TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the period: 1 January 2025 to 31 December 2025

PART 1: TRUSTEES' ANNUAL REPORT

1. Reference and Administration Details

Charity Name: Al Islam Family Foundation

Registered Charity Number: 1202218

Charity's Principal Address: 1 Victoria Grange Way, Morley, Leeds, LS27 9RN

Names of the Charity Trustees who manage the charity:

Lutfa Begum
Sirajul Islam
Aisha Islam

2. Structure, Governance and Management

Description of the charity's trusts:
The charity is constituted as a Charitable Incorporated Organisation (CIO).

Governing Document: CIO Foundation Constitution.

Trustee Selection Methods: Trustees are appointed or reappointed by the existing board of trustees based on their skills, experience, and commitment to the charity's objectives.

Additional Governance Issues: The charity operates with policies in place covering Internal Financial Controls, Financial Reserves, Trustee Expenses, and Trustee Conflicts of Interest. All trustees give their time voluntarily and receive no remuneration.

3. Objectives and Activities

Summary of the objects of the charity set out in its governing document:
The prevention or relief of poverty anywhere in the world by providing grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Summary of the main activities undertaken for the public benefit in relation to these objects:
During the reporting period, the charity focused its efforts on providing vital nutritional and welfare support to vulnerable communities overseas, specifically targeting orphans and impoverished families.
The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

4. Achievements and Performance

Summary of the main achievements of the charity during the year:
2025 was a highly successful year for the Foundation. We raised £31,212.41 in total income, significantly bolstered by a

successful Gift Aid claim of £7,290.65 from HMRC, alongside generous personal and corporate donations.
Our charitable disbursements totaled £4,955.44, directly funding two major international relief initiatives:

Morocco: We disbursed £2,880.44 to provide urgent Ramadan food aid and dedicated orphan relief to vulnerable children and families.

Ghana: We disbursed £2,075.00 toward a sustained "Poor Feeding" program, ensuring food security for impoverished individuals in the region.

All overseas aid was carefully managed and distributed through trusted local partners and supervised by the trustees.

5. Financial Review

Brief statement of the charity's policy on reserves:
The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be sufficient to respond to emergency appeals and sustain ongoing overseas feeding programs.

Details of any funds materially in deficit: None.

Financial Position: At the close of the financial year on 31 December 2025, the charity held £39,984.26 in cash at the bank. These robust reserves will allow the Foundation to expand its grant-making and overseas relief projects in the upcoming financial year.

6. Declaration

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

Signed on behalf of the charity's trustees:

Signature: Sirajul Islam **Signature:** Lutfa Begum

Full Name: Sirajul Islam **Full Name:** Lutfa Begum

Position: Trustee **Position:** Trustee

Date: 10.11.2026

PART 2: RECEIPTS AND PAYMENTS ACCOUNTS

For the period: 1 January 2025 to 31 December 2025

Section A: Receipts and Payments

Section B: Statement of Assets and Liabilities at the end of the period

Approval
These accounts were approved by the board of trustees and signed on their behalf by:

Signature: Sirajul Islam **Signature:** Lutfa Begum

Full Name: Sirajul Islam **Full Name:** Lutfa Begum

Date: 10.11.2026

Note: As the charity's gross income for this period exceeded £25,000, these accounts must be subjected to an Independent Examination by a qualified person before they are submitted to the Charity Commission alongside the Annual Return.

Independent Examiner's Report to the Trustees of Al Islam Family Foundation

I report to the charity trustees on my examination of the accounts of **Al Islam Family Foundation** (the Charity) for the year ended **31 December 2025**, which comprise the Statement of Receipts and Payments, the Statement of Assets and Liabilities, and the related notes.

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 Charity's accounts carried out under section 145 of the 2011 Act. 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

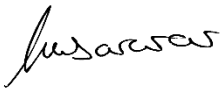
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

The accounts do not accord with those records.

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.

