MARYAM TRUST UK,
36 BROOKFORD AVENUE,
COVENTRY,
CV6 2GQ

TRUSTEES' REPORT

And financial report for the year ended 31st December 2025





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Part3: REFERENCE & ADMINISTRATIVE

Charity Name:	MARYAM TRUST UK (CIO).
Charity Registration No.	1207570
Principle Office	36 Brookford Avenue, Coventry, CV6 2GQ
Email Address:	faizj@live.com

Trustees: Effective from 01/08/2024:

Mohamed Faiz Junaideen	Chairman
Mohamed Sirajudeen	Secretary
Nizardeen Mohamed	Trustee

Bankers	HSBC Bank
Independent Examiner	Suleiman Ali 29 Clinton Road, Coventry, CV6 7AJ

Part4. ORGANISATION PROFILE.

Organisation Objective:

The principal objectives of the charity as set out in the Governing Document, which is among others including to advance the Islamic faith and Muslim community. Our aims are to provide facilities and platform for Muslim population to practice their religious freely. This work cannot achieve without having our own centre which will be used to educate our youngsters on their faith based upon the teachings of the Qur`and the Sunnah as understood by the companions of the Prophet (S.A.W) and by those that followed them.

Structure, Governance & Management:

The Board of Trustee are responsible for the day-to-day management and administration. Trustees determine the general policy of running of the organisation. To assist with smoothly running of the charity, trustees have authority to delegate its power to sub-committees on various functions and activities. There is no remuneration receive.

Risk Management:

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifies potential threats of charity objectives and mitigate that threat appropriate and proportional. In reference to risk management, we have up and running complaint's handling procedure and managing conflict of interest policies.

Vision & Mission:

Our vision is to build a vibrant Islamic centre that caters to the religious, education and social needs of wider Muslim Community. Our mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunna. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

Area of Operation:

Coventry and it is territorial are area of operation. However, governing document does not restrict to extend its services beyond this boundary.

Volunteers:

Volunteers are paramount mechanisms and vigorous tool to move this institution forward and achieve community objective. Apparently, we have than 4 people's men and women devoting their time and wealth for community and faith related activities. Their work is vibrating for the organisation.

Public benefit:

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.

Part5. ACHIEVEMENT & PERFORMANCE

During the year under review, the community has successfully fulfilled many of its core objectives. Below are some of the key highlights:

Spiritual Services

- Continued to provide essential spiritual services during Ramadhan, including organizing and supervising **Tarawih prayers**, **Iftar**, **Itikaf**, and other related activities.
- Conducted home and hospital visits to support poorly members of the community whenever practically possible.
- Oversaw and facilitated **marriage ceremonies** and provided **divorce counselling**.
- Delivered comprehensive **funeral services**, including washing, burial, and offering comfort to bereaved families.

Education Centre (Madrasah)

- The Madrasah services is corner stone of what we are doing. We recognize this as a vital pillar of our community and are actively working to institute this service for our youth.

Eid Congregational Prayers & Celebrations

- Successfully organized **Eid prayers in the Community Centre Hall.**
- Hosted **Eid celebrations** at Jubilee Crescent Community Centre, welcoming participation from both Muslims and non-Muslims to foster inclusivity and shared joy on this significant occasion.

Community Cohesion

- Actively engaged with local authorities and community organizations to promote unity in our diverse neighbourhoods.
- Collaborated with other community across Coventry City, **West Midlands Police**, Coventry **City Council**, and various ethnic minority groups to make Coventry City a better place to live and work.

Youth Engagement

- Recognizing that youth are the backbone of any thriving community, we are proud of the active involvement of our young members in religious and community activities.
- We remain committed to protecting them from harmful influences and ensuring they make the most of their formative years.

Events and Talks

- Hosted a series of community events and educational talks delivered by **prominent UK scholars**, **community leaders**, and **emerging ustadh**, enriching the spiritual and intellectual life of our members.

Part6. ACTIVITIES AND ACHIEVEMENTS





Part7: PLANS FOR THE FUTURE

7.1 Madrasah Revival and Youth Development

The community is actively planning to institute **the Quran School (Madrasah)**, with a strong focus on improving teacher welfare, and improve education quality other priorities:

- Supporting secular education alongside religious studies.
- Organizing youth group activities, including sports events.
- Promoting health and fitness programs.
- Establishing a crèche and nursery to support young families.
- Promoting and preserve cultural heritage.

