CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 01/01/2025 Period start date To: 31/12/2025 Period end date

Charity name: AL-KAREEM FOUNDATION

Charity registration number: 1196051

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	1. Advancement of the Islamic faith for the benefit of the general public throughout the UK mainly, but not exclusively by means of (a) place of worship, (b) religious education both on-line and on-site, (c) holding prayer meetings, lectures, public celebration of religious festivals and (d) carrying out outreach work in the local community. 2. The relief of poverty and suffering among victims of natural or other kinds of disaster in particular but not exclusively in the UK and Bangladesh by the provision of food, clothes, shelter or other means deemed suitable.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During 2025 the charity's work focused on its second purpose: the relief of poverty and suffering in Gaza and Bangladesh. In Gaza, working through two Palestine-registered charitable organisations (Al-Majd Without Borders Association and El-Adham Association for Development), the charity provided emergency shelter tents, water tank installations, Iftar and hot meal distributions, Ramadan food and Qurbani meat. In Bangladesh, the charity's volunteers delivered three housing projects, water pump installations, Ramadan and Eid food packs and Qurbani meat distribution to families in need.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees are familiar with and follow the Charity Commission's guidance in relation to public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	The charity funds projects delivered by registered partner organisations overseas. Before funding a partner, the trustees confirm it is a registered organisation in its country and obtain signed receipts and photographic or video evidence of each project delivered. Funds are allocated according to alignment with the charity's purposes, need, feasibility and the partner's governance.
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on volunteers to deliver its projects in Bangladesh. Where needs were urgent, volunteers sometimes met costs first so that work could proceed without delay, and were later reimbursed by the charity. The trustees thank all volunteers for their time and commitment.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	In 2025 the charity spent £17,840 on charitable activities and estimates that its projects benefited approximately 2,000 people in need. Families in Gaza received shelter, clean water and food during an ongoing humanitarian crisis. In Bangladesh, three families gained safe homes, communities gained access to clean water through new water pumps, and vulnerable households received food during Ramadan, Eid and Qurbani.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	The charity's projects during 2025 were: 1. Gaza Emergency Relief (£7,026): four emergency shelter tents (February and March), Iftar meal distributions (March), Ramadan food distribution (March), water tank installations (April and May), hot meal distributions (May and July) and Qurbani meat distribution (June). 2. Bangladesh Housing Projects (£4,794): roof tin replacement (June), a completed tin-shed house (August) and a brick-and-concrete house (October). 3. Ramadan and Eid Food Packs – Bangladesh (£2,100): distributions in March 2025.

		4. Water Pump Project – Bangladesh (£1,050): water pump installations between March and December 2025. 5. Qurbani Project – Bangladesh (£964): Qurbani meat distribution in June 2025. Photos and videos of the projects and distributions are published on the charity's Facebook page.
Performance of fundraising activities against objectives set	Para 1.41	Donations of £18,548 were received from the public in 2025, including restricted donations for the Gaza appeal, Qurbani, Zakat and food packs. In addition, the charity received £20,078 of Gift Aid from HMRC relating to eligible donations made in 2022 and 2023.
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total income for the year was £38,626 (2024: £24,776), comprising donations of £18,548 and Gift Aid of £20,078. Total expenditure was £18,305 (2024: £26,536), of which £17,840 was spent on charitable activities. The charity's net income for the year was £20,321, mainly due to the non-recurring Gift Aid receipt. Total funds at 31 December 2025 were £20,729 (2024: £408), all held as cash at bank. The trustees consider the charity's financial position to be sound.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees aim to hold unrestricted reserves equal to around three months of running costs, so that projects can continue if donations fall. Reserves above this level at 31 December 2025 arise mainly from the one-off Gift Aid receipt, and the trustees plan to apply them to relief projects in Gaza and Bangladesh during 2026.
Amount of reserves held	Para 1.22	£20,729 (all unrestricted)
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	[None]
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	[None]

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Donations from the public, including Zakat, Qurbani, Gaza appeal and food pack donations, and Gift Aid on eligible donations.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable
A description of the principal risks facing the charity	Para 1.46	The main risks are reliance on public donations and ensuring funds sent overseas are used as intended. The trustees manage the latter by working only with registered partner organisations and obtaining receipts and photographic evidence for each project.
Other		

Structure, Governance and Management

Description of charity's trusts:

Type of governing document (trust deed, royal charter)	Para 1.25	CIO - FOUNDATION Registered 05 Oct 2021
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A Chair Trustee is appointed by the trustees by a voting process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees receive an introduction to the charity's mission, governance structure and key policies. Trustees are encouraged to follow Charity Commission guidance on their roles and responsibilities, so that they have the knowledge needed to contribute effectively.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is run by its trustees with the support of volunteers and, from November 2025, one employee. In Gaza it works with Al-Majd Without Borders Association (licence 7857) and El-Adham Association for Development (licence 7090).
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name		AL KAREEM FOUNDATION
Other name the charity uses		[None]
Registered charity number		1196051
Charity's principal address		31 The Retreat Sunderland SR2 7PW

