



Light of Knowledge Institute

*Guidance with Love, Care and Wisdom*

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **REPORT AND ACCOUNTS**

**30th June 2025**

**Registered Charity number: 1203944**

**LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

**FINANCIAL ACCOUNTS**  
**FOR THE YEAR ENDED 30th June 2025**

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**LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

**TRUSTEES ANNUAL REPORT**  
**FOR THE YEAR ENDED 30th June 2025**

**TRUSTEES:**

Zaheeda Sakhawat MBE  
Nusrat Khan  
Ambreen Khan

**ADDRESS:**

162 AVON STREET  
COVENTRY  
CV2 3GP

**BANKERS:**

HSBC Bank plc

# **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

## **TRUSTEES ANNUAL REPORT** **FOR THE YEAR ENDED 30th June 2025**

The trustees present their 2025 annual report and account.

### **1. CONSTITUTION**

Light of Knowledge Institute (LOK) is constituted under a trust deed dated 10th July 2023.

The trust was registered as a charity on 11 July 2023 and its registration number is 1203944.

The Trustees have legal responsibility for the operation of the Trust, and a management committee which includes one trustee is responsible for the day to day affairs of the charity.

### **2. OBJECTS**

The objects of the charity as set out in the constitution is as set out below:

TO ADVANCE ISLAMIC EDUCATION FOR THE PUBLIC BENEFIT BY PROVIDING LECTURES ON DIFFERENT TOPICS OF ISLAM, COURSES TO EDUCATE ON THE BASICS OF ISLAM BASED ON THE FIVE PILLARS OF ISLAM (TAWHID, SALAH, ZAKAH, FASTING AND PILGRIMIGE) AND SPIRITUAL GATHERINGS, IN PARTICULAR BUT NOT EXCLUSIVELY FOR MUSLIM WOMEN AND GIRLS. - THE PROVISION OF FACILITIES IN ORDER TO FULFIL THE OBJECTIVES SET OUT IN THIS CLAUSE.

### **3. ACTIVITIES AND FUTURE PLANS**

The trustees review our objectives and activities to ensure they continue to reflect our objects.

The trustees in the current year have considered the Charity Commission's general guidance on public benefit and are satisfied the charity continues to provide public benefit. The activities undertaken to achieve our objectives and provide public benefit are detailed as follows.

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **TRUSTEES ANNUAL REPORT** **FOR THE YEAR ENDED 30th June 2025**

#### **3. ACTIVITIES (Cont)**

Over the past year LOK has continued to welcome student admissions from women and girls of diverse background and experiences. Educational lectures workshops and community events have remained accessible to registered students, families and general members of the wider public.

Details relating to student admissions, and events delivered by the Institute and its students are outlined in the accompanying table below.

The Institute's inclusive and the welcoming approach, together with its continued delivery of Islamic teachings and community initiatives, has contributed to further growth both locally and internationally. As participation continues to increase so does the need for larger and more suitable premises.

A range of spiritual, educational, and community focused activities including charity dinner, fundraising events, coffee mornings, open days, Lectures and workshops – have provided significant benefit to the wider community. This has also led to the increased requests for emotional, practical, and financial support from community members and students.

The monthly "Pathways to Paradise" gatherings have continued to attract attendees from a broad range of backgrounds. Free meal and desserts provided at these events have been especially appreciated by low-income families and their children. These gathering have also encouraged further engagement with the Institute with attendees subscribing to receive updates and future talks. LOK's mailing list has now grown to 882 contacts.

LOK remains committed to engaging and supporting young people by providing a safe, positive, and educational environment aimed at keeping youth away from negative influences and helping them develop confidence and social skills. LOK also continues to raise funds towards securing a permanent premises to expand its services and activities.

**To date, LOK has received a total of 934 total registrations**

#### **Charity Activities to achieve objectives:**

- 1. Community Fundraisers and Coffee Mornings** – Fundraising Events and Coffee Mornings have continued to support efforts towards purchasing our own premises. These activities also encourage social inclusion by bringing together women of all ages and backgrounds, including young people and the elderly.
- 2. Youth Engagement and Development** - One of LOK's core objectives remains providing a welcoming environment where young people can learn and develop social skills and positively contribute to the wider community.

