ABU FAISAL TRUST

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Commission Reference No. 1154975

ABU FAISAL TRUST

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ABU FAISAL TRUST

Legal and Administrative Information

Charity Name	Abu Faisal Trust
Trustees	Ms Shagufta Nawaz Ms Afsana Mahmood Mrs Nabeela Mirza Miss Aleena Mohammed
Charity Registered Number	1154975
Address	6 St. Marys Wharf Blackburn Lancashire BB2 3AF
Independent Examiners	Y Mahmood Calculayte Limited First Floor, Swan Buildings 20 Swan Street Manchester M4 5JW
Bankers	Santander UK PLC 32 - 34 King William Street Blackburn Lancashire BB1 7DP

ABU FAISAL TRUST

Trustees' Report

The trustees of Abu Faisal Trust present their Report and Audited Financial Statements for the year ended 31st December 2025.

Principal aims and objectives:
The objective of the charity is the prevention or relief of poverty by providing grants, items and services to individuals in need and all charities working to prevent or relieve poverty.
The relief and assistance of people in any part of the world who are victims of war or natural disaster, trouble or catastrophe in particular by the supply of food, water and shelter.
The advancement of education by the provision of books, uniforms, stationary and other such items for the purposes of education.

Main activities and achievements:
The main activities undertaken by the charity during the year in question was that of providing Ramadhan food parcels, water projects, masjid builds and orphan sponsorship to name a few. Like every year a large focus of the charity has been providing food and water to local residents affected by the devastations.

Legal and Administrative information:

Charity legal name	Abu Faisal Trust
Charity number	1154975
Address	6 St. Marys Wharf Blackburn Lancashire BB2 3AF
Trustees'	Ms Shagufta Nawaz Ms Afsana Mahmood Mrs Nabeela Mirza Miss Aleena Mohammed

Financial review
During the year the charity received income donations of £233,740 (2024 - £297,455). Expenditure incurred during the year amounted to £235,217 (2024 - £330,611). This meant overall there was a deficit of £1,477 (2024 - £33,156) in the year, furthermore there is a surplus of funds carried forward amounting to £72,249 (2024 - £73,726) and a positive bank balance of £74,566 (2024 - £75,654). This shows that the charity has capacity to undertake more projects and will look to do so as and when needed.

Future plans
The trustee's plans for the forthcoming 12 months are to continue with the school build projects for those deprived of education and continue with the livelihood schemes to support those whom are less fortunate. The trustee's will also continue to work on water and orphan projects in addition to anything else that may arise during the year where AFT thinks it can make a difference.

Reserve Policy
Unrestricted funds are needed:
- to ensure its core activity could continue during a period of unforseen difficulty
- to maintain a contingency reserve to safeguard the charity in the event of unforeseen circumstances

The level of reserves is monitored and reviewed by the trustees' annually

ABU FAISAL TRUST

Trustees' Report

Statement of the Responsibilities of Abu Faisal Trust
The trustees' are responsible for preparing the Annual 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 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 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 inappropriate to presume that the charity will continue in operation

The trustees' are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations. 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 charity and financial information included on the charity's website. Legislation in the UK governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

The trustees' are also responsible for all trust finance, its management and control. These responsibilities include:

a) Keeping "proper accounting records" which are sufficient to show and explain all the trusts's transactions and must include a record of all relevant assets and liabilities

b) Ensuring that the finances of the trust are under its control and only delegated if the trust can ensure that its wishes will be followed.

c) Preparing annual financial statements and report, which shall be presented to the trustees' in accordance with the requirements of the Church Representation Rules.

Public Benefit
The trustees' confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aims and objectives and in planning future activities.

Financial Instruments
The accounts are set out on pages 6 - 12. They have been drawn up in compliance with the Companies Act 2006, the relevant provisions of the Charities Act 2011 and recommendations of the revised Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102), issued by the Charity Commissioner for England and Wales (SORP FRS 102 - effective 1 January 2019).

