REGISTERED CHARITY NUMBER: 1145770

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

MUHAMMADIYAH HOUSE OF WISDOM

LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

MUHAMMADIYAH HOUSE OF WISDOM

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for the year ended 31 December 2025

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MUHAMMADIYAH HOUSE OF WISDOM

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

The Muhammadiyah House of Wisdom (Charitable Trust) are pleased to present the annual report and independently examine financial statements of the year and 31st of December 2024 trustees adopted the provisions of the statement of recommended practice (2005) accounting standards charities at 2011.

It is now been over a year that a new board has been appointed to actively manage the affairs of the charity on a day-to-day basis. The main task is to fund raise for events and help increase the exposure of the charity as previously the charity was very little-known outside of its immediate core network of supporters.

2024 was a significant and transformative year for Muhammadiyah House of Wisdom (MHOW). The charity built upon its long-standing record of delivering Islamic educational programs, interfaith engagement, and community support, while also securing a permanent base for its future operations through the purchase of a new building in Bolton.

This acquisition marks one of the most important developments in the charity's history and establishes a lasting foundation for future generations.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Introduction

The Global Peace Mission (GPM) is a brand initiative under MHOW our charitable organisation dedicated to promoting peace, understanding, and harmony across the world through its comprehensive dawah (Islamic outreach) programs. Our mission is to foster a global community where the values of tolerance, compassion, and mutual respect are upheld. This report outlines our efforts, methodologies, and impacts through various seminars and workshops designed to spread the message of peace.

The trustees have had regard to the Charity Commission's public benefit guidance. The community services described below were available to people from different backgrounds and were directed towards practical needs; access was not conditional on religious belief or participation in worship.

Significant activities

Personal development and wellbeing

The charity delivered seminars, workshops and retreats across the United Kingdom, with locations including Wolverhampton, Glasgow, Newcastle, Birmingham, London, Woking, Bolton, Manchester, Rochdale, Cardiff, Crawley, Reading, Keighley, Leicester, Leeds and Sheffield. Seminars were typically held twice per month, with around 15 to 20 attendees per event. Topics included betrayal, the breakdown of trust, emotional and mental vulnerability, trauma and resilience. Sessions provided opportunities to explore difficult experiences, develop practical understanding and connect with others through discussion and shared learning.

Dawah-related seminars were reduced during the year. Some programmes continued to include Islamic teaching or spiritual guidance during this transition. The increasing emphasis was on practical wellbeing and personal development; the intended future direction is set out below.

Bolton community centre

Youth activities provided a safe and positive space to meet, learn and develop. Tea parties and social gatherings for adult women encouraged friendship and helped address loneliness, particularly among those with limited social contact. Other community programmes enabled residents to connect and seek support.

The trustees identify an unmet local need for an accessible centre combining youth provision, social activities, recreation and wellbeing support. The charity's development responds to gaps in the provision available to the communities it serves, particularly opportunities that bring younger and older people together.

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Community relationships and practical support

The charity maintained relationships with local organisations and interfaith groups supporting social harmony. Volunteers helped organise activities and support participants. Practical welfare work and signposting connected people experiencing hardship with assistance relevant to their circumstances.

Delivery and results

The charity used registration and ticketing records, participant feedback and follow-up contact to monitor participation and maintain links with attendees. Participants were connected with further opportunities according to their interests and support needs, including wellbeing retreats, full-day workshops and support groups. This provided a pathway from individual seminars into more sustained learning, practical support and social connection. Attendance figures describe participation at events and do not represent a count of unique individuals.

Limited volunteer capacity constrained the pace of development. The charity responded through volunteer recruitment and closer work with local partners.

Internal and external factors

The charity's activities expose it to reliance on donations and volunteer capacity, safeguarding and wellbeing risks when supporting people experiencing distress, and the costs and responsibilities of operating the Bolton premises. Further risks arise from financial administration and oversight of overseas assistance. Development priorities are to match commitments to available resources, strengthen financial oversight and maintain appropriate referral arrangements where needs exceed the charity's capacity

FUTURE PLANS

The trustees intend to move away from religious instruction, religious propagation and pilgrimage as organisational services, and focus future delivery on practical welfare, education, wellbeing and community participation.

They are pursuing replacement objects covering poverty relief; physical and mental health and emotional wellbeing; education, skills and personal development; community facilities and recreation; citizenship and community development; and conflict resolution and reconciliation. The proposals would remove the express purposes of advancing Islam and education in Muslim culture and heritage. Beneficiaries from all communities, including Muslims, would remain eligible for services according to need.

