Charity Registration No. 1150725

Company Registration No. 08186865 (England and Wales)

ZAIMAH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ZAIMAH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Musaeen Ahmed Qureshi (Chair) Jannathur Rahman Chowdhury Mohammed Kazi Abdul Hai (also Company Secretary)
Charity number (England and Wales)	1150725
Company number	08186865
Registered office	167–169 Great Portland Street 5th Floor London W1W 5PF
Operational office	Batley West Yorkshire
Independent examiner	Murad Ali ACA, Princeps Financial Consultants Ltd Chartered Accountants 2 Leman Street London E1 8FA
Bankers	Alrayan Bank Limited 4 Stratford Place London W1C 1AT
Website	www.zaimah.org

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ZAIMAH

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and the financial statements of Zaimah for the year ended 31 December 2025. The report is prepared under the Charities SORP (FRS 102) and the Companies Act 2006. The legal and administrative information on the previous page forms part of this report.

Objectives and activities
Zaimah's objects, set out in its constitution adopted on 17 July 2012, are "the relief of poverty and sickness anywhere in the world, especially for those affected by natural disasters or by wars and other conflicts, through the provision of financial or other assistance, including medicines, hospitals, shelter and food."

We deliver this through five strands of work:
- Emergency relief – food parcels, hot meals, clean water, hygiene kits, baby milk, shelter and winter aid for families caught up in conflict or disaster.
- Seasonal programmes – Ramadan iftar and food packs, Zakat al-Fitr, Qurbani meat distribution and the Winter Hope appeal.
- Health – free medical camps in Kenya giving consultations, medicines and referrals in underserved communities.
- Children and orphans – support for orphans and blind children in Palestine, including sponsorship at Al-Qabs School (Friends of the Blind Association, El-Bireh) and the new Sacred Dream programme.
- Volunteer deployments – UK volunteers travel with Zaimah to deliver aid in person, see the impact of donations and bring those stories home to raise further support.

We work through vetted local partner organisations and trusted field coordinators. UK volunteers also join deployments to help deliver aid in person.

Aims, strategy and how we measure success
Our aim is to relieve poverty and suffering among people affected by conflict, displacement and disaster, so that they have food, water, shelter, healthcare and the chance to rebuild their lives. Our strategy is to fund vetted local partners and trusted field coordinators who can reach people quickly, to make grants to established UK charities working in the same places, and to take UK volunteers on deployments to deliver aid in person and report back to donors. We judge our success by the share of funds reaching beneficiaries in the year, the evidence returned by partners (receipts, photographs and distribution reports), the number of deployments, medical camps and seasonal distributions delivered, and keeping the costs of fundraising and support low.

Grant-making policy
Grant-making is a material part of our work. In 2025 we made grants of £446,615 to UK partner charities and overseas partner organisations (note 7). Grants are made for specific projects, usually linked to one of our appeals, to registered UK charities and established overseas organisations whose work furthers our objects. The trustees approve each partner after due diligence, including registration checks, sanctions screening and track record, and agree in writing how funds will be used and evidenced. Partners must report on the use of funds with receipts, photographs and distribution reports.

Volunteers
Volunteers are central to our work. All day-to-day work, including fundraising, logistics, administration and overseas deployments, is carried out by volunteers. We have approximately 120 volunteers

Public benefit
The trustees confirm they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and planning its activities. Beneficiaries are chosen on need alone, regardless of faith, ethnicity or background. Everything Zaimah does is aimed at relieving hardship for people who cannot meet their own basic needs.

Achievements and performance
2025 was a year of real growth for Zaimah. We worked in 10 countries, sent £460,727 overseas through our currency account to partners and field teams, gave £205,984 in grants to UK partner charities, and ran a full programme of volunteer deployments.

