Charity Registration No. 1204943 (England and Wales)

AR-RAHMAN TRUST UK

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

AR-RAHMAN TRUST UK

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TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025. The accounts continue the accruals basis used in the preceding period and the Charities SORP (FRS 102), second edition issued in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity number

1204943

Principal address

7 Dale Grove
Nottingham
NG2 4LT

Trustees of the charity

The trustees who have served during the year and since the year end were as follows:

Mr. Sajid Mahmood (Chair)
Mr. Shouaib Ahmed
Mr. Zubair Ahmed
Mr. Altaf Hussain
Mr. Muhammad Imran
Mr. Sajjad Ahmed
Mr. Liaqat Mahmood Aziz

Bankers

Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity was formed and registered in 2023. Its objective is to advance education in Pakistan for the public benefit, particularly by supporting the construction of schools, providing educational equipment and materials, and assisting with the mentoring and training of school principals and teachers.

Public benefit statement

No educational projects were ongoing during 2025, and no projects were undertaken or funded. No charitable work occurred during the year. The income received was therefore unspent on projects and remained available for future educational purposes. The absence of activity did not represent a decision to close the charity, which remains in operation.

No direct educational outcomes or project beneficiaries are reported for 2025. By approving this report, the trustees confirm that they have considered the Charity Commission's public-benefit guidance when reviewing the charity's purposes and future use of its funds.

FINANCIAL REVIEW

Transactions and financial position

Income was £3,221 (2024: £3,899), with no current-year expenditure (2024: £3,690). The surplus of £3,221 increased opening funds of £209 to £3,430. Cash at bank was £3,430. The £480 paid in October is accounted for as settlement of the opening accountancy creditor, not a second expense (see note 5).

Reserves policy

On the unrestricted-fund basis described in note 1(b), free reserves on 31 December 2025 were £3,430 (2024: £209). The balance arose because no projects were undertaken, rather than from a decision to build a reserve for a particular project.

The 2024 report described a target of three months of normal recurring expenditure. With no expenditure recognised in 2025, that measure alone does not explain the retained balance. By approving this report, the trustees adopt the following revised policy with effect from the approval date, rather than retrospectively for 2025:

The charity will retain funds for reasonably foreseeable administration, compliance and unavoidable commitments, with the balance available for educational projects. Trustees will review cash needs and opportunities to apply funds to the charity's purposes at least annually and before new commitments. A monetary reserve target and planned use of any excess will be set using a costed assessment, not an arbitrary percentage of income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution, and is a Charitable Incorporated Organisation (CIO) managed by the board of trustees. New trustees are recruited when required and are advised of their duties and responsibilities as trustees, on appointment.

Approved by the board of trustees and signed on its behalf:



Mr. Liaqat Mahmood Aziz
Chair

Date of approval: 26 October 2026

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

All amounts are in pounds sterling. A dash denotes nil.

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	2	3,221	-	3,221	3,899
Other income		-	-	-	-
Total income		**3,221**	**-**	**3,221**	**3,899**
Expenditure on:					
Charitable activities	3	-	-	-	3,210
Other costs	4	-	-	-	480
Total expenditure		**-**	**-**	**-**	**3,690**
Net income / surplus		**3,221**	**-**	**3,221**	**209**
Transfers between funds		-	-	-	-
Net movement in funds		**3,221**	**-**	**3,221**	**209**
Reconciliation of funds:					
Total funds brought forward	6	209	-	209	-
Total funds carried forward	**6**	**3,430**	**-**	**3,430**	**209**

The £480 payment is not included in 2025 expenditure because it is applied against the opening accountancy creditor. The accounting basis is explained in notes 1(d) and 5.

The notes on pages 7 to 9 form part of the financial statements.

AR-RAHMAN TRUST UK

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
Current assets			
Cash at bank		3,430	689
Debtors		-	-
Total current assets		**3,430**	**689**
Creditors: amounts falling due within one year	5	-	(480)
Net current assets		**3,430**	**209**
Total assets less current liabilities		**3,430**	**209**
Net assets		**3,430**	**209**
Charity funds			
Unrestricted funds	6	3,430	209
Restricted funds	6	-	-
Total charity funds	**6**	**3,430**	**209**

The opening accountancy creditor has been treated as settled. No new accountancy fee or accountancy accrual arises for 2025, as the accounts are being prepared by a trustee without charge. See note 5.

The financial statements were approved and authorised for issue by the board of trustees on 26 October 2026 and were signed on its behalf by:

Mr. Liaqat Mahmood Aziz
Chair

The notes on pages 7 to 9 form part of the financial statements.

1 Summary of significant accounting policies

(a) General information and basis of preparation

Ar-Rahman Trust UK is a charity based in England. The address of the registered office is provided in the charity information on page 3 of these financial statements. The nature of the charity's operations and principal activities are to advance education in Pakistan for the public benefit. The charity achieves this by supporting the construction and development of schools, providing educational equipment and learning materials, and assisting with the mentoring and professional training of school principals and teachers. Through these efforts, the charity aims to improve access to quality education and promote long-term educational development within local communities.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not hold any restricted funds.

(c) Income recognition

Income is recognised when the charity is entitled to it, any performance conditions have been met, receipt is probable and the amount can be measured reliably. All £3,221 of 2025 receipts are income belonging to the charity, not loans or transfers. They are presented as donations, consistently with the preceding year accounts.

(d) Expenditure recognition

Expenditure is recognised when there is a legal or constructive obligation, settlement is probable and the amount can be measured reliably. Payment of an expense accrued in an earlier period reduces the creditor and is not charged again.

(e) Tax

The charity is exempt from tax on its charitable activities.

(f) Going concern

These financial statements are prepared on a going concern basis. The charity remains in operation and intends to continue its educational purpose.

2 Income from donations and legacies

	2025 £	2024 £
Donations from individuals and other charities	3,221	3,899
Total	**3,221**	**3,899**

3 Charitable activities

	2025 £	2024 £
Charitable activities	-	3,210
Total	**-**	**3,210**

No educational projects were funded and no charitable work took place in 2025.

4 Other costs

	2025 £	2024 £
Accountancy	-	480
Total	**-**	**480**

The £480 payment is applied against the opening creditor. Mr. Liaqat Mahmood Aziz is preparing these accounts without charge, so no new accountancy fee or accrual arises.

5 Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued expenses	-	480
Total	**-**	**480**

The October 2025 payment is applied against the £480 opening accountancy creditor. No further liabilities are assumed; no new accountancy fee is due.

6 Fund reconciliation

Unrestricted funds

	Opening balance £	Income £	Expenditure £	Closing balance £
Year ended 31 December 2025	**209**	**3,221**	**-**	**3,430**
Period ended 31 December 2024	-	3,899	3,690	209

7 Related party transactions

There are no related party transactions during the period ended 31 December 2025.