THE QAMAR TRUST

Annual Report and Audited Financial Statements

For the financial year ended 31 December 2025

Charity Number: 1191577 (England and Wales)

Auditors

Munir Chaudry Associates
Chartered Certified Accountants
1 Edmund Street, BD5 0BH, United Kingdom

THE QAMAR TRUST

Annual Report and Audited Financial Statements

For the financial year ended 31 December 2025

Charity number 1191577

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THE QAMAR TRUST

Reference and Administrative Information

Trustees

Kutubuddin Akuji
Ibrahim Adam
Mohammed Hussain Haveliwala

Chairperson

Mohsin Adam Haveliwala

Charity Number in England and Wales

1191577

Principal Address

75 Auburn Street
Bolton
BL3 6UE
United Kingdom

Auditors

Munir Chaudry Associates
Chartered Certified Accountants
1 Edmund Street
BD5 0BH
United Kingdom

Principal Bankers

Lloyds Bank
The Cooperative Bank
Natwest Bank

THE QAMAR TRUST

Trustees' Report

For the financial year ended 31 December 2025

The trustees present their Trustees' Report and the audited financial statements for the financial year ended **31 December 2025**. The financial statements are prepared in accordance with the Charities Act 2011, FRS 102 and the Charities SORP (FRS 102). The trustees of THE QAMAR TRUST are also charity trustees for the purposes of charity law and, under the charity's constitution, are known as members of the board of trustees.

Principal Activity

To advance Islamic charitable activities and to provide relief where there is hunger, deprivation and the greatest need.

Mission, Objectives and Strategy

The Qamar Trust is a charitable organisation registered with the Charity Commission on 1 October 2020 (charity number 1191577). Message from the Chair: the trustees thank the charity's donors, volunteers, trustees and beneficiaries for their support. Formed in late 2020 during the global pandemic, the charity has been blessed to help many people across the world and continues to extend its efforts to an increasing number of countries and territories.

Programmes and Activities

Key achievements during the year include: supporting emergency relief efforts in war-torn countries; installing water wells and hand pumps to ensure access to clean and safe drinking water; and offering educational and vocational support to youth and adults, providing skills for sustainable livelihoods.

Vision, Mission and Values

Vision: to make the world a better place. Mission: to advance the religion of Islam by promoting its teachings and tenets and providing facilities for worship and Islamic education; to advance health by ensuring access to clean water and good hygiene; to assist the disabled; to alleviate hunger; to address poverty; and to aid those in greatest need.

Structure, Governance and Management

The Board of Trustees sets the charity's aims and priorities, focusing on strategic planning and governance, and evaluates performance and progress. The Board appraises the Senior Management Team and may make appointments to and dismissals from it, and ensures the charity satisfies the regulatory requirements placed upon it. All trustees are volunteers, chosen for the diverse range of skills, knowledge and experience needed to respond to the challenges of today.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees regularly review the financial, business and operational risks facing the organisation and ensure that strategies are in place to mitigate those risks proactively.

Financial Review, Results and Reserves

The results for the financial year are set out in the Statement of Financial Activities. At the financial year-end the charity held assets of £333,180 (2024 — £330,210) and liabilities of £nil (2024 — £nil). The net assets of the charity increased by £2,971 during the year, leaving total reserves of £333,180, comprising unrestricted (general) funds of £268,107 and restricted funds of £65,073.

Compliance with Sector-Wide Legislation and Standards

The charity engages proactively with legislation, standards and codes developed for the sector. THE QAMAR TRUST subscribes to and is compliant with the Charities SORP (FRS 102).

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the charity's financial activities and position and otherwise comply with the Charities Act 2011. In preparing these statements the trustees: select suitable accounting policies and apply them consistently; make judgements and estimates that are reasonable and prudent; state whether applicable accounting standards and the SORP have been followed; and prepare the financial statements on a going concern basis. The trustees are responsible for keeping adequate accounting records, safeguarding the assets of the charity, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees on 29 July 2026
and signed on its behalf by:

M.A. Haveliwala

Mohsin Adam Haveliwala — Chairperson

THE QAMAR TRUST

Independent Auditor's Report to the Members of THE QAMAR TRUST

For the financial year ended 31 December 2025

Report on the audit of the financial statements

Opinion

We have audited the financial statements of THE QAMAR TRUST ('the charity') for the financial year ended **31 December 2025** which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard, and the Charities SORP (FRS 102).