Highlights of the year
- Palestine. Our largest programme. Since October 2023, Palestinians in Gaza and the West Bank have faced a severe humanitarian crisis. Through vetted partners and field coordinators, we provided food parcels, bread, hot meals, clean water, baby milk, hygiene kits and Eid gifts, along with ongoing distributions and orphan support in the West Bank.
- Sacred Dream launched. We launched Sacred Dream, our programme taking orphaned children from the West Bank on Umrah, at the Who's Who Bangladeshi Awards in November 2025, which Zaimah sponsored. The first group of orphan boys travelled in January 2026.
- Our first Bosnia charity hike. In September 2025, Zaimah supporters completed our first sponsored hike in Bosnia. It raised funds and awareness, and alongside it we ran a hot meals project in Bosnia.
- Kenya medical camps. We ran four free medical camps in Kenya in 2025, more than in 2024, giving consultations and medicines to families with little or no access to healthcare.
- Ramadan Taraweeh tour. We hosted Shaykh Abu Bakr Al-Shateri for a Ramadan Taraweeh tour of UK mosques over the first 15 nights of Ramadan. It brought communities together and supported our Ramadan appeal.

Volunteer deployments
Volunteers travelled with Zaimah to deliver aid in person in Jordan (January, February, July and December), Palestine (Ramadan), Kenya, Türkiye, Bosnia (September) and Indonesia (October).

Where our overseas funds went
Funds sent through our currency account in 2025 by country. Palestine received most of our overseas funds: 61% went to Gaza and the West Bank.

Country / programme	**£**
Palestine – West Bank	217,655
Jordan	104,951
Palestine – Gaza (incl. relief via Türkiye partner)	61,981
Indonesia	30,565
India (West Bengal)	30,514
Syria	7,954
Sri Lanka	2,700
UK (IT support)	1,627
Bosnia	1,555
Currency conversion costs	1,225
Total sent through the currency account	**460,727**

We also paid £205,984 in grants to UK partner charities, including Islamic Help, Benefit Mankind, As-Suffa Trust and Global Relief Trust, for delivery in the field. Our seasonal work included Ramadan iftar meals in the West Bank and hot meals in Sri Lanka, Qurbani in West Bengal, India, and Winter Hope winter aid in Palestine, Jordan, Syria and Sudan.

Financial review
Income for 2025 was £935,908 (2024: £1,431,938) and expenditure £1,075,781 (2024: £814,495), a net decrease in funds of £139,873, as the charity spent part of the funds it held at the start of the year on its programmes. Expenditure includes costs of raising funds of £56,641, mainly payment gateway and platform fees, and a one-off charge of £53,054 to write down the WooCommerce payment gateway balance brought forward to the amount confirmed by the provider's statements. Funds at 31 December 2025 were £1,678,686.

2025	**Restricted £**	**Unrestricted £**	**Total £**
Income from donations	603,764	332,144	935,908
Expenditure (including costs of raising funds)	(718,665)	(357,116)	(1,075,781)
Net movement in funds	(114,901)	(24,972)	(139,873)
Funds at 31 December 2025	327,580	1,351,106	1,678,686

Most income came from individual donors giving online through our website and fundraising platforms. Card donations through Stripe alone came to £809,931 before refunds and fees. No Gift Aid was claimed in 2025 (2024: £199,702). The trustees intend to review Gift Aid claims for eligible donations within the four-year time limit.

Fundraising performance
Donations fell to £935,908 from £1,232,236 in 2024 (excluding 2024 Gift Aid of £199,702). Our seasonal appeals (Ramadan, Zakat, Qurbani and Winter Hope) and online giving remained our main sources of income. Costs of raising funds were £56,641 (2024: £85,740), mostly payment gateway and platform fees. Our first Bosnia charity hike cost £7,233 to organise and raised £26,165. Our 2025 objectives were to sustain Palestine emergency giving, grow our seasonal appeals, launch Sacred Dream and keep fundraising costs low. Donations fell from £1.23m to £953k, mainly because 2024 giving was exceptionally high after the Gaza escalation and we cut fundraising spend from £166k to £58k. We did launch Sacred Dream and reduced our fundraising costs to about 6p per £1 raised.