7.2 Islamic Centre Project – Fundraising and Vision

We are intending to an Islamic Centre Project, envisioned as a central hub for Daily worship and Islamic activities, other focus including:

- Youth protection and moral development.
- Preserving and extending the religious values of our forefathers.

Apparently, we are in the initial phase of identifying potential donors and supporters. The next phase involves developing a timeline and outreach strategy to secure both financial and moral support for this noble initiative.

7.3 Administration and Management Affairs

As a young and growing community, we aim to invest significantly in administrative capacity building, including:

- Ensuring compliance with regulatory standards and alignment with Islamic principles.

Our success is closely tied to our ability to collaborate with sister charities across the UK. Over the coming years, we plan to travel nationwide to seek support and build partnerships that will strengthen our Islamic Centre Project.

7.5 Risk Management

To ensure responsible governance, new trustees will receive periodic training covering:

- Legal obligations under charity law.
- Decision-making processes.
- Declaration of trust and financial oversight.

Part8: STATEMENT OF RESPONSIBILITIES:

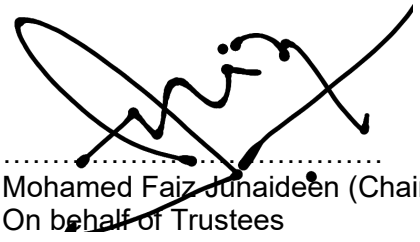
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

In preparing these financial statements, the trustees are required to:

a) Select suitable accounting policies and then apply them consistently.
b) Make judgments and estimates that are reasonable and prudent.
c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 2011, the Charity (accounts and Reports) regulations 2008 and the provisions of the trust deed. They 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.

On behalf of Trustees Board, we hereby satisfied that Trustee report give a True and fair view of the situation of the charity and of its net outgoing resources for the period under review.



……
Mohamed Faiz Junaideen (Chairman)
On behalf of Trustees



……
Mohamed Sirajudeen (Secretary)
On behalf of Trustees



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Independent Examiner's Report to the trustees of MARYAM TRUST UK (CIO)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 12 to 16.

Respective responsibilities of trustees and examiner
The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act:
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the 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 you as 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 next statement.

Independent examiner's statement
I have not identified matters of concern.

In connection with my examination, apart from the matter referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, no matter has come to my attention:
1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
  have not been met; or

2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

.....
Independent Examiner's Name
Suleiman Ali
29 Clinton Road,
Coventry,
CV6 7AJ.



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MARYAM TRUST (UK)
Statement of Financial Activities for the year ended 31st December 2025.

	Notes	Restricted Funds	Unrestricted Funds	**Funds 2025**	Funds 2024
Incoming Resources					
Activities from generated Funds	2	0	0	**0**	0
Resources from charitable activities	3	0	4,600	**4,600**	9,579
Total incoming Resources (a)		-	4,600	**4,600**	9,579
Resources Expended					
Charitable Activities	4	0	1,956	**1,956**	166
Governance costs	4	0	410	**410**	100
Total resources expended (b)		0	2,366	**2,366**	266
Net income during the year (a-b)		0	2,234	**2,234**	9,313
Reconciliation of funds movements					
Total funds brought forward	7	1374	7939	**9,313**	0
Add net resources during the year		-	2,234	**2,234**	9,313
Total funds carried forward	8	1,374	10,173	**11,547**	9,313

All incoming resources and expenditures are derived from continuing activities. The charity has not recognised any gains or losses during the year other than those reflected in the reported results.

Signed off on behalf of the Trustee of the charity

……
Mohamed Faiz Junaideen (Chairman)
On behalf of Trustees

……
Mohamed Sirajudeen (Secretary)
On behalf of Trustees

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MARYAM TRUST (UK)
Balance Sheet As of 31st December 2025.