In our opinion the financial statements: give a true and fair view of the state of the charity's affairs as at **31 December 2025** and of its deficit for the financial year then ended; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. We have nothing to report in this regard.

Opinion on other matter prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit: the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report. We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion: adequate accounting records have not been kept; or the financial statements are not in agreement with the accounting records and returns; or certain disclosures of trustees' remuneration specified by law are not made; or we have not received all the information and explanations we require for our audit; or the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Annual Report.

Responsibilities of trustees for the financial statements

As explained more fully in the Statement of Trustees' Responsibilities set out on page 2, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the charity or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. A further description of our responsibilities is available on the FRC's website. This description forms part of our Auditor's Report.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the charity's members, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Shahbaz Munir

Shahbaz Munir (FCCA) on behalf of
Munir Chaudry Associates
Chartered Certified Accountants
1 Edmund Street, BD5 0BH, United Kingdom
29 July 2026

THE QAMAR TRUST

Statement of Financial Activities

For the financial year ended 31 December 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
		£	£	£	£	£	£
Income from charitable activities:							
Grants from governments and donations	3.1	997,515	143,574	1,141,089	1,161,303	-	1,161,303
Total income	A	**997,515**	**143,574**	**1,141,089**	**1,161,303**	**-**	**1,161,303**
Expenditure on:							
Charitable activities	4.1	1,055,117	78,501	1,133,618	1,264,734	-	1,264,734
Other expenditure	4.2	4,500	-	4,500	2,700	-	2,700
Total expenditure	B	**1,059,617**	**78,501**	**1,138,118**	**1,267,434**	**-**	**1,267,434**
Net income / (expenditure)	C	**(62,102)**	**65,073**	**2,971**	**(106,131)**	**-**	**(106,131)**
Transfers between funds		-	-	-	-	-	-
Net movement in funds		**(62,102)**	**65,073**	**2,971**	**(106,131)**	**-**	**(106,131)**
Reconciliation of funds:							
Total funds brought forward		**330,209**	-	**330,209**	**436,341**	-	**436,341**
Total funds carried forward		**268,107**	**65,073**	**333,180**	**330,210**	**-**	**330,210**

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

THE QAMAR TRUST

Balance Sheet

as at 31 December 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets		-	-
Current assets			
Debtors		-	-
Cash at bank and in hand		333,180	330,210
Total current assets		**333,180**	**330,210**
Creditors: amounts falling due within one year		-	-
Net current assets		**333,180**	**330,210**
Total assets less current liabilities		**333,180**	**330,210**
Creditors: amounts falling due after more than one year		-	-
Net assets		**333,180**	**330,210**
Funds			
Unrestricted funds	8	268,107	1,107,087
Restricted funds		65,073	(776,877)
Total funds		**333,180**	**330,210**
		-	-

Approved by order of the Board of Trustees on 29 July 2026
and signed on its behalf by:

Mohsin Adam Haveliwala — Chairperson

THE QAMAR TRUST

Statement of Cash Flows

For the financial year ended 31 December 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income / (expenditure) for the year	2,971	(106,131)
(Increase) / decrease in debtors	-	-
Increase / (decrease) in creditors and accruals	-	-
Net cash provided by / (used in) operating activities	**2,971**	**(106,131)**
Cash flows from investing activities		
Purchase of property, plant and equipment	-	-
Proceeds from disposal of property, plant and equipment	-	-
Net cash provided by / (used in) investing activities	**-**	**-**
Cash flows from financing activities		
Net cash provided by / (used in) financing activities	**-**	**-**
Net change in cash and cash equivalents	**2,971**	**(106,131)**
Cash and cash equivalents at the beginning of the year	330,209	436,341
Cash and cash equivalents at the end of the year	**333,180**	**330,210**
	-	-

THE QAMAR TRUST

Notes to the Financial Statements

for the financial year ended 31 December 2025

1 General information

THE QAMAR TRUST is a charity registered in England and Wales (charity number 1191577) and was registered with the Charity Commission on 1 October 2020.

