Charity number: 1150921

United Kingdom Education & Faith Foundation

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31/12/2025

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31/12/2025

TRUSTEES

Nasim Ashraf
Hafizan Zaman
Zubaria Akhtar
Saima Nadim
Zara Khan

REGISTERED OFFICE

72 Yorkshire Street
Oldham
OL1 1SR

CHARITY NUMBER

1150921

ACCOUNTANTS

Gibsons Accountants Ltd
Chartered Accountants
226 Oldham Road
Rochdale
Lancashire
OL112ER

ACCOUNTS
FOR THE YEAR ENDED 31/12/2025

CONTENTS

	Page
Report of the Trustees	3
Independent Examiner's Statement	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8 to 13

FOR THE YEAR ENDED 31/12/2025

TRUSTEES' REPORT

The trustees present their report and accounts for the year ended 31/12/2025

PRINCIPAL ACTIVITIES

The principal activity of the charity in the year under review was the promotion of religious harmony for the benefit of the public and community cohesive activities.

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a trust deed dated 20th February 2013 and is a registered charity number 1150921.

Trustees

Trustees are encouraged to have appropriate training from the NCVO.

Trustees hold quarterly meetings to discuss the financial position and future strategy of the Charity.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The trustees have considered UKEFF activities and achievements for the year and have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

Our main activities and who we try to help are described below: -

- The promotion of religious harmony for the benefit of the public and community cohesive activities;

- Oldham food aid hub and the weekly provision of food parcels and signposting service.

- Assisting refugees, homeless, asylum seekers and those fleeing domestic abuse

The strategies employed to assist the charity to meet these objectives include the following: -

- To provide advice on living in the UK and welfare rights;

- To provide advice, support and signposting to relevant agencies;

- To provide food and financial support to people in need.

- To provide support workers and translators to enable and empower service users when navigating the benefits, immigration and legal framework in marital and children disputes.

FOR THE YEAR ENDED 31/12/2025

TRUSTEES' REPORT

ACHIEVEMENTS

Our Oldham Food Aid Hub, also known as the Centre of Warmth, has continued to provide a vital lifeline to residents across Oldham. The project which is part-funded by partners Cadent, enabled us to establish a sustainable service and meet essential core running costs.

We delivered a holistic, wraparound support service to families, single adults, and individuals facing complex health and wellbeing challenges. Support with benefit applications, eVisa access, form completion, advice, and signposting has provided a vital support service for many people across the borough.

During 2025, we supported 3,648 beneficiaries through a range of services and interventions. We distributed 506 food parcels, plus food vouchers and hot meals benefiting 2907 individuals, and provided 28,077 meals, helping to ensure that children and families did not go hungry.

We also delivered £53,059.15 of financial support to 229 recipients, benefiting 809 family members, including children and older people. This assistance included direct financial aid, household essentials, clothing, and food support.

Through the Oldham Council Household Support Fund, we distributed £12,639 to those facing financial hardship and crisis situations. This support reached 203 beneficiaries, including 77 children.

Our charity shop has received hundreds of items of clothing, saved from landfills and either sold as pre-loved items to generate essential funds for the charity, or distributed to our services facing clothing poverty.

Our domestic abuse support service, part-funded through the Standing Together Community Grant, provided specialist assistance to 746 women and children, helping them access safety, support, and recovery services.

These achievements demonstrate the significant impact of UKeff in addressing food poverty, financial hardship, and wider wellbeing needs within our communities. By helping residents overcome practical barriers and access the support they need, we have enabled greater financial stability, improved access to services, and enhanced wellbeing within the community.

Funding during the year was £250,492 (2024: £209,328).

RESERVES

In keeping with the Charities Commission guidance on reserves, the Board has a policy to hold unrestricted reserves in order to ensure the continued activities of the charity in times of reduced income.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the applicable law and UK GAAP.

The Trustees are required 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 the incoming resources and application of resources, including the income and expenditure, of the charitable company 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;
- 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; and
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

This report was approved by the Board of Trustees on 20/06/2026

Nasim Ashraf (Trustee)

INDEPENDENT EXAMINER'S STATEMENT

FOR THE YEAR ENDED 31/12/2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF UK EDUCATION & FAITH FOUNDATION

I report to the trustees on my examination of the accounts of the above charity ("theTrust") for the year ended 31/12/2025.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees, you are responsible for the preparation of the accounts 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 EXAMINERS 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.



20/06/2026

David Gibson A.C.A.