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Syed Ahmed	Chair	Appointed 01/02/2026	
2	Syeda Khatun	Trustee	Appointed 01/02/2026	
3	Hafiz Syed Imam Uddin	Trustee		
4	Hussain Syed	Chair	Resigned 01/02/2026	
5	Syed Ashad Ahmed	Trustee	Resigned 01/02/2026	
6	Syed Salah Uddin Ahmed	Trustee	Resigned 01/02/2026	

Corporate trustees – names of the directors at the date the report was approved

Director name
[None]

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
[None]	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity		[None]
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects		[None]
Details of arrangements for safe custody and segregation of such		[None]

assets from the charity's own assets		

Additional information (optional)

You may choose to include further statements where relevant about:

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent examiner		
Bankers		

Name of chief executive or names of senior staff members (Optional information)

Name
[None]

Exemptions from disclosure

Reason for non-disclosure of key personnel details		[None]

Other optional information

[None]

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	
Full name(s)	Syed Ahmed
Position	Chair
Date	13/10/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name: AL-KAREEM FOUNDATION			Charity No (if any)	1196051	
Annual accounts for the period					
Period start date	01/01/2025	To	Period end date	31/12/2025	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	32,483	6,143	-	38,626	24,776
Charitable activities	S02	-	-	-	-	
Other trading activities	S03	-	-	-	-	
Investments	S04	-	-		-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	**32,483**	**6,143**	**-**	**38,626**	**24,776**
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	11,360	6,480	-	17,840	26,286
Separate material item of expense	S10	-	-	-	-	-
Other	S11	465	-	-	465	250
Total	S12	**11,825**	**6,480**	**-**	**18,305**	**26,536**
Net income/(expenditure) before investment gains/(losses)	S13	20,658	- 337	-	20,321	- 1,760
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	20,658	- 337	-	20,321	- 1,760
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	**20,658**	**- 337**	**-**	**20,321**	**- 1,760**
Loan Repayments		-			-	
Reconciliation of funds:					-	
Total funds brought forward	S21	71	337	-	408	2,168
Total funds carried forward	S22	**20,729**	**-**	**-**	**20,729**	**408**

Section B Balance sheet

	Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	-	-	-	-	-
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	-	-	-	-	-
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	-		-	-	-
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	20,729	-	-	20,729	408
Total current assets	B10	**20,729**	**-**	**-**	**20,729**	**408**
Creditors: amounts falling due within one year (Note 20)	B11	-		-	-	-
Net current assets/(liabilities)	B12	20,729	-	-	20,729	-
Total assets less current liabilities	B13	**20,729**	**-**	**-**	**20,729**	**-**
Creditors: amounts falling due after one year (Note 20)	B14	-	-	-	-	-
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	**20,729**	**-**	**-**	**20,729**	**-**
Funds of the Charity						
Endowment funds (Note 27)	B17	-			-	-
Restricted income funds (Note 27)	B18		-		-	337
Unrestricted funds	B19	20,729		-	20,729	71
Revaluation reserve	B20				-	
Total funds	B21	**20,729**	**-**	**-**	**20,729**	**408**

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	SYED AHMED	**13/10/2026**

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	✓	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	**Yes**

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	Not applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not applicable

(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	***Not applicable***

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of any changes;	Not applicable
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	Not applicable
(iii) where practicable, the effect of the change in one or more future periods.	***Not applicable***

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the prior period error;	Not applicable
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Not applicable
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	***Not applicable***

Note 3 Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	12,405	6,143	-	18,548	24,776
	Gift Aid	20,078	-	-	20,078	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-		-	-	
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total	**32,483**	**6,143**	**-**	**38,626**	**24,776**
Charitable activities:		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:	Income from Sale of Land	-	-	-	-	-
	Land Rental Income					-
	Income from Vist/Ticket	-	-	-	-	-
	Trip Income	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other-Interest Income	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		**32,483**	**6,143**	**-**	**38,626**	24,776

Other information:

All income in the prior year was unrestricted except for:

Restricted donations of £13,960.

Restricted donations in the year comprised:

Gaza appeal £2,415; Qurbani £1,966; Zakat £1,535; Food packs £227 (total £6,143).

Within the income items above the following items are material:

Gift Aid of £20,078 received from HMRC in 2025 relates to eligible donations made in 2022 and 2023. No claim had been made at the earlier year ends, so it is recognised in 2025 when claimed. It is a non-recurring item (prior year: nil).

Note 4 Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1		-	-
Government grant 2		-	-
Government grant 3		-	-
Other		-	-
	Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Not Applicable

Please give details of other forms of government assistance from which the charity has directly benefited.