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **TRUSTEES ANNUAL REPORT** **FOR THE YEAR ENDED 30th June 2025**

3. **Coffee Meet Ups for Women** – These meet ups have provided women with opportunities to connect, socialise, learn Islamic knowledge, and build support networks in a friendly and supportive setting, while also contributing towards fundraising efforts.
4. **Ramadan Educational Lectures** – Ramadan Programmes have offered women and girls opportunities to strengthen their Islamic knowledge, increase confidence, and build stronger community connections.
5. **Hajj Workshop** – Free workshops have continued to provide accessible education to women preparing for Hajj, helping attendees gain understanding and confidence in fulfilling this important religious obligation.
6. **Free Confidential Counselling Services** – Confidential counselling and emotional support services have continued to support women and girls from all walks of life, including disadvantage individuals and families. The services aim to improve wellbeing, strengthen relationships, and promote peace and stability within homes and communities.
7. **Monthly Community and Free Meal** – Free monthly talks followed by meal for attendees have continued to encourage community participation, inclusivity, and social support.
8. **Community Talks Across Midlands** – Educational talks delivered locally and across midlands and online, have continued to provide women and girls from diverse backgrounds with opportunities to gain Islamic knowledge, connect others and strengthen community ties.

#### **Future Plans:**

1. Secure permanent premises.
2. Increase opportunities for youth and the elderly.
3. Organise more community gatherings.
4. Create and expand further opportunities for women.
5. Financial assistance for vulnerable women and girls.
6. Expand Zakat Programmes – strengthen Zakat initiatives to assist those who are poor, vulnerable, and disadvantaged.
7. Launch a Community Website – To connect women and girls from all walks of life. Continue providing emotional and community support particularly to those who may be isolated, grieving, or lacking family support

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **TRUSTEES ANNUAL REPORT** **FOR THE YEAR ENDED 30th June 2025**

<b>LOK Admissions</b>	
<b>July 2024 – June 2025</b>	
Total Admissions	901 (UK)

<b>LOK Events</b>
<b>July 2024 - June 2025</b>
LOK Open Day – August 2024
LOK Orientation Day – September 2024
Pre-Wedding Gatherings for Students – August and December 2024
LOK Coffee Meet Up – October 2024 & January 2025
Pre-Eid Bazaar – February 2025
LOK Eid Gatherings – 2025
Ramadan Talks – February and March 2025
Hajj & Umrah Workshop – May 2025
Talks Across Midlands – Throughout Year
Free Counselling Sessions For Women and Girls – Daily Basis
Monthly Gatherings – Throughout Year
Distribution of Zakat to the Poor and Vulnerable of Community

#### **4. FINANCIAL REVIEW**

The principal income sources were student fees, public donations and fundraising events.

The net surplus for the year amounted to £46,982 and net asset at 30 June 2025. was £131,210.

#### **5. RISK MANAGEMENT**

The Trust is responsible for the overseeing of the risks faced by the charity. Detailed considerations of risk are delegated to the trustees of the charity. Risks are identified, assessed and controls established throughout the year.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed but is reasonable in relation to the current size of the charity.

Appropriate DBS checks, supported by regular reviews are made of all staff and volunteers who work with children. Also the trustees keep under the review the finances of the charity.

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **TRUSTEES ANNUAL REPORT** **FOR THE YEAR ENDED 30th June 2025**

#### **5. STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Charity law require the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for the period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records and disclose with reasonable accuracy at any time financial position of the charity and to enable then to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 15 May 2026 and signed on their behalf:



(Trustee)

Zaheeda Sakhawat MBE



## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

I report on the accounts of the Charity on pages 6 to 9 for the year ended 30 June 2024 which have been prepared in accordance with the Charities Act 2011 and with the Financial Reporting Standard (FRS102), adapted to meet the needs of unincorporated organisations, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, (The SORP), under the historical cost convention and the accounting policies set out on page 8.

### **Respective Responsibilities of Trustees and Examiner**

As described on page 3, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under s144 (2) of the Charities Act 2011 and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- a) examine the accounts under section 145 of the 2011 Act;
- b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and;
- c) to state whether particular matters have come to my attention.

