CHARITY REGISTRATION NUMBER 1196087

THE MA'ARIF FOUNDATION UK

FINANCIAL STATEMENTS

31 DECEMBER 2025

THE MA'ARIF FOUNDATION UK

FINANCIAL STATEMENTS
PERIOD TO 31 DECEMBER 2025
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THE MA'ARIF FOUNDATION UK

TRUSTEES ANNUAL REPORT
PERIOD TO 31 DECEMBER 2025

The Trustees have pleasure in presenting their report and the unaudited financial statements of the Charity for the period to 31 DECEMBER 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name THE MA'ARIF FOUNDATION UK

CHARITY REGISTRATION number 1196087

Registered office: 4 STRONE ROAD, LONDON, E7 8EU

THE Trustees
The Trustees who served the charity during the period were as follows:
INAMUL HASAN EBRAHIM ISMAIL PATEL
SAEED MAHMED
MOHAMMED AHMED SIDAT

Charity Accountants
Fusion Accounting Ltd
1st Floor, 79 Dorothy Road, Leicester LE5 5DS

Independent Examiners
Ryalls HMB Limited
97 Evington Drive, Leicester, Leicestershire, LE5 5PH

STRUCTURE, GOVERNANCE AND MANAGEMENT
THE MA'ARIF FOUNDATION UK is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 08/10/2021.

OBJECTIVES AND ACTIVITIES
The objectives of the organisation, as set out in its governing document are:

> To relieve financial hardship among poor people, orphans and other people in need by means of, but not exclusively, making grants for providing or paying for items, equipment, services and facilities, including the provision of food, water and clothing, costs for medical treatment and costs for attending school for the benefit of the said persons

ACHIEVEMENTS AND PERFORMANCE

> During the period, the trustees secured donations from the public for humanitarian projects in India. The trustees worked with partner charities in India for the delivery of humanitarian projects which allowed the trustees to deliver the winter blanket distribution, the water well project, the water hand pump project, widows support project, livelihood support project, medical aid project, school sponsorship project, shelter project and feeding project for the poor benefitting over 10,000 poor and needy people during the period.

PUBLIC BENEFIT STATEMENT

The trustees have considered the general guidance on public benefit issued by the Charity Commission and has taken due regard of that guidance. The trustees consider that they are satisfied that the charity's activities do benefit the public as it is relieving financial hardship in meeting an identifiable need. The trustees have benefitted many individuals and families and has helped them to fulfil their basic needs to sustain life.

FINANCIAL REVIEW

The trustees secured income of £882,973 (2024:£772,076) during the period of which £552,466 (2024:£487,023) were grants received from other charities. The expenditure during the period was £884,738 (2024:£767,212) of which grants were £883,096 (2024:£765,286). This generated a deficit of £1,765 which was met with prior year surpluses. Keeping in line with the 100% donation policy and the need to carry out all projects within the period, the charity held £3,315 in unrestricted reserves at the end of the period which will be used for future charitable expenditure.

PLANS FOR FUTURE PERIODS

Future plans are to continue to run the various humanitarian projects and impacting the lives of thousands of those in hardship and poverty.

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees 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;
- 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 1993 and the Charity (Accounts and Reports) Regulations 2008. The trustees 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.

APPROVAL

The report was approved by the Trustees on 09/10/2026

And signed on their behalf by



Inamul Patel
Chairman & Trustee

THE MA'ARIF FOUNDATION UK
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st DECEMBER 2025.

Responsibilities and basis of report

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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is sufficient for external scrutiny.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

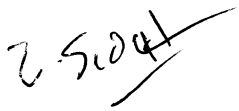
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 material matters have come to my attention 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 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.



Zubair Sidat
FCCA
Ryall HMB Limited

09/10/2026

THE MA'ARIF FOUNDATION UK

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)
PERIOD TO 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds Period to 31 Dec 25	*Total 31 Dec 24*
		£	£	£	£
INCOME from					
donations and legacies	3	**330,507**	**552,466**	**882,973**	**772,076**
charitable activities					
other trading activity					
Investment income					
Other income					
Total		**330,507**	**552,466**	**882,973**	**772,076**
EXPENDITURE					
on raising funds		**-**	**-**	**-**	**-**
charitable activities	4	**332,272**	**552,466**	**884,738**	**767,212**
other expenditure		**-**	**-**	**-**	**-**
Total		**332,272**	**552,466**	**884,738**	**767,212**
Net Income before Tax		**(1,765)**	**-**	**(1,765)**	**4,864**
Tax payable		**-**	**-**	**-**	**-**
Net income after Tax		**(1,765)**	**-**	**(1,765)**	**4,864**
Net gains/losses on assets					
NET INCOME		**(1,765)**	**-**	**(1,765)**	**4,864**
Transfers between funds		**-**	**-**	**-**	**-**
Net movement in funds		**-**	**-**	**-**	**-**
Reconciliation of funds					
Total funds brought forward		**5,080**	**-**	**5,080**	**216**
Total funds carried forward		**3,315**	**-**	**3,315**	**5,080**

THE MA'ARIF FOUNDATION UK
BALANCE SHEET
PERIOD TO 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds Period to 31 Dec 25	*Total 31 Dec 24*
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets		-		-	-
CURRENT ASSETS					
Cash in hand and bank		**4,905**	**-**	**4,905**	**5,500**
Total		**4,905**	**-**	**4,905**	**5,500**
LIABILITIES					
Creditors falling due within one year	**5**	**1,590**	**-**	**1,590**	**420**
Net current assets					
Total assets less current liabilities				**3,315**	**5,080**
Total Net Assets				**3,315**	**5,080**
The funds of the charity					
Unrestricted funds				**3,315**	**5,080**
Restricted funds				**-**	**-**
Total				**3,315**	**5,080**

These accounts were approved by the Trustees on 09/10/2026

And signed on their behalf by



Inamul Patel
Chairman & Trustee

THE MA'ARIF FOUNDATION UK

NOTES TO THE FINANCIAL STATEMENTS
PERIOD TO 31 DECEMBER 2025

1. ACCOUNTING POLICIES

a) Basis of accounting

The accounts have been prepared in accordance 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.

b) Fund accounting

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of any of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose and the restriction means that the funds can only be used for specific projects or activities.

c) Incoming resources

Voluntary income, including donations, gifts and legacies and grants that provide core funding or are of a general nature, are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions. Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

d) Resources expended

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that results in the payment being an unavoidable commitment.

Costs of raising funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

2. Staff Disclosures

Total number of staff employed is 0. No staff received remuneration above £60,000 during the period.

3. INCOME from donations and legacies

	Unrestricted	Restricted	Total
	£	£	£
Donations	**315,537**	**-**	**315,537**
Gift Aid	**14,970**	**-**	**14,970**
Grants - From Institutions		**552,466**	**552,466**
TOTAL	**330,507**	**552,466**	**882,973**

4. EXPENDITURE Charitable activities

	Unrestricted	Restricted	Total
	£	£	£
Grants - to Institutions	**330,630**	**552,466**	**883,096**
Administrative Costs	**1,642**	**-**	**1,642**
TOTAL	**332,272**	**552,466**	**884,738**

5.LIABILITIES: Amounts falling due within one year

	£
Trade creditors	
Accruals	1,590
	======
TOTAL	**1,590**

6. CONNECTED PARTY TRANSACTIONS

There were no remuneration or payments to trustees or connected parties.