Member of The Institute of Chartered Accountants in England & Wales
Gibsons Accountants Ltd
226 Oldham Road
Rochdale
OL11 2ER

Statement of Financial Activities
for the year ended 31/12/2025

	Unrestricted funds	Restricted funds	2025 Total	*2024 Total*
	£	£	£	£
Income				
Income from generated funds				
Donations and legacies	58,214	188,996	247,210	*205,481*
Income from charitable activities	3,282	-	3,282	*3,847*
Total Income and endowments	**61,496**	**188,996**	**250,492**	*209,328*
Expenses				
Costs of generating funds				
Expenditure on Charitable activities	34,278	192,617	226,895	*264,043*
Total Expenses	**34,278**	**192,617**	**226,895**	*264,043*
Net gains on investments	-	-	-	-
Net Income/ (expenditure)	**27,218**	**(3,621)**	**23,597**	*(54,715)*
Transfers between funds	-	-	-	-
Gains/(losses) on revaluation of fixed assets	-	-	-	-
Net movement in funds:				
Net income/(expenditure) for the year	**27,218**	**(3,621)**	**23,597**	*(54,715)*
Total funds brought forward	26,182	75,392	101,574	*156,289*
Net funds carried forward	**53,400**	**71,771**	**125,171**	*101,574*

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

BALANCE SHEET AT 31/12/2025

	Notes		2025 £		*2024 £*
FIXED ASSETS					
Tangible assets	3		2,575		*3,793*
CURRENT ASSETS					
Debtors (amounts falling due within one year)	4	528		*28*	
Cash at bank and in hand		125,075		*98,689*	
		125,603		*98,717*	
CREDITORS: Amounts falling due within one year	5	3,007		*936*	
NET CURRENT ASSETS			122,596		*97,781*
TOTAL ASSETS LESS CURRENT LIABILITIES			125,171		*101,574*
CAPITAL AND RESERVES					
Unrestricted funds	6				
General fund			44,536		*21,064*
Designated funds			8,864		*5,118*
Restricted funds	7		**71,771**		*75,392*
			125,171		*101,574*

Approved by the board of trustees on 20/6/26 **and signed on their behalf by**

Nasim Ashraf
Trustee

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31/12/2025

1. ACCOUNTING POLICIES

1a. Basis of Accounting

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with the Charities SORP (FRS102).

The Charity is a Public Benefit Entity.

1b. Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

1c. Resources Expended

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.

1d. Allocation And Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

1e. 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.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

1f. Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Commercial Vehicles	reducing balance 25%
Office Equipment	reducing balance 25%
Security Equipment	Straight Line 33.33%

1g. Pension Costs

The company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the company to the fund in respect of the year.

2. EMPLOYEES

Particulars of employees (including directors) are shown below:

Employee costs during the year amounted to:	2025	*2024*
	£	£
Wages and salaries	115,030	*110,372*
Pension costs	3,766	3,874
	118,796	*114,246*

No employee received remuneration in excess of £60,000.

The average numbers of employees during the year were as follows:

	2025	*2024*
	No.	No.
Management and administration	8	*8*
	8	*8*

3. TANGIBLE FIXED ASSETS

	Commercial Vehicles	Security Equipment	Office Equipment	Total
	£	£	£	£
Cost				
At 01/01/2025	4,000	1,627	3,640	9,267
Additions	-	-	-	-
At 31/12/2025	4,000	1,627	3,640	9,267
Depreciation				
At 01/01/2025	2,734	542	2,197	5,473
For the year	316	542	361	1,219
At 31/12/2025	3,050	1,084	2,558	6,692
Net Book Amounts				
At 31/12/2025	950	543	1,082	2,575
At 31/12/2024	1,266	1,085	1,443	3,793

4. DEBTORS

	2025	*2024*
	£	£
Amounts falling due within one year:		
Other debtors	528	*28*
	528	*28*

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	*2024*
	£	£
Accruals	972	936
Other creditors	2,035	-
	3,007	*936*

6. UNRESTRICTED FUNDS

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	21,064	57,732	(34,260)	-	44,536
Shop	-	3,282	(18)	-	3,264
Fundraising	5,118	482	-	-	5,600
	26,182	61,496	(34,278)	-	53,400

Shop

The retail shop selling donated goods.

Fundraising

The income and expenses from fundraising events.

7. RESTRICTED FUNDS

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
Sadaqah	15,887	30,121	(30,861)	-	15,147
Zakat	14,013	25,574	(24,529)	-	15,058
Fitrana/Fidyah	-	1,245	(1,245)	-	-
Holiday activities & food	87	-	(24)	-	63
Household support fund	4,375	10,200	(14,405)	-	170
Domestic Violence	6,800	17,207	(16,108)	-	7,899
Cadent	34,211	99,318	(103,728)	-	29,801
Homeless	19	1,931	(1,717)	-	233
Refugee Welcome Grant	-	3,400	-	-	3,400
	75,392	188,996	(192,617)	-	71,771

Sadaqah

General charitable donations used for the food hub, clothing, household goods and crisis payments.

