CHARITY REGISTRATION NUMBER 1197010

AL-HABEEB FOUNDATION

FINANCIAL STATEMENTS

31 DECEMBER 2025

AL-HABEEB FOUNDATION

FINANCIAL STATEMENTS
PERIOD TO 31 DECEMBER 2025
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AL-HABEEB FOUNDATION

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 AL-HABEEB FOUNDATION

CHARITY REGISTRATION number 1200939

Registered office: 45 PROSPECT STREET, HUDDERSFIELD, HD1 2NX

THE Trustees
The Trustees who served the charity during the period were as follows:

USMAN ALI
HABIB ULLAH
MOHAMMED FAQIR

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

STRUCTURE, GOVERNANCE AND MANAGEMENT
AL-HABEEB FOUNDATION is a charitable incorporated organisation (CIO) governed by its constitution dated 8th December 2021 and was registered with the Charity Commission on the 8th of December 2021.

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

> (1) to relieve financial hardship among poor people 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 costs for medical treatment for the benefit of the said persons;
>
> (2) to advance the religion of Islam by means of, but not exclusively, provision or assistance in the provision of facilities for Islamic education, in accordance with the teachings of the Quran and the teachings of Prophet Muhammad (pbuh) as interpreted and accepted by the Ahle-Sunnah Wal-Jamaa-ah school of thought.

ACHIEVEMENTS AND PERFORMANCE

During the period the trustees delivered a Masjid building project resulting in several Masjids being completed in Pakistan, a multitude of Islamic Educational Institutions supported with grants for running costs and delivered financial hardship relief projects. Among these projects were the delivery of food packs monthly to hundreds of poor families, financial hardship support to over 100 families, installation of water hand pumps in poor areas, distribution of Iftar packs and conducting multiple qurbanis benefitting.

AL-HABEEB FOUNDATION
TRUSTEES ANNUAL REPORT *(continued)*
PERIOD TO 31 DECEMBER 2025

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 advancing Islam for public benefit and meeting an identifiable need for those in financial hardship. The trustees have benefitted many individuals and families and has helped them to fulfil their religious needs and basic necessities to sustain life.

FINANCIAL REVIEW
The trustees secured income of £210,169 during the period. The expenditure during the period was £234,711 of which £231,670 were grants for charitable projects. This generated a deficit of £24,542 for the year. At the end of the period the charity held £12,999 in reserves which the charity intends to use for future charitable expenditure. There is no policy to retain reserves in the charity.

PLANS FOR FUTURE PERIODS
Future plans are to continue to deliver the financial relief projects to benefit the poor and needy.

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 31/10/2026 and signed on their behalf by



Habeeb Ullah
Chairman & Trustee

AL-HABEEB FOUNDATION
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.



M Suleman 31/10/2026
Principal Accountant
c/o Fusion Accounting Ltd, 1st Floor 79 Dorothy Road, Leicester LE5 5DS

AL-HABEEB FOUNDATION

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		**210,169**	**-**	**210,169**	**119,148**
charitable activities					
other trading activity					
Investment income					
Other income					
Total		**210,169**	**-**	**210,169**	**119,148**
EXPENDITURE					
on raising funds		**2,291**	**-**	**2,291**	**1,387**
charitable activities		**232,420**	**-**	**232,420**	**80,210**
other expenditure		**-**	**-**	**-**	**-**
Total		**234,711**	**-**	**234,711**	**81,597**
Net Income before Tax		**(24,542)**	**-**	**(24,542)**	**37,551**
Tax payable		**-**	**-**	**-**	**-**
Net income after Tax		**(24,542)**	**-**	**(24,542)**	**37,551**
Net gains/losses on assets					
NET INCOME		**(24,542)**	**-**	**(24,542)**	**37,551**
Transfers between funds		**-**	**-**	**-**	**-**
Net movement in funds		**-**	**-**	**-**	**-**
Reconciliation of funds					
Total funds brought forward		**37,541**	**-**	**37,541**	**(10)**
Total funds carried forward		**12,999**	**-**	**12,999**	**37,541**

AL-HABEEB FOUNDATION
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		**14,499**	**-**	**14,499**	**38,291**
Total		**14,499**	**-**	**14,499**	**38,291**
LIABILITIES					
Creditors falling due within one year	**4**	**1,500**	**-**	**1,500**	**750**
Net current assets				**12,999**	**37,541**
Total assets less current liabilities				**12,999**	**37,541**
Total Net Assets				**12,999**	**37,541**
The funds of the charity					
Unrestricted funds				**12,999**	**37,541**
Restricted funds				-	-
Total				**12,999**	**37,541**

These accounts were approved by the Trustees on 31/10/2026 and signed on their behalf by



Habeeb Ullah
Chairman & Trustee

AL-HABEEB FOUNDATION

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 new accounting policies are relevant to the size and nature of the charity's income for the period.

The change in accounting policy has only resulted in minor non-material differences arising. As such no requirement to restate prior or current year figures has arisen.

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.

AL-HABEEB FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (continued)
PERIOD TO 31 DECEMBER 2025

2. Staff Disclosures

There were no staff employed by the organisation during the year. No staff received remuneration above £60,000 during the period.

3. LIABILITIES: Amounts falling due within one year

	£
Trade creditors	
Accountancy & Examination Fees to 2025	1,500
	=====
TOTAL	**1,500**

4. CONNECTED PARTY TRANSACTIONS

There were no payments made to trustees or connected person during the period.