ABU FAISAL TRUST

Trustees' Report

Audit exemption and special provisions
The Trustees have taken advantage of the exemption from audit conferred by Section 477 of the Companies Act 2006 and the accounts for the year are unaudited.

This report is prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP FRD 102 - effective 1 January 2019) and the provisions applicable to companies subject to the small companies regime in Part 15 of the Companies Act 2006.

Approved by the trustees and on behalf of Abu Faisal Trust



S Nawaz
Trustee

Dated: 31 Oct 2026

ABU FAISAL TRUST

Independent Examinations Report

Independent Examiners Report to the trustees of Abu Faisal Trust
I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 5 to 10. Your attention is drawn to the fact that the Charity has prepared the Financial Statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with section 130 of the 2011 Act; and
    - to prepare accounts which accord to the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable the proper understanding of the accounts to be reached

Y Mahmood

Y Mahmood ACCA
Calculayte Limited
First Floor. Swan Buildings
20 Swan Street
Manchester
M4 5JW

Dated: 30 Oct 2026 ….....

ABU FAISAL TRUST

Statement of Financial Activities

	Notes	2025 Unrestricted funds	2025 Restricted funds	2025 Total funds	2024 Total funds
Income and endowments from:		**£**	**£**	**£**	
Donations and legacies	**2**	233,740	-	233,740	297,455
Charitable activities	**3**	-	-	-	-
Total income		233,740	-	233,740	297,455
Expenditure on:					
Charitable activities	**4**	(233,592)	-	(233,592)	(329,005)
Governance and support costs	**5**	(1,625)	-	(1,625)	(1,606)
Total expenditure		(235,217)	-	(235,217)	(330,611)
Net expenditure and net movement in funds for the year		**(1,477)**	**-**	**(1,477)**	**(33,156)**
Reconciliation of funds					
Funds brought forward		73,726	-	73,726	106,882
Funds carried forward		72,249	-	72,249	73,726

All income and expenditure derive from continuing operations.

The comparative SOFA is presented in Note 11 of the financial statements.

ABU FAISAL TRUST

Statement of Assets and Liabilities

	Notes	2025 Unrestricted £	Restricted £	Total £	2024 Total £
Fixed Assets					
Tangable Assets	**7**	1,956	-	1,956	1,359
		1,956	-	1,956	1,359
Current Assets					
Debtors	**8**	75	-	75	75
Cash at bank and in hand	**9**	74,566	-	74,566	75,654
		74,641	-	74,641	75,729
Liabilities					
Creditors: Amounts falling due within one year	**10**	(4,347)	-	(4,347)	(3,362)
Net Current (Liabilities)/Assets		70,293	-	70,293	72,367
Net (Liabilities)/Assets		72,249	-	72,249	73,726
The funds of the charity:					
Restricted		-	-	-	-
Unrestricted		72,249	-	72,249	73,726
		72,249	-	72,249	73,726

Approved by the trustees, signed and dated on their behalf by:

S Nawaz
Trustee

Date: 31 Oct 2026 ….....

1 Principal of accounting policies

Basis of accounting
The financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Fund accounting
Unrestricted funds represent the funds of Abu Faisal Trust that are not subject to any restrictions regarding their use and are available for application on the general purpose of Abu Faisal Trust.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

The accounts include all transactions, assets and liabilities for which Abu Faisal Trust is responsible in law.

Income
Income from donations & legacies
Collections are recognised when received by or on behalf of Abu Faisal Trust.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to Abu Faisal Trust are accounted for as soon as Abu Faisal Trust is notified of its legal entitlement and the amount due.

Income from charitable activities
Income from charitable activities, includes the sale of dates, is recognised in the period it is receivable.

Expenditure
Unless otherwise stated, resources expended are accounted for on an accruals basis.

Tangible fixed assets and depreciation
Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Depreciation is provided on the following basis:

Office equipment - 25% straight line

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discounts offered. Prepayments are valued at the amount prepaid net of any discounts due.

Cash at bank and in hand
Cash held by the charity is inclued at the amount actually held and counted at the year end.

Liabilities
Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement. The amount of the settlement can be estimated reliably.

