Charity registration number: 1138665

DAR-AL-ARQAM (HOUSE OF ARQAM) TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025



Dar-Al-Arqam (House of Arqam) Trust
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Dar-Al-Arqam (House of Arqam) Trust
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Mr R Ahmed - Chairman Mr M A Bakhtary - Treasurer Mr M A Ahmed
Charity Number	1138665
Principal Address	1 Kitcat Terrace London E3 2SA
Independent Examiner	Kabir Ahmed, FMAAT 60 Park Road Wellingborough Northhamptonshire NN8 4QE
Bankers	HSBC Bank 75 Whitechapel Road London E1 1DU

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The Trustees present their report and the financial statements for the year ended 31 December 2025.

- To advance education and provide facilities, in particular, but not exclusively for the Muslim community living in the United Kingdom, in the interests of social welfare for recreation and other leisure time occupations with the object of improving the conditions of life of such people.
- To promote for the benefit of the public the culture and history of the Muslim community living in the United Kingdom, in particular, but not exclusively, the London boroughs of Tower Hamlets and Newham.

Public Benefit

The main activities are undertaken in relation to those purposes during the year:

- Deliver onsite courses
- Deliver online courses
- Produce and broadcast educational publications

The main activities were undertaken during the year to further the charity's purpose for the public benefit:
The charity has benefited the public by carrying out its objectives. Courses were established and open to residents of Tower Hamlets, Newham, and other boroughs. All courses were freely accessible to the public, online and onsite.

In addition, educational materials were published in both short and long form media. Courses tailored to women were also a key area of delivery.

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

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

Achievements and Performance

Main Achievements

The main achievements of the charity were as follows:

- Regular courses throughout the year
- Courses especially tailored for women
- Provision of online and onsite programmes and courses
- Courses are available free of charge for the public to benefit
- Production of educational materials
- Maintenance of fundraising activities

The difference the charity's performance during the year has made to the beneficiaries of the charity:
The beneficiaries have benefited in many ways because of the performance of the charity. They have received training in personal development, Islamic academia, upskilling and spirituality.

The degree to which the achievements and performance during the year have benefited wider society:
The courses provided by the charity have benefited society by facilitating learning in areas of personal development, Islamic academia, upskilling and spirituality, and ultimately increasing the utilitarian impact of our students and participants on the wider society.

The methods used to recruit and appoint new charity trustees:
There must be at least three trustees. Apart from the first trustees, every trustee must be appointed by a resolution of the trustees passed at a special meeting.

In selecting individuals for appointment as trustees, the trustees must have regard for the skills, knowledge and experience needed for the effective administration of the charity.

...CONTINUED

Main Achievements - continued

The trustees must make available to each new trustee, on his or her first appointment:

- a copy of this deed and any amendments made to it;
- a copy of the charity's latest report and statement of accounts.

Financial Review

Financial Position

The financial results are set out in the statement of financial activities on page 6.

The total income for the year amounted to £179,229.

Reserves Policy

The Trustees will review reserves at least annually and maintain unrestricted reserves sufficient to maintain the Charity's operations in the event that income is unexpectedly reduced from current levels. The Trustees consider the probability of a reduction in and security of each source of income together with the ability to reduce the expenses.

Going Concern

The Trustees consider that the Charity is in a strong position and is well placed to manage the operational risks. The current year surplus indicates that trustees have put adequate measures in place, such as increased online and onsite courses, fundraising initiatives and cash flow projections taking into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure.

The Trustees, therefore, have a reasonable expectation that the organisation has sufficient resources to continue in operational existence for the foreseeable future and believe that there are no reasonable uncertainties that call into doubt the ability of Dar-Al-Arqam (House of Arqam) Trust to continue as a going concern.

Risk and uncertainty

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable the financial statements to comply with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102). They are also responsible for safeguarding the assets of Dar-Al-Arqam (House of Arqam) Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- Its assets are safeguarded against unauthorised use or disposition
- Proper records are maintained and financial information used within the charity or for publication is reliable
- The Trust complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- Consideration by the Trustees of financial results and cash flow forecasts
- Delegation of authority and segregation of duties, including that all payments require the approval of two authorised signatories
- Identification and management of risks

The Trustees have examined the major risks that Dar-Al-Arqam (House of Arqam) Trust faces and confirm they have established procedures to ensure regular reporting takes place so that necessary steps can be undertaken to minimise risks.

Other Information

Independent examiner

Each of the persons who is a Trustee at the date when this report is approved confirms that:

- So far as the Trustee is aware, there is no relevant information of which the independent examiner is unaware; and
- The Trustee has taken all the steps he/she ought to have taken as a Trustee to make himself/herself aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

Kabir Ahmed, Royal Associates, has expressed its willingness to continue as an independent examiner for the next financial year.

Acknowledgements

The Trustees would like to take this opportunity to thank everyone who has shown their dedication and commitment to our charity.

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 and Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- 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 which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Rajib Ahmed
Rajib Ahmed (Oct 28, 2026 22:59:10 GMT)

Mr R Ahmed

Trustee

Date 28-Oct-2026

Dar-Al-Arqam (House of Arqam) Trust
Independent Examiner's Report to the Trustees of Dar-Al-Arqam (House of Arqam) Trust
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Dar-Al-Arqam (House of Arqam) Trust (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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.

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the 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 contents 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.

