Charity Reference Number: 1189050

Olive Tree Educational Trust (RYK)

Report and financial statements

for the year ended 31 March 2026

Olive Tree Educational Trust (RYK)

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Olive Tree Educational Trust (RYK)

Reference and administrative details

Charity Name:	Olive Tree Educational Trust (RYK) (CIO - Foundation registered 14 April 2020)
Charity Registration No:	1189050
Principal Office:	9 Marland Hill Road Rochdale OL11 4PQ
Trustees:	Mohammad Arshad Imran Mohammed Nashat Ismail
Bank:	The Co-Operative Bank P.O. Box 250 Skelmersdale WN8 6WT
Independent Examiner:	H&A Consultancy Services Ltd Ground Floor Front 185 Audley Range Blackburn Lancashire BB1 1TH

Structure, governance and management

Governing Document

Olive Tree Educational Trust is a Charitable Incorporated Organisation governed by a Constitution dated 14 April 2020 and registered as a Charity.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1189050.

The trustees named on the preceding page under 'Legal and administrative information' have served throughout the year. Appointment of trustees is governed by the Trust Deed of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

The Trustees manage the affairs of the CIO. As per the Charity's constitution, there must be a minimum of three (3) charity Trustees. Apart from the first charity Trustees, every Trustee is appointed for a three year term by a resolution passed at the charity meetings.

Objectives and Activities

The objects of the charity are set out in the charity's governing document:

For the benefit of the public, the advancement of education amongst children resident in the area of Bagh o Bagar, Khanpur, Pakistan by the provision of school buildings, plant and equipment required to achieve the objects of the charity.

Achievements and Performance

Olive Tree Educational Trust was set up to fulfil a life long dream of ours. A desire which manifested during our visits to extended family in Pakistan. Whilst visiting rural areas of our city Rahim Yar Khan, we recognised many school-aged children working or begging instead of attending school. There were also those who did go to the state schools; however, the provisions were poor and inadequate.

Olive Tree Educational trust is a non-profit charity with 100% of all donations going towards the project and is registered with the Charity Commission (Reg 1189050). We have land that has already been allocated for the school project by our trustees and preparation for the building work is in progress. Education not only benefits the children and their future; it will benefit the community as a whole and it empowers the society for a better standard of life.

Total income during this reporting period was £56,182 (2025: £60,019). Some of the projects the charity has carried out were water hand pumps, educational support, feeding the needy, and Qurbani during the year.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

Financial review

The charity's financial position at the end of the period ended 31 March 2026

The financial position of the charity at 31 March 2026 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2026 £	2025 £
Net surplus / (loss)	**(24,871)**	**19,844**
Unrestricted Funds	40,142	65,013
Restricted Funds	-	-
Total Funds	**40,142**	**65,013**

Financial review of the position at the reporting date 31 March 2026

The trustees consider the financial performance by the charity during the year to have been satisfactory.

Risk management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Reserves policy

The Reserve Fund represents unrestricted funds. The Trustees aim to maintain sufficient reserves so as to give flexibility to cover temporary timing differences for donations received, adequate working capital for core costs and which will allow them to respond quickly to the needs of the Charity.

Statement of Trustees' responsibilities

The trustees 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).

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law);
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence

- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements were approved by the board of trustees and signed on their behalf by:

Mohammad Arshad
Trustee

1 September 2026

Olive Tree Educational Trust (RYK)

Independent Examiners Report
to the Trustees of Olive Tree Educational Trust (RYK)

I report on the accounts of the charity for the period ended 5 April 2026.

Responsibilities and basis of report

As the charity's trustees, 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 Trust’s accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the 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 gives me cause to believe that in, any material respect:

• the accounting records were not kept in accordance with section 130 of the Charities Act; or
• the accounts did not accord with the accounting records; or
• the accounts did 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.

I Mulla (AFA MIPA) for and behalf of
H&A Consultancy Services Ltd
Ground Floor Front
185 Audley Range
Blackburn
Lancashire
BB1 1TH

1 September 2026

Olive Tree Educational Trust (RYK)

Statement of Financial Activities (Including Income & Expenditure Account) for the year ended 31 March 2026

		Unrestricted Funds £	Restricted Funds £	2026 Total £	2025 Total £
Incoming resources from generated funds					
Donations received		50,700	-	50,700	56,643
HMRC Gift aid		5,482	-	5,482	3,376
Total Incoming resources		56,182	-	56,182	60,019
Resources expended					
Charitable activities	3	81,053	-	81,053	40,175
Total resources expended		81,053	-	81,053	40,175
Net income/(loss) for the year		(24,871)	-	(24,871)	19,844
Transfer between funds	5	-	-	-	-
Movement in funds		(24,871)	-	(24,871)	19,844
Reconciliation of funds					
Total funds brought forward at 1 April 2025		65,013	-	65,013	45,169
Total funds carried forward at 31 March 2026		**40,142**	**-**	**40,142**	**65,013**

There are no gains or losses other than those recognised in the Statement of Financial Activities

All incoming resources and resources expended are derived from continuing activities

The notes attached on pages 8 to 10 form part of these financial statements.

Olive Tree Educational Trust (RYK)

Balance Sheet
as at 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	2026 Total £	2025 Total £
Current Assets					
Cash at bank and in hand		40,562	-	40,562	65,403
		40,562	-	40,562	65,403
Creditors					
Amounts falling due within one year	**6**	(420)	-	(420)	(390)
Net Assets		**40,142**	**-**	**40,142**	**65,013**
Funds					
Restricted funds		-	-	-	-
Unrestricted funds		40,142	-	40,142	65,013
		40,142	**-**	**40,142**	**65,013**

The financial statements were approved by the board of trustees and signed on their behalf by:

Mohammad Arshad
Trustee

1 September 2026

1 Principles of accounting policies

Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been 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, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

2 Accounting policies

Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:
- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met.

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Gift in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts.

Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Tangible fixed assets
Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Plant and machinery	20% reducing balance
Fixtures and fittings	20% reducing balance

Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Creditors
Creditors and provision are measured and accounted for in accordance with usually accepted accruals principles.

Taxation
As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applied towards the charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 **Charitable activities**	Unrestricted Funds £	Restricted Funds £	2026 Total £	2025 Total £
Charitable donations	80,385	-	80,385	39,605
Professional fees	60	-	60	60
Bank charges	188	-	188	120
Governance costs	420	-	420	390
Total	81,053	-	81,053	40,175

Expenditure on charitable activities comprises costs associated with the provision of emergency relief and other humanitarian developments, carried out by the charity directly. This is further analysed by country as follows.

		2026 Total £	2025 Total £
	Pakistan	80,385	39,605
		80,385	39,605

4	Governance	Unrestricted Funds £	Restricted Funds £	2026 Total £	2025 Total £
	Independent examiner fees	420	-	420	390
		420	-	420	390

5 Transfer between funds

There were no transfer of funds during the period.

6	Creditors: amounts falling due within one year	2026 £	2025 £
	Accruals	420	390
		420	390

7 Trustees' Remuneration

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

No trustee expenses have been incurred

There have been no related party transactions in the reporting period