Notes to the Financial Statements

2	**Donations and legacies**	**Unrestricted 2025 £**	**Restricted 2025 £**	**Total 2025 £**	**Total 2024 £**
	Donations	233,740	-	233,740	297,455
		233,740	-	233,740	297,455

3	**Income from Charitable Activities**				
	Income from activities for generating funds				
	Date sales	-	-	-	-
		-	-	-	-
	Total Incoming Resources	**233,740**	**-**	**233,740**	**297,455**

4	**Expenditure on charitable amounts**	**Unrestricted 2025 £**	**Restricted 2025 £**	**Total 2025 £**	**Total 2024 £**
	Travel	10,188	-	10,188	11,780
	Bank charges	577	-	577	783
	Wages and salaries	24,667	-	24,667	23,000
	IT Software & Developments	86	-	86	250
	General expenses	480	-	480	524
	Telephone & internet	-	-	-	68
	Freight charges	-	-	-	58
	Subscriptions	326		326	-
	Depreciation	586	-	586	527
	Donation platform charges	630	-	630	631
	Donations	196,052	-	196,052	291,384
		233,592	-	233,592	329,005

Analysis of wages and salaries	**2025 £**	**2024 £**
Wages and salaries	24,667	23,000
Social security	-	-
	24,667	23,000

The average number of employees during the year amounted to 1.

No employee received employee benefits for the year of more than £60,000.

5 Analysis of governance and support costs

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Accountancy services	725	-	725	706
Premises expenses	900	-	900	900
	1,625	-	1,625	1,606
Total Expenditure	**235,217**	**-**	**235,217**	**330,611**

6 Trustees remuneration, benefits and expenses

Members of Abu Faisal Trust give their time freely and receive no remuneration for the work they undertake in relation to Abu Faisal Trust. However, they can claim expenses to reimburse them for costs suffered in fulfilling their duties relating to Abu Faisal Trust.

Expenses were incurred by trustees, as detailed below:

	Total 2025 £	Total 2024 £
Telephone	-	-
Mileage	-	-
Use of home	900	900
Total number of members paid expenses	1	1

7 Tangable fixed assets

	Office Equipment £	Total £
Cost		
At 31 December 2024	2,585	2,585
Additions	1,183	**1,183**
At 31 December 2025	3,768	**3,768**
Depreciation		
At 31 December 2024	1,226	1,226
Charge for the year	586	586
At 31 December 2025	1,812	**1,812**
Carrying amount		
At 31 December 2025	**1,956**	**1,956**
At 31 December 2024	1,359	1,359

8 Debtors

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Prepayments	75	-	75	75
	75	-	75	75

9 Unrestricted bank funds

These funds are held for the meeting of the objectives of the charity, to provide reserves for future activities. These funds under charity legislation are free from all restrictions on their use.

10 Creditors: Amounts falling due within one year

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Accruals	1,431	-	1,431	706
Other creditors	2,916	-	2,916	2,656
	4,347	-	4,347	3,362

11 Statement of Financial Activities for the year ended 31 December 2024

	2024			2023
	Unrestricted funds	Restricted funds	Total funds	Total funds
Income and endowments from:	£	£	£	
Donations and legacies	297,455	-	297,455	354,373
Charitable activities	-	-	-	-
Total income	297,455	-	297,455	354,373
Expenditure on:				
Charitable activities	(329,005)	-	(329,005)	(292,873)
Governance and support costs	(1,606)	-	(1,606)	(1,503)
Total expenditure	(330,611)	-	(330,611)	(294,376)
Net expenditure and net movement in funds for the year	**(33,156)**	**-**	**(33,156)**	**59,997**
Reconciliation of funds				
Funds brought forward	106,882	-	106,882	46,885
Funds carried forward	73,726	-	73,726	106,882

Signable

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Parties involved with this document

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Sat, 31st Oct 2026 11:38:51 GMT	Hub Administrator - Signer (3654f0ff7e96d7fb80df1281d1e6ac2c)
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Audit history log

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