The registered office and principal place of business is 75 Auburn Street, Bolton, BL3 6UE. The financial statements are presented in Pounds Sterling (£), which is the functional currency of the charity.

2 Summary of significant accounting policies

Basis of preparation: The financial statements have been prepared on the going concern basis under the historical cost convention, in with the Charities Act 2011, FRS 102. "The Financial Reporting Standard applicable in the accordance UK and Republic of Ireland" and the Charities SORP (FRS 102), applying Section 1A of that Standard.

Fund accounting: Restricted funds are funds subject to specific conditions imposed by donors within the charity's objects. Unrestricted funds comprise general funds, which are expendable at the trustees' discretion, and any designated funds set aside by the board.

Income: Income is recognised when the charity is legally entitled to it, receipt is probable and the amount can be measured reliably. Grants from governments and other funders are recognised when the related entitlement conditions are met; grants received in advance are deferred.

Income: Income is recognised when the charity is legally entitled to it, receipt is probable and the amount can be measured reliably. Grants from governments and other funders are recognised when the related entitlement conditions are met; grants received in advance are deferred.

Expenditure: Expenditure is recognised when a legal or constructive obligation arises. Costs are analysed between charitable activities expenditure; support costs that cannot be attributed to a single activity are allocated on a and other reasonable basis.

Cash and taxation: Cash at bank and in hand comprises cash on deposit requiring less than three months' notice. No taxation arises as the charity has been granted charitable exemption.

3 Income from charitable activities

	Unrestricted 2025	Restricted 2025	Total 2025	Total 2024
	£	£	£	£
Grants from governments and other co-funders	997,515	143,574	1,141,089	1,161,303
Total income from charitable activities	**997,515**	**143,574**	**1,141,089**	**1,161,303**

4 Expenditure

4.1 Charitable activities	Direct and support costs	Other costs	Total 2025	Total 2024
	£	£	£	£
Expenditure on charitable activities	**1,133,618**	**-**	**1,133,618**	**1,264,734**

4.2 Other expenditure	Direct and support costs	Other costs	Total 2025	Total 2024
	£	£	£	£
Other expenditure	**-**	**4,500**	**4,500**	**2,700**

6 Net income / (expenditure)

Net income / (expenditure) for the year is stated after charging:	2025	2024
	£	£
Auditor's remuneration — audit services	**1,500**	**1,500**

7 Reserves

The charity's funds carried forward at the financial year-end were as follows:	2025	2024
	£	£
Unrestricted general funds	268,107	1,107,087
Restricted funds	65,073	(776,877)
Total reserves	**330,210**	**436,341**

8 Funds

8.1 Reconciliation of movement in funds

	Unrestricted	Restricted	Total
	£	£	£
At 1 January 2024	436,341	-	436,341
Movement in funds during 2024	(106,131)	-	(106,131)
At 1 January 2025	330,210	-	330,210
Movement in funds during 2025	(62,102)	65,072	2,970
At 31 December 2025	**268,108**	**65,072**	**333,180**

8.2 Analysis of movements on funds

	01/01/2025	Income	Expenditure	31/12/2025
	£	£	£	£
Restricted funds	-	143,574	(78,501)	65,073
Unrestricted general funds	330,209	997,515	(1,059,617)	268,107
Totals	**330,209**	**1,141,089**	**(1,138,118)**	**333,180**

8.3 Analysis of net assets between funds

	Unrestricted	Restricted	Total -2025
	£	£	£
Cash at bank and in hand	268,107	65,073	333,180
Total net assets	**268,107**	**65,073**	**333,180**

9 Post balance sheet events and related parties

There have been no significant events affecting the charity since the financial year-end.

There were no transactions with trustees or other related parties during the year, and no trustee received remuneration or reimbursed expenses.