 30-09-23
Mr Muhammad Hanif	Trustee	- appointed 15.03.23
Mr Shakir Hussain	Trustee	- appointed 15.03.23
Dr Qaiser Kuzdafi Malik	Trustee	- appointed 01.09.22
Mrs. Hifza Saleem	Trustee	- appointed 01.09.22
Dr Sami Ullah Khan MBBS	Trustee	- appointed 01.09.22

### **Independent Examiner**

Quba Accountancy LTD  
14 Mayne Avenue  
Luton,  
Bedfordshire,  
LU4 9LS

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

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### **Board of Trustees**

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

### **Recruiting and Appointing Trustees**

All our trustees are volunteer, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

### **Governing document**

Saya e Khuda Zuljhal refers to the charity incorporated organisation with a governing document known as CIO constitution by foundation originally incorporated on 08 April 2020.

### **Responsibilities of Trustees**

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

### **Grant Making Policies**

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

### **Public Benefit**

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

## **Objectives and Strategic activities**

---

The objects of the charity are set below:

THE PREVENTION OR RELIEF OF POVERTY AND FINANCIAL HARDSHIP IN THE UK & PAKISTAN BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, FOOD, CLEAN WATER & HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

## **Achievements & Performances**

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As trustees of Saya E Khuda-e-Zuljal, we are pleased to present our annual report highlighting the impactful initiatives undertaken in the UK and Pakistan to advance children's education. Our commitment to providing quality education remains unwavering, and we are proud to share the progress made in the past year.

Education Initiatives:

1. **School Infrastructure Development:** Through collaborative efforts with local partners and communities within Punjab and Gilgit Baltistan Region of Pakistan, we have successfully constructed and renovated school facilities in underserved areas of Pakistan. These infrastructural enhancements aim to create conducive learning environments for children, promoting their overall educational experience and character development so that they can be an active part of the community as they grow.

2. **Teacher Training Programs:** Recognizing the pivotal role of teachers in shaping young minds, we have implemented comprehensive training programs in our schools within the Gilgit Baltistan & Punjab Regions of Pakistan to enhance teaching methodologies and classroom management techniques. By empowering educators with valuable skills and resources, we strive to improve the quality of instruction and foster a culture of continuous learning.

3. **Access to Educational Resources:** Access to educational resources is essential for holistic development. We have facilitated the provision of textbooks, stationery, basic nutrient-rich meals for children, and learning materials to schools, ensuring that children have the necessary tools to engage in meaningful learning experiences. Additionally, we have established digital learning resources to promote literacy and digital literacy among students.

4. **Local Partnership and Fundraising:** To tackle financial obstacles to education, we have established local strategic partnerships with organizations and communities both within the UK and Pakistan that share our vision. These partnerships offer us valuable advice on local matters, help with fundraising efforts from the local community, and assist in effectively communicating our message.

Impact and Outcomes:

The collective efforts of Saya E Khuda-e-Zuljal and our partners have yielded tangible outcomes in Pakistan's education realm. We have witnessed:

- Increased enrolment and retention rates among children from marginalized communities.
- Improved academic performance and educational outcomes, evidenced by standardized test scores and academic achievements.
- Enhanced community engagement and ownership of educational initiatives, fostering sustainable development and empowerment at the grassroots level.

Moving Forward:

While we celebrate our achievements, we acknowledge that there is still much work to be done to advance educational equity and access in Pakistan. As trustees, we remain committed to leveraging

our resources, expertise, and partnerships to create lasting impact and empower future generations through education.

Conclusion:

In conclusion, we extend our heartfelt gratitude to all stakeholders, including donors, partners, volunteers, and beneficiaries, who have contributed to the success of our educational initiatives. Together, we have made significant strides in realizing our vision of a world where every child has the opportunity to receive a quality education and fulfil their potential.

#### Financial Review

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The charity received sum of **£ 18,384** in donations from various sources.

The charity does not have any reserve policy.

No funds are in deficit at the balance sheet.

The funds are in surplus by **£ 3,104** at the balance sheet.


#### Declaration

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The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees.

Signature <i>muzamil</i>
Name: Mr. Muzamil Tahir
Position: Trustee
Date: 25/04/2024

 <b>CHARITY COMMISSION</b> FOR ENGLAND AND WALES	Charity name		No (if any)		<b>CC16a</b>
	Saya e Khuda e Zuljal		1200520		
	<b>Receipts and payments accounts</b>				
	For the period from	Period start date	To	Period end date	
	1-Oct-22		30-Sep-23		

## Section A Receipts and payments

	Unrestricted funds To the nearest £	Restricted funds To the nearest £	Endowment funds To the nearest £	Total funds To the nearest £	Last year To the nearest £
<b>A1 Receipts</b>					
Donation	500	17,884	-	18,384	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total(Gross income for AR)</b>	<b>500</b>	<b>17,884</b>	<b>-</b>	<b>18,384</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>500</b>	<b>17,884</b>	<b>-</b>	<b>18,384</b>	<b>-</b>
<b>A3 Payments</b>					
Charitable Activities	-	14,594	-	14,594	-
Administrative expense	686	-	-	686	-
Governance cost	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>686</b>	<b>14,594</b>	<b>-</b>	<b>15,280</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>686</b>	<b>14,594</b>	<b>-</b>	<b>15,280</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>-186</b>	<b>3,290</b>	<b>-</b>	<b>3,104</b>	<b>-</b>
<b>A5 Transfers between funds</b>					
	-	-	-	-	-
<b>A6 Cash funds last year end</b>					
<b>Cash funds this year end</b>	<b>-186</b>	<b>3,290</b>	<b>-</b>	<b>3,104</b>	<b>-</b>

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
<b>B1 Cash funds</b>	Cash in hand & at Bank	-186	3,290	-
		-	-	-
		-	-	-
	<b>Total Cash funds</b> (agree balances with receipts and payments account(s))	<b>-186</b>	<b>3,290</b>	<b>-</b>
	Agreement Error	OK	OK	

Categories	Details	Unrestricted funds To nearest £	Restricted funds To nearest £	Endowment funds To nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-

Categories	Details	Funds to which liability belong	Amount due (Optional)	When due (Optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	<i>muzamil</i>	Mr. Muzamil Tahir	25/04/2024