THE SILK ROUTE

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

Registered Charity No. 1188427

THE SILK ROUTE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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THE SILK ROUTE

CHARITY INFORMATION

TRUSTEES	Redwan El-Khayat Mohamad Monkiz Khasreen Aiman Alzetani Syed Mateenul Hussain Saba Gul
PRINCIPAL OFFICE	Unit 5 Radcliffe Court Radcliffe Road Southampton SO14 0PH
CHARITY NUMBER	1188427
INDEPENDENT EXAMINER	Mohammad Usamah (ACA) Wealth Waves Chartered Accountants Edson Road Manchester M8 4WF

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees have pleasure in presenting their annual report together with the independently examined financial statements for the year ended 31 December 2025. The financial statements comply with the charity's constitution and the Charities Act 2011.

Objectives and Activities

The charity's governing document defines its objectives as the promotion of religious harmony for the benefit of the public, the relief of sickness and the preservation of health and the furtherance or benefit of residents.

To help it achieve the above objectives, the charity uses various activities, including faith-based activities, community workshops, fundraising events and working with NHS organisations.

The trustees regard the guidance issued by the Charity Commission on public benefit.

Future Plans

The charity remains committed to acquiring a community centre. It continues to explore opportunities to purchase land or an existing facility, and has engaged with Test Valley Council on several occasions to discuss the needs of the community and to seek their guidance.

The trustees will continue to work towards this goal while maintaining the services the charity offers to the community. The charity also encourages the younger generation to be more involved in processes and decision making and will continue to do so.

Achievements and Performance

- Regular prayers have been organised to help the local Muslim community practise their faith peacefully.
- Volunteer workshops have been set up to help with recruitment and identify the needs of the community, and to give the younger generation more social responsibility.
- Weekend prayers have been held to provide a safe space for members to observe congregational prayers.
- The wider community from different faiths and backgrounds has been invited to share in multifaith iftar dinners.
- A series of talks has been held covering topics including mental health, will writing, training for parents of autistic children, and Islamic etiquette.
- The charity has worked with NHS professionals to provide health checks, awareness and access to services among disadvantaged groups.

Financial Review

The charity's activities are reliant on donations from the public, as well as fees received for the supply of services provided by the charity.

The trustees are aware of the principal risks facing the charity and identify these as:

- The cost of living crisis making pledges difficult for members.
- Property prices around the local area making it difficult to secure the community centre.
- Fluctuations in the market making it difficult to raise money.
- Securing relevant bookings in the right places to meet the needs of members.
- The increasing booking fees and wages that have affected this year's expenditure significantly.

- Expectations and commitments of the diverse community served by the charity.

The charity's principal sources of funds are monthly memberships, funds collection from events, loans and grants. Total receipts in the period increased to £70,981 (2024: £65,425). Expenses of the charity decreased, with teachers' and tutors' fees falling to £35,227 (2024: £40,740) and premises hire falling to £17,822 (2024: £19,565). All funds, including any surplus carried forward, are used for charitable purposes.

At the end of the period, there was a surplus of £10,668 (2024: £16,263 deficit).

Reserves Policy

Reserves are held to cover the operating costs for the charity and the Arabic school, and to contribute to the fund for the construction/acquisition of a community centre.

The trustees aim to maintain free reserves in unrestricted funds and any surplus achieved at the end of a reporting period is added to accumulated funds.

Reserves held at the date of this report were £132,691. The trustees consider that the funds will be sufficient to support the charity and cover the costs of its ongoing activities.

Structure, Governance and Management

The charity is a charitable incorporated organisation (CIO), charity number 1188427, and is constituted under its constitution dated 9 March 2020.

The trustees consider the board of trustees as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All trustees give of their time freely with no remuneration paid in the period and trustee expenses of £185 being reimbursed.

Trustees are required to disclose all relevant interests in accordance with the charity's policy and withdraw from decisions where a conflict of interest arises. Neither the charity nor any of the trustees have interests that give rise to a conflict of interest, but any such interests would be disclosed.

Trustees are selected based on being active volunteers and influential people within the community. Trustees are appointed for a term of four years.

Reference and Administrative details

The administrative details of the charity can be found on page 2.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each financial year. As the charity's gross income for the year did not exceed £250,000, the trustees have elected to prepare the financial statements on a receipts and payments basis. In preparing these financial statements, the trustees are required to:

- prepare a receipts and payments account and a statement of assets and liabilities that comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008; and
- ensure that the financial statements agree with the accounting records.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. 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.

Approved by the trustees on 29/10/2026 and signed on their behalf by:

Mohamad Monkiz Khasreen

Trustee 

Redwan El-Khayat

Trustee 

THE SILK ROUTE

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE SILK ROUTE

I report to the charity trustees on my examination of the financial statements of The Silk Route (the charity) for the year ended 31 December 2025, which are set out on pages 7 to 8.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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 examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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 financial statements to be reached.

Signed:

M.Usamah

Mohammad Usamah (ACA)
Wealth Waves Chartered Accountants
Edson Road
Manchester
M8 4WF
Date: 29/10/2026

THE SILK ROUTE
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds 2025	Total funds 2024
	£	£	£	£	£
A1 Receipts					
Arabic school	43,204	-	-	43,204	40,017
Donations	25,178	-	-	25,178	22,899
Fundraising and events	2,247	-	-	2,247	2,509
Grants	-	-	-	-	-
Health and activities	352	-	-	352	-
Loans	-	-	-	-	-
Subtotal	70,981	-	-	70,981	65,425
A2 Assets and investment sales					
Opening balance at bank	-	-	-	-	-
Subtotal	-	-	-	-	-
Total receipts	**70,981**	**-**	**-**	**70,981**	**65,425**
A3 Payments					
Accountancy	2,136	-	-	2,136	2,040
Advertising	-	-	-	-	15
Bank charges	-	-	-	-	-
Books and curriculums	2,388	-	-	2,388	2,332
Insurance	446	-	-	446	434
Miscellaneous	2,294	-	-	2,294	1,562
Postage	-	-	-	-	-
Premises hire	17,822	-	-	17,822	19,565
Repairs and maintenance	-	-	-	-	-
Teachers' and tutors' fees	35,227	-	-	35,227	40,740
Subtotal	60,313	-	-	60,313	66,688
A4 Asset and investment purchases					
Loans repaid	-	-	-	-	15,000
Subtotal	-	-	-	-	15,000
Total payments	**60,313**	**-**	**-**	**60,313**	**81,688**
Net receipts/(payments)	**10,668**	**-**	**-**	**10,668**	**(16,263)**
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	122,023	-	-	122,023	138,286
Cash funds this year end	**132,691**	**-**	**-**	**132,691**	**122,023**

THE SILK ROUTE
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

		Unrestricted funds 2025	Unrestricted funds 2024
		£	£
B1 Cash funds	Arabic school account	14,593	14,658
	Main SRC account	118,098	107,246
	Petty cash	-	119
	Total cash funds	**132,691**	**122,023**
B2 Other monetary assets	None	-	-
B3 Investment assets	None	-	-
B4 Assets retained for the charity's own use	None	-	-
B5 Liabilities	None	-	-

Approved by the trustees on 29/10/2026 and signed on their behalf by:

Mohamad Monkiz Khasreen

Trustee