Going concern
The trustees have reviewed the charity's financial position and plans. At 31 December 2025 the charity held cash of £1,683,486 against liabilities of £4,800. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Reserves policy
The trustees aim to hold free unrestricted reserves equal to at least three months of unrestricted running costs, about £70,000. This protects ongoing commitments, such as orphan support and partner projects, if income falls.

At 31 December 2025 the charity held funds of £1,678,686, of which £327,580 were restricted and £1,351,106 unrestricted. The charity has no fixed assets or designated funds, so free reserves were £1,351,106, above the target. Restricted funds, mainly Zakat donations, must be spent on eligible recipients and the trustees intend to apply them to relief programmes as suitable projects are approved. The trustees confirm the analysis: most of the funds held at 31 December 2025 are unrestricted. Unrestricted funds above the £70,000 reserves target will be used for our 2026 programmes, including Sacred Dream, the Sponsor a Blind Child programme, the Kenya medical camps and our Indonesia activities, and for continued emergency relief in Palestine. The trustees will consider designating funds for these programmes and review the position each year.

Funds
Restricted funds are donations given for a named appeal or purpose, such as Palestine emergency relief, Winter Hope, Qurbani, Sacred Dream and Zakat. They are used only for that purpose. Unrestricted funds are general donations, which the trustees use where the need is greatest and to cover support and governance costs.

Structure, governance and management
Zaimah is a charitable company limited by guarantee, incorporated on 21 August 2012 and governed by its constitution (memorandum and articles of association) adopted on 17 July 2012. The trustees are also the directors of the company. New trustees are appointed by the existing board and are given an induction covering their duties, Charity Commission guidance and the charity's policies.

The board of three trustees sets strategy, approves projects and partners, and reviews the finances. Day-to-day work is carried out by volunteers. The charity had no paid employees in 2025.

The trustees who served during the year and up to the date of this report were Musaeen Ahmed Qureshi (Chair, appointed 7 April 2014), Jannathur Rahman Chowdhury (appointed 13 January 2021) and Mohammed Kazi Abdul Hai (appointed 21 November 2017, also Company Secretary).

Decision-making and delegation
The trustees take all decisions on strategy, appeals, partners, projects, budgets and payments above £5,000. Day-to-day management is delegated to an unpaid volunteer director, who reports to the trustees quarterly.

Trustee induction and training
New trustees receive an induction covering their legal duties, the charity's governing document, Charity Commission guidance (including The Essential Trustee) and the charity's policies. Trustees keep up to date through Charity Commission guidance and updates from the charity's advisers.

Pay of key management personnel
The charity's key management personnel are the trustees. None of them is paid, so the charity has no arrangements for setting their pay. Any future decision to pay a member of the management team would be taken by the trustees, with reference to pay for similar roles in charities of a similar size.

Relationships with other organisations
Zaimah works with UK charities, including Islamic Help, Benefit Mankind, As-Suffa Trust and Global Relief Trust, and with overseas partners, including Al Sendiana Association, Masrik Dernegi, Forsan Al Khair for Relief and Development and Friends of the Blind Association. Zaimah is not part of any wider network or umbrella group. None of these organisations is connected with the trustees.

Trustee pay and related parties
No trustee received any pay or other benefit from the charity in 2025. Two trustees were reimbursed £1,387 for costs they paid on the charity's behalf, covering a meeting meal, flights for the Palestine Ramadan deployment and media equipment. Trustees donated £168 to the charity during the year. Related party disclosures are set out in notes 10 and 16 to the financial statements.

Fundraising
Zaimah is registered with the Fundraising Regulator and follows the Code of Fundraising Practice. We do not use professional fundraisers or commercial participators. We received no fundraising complaints in 2025. We protect vulnerable people by never pressuring anyone to give, and by honouring any request to stop contact.