Examiner Details & Signature

Signed: 

Name: Haroon Muhammad Sarwar

Relevant Professional Qualification or Body (if applicable): ACA (ICAEW)

(e.g., ACA, FCA, ACCA, FCCA, ACMA, CPFA, AAT, or experienced independent person)

Address: Suite 2, Ambition Offices, Mezzanine Floor, 6 Oldham Road, Manchester, M4 5DB, United Kingdom

Date: 10 November 2026

AL ISLAM FAMILY FOUNDATION
CHARITY NUMBER 1202218
1 VICTORIA GRANGE WAY
MORLEY, LEEDS
LS27 9RN
UNITED KINGDOM

Al Islam Family Foundation — Annual Accounts and Trustees' Report 2025

For the year 1 January 2025 to 31 December 2025.

Reference and administrative details

Detail	
Charity name	Al Islam Family Foundation
Legal form	Charitable Incorporated Organisation (CIO)
Charity registration number	1202218
Principal address	1 Victoria Grange Way, Leeds, LS27 9RN
Trustees	Lutfa Begum, Aisha Islam, Sirajul Islam (all served throughout the year)
Reporting period	1 January 2025 to 31 December 2025

Structure, governance and management

The charity is a Charitable Incorporated Organisation governed by its constitution dated 7 March 2023.

Trustee recruitment and appointment. Apart from the first trustees, every trustee is appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. New trustees are recruited for the skills and experience needed to further the charity's objectives, and receive an induction to their roles and responsibilities.

Management. The charity has no employees or volunteers other than its trustees, who manage its day-to-day affairs and approve all grants made.

Objectives and activities

Charitable objects. As stated in the governing document: "To further such purposes which are exclusively charitable within the laws of England and Wales as may be determined from time to time by the charity trustees."

Main activities. The charity's main activity in 2025 was making grants to relieve poverty and support vulnerable people overseas:

- **Poverty relief, Ghana:** funding for a feeding programme for people in poverty.
- **Ramadan relief, Morocco:** food and support for families in need during Ramadan.
- **Orphan support, Morocco:** ongoing funding for orphaned children.

Public benefit. The trustees confirm they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit when exercising their powers and duties.

Achievements and performance

The charity made grants totalling £4,955.44 in 2025 across three programmes in Ghana and Morocco.

Programme	Grants paid (£)	Reach
Poverty relief, Ghana (feeding programme)	2,075.00	Sustained "Poor Feeding" program, ensuring food security for impoverished individuals in the region.
Ramadan relief, Morocco	1,988.23	Urgent Ramadan food aid
Orphan support, Morocco	892.21	Dedicated orphan relief to vulnerable children and families.
Total	**4,955.44**	

The trustees are pleased with the year's work and believe it has delivered clear public benefit. Income rose substantially, helped by a Gift Aid repayment of £7,290.65, putting the charity in a strong position to grow its grant-making in 2026.

Financial review

The charity generated a surplus of £26,216.97 and closed the year with £39,984.26 cash at bank (2024: £13,767.29).

- **Receipts** were £31,212.41 (2024: £20,379.20): donations of £23,921.76 and a Gift Aid repayment from HMRC of £7,290.65.
- **Payments** were £4,995.44 (2024: £6,611.91): grants for charitable activities of £4,955.44 and bank charges of £40.00.
- **Independent examination.** Gross income exceeded £25,000 for the first time, so these accounts must be independently examined under section 145 of the Charities Act 2011. An audit is not required.

Reserves policy. The trustees aim to build reserves over time to purchase a property or properties, so that the charity can continue its work in perpetuity. At 31 December 2025 all funds of £39,984.26 were unrestricted and held in cash.

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signature: *Lutfa Begum*

Full name: Lutfa Begum

Position: Trustee

Date: 10.11.2026

Section A: Receipts and payments account

For the year ended 31 December 2025. Charity registration number 1202218.

