Charity Registration No. 1212237

HABIBIYYA HERITAGE FELLOWSHIP

(A CHARITABLE INCORPORATED ORGANISATION)

REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2025

HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

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FOR THE PERIOD ENDED 31 DECEMBER 2025

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HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE PERIOD ENDED 31 DECEMBER 2025

Trustees	Dr Asim Yusuf OBE Ammar Ahmad Hashmi Bozlul Haque Chowdhury Nazima Bibi Yusuf Samina Khan
Principal Address	11 Riley Crescent Wolverhampton WV3 7DR
Charity Number	1212237
Independent Examiner	Mohammad Ansari Ansari & Co Charity Accountants and Consultants Kings Court, 17 School Road Birmingham B28 8JG
Bankers	Metro Bank Wolverhampton WV1 3EY

TRUSTEES' REPORT
FOR THE PERIOD ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the period 20 February 2025 ending 31 December 2025. The Trustees confirm that the Annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 01 January 2019).

Structure, governance and management

Governing document/Constitution
The organisation is a Charitable Incorporated Organisation (CIO). The charity was established by Constitution and registered with the Charity Commission on 20 February 2025, under number 1212237.

Tax status
The charity is registered as a CIO and is therefore exempt from corporation tax and income tax.

Recruitment and training of trustees
The Board of Trustees currently consists of members who were recruited due to their commitment and expertise. Role descriptions, where applicable, are issued to each Trustee and a full induction is given setting out the obligations of a Trustee. The list of current Trustees can be found on page 2 of this document.

Organisational structure
The Charity is principally based in Wolverhampton but intends to work with organisations across the United Kingdom and abroad. The Trustees are responsible for the governance of the Charity, and the day-to-day management is performed by the Trustees and volunteers.

Key risks and uncertainties
The Trustees actively review the major risks which the Charity faces on a regular basis, in particular those relating to its operations and finances. They are satisfied that systems are in place to mitigate the charity's exposure to the major risks. The risk management strategy comprises:

- A regular review of the risks which the Charity may face;
- The adequacy of current systems and procedures to mitigate those risks identified in the strategy; and
- The implementation of procedures designed to minimise any potential risk on the Charity should any of those risks materialise.

The strategy is reviewed regularly by the Trustees.

Aims, objectives and activities

Objects:

"Advancing the Islamic faith for the public benefit in accordance with the Statement of Faith, throughout England, through the holding of religious services and prayer meetings, religious and supplementary education, raising awareness of religious beliefs and practices by means of producing and/or distributing Islamic literature, interfaith activities, outreach, and pastoral care in the community."

Public benefit statement

The section of this report above entitled 'Aims, objectives and activities' sets out the aims and priorities of the Charity. The Trustees have considered this matter, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded:

- That the aims of the Charity continue to be charitable;
- That the aims and work done give identifiable benefits to the charitable sector and both indirectly and directly to individuals in need;
- That the benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay
- That there is no detriment or harm arising from the aims or activities.

Review of achievements and performance for the period

The 2025 financial year represented a landmark year for Habibiyya Heritage Foundation as it completed its first full year of operating from its permanent home, The Light House. Establishing a dedicated community and educational centre significantly enhanced the charity's ability to fulfil its charitable purposes by providing a permanent venue for the advancement of religion, education and community engagement. The new premises enabled the Charity to expand its programme of activities, improve accessibility for beneficiaries and strengthen its presence within the local community.

Throughout the year, the Charity assisted in delivering a broad programme of educational, religious and community initiatives that benefited individuals and families from Wolverhampton and the surrounding areas. The Charity's flagship WinterSpring Mawlid welcomed participants over twelve evenings, providing accessible opportunities for people of all ages to participate in collective remembrance, learning, spiritual development and community engagement.

The Charity also hosted a Muharram Programme and a comprehensive Ramadan Programme at the Centre. These included religious education, prayer, meditation and spiritual reflection as part of these specific programmes held during significant periods of the Islamic calendar.

Review of achievements and performance for the period (continued)

The Charity further expanded its educational and community outreach by delivering a range of additional initiatives designed to address the needs of different sections of the community. These included:

- hosting a workshop on Navigating the Struggles in Life, which provided practical Islamic guidance on contemporary personal and family challenges,
- hosting the Annual Certificate Ceremony for local Sunday Schools, celebrating the achievements of young learners and encouraging continued participation in Islamic education.
- The Charity also organised its Mini Olympics, promoting healthy lifestyles, teamwork, confidence and positive engagement amongst children and young people whilst strengthening relationships between local families and the wider community.

