Zam Zam Charitable Trust

(UK Registered Charity No. 1132716)

Annual Report for the year ended 31 December 2025

Assalamu alaikum wa rahmatullahi wa barakatu

The Trustees present the annual report for Zam Zam Charitable Trust (**"Zam Zam"** or the **"Charity"**) for the year ended 31 December 2025 and confirm it complies with the Charities Act 1993, as amended by the Charities Act 2006; the Charity's trust deed dated 15 October 2009 (the **"Trust Deed"**); and the Charities Statement of Recommended Practice 2005.

Administrative information

Charity Name	Zam Zam Charitable Trust
Charity Registration Number	1132716
Principal Office	1 LIANNE GROVE LONDON SE9 4AD
Bangladesh Office	23 Moushumi Mirabazar Sylhet
Trustees	Moyeen Uddin Ahmed Chowdhury (Chairman) A.M. Choudhury M.A. Mohaimin Chowdhury
Auditors	Miah & Company (London) Ltd 16A Well Hall Parade London SE9 6SP
Bankers	HSBC Bank 184 High Street Bromley Kent BR1 1HE

Structure, governance and management

Governing document

Zam Zam is constituted a charitable trust by and governed under the Trust Deed. It was formed in the UK in 2003 and registered with the UK Charity Commission on 15 November 2009 under charity number 1132716.

Organisational structure

The Trustees are responsible for the general control and management of the Charity. The Trustees give their time for free and receive no remuneration or other financial benefit for their services to the Charity.

The Trustees meet as often as is required but not less than 2 times a year and minutes of the proceedings of Trustees' meetings are kept.

Appointment of trustees

New trustees are appointed by a resolution of the Trustees at a special meeting called under the provisions of the Trust Deed.

Induction of trustees

New trustees are provided with a copy of the Trust Deed and any amendments made to it and a copy of the Charity's latest report and accounts.

Our objectives

The Charity's primary objectives are:

- relief of financial need and suffering among victims of natural and other kinds of disasters
- prevention or relief of poverty for the public benefit.

We seek to achieve these objectives through:

- the advancement of health or saving of lives
- the prevention or relief of poverty
- providing accommodation and housing.

We operate through making grants to Zam Zam Bangladesh, which is a non-governmental voluntary development organization registered under the NGO Affairs Bureau of the Government of Bangladesh, with registration no. 2090.

We operate for the benefit of the general public and our main geographic area of activity at present is Bangladesh.

The Trustees periodically review the Charity's objectives to ensure they comply with the Charity Commission's general guidance on public benefit.

Main activities undertaken in the year

Zam Zam provides the following:

- monthly allowance to the old and widows

- promotion and extension of education facilities
- medical help through regular medical camps
- house-building and repairing programme
- grants to install or improve sanitation service
- interest free loans
- emergency relief
- distribution of iftar items in mosques during the holy month of Ramadan
- training programme for women in washing and shrouding of female dead bodies
- self-employment generation programme (by distribution of CNG auto-rickshaws, rickshaws, rickshaw-vans, sewing machines, etc.)
- assisting street working children

In selecting beneficiaries, we prioritise the following beneficiaries:

- widows and women-headed households
- orphans
- special needs persons
- destitute women, children and men
- elderly men and women

Partnerships
Zam Zam seeks to partner with other charitable organisations in cases where it can add value.

We actively seek partners who we can work with to maximize the benefit to beneficiaries.

Financial review

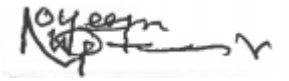
Policy on reserves
The Trustees do not consider that a reserves policy is required at this time and the Charity therefore has no such policy at present.

Principal funding sources
Zam Zam is principally funded by donations from individuals and charitable and other organisations. Donations are made both on a one-off basis and by regular standing order payments.

Zakat
Funds donated by way of zakat are segregated from general donations. A zakat committee has been established in Bangladesh to ensure zakat funds are utilised only in accordance with the rules of zakat.

Investment policy and cash management
The Trustees do not consider it necessary, at present, to make investments on behalf of the Charity. All funds of the Charity are held in sharia'a compliant accounts and Zam Zam does not pay or receive any interest.

Approved by the Trustees on 14 April 2026 and signed on their behalf by:



Moyeen Uddin Ahmed Chowdhury
Chairman

Charity registration Number: 1132716

ZAM ZAM CHARITABLE TRUST

Accounts

31 December 2025

ZAM ZAM CHARITABLE TRUST
Trust Information

Charity registration No 1132716

Chairman
M U A Chowdhury

Accountants
Miah & Company (London) Ltd
16 A Well Hall Parade
Eltham
London
SE9 6SP

Bankers
HSBC Bank
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ZAM ZAM CHARITABLE TRUST

Approval statement

I approve these accounts which comprise the Receipts and Payments Account, Balance Sheet and related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the accounting basis as set out in note 1, and for providing all the information and explanations necessary for their compilation.

M U Chowdhury

14.04.2026

ZAM ZAM CHARITABLE TRUST

Accountants' report on the accounts to ZAM ZAM CHARITABLE TRUST

You have approved the accounts for the year ended 31 December 2025 which comprise the Receipts and Payments Account,Balance sheet and related notes. In accordance with your instructions, we have compiled these accounts from the accounting records and information and explanations supplied to us.

Miah & Company (London) Ltd
Accountants & Tax Consultants

16 A Well Hall Parade
Eltham
London
SE9 6SP

14.04.2026

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Receipts and paumentsaccounts
for the year ended 31 December 2025

	2025	2024
	-	-
Receipts	237,554	197,163
Payments		
Donation and charities	113,809	180,781
Office expenses	390	-
Bank charges	1,220	1,788
	115,419	182,569
Net of receipts/(payments)	122,135	14,594

ZAM ZAM CHARITABLE TRUST
Charity commission registration: 1132716
Balance Sheet
as at 31 December 2025

	2025	2024
	-	-
Assets		
Loan given (korjee hasana)	2,500	2,500
Bank/building society balances	302,483	180,348
	304,983	182,848
	304,983	182,848
Net Trust assets represented by		
Capital account:		
Balance at start of period	182,848	168,254
Net of receipts/(payments)	122,135	14,594
	304,983	182,848

ZAM ZAM CHARITABLE TRUST
Notes to the Accounts
for the year ended 31 December 2025

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice and that provides sufficient and relevant information to enable the completion of a tax return.