Risk management
The trustees review the main risks the charity faces at least once a year. The main risks and how we manage them are:

Risk	How we manage it
Funds diverted or misused in high-risk areas	Partners and field coordinators are vetted before funds are sent. Partner names are screened against UK sanctions lists (OFSI). Payments go through a regulated currency provider. Partners return receipts, photos and distribution reports.
Safeguarding of children and vulnerable adults	Safeguarding policy for staff, volunteers and partners. DBS and ID checks for deployment volunteers. Children's images only with consent.
Volunteer safety on deployments	Travel risk assessment for each trip, and Foreign Office advice followed. Experienced trip leaders. Insurance in place.
Fall in income	Diverse donor base across several platforms. Reserves policy as above.
Data protection	Donor data held securely in our CRM and handled under UK GDPR.

Working in high-risk areas
Much of our work takes place in areas affected by conflict, including Palestine and Syria. The trustees follow the Charity Commission's guidance on working in high-risk areas and its counter-terrorism compliance toolkit. Before working with a partner we carry out due diligence and sanctions screening, and agree in writing how funds will be spent and evidenced. We monitor each project through reports, photos and receipts from partners and field coordinators, and through visits by our volunteer deployments where it is safe to go.

Plans for the future
In 2026 we will build on this growth while strengthening how we evidence our impact. Our plans are:
- Continue emergency and winter relief for Palestinian families in Gaza and the West Bank, and in Jordan and Syria.
- Run more Sacred Dream journeys, starting with the first group of Palestinian orphan girls.
- Launch the Sponsor a Blind Child programme with Al-Qabs School.
- Expand the Kenya medical camps and our Indonesia programme, where our team is registering a local office.
- Run deployments to Indonesia, Egypt, Jordan, Syria and Pakistan.
- Publish delivery figures for each programme, and start claiming Gift Aid on eligible donations.

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of trustees' responsibilities

The trustees (who are also directors of Zaimah for company law purposes) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company 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 in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards 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 charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees on 21st October 2026 and signed on their behalf by:



.....
Musaeen Ahmed Qureshi
Chair



.....
Jannathur Rahman Chowdhury
Trustee

ZAIMAH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAIMAH

I report to the charity trustees on my examination of the accounts of Zaimah ('the company') for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Signed:



Name: Murad Ali, ACA
Member of the Institute of Chartered Accountants in England and Wales (ICAEW Membership No. 5960332)

Address: Princeps Financial Consultants Ltd, Chartered Accountants, 2 Leman Street, London E1 8FA

Date: 22nd October 2026

ZAIMAH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	332,144	603,764	935,908	654,977	776,961	1,431,938
Total income		**332,144**	**603,764**	**935,908**	**654,977**	**776,961**	**1,431,938**
Expenditure on:							
Raising funds	**4**	56,641	-	56,641	85,740	-	85,740
Charitable activities	**5**	247,421	718,665	966,086	394,275	334,480	728,755
Other – write-off of payment gateway balance	**8**	53,054	-	53,054	-	-	-
Total expenditure		**357,116**	**718,665**	**1,075,781**	**480,015**	**334,480**	**814,495**
Net (expenditure)/income and net movement in funds	**9**	**(24,972)**	**(114,901)**	**(139,873)**	**174,962**	**442,481**	**617,443**
Reconciliation of funds:							
Fund balances at 1 January		1,376,078	442,481	1,818,559	1,201,116	-	1,201,116
Fund balances at 31 December	**14**	**1,351,106**	**327,580**	**1,678,686**	**1,376,078**	**442,481**	**1,818,559**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. Comparative figures for 2024 have been re-presented to show costs of raising funds separately (note 1.11).

ZAIMAH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		1,683,486		1,833,559	
Creditors: amounts falling due within one year	**13**	(4,800)		(15,000)	
Net current assets			1,678,686		1,818,559
The funds of the Charitable Company					
Restricted income funds	**14**		327,580		442,481
Unrestricted funds	**14**		1,351,106		1,376,078
			1,678,686		1,818,559

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Trustees on 21ST October 2026.