Not Applicable

Note 6 Analysis of expenditure

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events					
	Fudraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	The organization's core objective is the propagation of the Islamic faith, primarily across the UK but not limited to it. This mission is pursued through several avenues: A) Establishing places of worship, B) Offering religious education via both online and in-person platforms, C) Conducting prayer gatherings, lectures, and public celebrations of religious festivals, D) Engaging in community outreach initiatives. Additionally, the organization is committed to alleviating poverty and alleviating the suffering of individuals affected by natural or other types of disasters. This extends to regions like the UK and Bangladesh, where the provision of essential resources such as food, clothing, shelter, and other appropriate forms of assistance is prioritized.	11,360	6,480	-	17,840	26,286
	Total expenditure on charitable activities	11,360	**6,480**	**-**	**17,840**	**26,286**
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other						
	Charity Accounting Fees	450		-	450	250
	Bank Charges	15		-	15	-
	Total other expenditure	465	**-**	**-**	**465**	**250**
TOTAL EXPENDITURE		**11,825**	**6,480**	**-**	**18,305**	**26,536**

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	*Total prior year*
	£	£	£	£	£
Gaza emergency relief – shelter tents, water tanks, Iftar and hot meals, food, Qurbani (via partner organisations)	-	7,026	-	**7,026**	
Bangladesh housing projects (3 houses)	4,794	-	-	**-**	
Ramadan and Eid food packs – Bangladesh	2,100	-	-	**-**	
Water pump installations – Bangladesh	1,050	-	-	**-**	
Qurbani meat distribution – Bangladesh	964	-	-	**-**	
Project staff costs (Nov–Dec 2025)	-	-	1,906	**1,906**	
Total		**7,026**	**1,906**	**8,932**	**26,286**

Prior year expenditure on charitable activities can be analysed as follows:	Ramadan and Eid food packs, water pumps, Bangladesh housing projects, Gaza aid, medical aid and Qurbani projects – total £26,286 (as reported in the 2024 accounts).
Grant funding of activities:	Gaza projects were delivered through Al-Majd Without Borders Association (licence 7857) and El-Adham Association for Development (licence 7090), both registered charitable organisations in Palestine.
Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year	Not applicable

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	150.00	100.00
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	300.00	150.00

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	1,906	-
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits	-	-
Total staff costs	1,906	-

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	N/A

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	N/A

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity	

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1	-
Governance	-	-
Other	-	-
Total	1	-

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	N/A
Please state the legal authority or reason for making the payment	N/A
Please state the amount of the payment (or value of any waiver of a right to an asset)	N/A

11.4 Redundancy payments
Please complete if any redundancy or termination payment is made in the period.

Total amount of payment	N/A
The nature of the payment (cash, asset etc.)	N/A
The extent of redundancy funding at the balance sheet date	N/A
Please state the accounting policy for any redundancy or termination payments	N/A

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
Total	-	-

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	-	-
	-	-
Total	-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	-	-	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account	This year £	Last year £
Balance at the start of the reporting period		-
Amounts added in current period		-
Amounts released to income from previous periods		-
Balance at the end of the reporting period	-	-

Note 24 Cash at bank and in hand

	This year £	Last year £
Bank Accounts		
Current Account-	20,729	408
Other		
Total	**20,729**	**408**

Section C Notes to the accounts (cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Loan Repayments £	Gains and losses £	Fund balances carried forward £
Donations & Gifts	UR	Unrestricted funds in a charity are the available funds that aren't specifically allocated for a particular purpose, giving the organization flexibility in how they're used to support various needs.	71	32,483	- 11,825	-	-	20,729
Charitable Activities/Projects	R	Restricted funds in a charity are designated for specific purposes, ensuring that donations are used exactly as intended by donors, and contributing to transparency and accountability in the organization's financial management.	337	6,143	- 6,480	-	-	-
Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	**408**	**38,626**	**- 18,305**	**-**	**-**	**20,729**

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other	TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.	N/A
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-

Please give details of why remuneration or	N/A
Where an ex gratia payment has been made	

12.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be

No trustee expenses have been incurred (True or False)	*TRUE*

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Phone	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for		

12.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)	***TRUE***

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.	N/A
For any related party, please provide details of any guarantees given or received.	N/A

Last year

There have been no related party transactions in the reporting period (True or	***TRUE***

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	**£**	**£**	**£**

In relation to the transactions above, please	N/A
For any related party, please provide details	N/A

Note 29 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Gift Aid of £20,078 received in 2025 relates to donations made in 2022 and 2023 (see Note 3). The charity's surplus for the year and the increase in reserves to £20,729 arise mainly from this non-recurring receipt.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**AL-KAREEM FOUNDATION**		
On accounts for the year ended	**31 December 2025**	**Charity no (if any)**	**1196051**
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period from **01 January 2025** to **31/12/2025**.

Responsibilities and basis of report

As the charity's trustees, 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 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 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 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.

Signed:		**Date:**	28/10/2026
Name:	Moonstone Accountants		
Relevant professional qualification(s) or body (if any):			
Address:	Unit B 55 Mile End Road London, England E1 4TT		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	Not Applicable