Fixed Assets

	Notes	Funds 2025	Funds 2024
Tangible Assets	9	0	0
Currents Assets			
Cash on hand and at Bank	10	11,697	*9,413*
Debtors	5	0	*0*
		11,697	*9,413*
Less: Creditors Fallings dues within a year	5	150	*100*
Less: Creditors Fallings dues more than a year	6	0	*0*
Net Assets	8	**11,547**	*9,313*
The Fund of the Charity			
Restrcited Funds	7	1,374	*1,374*
Unrestricted Funds	7	10,173	*7,939*
The Charity Funds	8	**11,547**	*9,313*

Signed off on behalf of the Trustee of the charity

…….
Mohamed Faiz Junaideen (Chairman)
On behalf of Trustees

…….
Mohamed Sirajudeen (Secretary)
On behalf of Trustees

MARYAM TRUST (UK)
Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
THE MARYAM TRUST UK (CIO) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
The charity exempted from preparing a cash flow statement as early adopts Bulletin 1 published on 2 February 2016. However, MARYAM TRUST UK decide to include a cash flow statement in these financial statements for more transparency.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies, and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Gifts in kind
Gifts in kind are recognised in different ways dependent on how they are used by the charity:
(i) Those donated for resale produce income when they are sold. They are valued at the amount realised.
(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.
(iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required, and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading those aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

MARYAM TRUST (UK)
Notes to the Financial Statements for the Year Ended 31 December 2025

Raising funds
These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and Fittings	Straight line - 33.33%

Trade debtors
are amounts due from customers for merchandise sold or services performed in the ordinary course of business are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

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

Restricted income 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.

Financial instruments

Classification
Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all its liabilities.

2. Activities from generated funds

	Restricted	Unrestricted	Funds 2025	Funds 2024
Education establishment	0	0	0	0
Others	0	0	0	0
Sub-total	0	0	0	0

MARYAM TRUST (UK)
Notes to the Financial Statements for the Year Ended 31 December 2025

3.Charitable Activities Resources	**Restricted**	**Unrestricted**	**Funds 2025**	**Funds 2024**
Donation and Subscription	0	994	**994**	*8,205*
Chanda Collection	0	3,606	**3,606**	*1,374*
Others (Lillah Donation	0	0	**0**	*0*
Sub-total	0	4,600	**4,600**	*9,579*

4.Total resources Expended

Direct costs	**Restricted**	**Unrestricted**	**Funds 2025**	**Funds 2024**
Governance costs (Professional costs	0	260	**260**	*0*
Accountancy fees (provision for 2025	0	150	**150**	*100*
	0	410	**410**	*100*
Support costs				
Hire Hall	0	804	**804**	*0*
Charity & Donation	0	1,086	**1086**	*136*
Council tax	0	0	**0**	*0*
Community Support	0	0	**0**	*0*
Events	0	0	**0**	*0*
Admin and Management(Bank charges	0	67	**67**	*30*
Sub-total	0	1,956	**1,956**	*166*

5. Debtor				
Sundries debtors	0	0	**0**	*0*
Sub-total	0	0	**0**	*0*
6.Creditors falling due after a year	0	150	**150**	*100*
Sub-total	0	150	**150**	*100*
7. Creditors fallings due than a year				
Free interest Loan	0	0	**0**	*0*
Sub-total	0	0	**0**	***0***

MARYAM TRUST (UK)

Notes to the Financial Statements for the Year Ended 31 December 2025

8. Analysis of Funds	**Restricted**	**Unrestricted**	**Funds 2025**	**Funds 2024**
Balance from forward	1,374	7,939	**9,313**	*0*
add. Resources earned during the year	0	4,600	**4,600**	*9,579*
less: Resources expended during the year	0	2,366	**2,366**	*266*
Total funds at the end of the year	1,374	10,173	**11,547**	***9,313***

9. Net Assets by Funds	**Restricted**	**Unrestricted**	**Funds 2025**	**Funds 2024**
Tangible Assets	0	0	**0**	*0*
add: Current Assets	1,374	10,323	**11,697**	*9,413*
Less: Creditors falling due within a year	0	150	**150**	*100*
Less: Creditors falling due more than a yr	0	0	**0**	*0*
Net Assets	1,374	10,173	**11,547**	***9,313***

10. Fixed Assets

	Freehold Bld	**Furn&Equip**	**2,025**
Balance brought forward	0	**0**	*0*
Add: addition during the year	0	**0**	*0*
Sub-total			
Less: Depreciation during the year	0	**0**	*0*
Less: Accumulated deprecition b/f	0	**0**	*0*
Net Book Value	0	**0**	*0*

11. Cash Flows Statements

Cash on Hand and at Bank		**9,413**
Add:Inflows during the year		
Donation & Subscription	994	
Chanda collections	3,606	
Lillah Collections	0	**4,600**
Less: Cash Outflows durIng the year		
Soundries Creditors	100	
Professional costs	260	
Administrative & Management	67	
Charitable & Donations	1,086	
Hall hire	804	**2,316**
Cash on Hand and at Bank		**11,697**