.....
Musaeen Ahmed Qureshi
Chair

.....
Jannathur Rahman Chowdhury
Trustee

Company registration number 08186865 (England and Wales)

ZAIMAH

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations (note 17)			(150,073)		649,237
Net cash generated from investing activities			-		-
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(150,073)		649,237
Cash and cash equivalents at beginning of year			1,833,559		1,184,322
Cash and cash equivalents at end of year			1,683,486		1,833,559

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information
Zaimah is a private company limited by guarantee incorporated in England and Wales (company number 08186865) and a charity registered in England and Wales (charity number 1150725). The registered office is 167–169 Great Portland Street, 5th Floor, London W1W 5PF.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102" (Charities SORP (FRS 102), second edition, October 2019). The charitable company is a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company, and are rounded to the nearest £. They have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's objects. Restricted funds are subject to specific conditions imposed by donors, or arising from the terms of an appeal, as to how they may be used. The purposes and uses of the restricted funds are set out in note 14. The charity holds no endowment or designated funds.

1.4 Income
Income is recognised when the charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that the income will be received. Cash donations are recognised on receipt. Other donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation. Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected.

Donations received through payment gateways and platforms are recognised gross, before the fees deducted by the provider; those fees are included in the costs of raising funds. Amounts held by payment gateways at the year end are included in cash at bank and in hand.

1 Accounting policies (continued)

1.5 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:

- costs of raising funds comprise payment gateway and fundraising platform fees and the costs of fundraising events;
- expenditure on charitable activities comprises the costs of overseas relief programmes, grants to partner organisations, volunteer deployments and educational consultancy and research, together with an apportionment of support costs; and
- other expenditure comprises items that are neither costs of raising funds nor charitable activities.

Funds sent to overseas partners and field coordinators through the charity's currency account are recognised as expenditure when paid out of that account. Grants are recognised when payment is made or when the charity has a constructive obligation to pay. Expenses include VAT where applicable as the charity cannot reclaim it.

1.6 Support costs

Support costs, including governance costs, are the costs of the central functions that support the charity's activities: premises, telephone and IT, insurance, equipment and subscriptions, and governance costs (accountancy, independent examination and legal fees). They are apportioned to charitable activities in proportion to the direct costs and grants of each activity (note 6).

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, balances held by payment gateways that are paid out to the charity's bank account in the ordinary course, and balances on the charity's currency account.

1.8 Financial instruments

The charitable company has only basic financial instruments: cash, debtors and creditors. These are initially recognised at transaction price and subsequently measured at the undiscounted amount of cash expected to be received or paid. Financial liabilities are derecognised when the obligations are discharged, cancelled or expire.

1.9 Foreign currency

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Monetary balances in foreign currencies at the year end are retranslated at the closing rate. Exchange differences and currency conversion costs are recognised in the statement of financial activities within the cost of the activity concerned.

1.10 Taxation

The charitable company is a charity within the meaning of Part 1 of Schedule 6 to the Finance Act 2010 and is exempt from UK corporation tax on its income and gains to the extent that they are applied to its charitable purposes.

1.11 Comparative information

The 2024 statement of financial activities has been re-presented to show costs of raising funds of £85,740 (agent's costs of fundraising £48,065 and cost of fundraising activities £37,675) separately from charitable activities, as required by the SORP. This re-presentation has no effect on total expenditure or on fund balances.

2 Critical accounting estimates and judgements

In applying the accounting policies, the trustees are required to make judgements, estimates and assumptions about amounts that are not readily apparent from other sources. These are based on historical experience and other relevant factors, and are reviewed on an ongoing basis. Actual results may differ from these estimates.

Allocation of donations between restricted and unrestricted funds
Donations received through the website, card terminal, giving platforms and bank transfers are not coded to a fund when received. The trustees have allocated these donations between restricted and unrestricted funds using the proportion of 2025 donations by fund type recorded in the charity's donor database (65% restricted: Zakat, Zakat al-Fitr, Fidya, Qurbani and Sadaqah Jariyah). Website donations after 25 June 2025 were not captured in the donor database, so the allocation is an estimate.

Payment gateway balances
The WooCommerce payment gateway balance brought forward from previous years has been written down by £53,054 to the balance confirmed by the provider's statements (note 8).

