

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

The trustees, present their report with the financial statements of the charity for the period 1st June 2024 to 31st 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-Zuljal (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.

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.

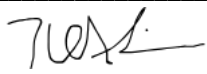
Independent Examiner's Details

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 Ihtaz 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

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

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

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



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

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

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

	Details	Fund to which liability relates	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	09/09/2025
	Dr Sami Ullah Khan	09/09/2025