Zakat

For expenses and running costs in respect of services for victims of domestic abuse.

Fitrana/Fidyah

Donations made in the month of Ramadam and both Eids to benefit the poor.

Holiday activities & food

Funding for activities during school holidays.

Household support fund

Provides food and support for household expenses.

Domestic Violence

Provides expenses and running cots in respect of services for victims of domestic abuse.

Cadent

A Fund for staff wages and general expenses.

Homeless

A fund for homeless individual's needs.

Refugee Welcome Grant

Provides funding for English language skills, digital skills and volunteering opportunities to improve employability.

8. TRUSTEE REMUNERATION AND EXPENSES

During the year Hafizan Zaman (trustee) received a salary of £22,035 (2024 £20,387).

9. INDEPENDENT EXAMINER

The independent examiner was paid £ 972 (2024 £936) which relates to the preparation and examination of the financial statements.

10. RELATED PARTY TRANSACTION

During the year the Charity purchased computer services from Pureii Ltd, a company wholly owned by Nasim Ashraf (Trustee). The trustees are satisfied that the services were supplied on a normal commercial basis and represented value for money. At 31st December 2025 no amounts were outstanding.

11. INCOMING RESOURCES

	Unrestricted Funds 2025	Restricted Funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£	£
Incoming resources from generated funds				
Grants & Donations				
Grants				
DV Grant	-	17,207	17,207	*16,936*
Household Support Fund	-	10,200	10,200	*7,875*
Homeless income	-	1,931	1,931	*402*
Cadent		99,318	99,318	*104,040*
Refugee Welcome Grant	-	3,400	3,400	-
	-	132,056	132,056	*129,253*
Donations				
Zakat	-	25,574	25,574	*30,350*
Fitrana/Fidyah	-	1,245	1,245	*660*
General fund	57,732	-	57,732	*17,002*
Sadaqah	-	30,121	30,121	*23,320*
Fundraising	482	-	482	*3,902*
Ramadan Foodbox Appeal	-	-	-	*994*
	58,214	56,940	115,154	*76,228*
	58,214	**188,996**	**247,210**	***205,481***
Charitable Activity				
Charity shop	3,282	-	3,282	*3,847*
	3,282	**-**	**3,282**	***3,847***
Total income and endowments	**61,496**	***188,996***	***250,492***	***209,328***

Outgoing Resources
for the year ended 31/12/2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total funds 2025	*Total funds 2024*
12. Expenses				
Expenditure on Charitable Activities				
Zakat donations	-	24,529	24,529	*75,213*
Sadaqah donations	-	30,208	30,208	*32,482*
Donations Fitrana/Fidyah	-	1,245	1,245	*660*
Donations RFB Appeal	-	-	-	*994*
Donations general fund	392	-	392	-
volunteer expenses	-	-	-	*95*
Household fund user support	-	14,405	14,405	*6,488*
Homelessness expenses	-	1,717	1,717	*569*
Excursion costs & fundraising	1,179	-	1,179	*416*
Advertising	-	-	-	*220*
Travel expenses	-	-	-	*182*
Council tax	365	-	365	*174*
Water rates	771	-	771	*623*
Heat and light	8,401	-	8,401	*6,387*
Rent	7,700	-	7,700	*8,754*
Cleaning & waste	953	-	953	*1,209*
Shop expenses	2,179	-	2,179	*111*
Repairs and renewals	2,501	-	2,501	*1,850*
General wages	-	115,030	115,030	*110,372*
Pensions costs	-	3,766	3,766	*3,874*
Training	28	1,040	1,068	*666*
Computer costs	277	-	277	*930*
Motor expenses	2,023	-	2,023	*1,217*
Consultancy fees	-	-	-	*4,040*
staff welfare	86	-	86	-
Insurance	1,075	-	1,075	*676*
Stationery & office supplies	678	-	678	*205*
Telephone	1,277	-	1,277	*1,324*
Internet	372	-	372	*318*
Bank charges	797	-	797	*789*
Paypal charges	244	-	244	*139*
Sundry expenses	1,166	-	1,166	*465*
Depreciation of Security equipment	542	-	542	*542*
Depreciation of commercial vehicles	-	316	316	*422*
Depreciation of equipment	-	361	361	*481*
	33,006	192,617	225,623	*262,887*
Governance Costs				
Accountancy fees	972	-	972	*936*
Payroll fees	300	-	300	*220*
	1,272	-	1,272	*1156*
Total expenses	**34,278**	**192,617**	**226,895**	***264,043***