	Note	Unrestricted funds 2025 (£)	Total funds 2025 (£)	Total funds 2024 (£)
Receipts				
Donations	2	23,921.76	23,921.76	20,379.20
Gift Aid reclaimed from HMRC	2	7,290.65	7,290.65	–
Total receipts		**31,212.41**	**31,212.41**	**20,379.20**
Payments				
Grants for charitable activities	3	4,955.44	4,955.44	6,566.91
Bank charges		40.00	40.00	45.00
Total payments		**4,995.44**	**4,995.44**	**6,611.91**
Net receipts for the year		**26,216.97**	**26,216.97**	**13,767.29**
Cash funds at 1 January		13,767.29	13,767.29	–
Cash funds at 31 December		**39,984.26**	**39,984.26**	**13,767.29**

Section B: Statement of assets and liabilities at 31 December 2025

	Unrestricted funds 2025 (£)	Total 2025 (£)	Total 2024 (£)
Cash funds			
HSBC Charitable Bank Account	39,984.26	39,984.26	13,767.29
Total cash funds	**39,984.26**	**39,984.26**	**13,767.29**
Other monetary assets	–	–	–
Liabilities	–	–	–
Non-monetary assets	–	–	–

The trustees are not aware of any amounts owed to or by the charity at 31 December 2025.

Notes to the accounts

1. Basis of preparation. The accounts are prepared on a receipts and payments basis under section 133 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008, as permitted for a CIO with gross income not exceeding £250,000. They are unaudited.

2. Analysis of receipts.

Receipt	2025 (£)
General donations	19,921.76
Zakat donations	4,000.00
Gift Aid reclaimed from HMRC	7,290.65
Total	**31,212.41**

3. Grants for charitable activities. Grants of £2,075.00 were paid to Jade Touzni for the Ghana feeding programme. Grants of £2,880.44 were paid to trustee Sirajul Islam for onward distribution in Morocco (Ramadan relief £1,988.23; orphan support £892.21). The trustees hold records of the onward use of these funds.

4. Trustee remuneration and expenses. No trustee received remuneration or reimbursed expenses during the year (2024: none).

5. Related party transactions. Donations of £19,731.76 were paid into the charity by trustee Lutfa Begum, and zakat donations of £4,000.00 were received from [Sirajul Islam — trustees to confirm]. Payments of £2,880.44 were made to trustee Sirajul Islam solely as a conduit for grants to beneficiaries in Morocco (note 3); he received no personal benefit.

6. Independent examination. Gross income for the year of £31,212.41 exceeded £25,000, so these accounts are subject to independent examination. The independent examiner's report is attached separately.

Approval of accounts

These accounts were approved by the board of trustees on 10.11.2026 and signed on their behalf by:

Signature: *Lutfa Begum*

Full name: Lutfa Begum

Position: Trustee

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Details of any funds materially in deficit: None.

Financial Position: At the close of the financial year on 31 December 2025, the charity held £39,984.26 in cash at the bank. These robust reserves will allow the Foundation to expand its grant-making and overseas relief projects in the upcoming financial year.

6. Declaration

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

Signed on behalf of the charity's trustees:

Signature: Sirajul Islam **Signature:** Lutfa Begum

Full Name: Sirajul Islam **Full Name:** Lutfa Begum

Position: Trustee **Position:** Trustee

Date: 10.11.2026

PART 2: RECEIPTS AND PAYMENTS ACCOUNTS

For the period: 1 January 2025 to 31 December 2025

Section A: Receipts and Payments

Section B: Statement of Assets and Liabilities at the end of the period

Approval
These accounts were approved by the board of trustees and signed on their behalf by:

Signature: Sirajul Islam **Signature:** Lutfa Begum

Full Name: Sirajul Islam **Full Name:** Lutfa Begum

Date: 10.11.2026

Note: As the charity's gross income for this period exceeded £25,000, these accounts must be subjected to an Independent Examination by a qualified person before they are submitted to the Charity Commission alongside the Annual Return.

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Independent Examiner's Statement

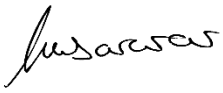
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The accounts do not accord with those records.

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.

Examiner Details & Signature

Signed: 

Name: Haroon Muhammad Sarwar

Relevant Professional Qualification or Body (if applicable): ACA (ICAEW)

(e.g., ACA, FCA, ACCA, FCCA, ACMA, CPFA, AAT, or experienced independent person)

Address: Suite 2, Ambition Offices, Mezzanine Floor, 6 Oldham Road, Manchester, M4 5DB, United Kingdom

Date: 10 November 2026

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