3 Income from donations and legacies

	Unrestricted 2025	Restricted 2025	Total 2025	Total 2024
	£	£	£	£
Donations and gifts	332,144	603,764	935,908	1,232,236
Gift Aid	-	-	-	199,702
	332,144	**603,764**	**935,908**	**1,431,938**

In 2024, donations and gifts of £1,232,236 comprised unrestricted £455,275 and restricted £776,961, and Gift Aid of £199,702 was unrestricted. No Gift Aid was claimed on 2025 donations.

4 Expenditure on raising funds

	2025	2024
	£	£
Agent's costs of fundraising – payment gateway and platform fees	49,138	48,065
Cost of fundraising activities – events	7,503	37,675
	56,641	**85,740**

All costs of raising funds were met from unrestricted funds in both years.

5 Expenditure on charitable activities

	Activities undertaken directly 2025	Grant funding of activities 2025	Support costs 2025	Total 2025	Total 2024
	£	£	£	£	£
Overseas relief programmes	272,050	240,631	7,466	520,147	350,817
Grant funding of UK partner charities	-	205,984	3,000	208,984	293,678
Volunteer deployments	70,003	-	1,020	71,023	23,801
Educational consultancy and research	163,550	-	2,382	165,932	60,459
	505,603	**446,615**	**13,868**	**966,086**	**728,755**

Of the 2025 expenditure on charitable activities, £718,665 (2024: £334,480) was met from restricted funds and £247,421 (2024: £394,275) from unrestricted funds. In 2024, activities undertaken directly comprised overseas relief programmes £334,480, volunteer deployments £22,693 and consultancy £57,644; grant funding was £280,003; and support costs were £33,935.

Overseas relief programmes by country (direct costs and grants)

	2025	2024
	£	£
Palestine – West Bank	217,655	-
Palestine – Gaza (incl. relief via Türkiye partner)	61,981	267,950
Jordan	104,951	33,331
Indonesia	30,565	195
India (West Bengal) – Qurbani	30,514	-
Syria	7,954	-
Sri Lanka	2,700	-
Bosnia and Herzegovina	1,555	14,789
Kenya – Spreading Smiles	-	17,199
Al-Mughayyir	-	1,014
Lebanon	-	2
Currency conversion and transfer costs	1,225	-
Aid goods, printing and logistics (UK purchases)	35,237	-
Field aid and payments to individuals in the UK	18,344	-
	512,681	**334,480**

6 Support costs

	2025	2024
	£	£
Premises – Batley office rent and rates	2,904	-
Telephone, internet and IT (incl. CRM development)	3,244	963
Insurance	1,602	1,439
Equipment and sundry	902	-
Subscriptions	406	3,896
Stationery and printing	-	2,374
Bank charges	-	554
	9,058	**9,226**
Governance costs		
Accountancy and independent examination	4,800	13,294
Audit	-	10,200

Other legal and professional	10	1,215
	4,810	**24,709**
Total support costs	**13,868**	**33,935**

Support costs are apportioned to charitable activities in proportion to the direct costs and grants of each activity, as shown in note 5. All support costs were met from unrestricted funds.

7 Grant-making

Grants are made only to institutions; the charity makes no grants to individuals. Payments to field coordinators overseas are amounts paid to the charity's agents for distribution and are included in activities undertaken directly (note 5). Support costs of £6,504 have been apportioned to grant-making activities.

	2025	2024
	£	£
Grants to overseas partner organisations	240,631	-
Grants to UK partner charities	205,984	280,003
Total grants to institutions	**446,615**	**280,003**

Institutions receiving grants of £5,000 or more in 2025

	2025
	£
Al Sendiana Association (West Bank)	140,625
Islamic Help	106,399
Benefit Mankind Ltd	42,000
Masrik Dernegi (Türkiye – Gaza relief)	41,440
Forsan Al Khair for Relief and Development (Jordan)	37,585
As-Suffa Trust	33,945
Friends of the Blind Association (West Bank)	10,327
Global Relief Trust	10,000
Association of Charity & Voluntary Convention (Syria)	7,954
Give Brite UK	6,400
One Goal FC	5,000
Other grants below £5,000 (3 institutions)	4,940
	446,615

Recipients of grants made in 2024 (£280,003) were not analysed in the 2024 financial statements.

