

**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2025**

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<b>Trustees</b>	Dr N N Zaki, Trustee Dr M Zaki, Trustee Mr D A Zaki, Trustee Dr N Khan, Trustee
<b>Charity registered number</b>	1110735
<b>Principal office</b>	Pax Hill Bentley Farnham Surrey GU10 5NG
<b>Accountants</b>	Shaw Gibbs (Audit) Limited Wey Court West Union Road Farnham Surrey GU9 7PT
<b>Bankers</b>	HSBC 30 Princes Mead Street Farnborough Hampshire GU14 6YA

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## NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees present their annual report together with the financial statements of the Nuzhat Zaki Charitable Educational And Welfare Trust for the 1 April 2024 to 31 March 2025.

#### **Objectives and activities**

##### **a. Policies and objectives**

The primary objects of the Trust are towards the advancement of education, the relief of sickness and the relief of poverty, hardship and distress in India or elsewhere throughout the world by such exclusively charitable means as the trustees shall from time to time determine.

##### **b. Main activities undertaken to further the Charity's purposes for the public benefit**

The charity has acted for the benefit of the public throughout the year by providing support and education to poor and under-privileged individuals.

In setting objectives and planning activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

#### **Achievements and performance**

##### **a. Review of Activities**

The charity has continued to provide support for projects in India where possible. During the year, the charity funded repairs and maintenance and made food donations.

#### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

##### **b. Reserves policy**

The charity reviews its reserves on a regular basis and currently has sufficient reserves to support the expected activities.

The Charity reserves are invested in the capital base of its property portfolio. It therefore has a policy of distributing all reserves that are not being allocated for reinvestment into the property portfolio.

##### **c. Financial review**

During the year the charity continued to receive rental income from the investment properties as well as donations. Income has increased during the year to £28,888 (2024: £29,891). The income has been able to support the activities for the charity during the year and the net income has been carried forward to support the future work of the charity.

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## NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### **Structure, governance and management**

##### **a. Constitution**

The Trust was created by a deed dated 19th December 2004 and later amended by a supplemental deed dated 1st July 2005.

The Trust is registered under the Charities Act 1993, Charity Registration Number 1110735 with effect from 5th August 2005.

##### **b. Methods of appointment or election of Trustees**

A new trustee, or new trustees, may be appointed at any time (either by way of replacement or addition), but so that the total number of trustees shall at no time exceed four.

A trustee may be appointed or discharged by a resolution of a meeting of the trustees, provided that a memorandum declaring such appointment or discharge shall be signed as a deed, either at the meeting by the person presiding or in some other manner directed by the meeting and attested by two other personnel present at the meeting.

##### **c. Organisational structure and decision-making policies**

The trustees will review projects that are inline with the charities objectives and make a decision as to the level of support to provide and for what term.

##### **Plans for future periods**

The Charity believes that to sustain the work it is doing, it will maintain and manage its current property portfolio in order to continue to generate regular long term income, to use for its charitable purpose.

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## NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



**Mr D A Zaki**  
(Trustee)

Date: 30 Jan 2026

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## NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

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#### **Independent Examiner's Report to the Trustees of Nuzhat Zaki Charitable Educational And Welfare Trust ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 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 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent Examiner's Statement**

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Charity as required by section 130 of the 2011 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.

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NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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INDEPENDENT EXAMINER'S REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025

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This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 30 Jan 2026

Stephen South FCA

**Shaw Gibbs (Audit) Limited**

Wey Court West

Union Road

Farnham

Surrey

GU9 7PT

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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

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	Note	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
<b>Income from:</b>				
Donations and legacies	2	8,900	8,900	10,100
Charitable activities	3	19,988	19,988	19,791
<b>Total income</b>		<b>28,888</b>	<b>28,888</b>	29,891
<b>Expenditure on:</b>				
Charitable activities	4	11,985	11,985	18,689
<b>Total expenditure</b>		<b>11,985</b>	<b>11,985</b>	18,689
<b>Net movement in funds</b>		<b>16,903</b>	<b>16,903</b>	11,202
<b>Reconciliation of funds:</b>				
Total funds brought forward		407,504	407,504	396,302
Net movement in funds		16,903	16,903	11,202
<b>Total funds carried forward</b>		<b>424,407</b>	<b>424,407</b>	407,504

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 9 to 17 form part of these financial statements.

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**BALANCE SHEET  
AS AT 31 MARCH 2025**

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	Note	2025 £	2024 £
<b>Fixed assets</b>			
Investment property	8	320,000	320,000
		320,000	320,000
<b>Current assets</b>			
Debtors	9	3,055	850
Cash at bank and in hand		102,918	88,150
		105,973	89,000
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	10	(1,566)	(1,496)
		104,407	87,504
<b>Net current assets</b>		104,407	87,504
<b>Total assets less current liabilities</b>		424,407	407,504
<b>Total net assets</b>		424,407	407,504
<b>Charity funds</b>			
Restricted funds	11	-	-
Unrestricted funds	11	424,407	407,504
<b>Total funds</b>		424,407	407,504

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



**Mr D A Zaki**  
(Trustee)

Date: 30 Jan 2026

The notes on pages 9 to 17 form part of these financial statements.