The trustees have discussed this direction with beneficiaries and people involved in delivery and oversight. The proposed objects and consolidated deed remain subject to Charity Commissioner agreement and authority where required and valid implementation. The existing purposes continue until then, and restrictions on particular funds, gifts or property remain applicable. Any proposed name change will be handled separately.

Priorities for the Bolton centre include further refurbishment, classrooms and coaching facilities, sports and youth provision, and social activities for older and isolated adults. Development will be staged according to funding, volunteer capacity and suitable facilities. The charity will strengthen attendance records, feedback and outcome monitoring to support service improvement and funding applications.

Immersive Education and Virtual Reality Outreach

The project will develop an immersive educational centre supported by portable virtual reality technology that can be taken to schools, colleges, exhibitions and community events. Its estimated total budget is £110,000.

The project responds to the challenge of engaging young people whose attention is increasingly drawn to gaming and online entertainment. It will use the appeal of immersive technology to offer a purposeful educational alternative to excessive gaming and passive internet use, particularly for school and college students who may be difficult to engage through conventional teaching methods.

Interactive experiences will bring historical stories and wisdom to life, helping participants explore how lessons about compassion, responsibility, self-discipline and peaceful relationships can be applied to everyday choices. Facilitated discussion and reflection will connect the virtual experience to life at home, in education and in the wider community.

Building on the experiences described in the project brochure, Journey Through Time explores Islamic historical narratives and their moral lessons, while Ihsan offers a reflective experience centred on spiritual awareness, meditation and mindfulness. The Islamic and spiritual content will be clearly explained to host institutions, with sessions adapted to participants' ages and the educational setting.

The intended outcomes are stronger engagement with education, greater understanding of the message of peace and more thoughtful use of technology. This is an educational and outreach initiative, rather than a clinical treatment for gaming or internet addiction. The £110,000 estimate relates to the immersive centre and portable VR outreach; a detailed allocation and delivery timetable remain to be finalised

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

Muhammadiyah House of Wisdom is a registered charity, number 1145770, and is constituted under the Trust Deed dated 20th October 2002 as amended dated 27th January 2012

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1145770

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

Principal address
Montgomery House
81 Bark Street
Bolton
BL1 2AX

Trustees
A M Anees
G Hussain
M G K Choudhury
S Islam
M Nawaz
Z Majid
Ms S A Hussain

Independent Examiner
LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
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Approved by order of the board of trustees on 26 October 2026 and signed on its behalf by:

Z Majid

Z Majid - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MUHAMMADIYAH HOUSE OF WISDOM

Independent examiner's report to the trustees of Muhammadiyah House of Wisdom
I report to the charity trustees on my examination of the accounts of Muhammadiyah House of Wisdom (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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. 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 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 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.

A K Rishiraj

Ashwani Rishiraj BA (Hons) FCA

LDP Luckmans
1110 Elliott Court
Coventry Business Park
Herald Avenue
Coventry
West Midlands
CV5 6UB

26 October 2026

MUHAMMADIYAH HOUSE OF WISDOM

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	534,148	1,069,981
EXPENDITURE ON			
Raising funds	3	348,205	732,356
Charitable activities	4		
Governance cost		2,833	5,653
Total		351,038	738,009
NET INCOME		183,110	331,972
RECONCILIATION OF FUNDS			
Total funds brought forward		567,151	235,179
TOTAL FUNDS CARRIED FORWARD		750,261	567,151

The notes form part of these financial statements

MUHAMMADIYAH HOUSE OF WISDOM

BALANCE SHEET
31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
FIXED ASSETS			
Intangible assets	9	72,807	-
Tangible assets	10	292,419	292,419
Investment property	11	168,000	-
		533,226	292,419
CURRENT ASSETS			
Cash at bank and in hand		226,895	279,391
CREDITORS			
Amounts falling due within one year	12	(9,860)	(4,659)
NET CURRENT ASSETS		217,035	274,732
TOTAL ASSETS LESS CURRENT LIABILITIES		750,261	567,151
NET ASSETS		750,261	567,151
FUNDS	13		
Unrestricted funds		750,261	567,151
TOTAL FUNDS		750,261	567,151

The financial statements were approved by the Board of Trustees and authorised for issue on 26 October 2026 and were signed on its behalf by:

Z Majid

Z Majid - Trustee

The notes form part of these financial statements

MUHAMMADIYAH HOUSE OF WISDOM

CASH FLOW STATEMENT
for the year ended 31 December 2025

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	20,311	335,132
Net cash provided by operating activities		20,311	335,132
Cash flows from investing activities			
Purchase of intangible fixed assets		(72,807)	-
Purchase of tangible fixed assets		-	(292,419)
Net cash used in investing activities		(72,807)	(292,419)
Change in cash and cash equivalents in the reporting period		(52,496)	42,713
Cash and cash equivalents at the beginning of the reporting period		279,391	236,678
Cash and cash equivalents at the end of the reporting period		226,895	279,391

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
for the year ended 31 December 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	183,110	331,972
Adjustments for:		
Donated Assets	(168,000)	-
Increase in creditors	5,201	3,160
Net cash provided by operations	20,311	335,132

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank and in hand	279,391	(52,496)	226,895
	279,391	(52,496)	226,895
Total	279,391	(52,496)	226,895

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Investment property
Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Donations	534,148	1,069,981

3. RAISING FUNDS

Raising donations and legacies

	31.12.25	31.12.24
	£	£
Staff costs	5,290	-
Rates and water	515	673
Charitable Activities	329,114	722,274
Support costs	13,286	9,409
	348,205	732,356

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs
	£
Governance cost	2,833

5. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Raising donations and legacies	6,646	120	6,520	13,286

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

7. STAFF COSTS

	31.12.25	31.12.24
	£	£
Wages and salaries	4,800	-
Social security costs	470	-
Other pension costs	20	-
	5,290	-

The average monthly number of employees during the year was as follows:

31.12.25	31.12.24

No employees received emoluments in excess of £60,000.

continued...

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	1,069,981
EXPENDITURE ON	
Raising funds	732,356
Charitable activities	
Governance cost	5,653
Total	738,009
NET INCOME	331,972
RECONCILIATION OF FUNDS	
Total funds brought forward	235,179
TOTAL FUNDS CARRIED FORWARD	567,151

9. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
Additions	72,807
NET BOOK VALUE	
At 31 December 2025	72,807
At 31 December 2024	-

10. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 January 2025 and 31 December 2025	292,419
NET BOOK VALUE	
At 31 December 2025	292,419
At 31 December 2024	292,419

continued...

11. INVESTMENT PROPERTY

	£
FAIR VALUE	
Additions	168,000
At 31 December 2025	168,000
NET BOOK VALUE	
At 31 December 2025	168,000
At 31 December 2024	-

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Taxation and social security	97	-
Other creditors	9,763	4,659
	9,860	4,659

13. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	567,151	183,110	750,261
TOTAL FUNDS	567,151	183,110	750,261

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	534,148	(351,038)	183,110
TOTAL FUNDS	534,148	(351,038)	183,110

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	235,179	331,972	567,151
TOTAL FUNDS	235,179	331,972	567,151

continued...

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,069,981	(738,009)	331,972
TOTAL FUNDS	1,069,981	(738,009)	331,972

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	235,179	515,082	750,261
TOTAL FUNDS	235,179	515,082	750,261

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,604,129	(1,089,047)	515,082
TOTAL FUNDS	1,604,129	(1,089,047)	515,082

14. RELATED PARTY DISCLOSURES

During the year, the Charity reimbursed expenses of £53,300 to Prophetic Path Ltd, a company associated with one of the Charity's trustees, in connection with event management services. Prophetic Path Ltd incurred and paid £53,500 in expenses relating to the event

MUHAMMADIYAH HOUSE OF WISDOM

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	534,148	1,069,981
Total incoming resources	534,148	1,069,981
EXPENDITURE		
Raising donations and legacies		
Wages	4,800	-
Social security	470	-
Pensions	20	-
Rates and water	515	673
Charitable Activities	329,114	722,274
	334,919	722,947
Charitable activities		
Light and heat	2,833	392
Support costs		
Management		
Telephone	528	435
Postage and stationery	4,266	4,216
Subscription & insurance	1,852	669
	6,646	5,320
Finance		
Bank charges	120	329
Governance costs		
Auditors' remuneration	-	2,500
Legal & professional fees	2,541	3,520
Accountancy	3,979	3,001
	6,520	9,021
Total resources expended	351,038	738,009
Net income	183,110	331,972