Wilaya Trust Annual Report for the year ended 31 December 2025

Reference and Administrative Information

Charity name: Wilaya Trust
Charity registration number: 1137354
Registered address: 9 William Street, Marston, Oxford, OX3 0ES, UK

Board of Trustees

Dr Muhammad Isa Waley

Dr Muhammad Afifi Al-Akiti

Mr Neamul Mohsin

Executive Committee

Director: Sh Thaqib Mahmood

Financial manager: Mr Neamul Mohsin

Operations manager: Ms Caroline O’Connor

Independent Examiner

Mr Mohanned Rahman, FCCA, 24 Woodcroft, Kennington, Oxford, OX1 5 NH

Bankers

The Co-Operative Bank, Plc 1 Balloon Street, Manchester, M60 4EP

Structure, governance, and management

Governing document

The Wilaya Trust is constituted as a charitable trust registered with the Charity Commission on 18 July 2010, under charity number 1137354. It is governed by a deed of trust last amended on 24 December 2016.

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits. The trustees appoint a director and grant him/her the powers to appoint an executive committee that will serve in fulfilling the objectives and obligations of the charity, as laid out in the declaration of trust ratified on the 18th day of July 2010, with approval of two or more trustees.

The trustees meet as a body annually, and as required for extra regular sessions. The executive committee meets regularly to execute the objectives of the trust and oversee aspects of the charity's work. Sub-committees are currently established for finance and for the day-to-day management of educational and social activities. The Director, who also serves as Secretary to the Trustees, chairs the executive committee meetings and both sub-committees, and reports back to the trustees in the annual and extra-regular meetings. The day-to-day management of particular activities are delegated to staff and volunteers.

Recruitment and appointment of trustees

The existing trustees are responsible for the recruitment of new trustees but in so doing, the trustees seek the views and recommendations of the executive committee and other shareholders. In selecting new trustees, the Trust seeks to identify individuals who are recognised in the field of community-based education for their dedication to and expert knowledge in the objectives of the Trust, as laid out in the declaration of trust.

Risk management

The executive committee and trustees have assessed the risks the charity faces and have identified the major risks by area of activity, the nature of those risks, the likelihood of the risks happening, and the measures taken to manage them. No risk matrix has been produced, as the Trust does not own any properties or significant assets. Appropriate Criminal Records Bureau (CRB) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups as part of the Trust’s activities.

During the reporting period, the Trust experienced an attempted fraud in which an individual impersonated a Coop Bank staff member to gain access to the Trust's bank account and transfer funds. The incident was identified promptly, and all funds were fully recovered by the bank. The Trust reported the matter to the Charity Commission and the police as required. The trustees have reviewed the incident and are strengthening financial controls, such as dual authorisation and identity verification, to prevent recurrence.

Objectives and activities

Objectives

The objects of the charity are set out in the charity’s trust deed and are summarised as follows:

To advance the education of the public in particular, but not exclusively, in the subjects of religion, philosophy, ethics, spirituality, civic responsibility and skills of critical thinking;

To advance the Islamic faith through religious instruction and devotional services.

Activities and achievements

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both the Muslim and wider communities of Oxford, Oxfordshire and Southeast England.

Educational Activities

In the year of 2025, the Trust organised a range of courses in the following subjects:

- Courses in Islamic revelation: weekly lessons in academic terms free of charge;

- Courses in Prophetic traditions: weekly lessons in academic terms free of charge

- A Qur'anic memorisation programme: this programme provided a number of classes throughout Oxford for children, by CRB-checked and qualified instructors;

The above classes were hosted either online, in-person (using rented facilities within Oxford), or both.

Social Activities

Similarly in the year 2025, the Trust organised a range of social activities for the local Oxford community, including:

- Monthly Reminders: monthly social gatherings in which members of the local community sit in discussion with local resident scholars on topics suggested by the community

- Twice monthly Gatherings of Remembrance: bimonthly community gathering for adults, teens and children to get together and remember, recite and reflect on the words of the Holy Quran and the Prophet Muhammad (may God's blessings and peace be upon him)

- Finding Faith: regular meetings and events to support new Muslims in Oxford, providing support, advice, and a simple learning programme necessary for a healthy understanding and realisation of Islam. We also organise special events for the development of community and companionship, encouraging positive integration into our greater Muslim community

- Date Palm Tree: weekly gatherings at a community centre, providing a positive ethos for mothers to meet and support one another in the raising of their children

- Ramadan Reminders: held every evening throughout the month of Ramadan, delivering a half-hour spiritual reminder and led by qualified local Muslim scholars

- Seasonal Social Events: typically, one social event every quarter for a broader cross-section of target audience, organised around a notable date within the Islamic Calendar.

Achievements and Performance

Performance is reviewed by the trustees at each of their meetings. The financial year 2025 saw an increase in income for the charity due to increased donations made during the holy month of Ramadan and donations for the launch of a new leadership project (the Mizan Fellowship).

Financial Review

The trustees review the financial status of the charity at their meetings.

Principal funding sources

The charity’s only source of income is donations provided by the public, and any fees paid towards the Trust’s charitable educational or social activities. Receipts increased from £94,180 in 2024 to £150,878.27 in 2025, while payments increased from £ 82,797 in 2024 to £129,217 in 2025.

Reserves

The Trust held a balance of £46,169.17 as of 31st December 2025.

Investment policy and objectives

The charity has no long-term investments. Our cash reserves are held in a deposit account.

Approved **on 31st October 2026 and sig**ned on behalf of the charity's trustees by:



Mr Neamul Mohsin (Chair of the Trustees)

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Wilaya Trust	1137354

Receipts and payments accounts

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For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from Charitable activities	15,417	-	-	15,417	19,057
Donations	102,709	8,100	-	110,809	75,123
Gift Aid	23,912	-	-	23,912	
Other	740	-	-	740	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	142,778	8,100	-	150,878	94,180
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	142,778	8,100	-	150,878	94,180
A3 Payments					
Charitable activities	-	-	-	-	4,588
- Hire of premises	6,696	-	-	6,696	7,118
- Teacher fees	83,035	-	-	83,035	59,870
- Equipment & Teaching material	11,376	-	-	11,376	11,221
Loan repayments	-	-	-	-	-
Other	28,111	-	-	28,111	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	129,217	-	-	129,217	82,797
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	129,217	-	-	129,217	82,797
Net of receipts/(payments)	13,561	8,100	-	21,661	11,383
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,508	-	-	24,508	13,125
Cash funds this year end	38,069	8,100	-	46,169	24,508

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	38,069	8,100	-
	Cash	-	-	-
		-	-	-
	Total cash funds	38,069	8,100	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None		-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	None		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	None		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Neamul Mohsin	30 Oct 2026

Independent Examiner's Report to the Trustees of Wilaya Trust

Charity name: Wilaya Trust

Charity registration number: 1137354

Financial year ended: 31 December 2025

I report to the trustees on my examination of the accounts of Wilaya Trust ("the Trust") for the year ended 31-Dec-25.

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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The accounts have been prepared on a Receipts and Payments basis in accordance with section 133 of the Act.

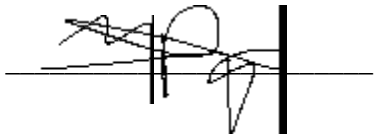
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

accounting records were not kept in accordance with section 130 of the Act; or

the accounts do not accord with those records.

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: Mohanned Abdul Rahman

Qualifications: FCCA

Association of Chartered Certified Accountants

Membership number: 0806754

Address: 24 Woodcroft, Kennington, Oxfordshire, OX1 5NH

Date: 27-October-2026