8 Other expenditure – write-off of payment gateway balance

The WooCommerce payment gateway balance brought forward at 1 January 2025 of £54,411 included website orders that had been paid through Stripe and were already included in the Stripe balance. The provider's statements confirm a balance of £1,331 at that date. The difference of £53,054, together with the related movement in the year, has been written off in 2025 as other expenditure from unrestricted funds.

9 Net (expenditure)/income for the year

Net (expenditure)/income is stated after charging:

	2025	2024
	£	£
Fees payable to the independent examiner (2024: auditor) for the independent examination (2024: audit)	1,200	10,200
Fees payable to the independent examiner for accountancy services	3,600	3,000
Accountancy fees payable to other firms	-	10,294
Currency conversion and transfer costs	1,225	-

10 Trustees

No trustee received any remuneration or other benefits from the charity during the year (2024: £nil).

Two trustees were reimbursed expenses totalling £1,387 (2024: £2,313) for costs paid on the charity's behalf: a meeting meal, flights for the Palestine Ramadan deployment and media equipment.

11 Employees and key management personnel

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

The charity had no employees and incurred no staff costs in either year. No employee received employee benefits of more than £60,000 (2024: none).

The key management personnel of the charity comprise the trustees. No key management personnel received any remuneration or employee benefits from the charity (2024: £nil).

12 Taxation

The charitable company is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	4,800	15,000
	4,800	**15,000**

14 Funds

Unrestricted funds are general funds available for use at the trustees' discretion in furtherance of the charity's objects. The charity holds no designated funds.

Restricted funds are donations given for a specific purpose and can be used only for that purpose:
- Zakat – distributed to eligible recipients, mainly the poor and needy, through emergency relief, food and cash support;
- Zakat al-Fitr and Fidya – food for people in need, distributed at the end of Ramadan or in place of missed fasts;
- Qurbani – meat distribution to families in need at Eid al-Adha;
- Sadaqah Jariyah – projects of lasting benefit such as water wells and mosques; and
- Appeal funds – donations to named appeals, such as Palestine emergency relief, Winter Hope and Sacred Dream.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Unrestricted – general funds	1,376,078	332,144	(357,116)	1,351,106
Total restricted funds	442,481	603,764	(718,665)	327,580
Total funds	**1,818,559**	**935,908**	**(1,075,781)**	**1,678,686**

Previous year

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Unrestricted – general funds	1,201,116	654,977	(480,015)	1,376,078
Restricted funds	-	776,961	(334,480)	442,481
	1,201,116	**1,431,938**	**(814,495)**	**1,818,559**

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
At 31 December 2025: current assets less current liabilities	1,351,106	327,580	1,678,686
At 31 December 2024: current assets less current liabilities	1,376,078	442,481	1,818,559

16 Related party transactions

Trustees made unconditional donations to the charity totalling £168 during the year (2024: £4,904). Expenses reimbursed to trustees are disclosed in note 10. There were no amounts outstanding with related parties at 31 December 2025 (2024: £nil).

There were no other related party transactions during the year (2024: none).

17 Cash (absorbed by)/generated from operations

	2025	2024
	£	£
Net (expenditure)/income for the year	(139,873)	617,443
Decrease in debtors	-	23,368
(Decrease)/increase in creditors	(10,200)	8,426
Cash (absorbed by)/generated from operations	**(150,073)**	**649,237**

18 Analysis of cash and changes in net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank – current account	1,723,061	(80,116)	1,642,945
Cash held by payment gateways (Stripe and WooPayments)	110,498	(69,957)	40,541
Cash and cash equivalents / net funds	**1,833,559**	**(150,073)**	**1,683,486**

The charity has no borrowings, so net debt is equal to cash and cash equivalents. No balance was held on the charity's Mayfair FX currency account at either year end.