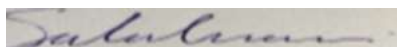
### **Basis of independent examiner's report.**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



MR SALEH CHOWDHURY (FCCA)

17 May 2026

**LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

**Statement of Financial Activities for the Year to 30th June 2025**

	Note	Unrestricted funds £	Restricted income funds £	2025 £	2024
<b>Incoming resources</b>					
Income resources from charitable activities	<b>2</b>	35,023	-	35,023	21,137
Income resources from generating funds	<b>3</b>	55,486	-	55,486	85,156
		<u>90,509</u>	<u>-</u>	<u>90,509</u>	<u>106,293</u>
<b>Resources expended</b>					
Charitable activities	<b>4</b>	42,374	-	42,374	21,368
Governance Costs	<b>5</b>	1,153	-	1,153	697
		<u>43,527</u>	<u>-</u>	<u>43,527</u>	<u>22,065</u>
<b><i>Net incoming/(outgoing) resources before transfers</i></b>		46,982	-	46,982	84,228
<b>Total funds brought forward</b>		84,228	-	84,228	
<b><i>Total funds carried forward</i></b>		<u>131,210</u>	<u>-</u>	<u>131,210</u>	<u>84,228</u>

**LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

**Balance Sheet As At 30 June 2025**

	Note	<u>2025</u> £	<u>2025</u> £
<b><u>Current Assets</u></b>			
HSBC Bank		126,710	80,625
Stock		<u>4,500</u>	<u>3,603</u>
		131,210	84,228
<b><u>Net Assets</u></b>		<u>131,210</u>	<u>84,228</u>
<b><u>Represented By:</u></b>			
Unrestricted Income Funds	6	131,210	84,228
		<u>131,210</u>	<u>84,228</u>

  
..... (Trustee)  
Zaheeda Sakhawat MBE

Date: 15 May 2026

## **LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

### **Notes to the Accounts for the Year to 30th June 2025**

#### **1. Accounting Policies**

The financial statements are prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Charities Act 2011. Exemption has been taken from preparing a cash flow statement under 'Section 7 Statement of Cash Flows' as permitted by FRS 102 on the grounds that the charity qualifies as a small entity.

(a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received. Other income is accounted for on an accrual basis as far as it is prudent to do so. The value of services provided by volunteers has not been included.

(b) Students fees are included in the Statement of Financial Activities (SOFA) on accrual basis.

(c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT, which cannot be recovered. Since there are no restricted incoming resources the charity trustees are free to spend the funds as they deem fit in the furtherance of the charity's objectives.

(d) As a registered charity the charity is generally exempt from Income and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

#### **(e) Debtors and creditors**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

#### **(f) Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

#### **(g) Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**LIGHT OF KNOWLEDGE INSTITUTE (LOK)**

**Notes to the Accounts for the Year to 30th June 2025**

**2 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted funds	Restricted income funds	2025	2024
Student Fees	24,591	-	24,591	19,003
Trade - Al Muzamil	10,432	-	10,432	2,134
	<u>35,023</u>	<u>-</u>	<u>35,023</u>	<u>21,137</u>

**3 INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS**

	Unrestricted funds	Restricted income funds	2025	2024
Donations & Fundrasing	55,486	-	55,486	85,156
	<u>55,486</u>	<u>-</u>	<u>55,486</u>	<u>85,156</u>

**4 COSTS OF CHARITABLE ACTIVITIES**

	Unrestricted funds	Restricted income funds	2025	2024
Teaching costs	17,885	-	17,885	14,973
Rent	-	-	-	855
Phone	184	-	184	272
Bank charges	136	-	136	77
Donations	-	-	-	3,768
Fundraising and trade costs	24,169	-	24,169	1,423
	<u>42,374</u>	<u>-</u>	<u>42,374</u>	<u>21,368</u>

**5 GOVERNANCE COSTS**

	Unrestricted funds	Restricted income funds	2025	2024
Subscription & DBS	1,153	-	1,153	697
	<u>1,153</u>	<u>-</u>	<u>1,153</u>	<u>697</u>

**6 UNRESTRICTED INCOME FUNDS:**

	Balance at 1 July 2024	Incoming Resources	Outgoing Resources	Balance at 30 June 2025
General funds	<u>84,228</u>	<u>90,509</u>	<u>(43,527)</u>	<u>131,210</u>

**7 RELATED PARTY TRASNACTIONS**

A number of trustees received stipend payments from the charity for delivering educational services. This was fully permitted under the trust deed and was considered in the best interests of the charity. The trustees possessed both the necessary qualifications and relevant expertise in the subject areas they taught, ensuring high-quality provision at a minimal cost. This arrangement represented both a cost-effective and impactful use of the charity's resources."