

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

The trustees, present their report with the financial statements of the charity for the period 01st June 2023 to 31st 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

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 Zuljalal 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.

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

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

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

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	

 <div>CHARITY COMMISSION FOR ENGLAND AND WALES</div>	Charity name		No (if any)		CC16a
	Saya e Khuda e Zuljlal		1200520		
	Receipts and payments accounts				
	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 £
A1 Receipts					
Donation	521	22,909	-	23,430	11,167
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	521	22,909	-	23,430	11,167
A2 Asset and investment sales, (see table).					
Sub total	-	-	-	-	-
Total receipts	521	22,909	-	23,430	11,167
A3 Payments					
Charitable Activities	-	15,240	-	15,240	4,272
Administrative expense	863	-	-	863	6,601
Governance cost	400	-	-	400	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	1,263	15,240	-	16,503	10,873
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,263	15,240	-	-	-
Net of receipts/(payments)	-742	7,669	-	6,927	294
	-	-	-	-	-
A5 Transfers between funds					
	-	-	-	294	-
A6 Cash funds last year end					
Cash funds this year end	-742	7,669	-	7,221	294

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

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


Details	Unrestricted funds	Restricted funds	Endowment funds
	To nearest £	To nearest £	To nearest £
B2 Other monetary assets	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details	Funds to which assets belong	Cost	Current value
		(Optional)	(Optional)
B3 Investment assets		-	-
		-	-
		-	-
		-	-

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

	Details	Funds to which liability belong	Amount due (Optional) When due (Optional)
B5 Liabilities			-
			-
			-
			-

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

Signature	Print Name	Date of approval
	Muzamil Tahir	31.01.2025