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## NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements 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 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Nuzhat Zaki Charitable Educational And Welfare Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

##### 1.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

##### 1.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

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

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**1. Accounting policies (continued)**

**1.5 Foreign currencies**

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the reporting date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

**1.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**1.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

**1.9 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**2. Voluntary Income**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Donations	8,900	<b>8,900</b>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	10,100	10,100

**3. Other Income**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Rental Income	19,980	<b>19,980</b>
Interest	8	<b>8</b>
		<b>19,988</b>
<b>Total 2025</b>	<b>19,988</b>	<b>19,988</b>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Rental Income	19,734	19,734
Interest	57	57
<i>Total 2024</i>	<i>19,791</i>	<i>19,791</i>

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**4. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2025 £</b>	<b>Total 2025 £</b>
Charity activities	11,985	<b>11,985</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Total 2024 £</i>
Charity activities	18,689	18,689
	<hr/> <hr/>	<hr/> <hr/>

**5. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2025 £</b>	<b>Support costs 2025 £</b>	<b>Total funds 2025 £</b>
Charity activities	10,336	1,649	<b>11,985</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	<i>Activities undertaken directly 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Charity activities	17,132	1,557	18,689
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**5. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Activities 2025 £</b>	<b>Total funds 2025 £</b>
Medical grants	42	42
Welfare grants	2,232	2,232
Repairs and maintenance	3,309	3,309
Donations given	120	120
Management fees	4,633	4,633
	10,336	10,336
	10,336	10,336

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Medical grants	364	364
Repairs and maintenance	12,838	12,838
Donations given	120	120
Management fees	3,810	3,810
	17,132	17,132
	17,132	17,132

**Analysis of support costs**

	<b>Activities 2025 £</b>	<b>Total funds 2025 £</b>
Bank charges	131	131
Accountancy fees	1,470	1,470
Foreign exchange difference	48	48
	1,649	1,649
	1,649	1,649

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**5. Analysis of expenditure by activities (continued)**

**Analysis of support costs (continued)**

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Bank charges	149	149
Accountancy fees	1,400	1,400
Foreign currency (gains)/losses	8	8
	<u>1,557</u>	<u>1,557</u>

**6. Independent examiner's remuneration**

	<b>2025 £</b>	<b>2024 £</b>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<b><u>1,470</u></b>	<b><u>1,400</u></b>

**7. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**8. Investment property**

	<b>Freehold investment property £</b>
<b>Valuation</b>	
At 1 April 2024	<b>320,000</b>
At 31 March 2025	<b>320,000</b>

The 2025 valuations were made by Pearsons Estate Agents, on an open market value and existing use basis.

**9. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
Other debtors	<b>3,055</b>	<b>850</b>

**10. Creditors: Amounts falling due within one year**

	<b>2025 £</b>	<b>2024 £</b>
Other creditors	<b>96</b>	<b>96</b>
Accruals and deferred income	<b>1,470</b>	<b>1,400</b>
	<b>1,566</b>	<b>1,496</b>

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**NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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**11. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 1 April 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 31 March 2025</b>
	£	£	£	£
<b>Unrestricted funds</b>				
General Funds - all funds	<b>407,504</b>	<b>28,888</b>	<b>(11,985)</b>	<b>424,407</b>
	<u>407,504</u>	<u>28,888</u>	<u>(11,985)</u>	<u>424,407</u>

**Statement of funds - prior year**

	<i>Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Balance at 31 March 2024</i>
	£	£	£	£
<b>Unrestricted funds</b>				
General Funds - all funds	396,302	29,891	(18,689)	407,504
	<u>396,302</u>	<u>29,891</u>	<u>(18,689)</u>	<u>407,504</u>

**12. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025</b>	<b>Total funds 2025</b>
	£	£
Investment property	320,000	<b>320,000</b>
Current assets	105,973	<b>105,973</b>
Creditors due within one year	(1,566)	<b>(1,566)</b>
<b>Total</b>	<u>424,407</u>	<u>424,407</u>

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NUZHAT ZAKI CHARITABLE EDUCATIONAL AND WELFARE TRUST

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

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12. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Investment property	320,000	320,000
Current assets	89,000	89,000
Creditors due within one year	(1,496)	(1,496)
<b>Total</b>	<b>407,504</b>	<b>407,504</b>



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### Parties involved with this document

Document processed	Party + Fingerprint
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Date	Action
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Fri, 30th Jan 2026 15:36:41 GMT	Mr Daanish Zaki viewed the envelope (92.207.235.2)
Fri, 30th Jan 2026 15:37:01 GMT	Mr Daanish Zaki signed the envelope (92.207.235.2)
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Fri, 30th Jan 2026 15:37:02 GMT	Document emailed to Steve.south@shawgibbs.com
Fri, 30th Jan 2026 15:44:25 GMT	Steve South viewed the envelope (62.232.24.62)
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Fri, 30th Jan 2026 15:47:51 GMT	This envelope has been signed by all parties (62.232.24.62)
Fri, 30th Jan 2026 15:47:51 GMT	Signed document confirmation emailed to daanish@paxhill.co.uk (62.232.24.62)
Fri, 30th Jan 2026 15:47:51 GMT	Signed document confirmation emailed to Steve.south@shawgibbs.com (62.232.24.62)

Fri, 30th Jan 2026 15:47:51 GMT

Signed document confirmation emails have been sent to all parties.

Document URL:

<https://api.signable.app/shareable/envelope?t=b34c70ac-aa44-48d8-a73b-e36ead2e5895> (62.232.24.62)