Kabir Ahmed
Kabir Ahmed (Oct 29, 2026 17:57 GMT)

Kabir Ahmed, FMAAT

Date 29-Oct-2026
60 Park Road
Wellingborough
Northhamptonshire
NN8 4QE

Dar-Al-Arqam (House of Arqam) Trust
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	179,229	212,753
Investments	**4**	216	23
		179,445	212,776
EXPENDITURE ON:			
Charitable activities:	**6**		
		(223,866)	(189,823)
NET (EXPENDITURE)/INCOME		(44,421)	22,953
NET MOVEMENT IN FUNDS		(44,421)	22,953
RECONCILIATION OF FUNDS:			
Total funds brought forward		301,768	278,815
TOTAL FUNDS CARRIED FORWARD	**15**	257,347	301,768

The notes on pages 8 to 11 form part of these financial statements.

Dar-Al-Arqam (House of Arqam) Trust
Statement of Financial Position
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible Assets	**11**	228,782	217,632
		228,782	217,632
CURRENT ASSETS			
Debtors	**12**	25,565	22,239
Cash at bank and in hand		14,803	63,915
		40,368	86,154
Creditors: Amounts Falling Due Within One Year	**13**	(11,803)	(2,018)
NET CURRENT ASSETS (LIABILITIES)		28,565	84,136
TOTAL ASSETS LESS CURRENT LIABILITIES		257,347	301,768
NET ASSETS		257,347	301,768
FUNDS OF THE CHARITY			
Unrestricted Funds		257,347	301,768
TOTAL FUNDS	**15**	257,347	301,768

On behalf of the board

Rajib Ahmed
Rajib Ahmed (Oct 28, 2026 22:39:10 GMT)

Mr R Ahmed

Trustee

Date 28-Oct-2026

The notes on pages 8 to 11 form part of these financial statements.

1. General Information

Dar-Al-Arqam (House of Arqam) Trust is an unincorporated charity registered with the Charity Commission, registered charity number 1138665. The principal address is 1 Kitcat Terrace, London, E3 2SA.

2. Accounting Policies

2.1. 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 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All income is recognised once the charity has an entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income can be measured reliably.

2.3. Resources Expended

Liabilities are recognised as expenditures; as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of obligation can be measured reliably.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold	Over 15 years
Office Equipment	25% straight line
Computer Equipment	25% straight line

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025 Unrestricted funds £	2024 Unrestricted funds £
Donations and gifts	176,724	190,616
Gift aid	2,505	22,137
	179,229	212,753

4. Investment Income

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	216	23

5. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	26,778	24,581

6. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
	47,423	176,443	223,866

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
	36,010	153,813	189,823

7. Support Costs

	2025	2024
	£	£
Employee costs	-	109
Premises expenses	127,482	107,689
General administration	22,183	21,434
Depreciation	26,778	24,581
	176,443	153,813

8. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	300	300

9. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	7,200	7,200

No employees received any employee benefits (excluding employer pension costs) for the reporting period.

10. Average Number of Employees

Average number of employees during the year was: 1 (2024: 1)

11. Tangible Assets

	Land & Property Leasehold	Office Equipment	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2025	207,005	48,994	7,349	263,348
Additions	37,107	679	142	37,928
As at 31 December 2025	244,112	49,673	7,491	301,276
Depreciation				
As at 1 January 2025	17,486	26,093	2,137	45,716
Provided during the period	16,285	8,654	1,839	26,778
As at 31 December 2025	33,771	34,747	3,976	72,494
Net Book Value				
As at 31 December 2025	210,341	14,926	3,515	228,782
As at 1 January 2025	189,519	22,901	5,212	217,632

12. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	25,565	22,239

13. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	9,803	6
Other creditors	2,000	2,012
	11,803	2,018

14. Other Commitments

At the reporting date, the charity had future minimum lease payments under non-cancellable operating leases totalling £715,000 (2024: £797,000).

15. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	301,768	179,445	(223,866)	257,347
Total funds	301,768	179,445	(223,866)	257,347

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	278,815	212,776	(189,823)	301,768
Total funds	278,815	212,776	(189,823)	301,768

16. **Transactions with Trustees**

No trustee expenses have been incurred.

17. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

18. **Taxation**

The company is a registered charity and is exempt from taxation under the provision of the Income andCorporation Taxes Act 1988.

Dar-Al-Arqam (House of Arqam) Trust
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations	176,724	190,616
Gift aid	2,505	22,137
	179,229	212,753
Investments		
Bank interest receivable	216	23
	216	23
	179,445	212,776
EXPENDITURE ON:		
Charitable Activities:		
Media and design costs	(11,555)	(8,860)
Fundraising costs	(612)	(1,063)
Programme running cost	(17,317)	(13,662)
Wages and salaries	(7,200)	(7,200)
Other direct costs	(10,739)	(5,225)
Staff training	-	(109)
Rent	(82,743)	(80,000)
Rates	(23,066)	(4,265)
Property management and service charges	(2,791)	(2,822)
Light and heat	(2,327)	(1,232)
Other premises costs	(16,555)	(19,370)
Computer software, consumables and maintenance	(2,936)	(3,520)
Repairs, renewals and maintenance	(1,225)	(2,491)
Insurance	(437)	(398)
Printing, postage and stationery	(405)	(1,914)
Advertising and marketing costs	(408)	(174)
Telecommunications	(5,033)	(4,770)
Independent examiner's fees	(300)	(300)
Accountancy fees	(3,876)	(3,876)
Professional fees	(2,400)	(300)
Subscriptions	(1,347)	(594)
Bank charges	(3,816)	(3,097)
Depreciation	(26,778)	(24,581)
	(223,866)	(189,823)
	(223,866)	(189,823)
NET (EXPENDITURE)/INCOME	(44,421)	22,953