Alongside programme delivery, trustees invested considerable effort in developing the charity's organisational capacity and governance. During the year, the Charity completed its charity registration, established appropriate banking arrangements and donation systems, registered for HMRC Gift Aid, appointed a specialist charity accountant and formed a volunteer Accounts Team. The implementation of the ExpensePlus charity finance system strengthened financial management through improved transparency, comprehensive audit trails, electronic record keeping and robust financial reporting, ensuring that the charity operates in accordance with recognised standards of good governance and accountability.

Significant progress was also made in developing The Light House as a safe, welcoming and sustainable community facility. Trustees implemented an extensive programme of health and safety and infrastructure improvements, including fire safety systems, emergency lighting, first aid provision, risk assessments, fire doors and ongoing compliance procedures. An ongoing programme of renovation and refurbishment also commenced to improve the premises and ensure that it continues to meet the growing needs of the charity and the wider community. These improvements have created a secure and accessible environment from which the Charity can continue delivering charitable activities for many years to come.

Throughout 2025, the Charity strengthened its engagement with the local community through educational programmes, personal development and wellbeing initiatives, youth activities, community events and collaborative initiatives with local organisations and Sunday schools. Trustees also maintained robust financial stewardship by operating separate General, Restricted and Zakat funds, ensuring that donations were applied in accordance with donors' intentions and distributed responsibly through trusted charitable partners. Trustees are pleased with the progress achieved during the year and believe that the developments made during 2025 have established strong foundations for the Charity's continued growth and delivery of public benefit.

Financial review

Principal sources of funding

The principal source of funding for the Charity is from individual donors. Voluntary donations received in the period amounted to £39,739. Costs were kept under rigid control during the period and monitored regularly.

Reserves Policy

The Charity holds unrestricted funds which have been provided to the charity via donations and charitable activities. Under the terms of the donations, the charity must retain the assets in perpetuity and can only use the income to support its charitable activities.

The unrestricted funds represent income earned but not yet utilised in supporting charitable activities. At 31 December 2025, the charity held reserves of £16,095 as unrestricted and undesignated free reserves. Restricted reserves at the end of the year amount to £3,939.

Going Concern

The Charity has no significant contractual or legally obliged expenditure or commitments in the next financial period and will utilise funds only after it has received them. After making further appropriate enquiries and gaining assurances over income levels in the future, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and at least 12 months from the date of signing the financial statements, as required. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Future plans

During 2026, the trustees intend to build upon the strong foundations established during the previous year by continuing to develop The Light House as a centre for education, spiritual, mental and personal development, and community engagement. Priority will be given to progressing the renovation programme, enhancing facilities and investing in infrastructure that improves accessibility, safety and the overall experience of beneficiaries. Trustees also intend to continue strengthening governance arrangements, financial oversight and organisational systems to ensure that the Charity remains sustainable, transparent and fully compliant with its regulatory responsibilities.

The Charity will continue to deliver educational, religious and community activities in furtherance of its charitable purposes, including the advancement of the religion of Islam. Building upon the success of programmes held during the previous year, trustees intend to continue hosting educational workshops, spiritual and personal development programmes, youth initiatives and community events that promote learning, wellbeing and social cohesion. Religious activities, including prayer and meditation, may also form part of particular programmes and events where appropriate. The Charity will also continue working in partnership with local organisations and educational institutions to broaden community engagement and increase access to its programmes.

Trustees will continue to strengthen the Charity's charitable impact by investing in volunteer development, reviewing governance procedures and maintaining robust financial stewardship of General, Restricted, Sadaqah Jariyah and Zakat funds. Through these objectives, the Charity aims to expand its reach, enhance the quality of its services and continue providing meaningful public benefit to the communities it serves.

Statement of Trustees' responsibilities

The Trustees are required to prepare financial statements for each financial year in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income and expenditure for the year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and all other applicable law. 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.

Accounts preparation

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

This report was approved by the Trustees on 25 September 2026 and signed on their behalf, by:



Dr Asim Yusuf OBE
Trustee



Nazima Yusuf
Trustee

INDEPENDENT EXAMINER'S REPORT
FOR THE PERIOD ENDED 31 DECEMBER 2025

Independent examiner's report to the Trustees of HABIBIYYA HERITAGE FELLOWSHIP
I report on the financial statements of the charity for the period ended 31 December 2025 which are set out on pages 10 to 18.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 and the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and Examiner
The Trustees are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

Having satisfied myself that the company is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks 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 I do not express an audit opinion on the view given by the financial statements.

HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

INDEPENDENT EXAMINER'S REPORT
FOR THE PERIOD ENDED 31 DECEMBER 2025

Independent examiner's statement
In the course of my examination, 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 Act; and
- to prepare financial statements which accord with the accounting records and comply with accounting requirements of the Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
  have not been met; or

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



Mohammad Ansari
Ansari & Co
Charity Accountants and Consultants
Kings Court, 17 School Road
Birmingham
B28 8JG

Dated: 25 September 2026

HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Income from:				
Donations and legacies	2	**29,688**	**10,051**	**39,739**
Total income		**29,688**	**10,051**	**39,739**
Expenditure on:				
Raising funds	3	**75**	**-**	**75**
Charitable expenditure	4	**13,518**	**6,112**	**19,630**
Total expenditure		**13,593**	**6,112**	**19,705**
Net movement in funds		**16,095**	**3,939**	**20,034**
Reconciliation of funds:				
Total funds brought forward		-	-	-
Total funds carried forward	8	**16,095**	**3,939**	**20,034**

All incoming resources and resources expended derive from continuing activities.

The notes on pages 13 to 18 form part of these financial statements.

HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	£	2025 £
Current assets			
Debtors	6	**107**	
Cash at bank and in-hand	11	**21,677**	
		21,784	
Creditors:			
Amounts falling due within one year	7	**1,750**	
Net current assets			**20,034**
Net assets			**20,034**
Funds			
Restricted funds	8		**3,939**
Unrestricted funds	8		**16,095**
			20,034

The notes on pages 13 to 18 form part of these financial statements.

The financial statements were approved by the Trustees on 25 September 2026 & signed on their behalf, by:

Dr Asim Yusuf OBE
Trustee

Nazima Yusuf
Trustee

HABIBIYYA HERITAGE FELLOWSHIP (A CHARITABLE INCORPORATED ORGANISATION)

CASH FLOW STATEMENT
FOR THE PERIOD ENDED 31 DECEMBER 2025

	Note	2025 £
Cash flows from operating activities:		
Net cash provided by operating activities	11	**21,677**
Increase / (decrease) in cash & cash equivalents in the reporting period		**21,677**
Cash & cash equivalents at the beginning of the reporting period		-
Cash & cash equivalents at the end of the reporting period	12	**21,677**

The notes on pages 13 to 18 form part of these financial statements.

1. Accounting policies

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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity 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.

The following principal accounting policies have been applied:

a) Incoming resources

Income includes the total funds received during the period and comprises donations collected directly or by volunteers and income from fundraising events. Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Income tax reclaimable under the Gift Aid Scheme is recognised on an accruals basis once income is considered probable.

Donors are given the option to restrict their donation when it is made. Any Gift Aid claimed on restricted donations is classed as unrestricted income.

b) Resources expended and basis of allocation

Expenditure is included when incurred and has been shown in the Statement of Financial Activities inclusive of non-recoverable Value Added Tax.

Expenditure on operational programmes is recognised in the period in which it is incurred.

Currently all costs are directly attributable to specific activities, but where required, certain shared costs will be apportioned to activities in furtherance of the objects of the Charity.

1. Accounting policies (cont.)

c) Funds accounting

Funds held by the charity are:

Unrestricted funds - These are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Designated funds – These are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds – These are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

d) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

e) Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

2. Donations and legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Voluntary donations	**29,688**	**10,051**	**39,739**
	29,688	**10,051**	**39,739**

3. Raising funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Donation processing fees	**75**	**-**	**75**
	75	**-**	**75**

4. Charitable activities - costs

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Building costs	**7,834**	**-**	**7,834**
WinterSpring Mawlid	**-**	**6,112**	**6,112**
Admin costs (including insurance)	**4,713**	**-**	**4,713**
Training costs	**16**	**-**	**16**
Professional fees	**955**	**-**	**955**
	13,518	**6,112**	**19,630**

5. Staff & Trustees costs

There were no employees in the period.

During the period £NIL of expenses were incurred for the reimbursement of Trustees' expenses. The Trustees received no other remuneration in the period.

6. Debtors

	2025 £
Prepayment	**107**
	107

7. Creditors (Amounts falling due within one year)

	2025 £
Accruals	**1,750**
	1,750

8. Statement of funds

	Brought forward £	Incoming resources £	Resources expended £	Fund transfers £	Carried forward £
Restricted funds					
WinterSpring Mawlid	-	**6,115**	**(6,112)**	-	**3**
Zakat distribution	-	**3,936**	-	-	**3,936**
Total restricted funds	**-**	**10,051**	**(6,112)**	**-**	**3,939**
Unrestricted funds					
General reserve	-	**29,688**	**(13,593)**	-	**16,095**
Total funds	**-**	**39,739**	**(19,705)**	**-**	**20,034**

Restricted Project Descriptions

WinterSpring Mawlid
Winter Spring Mawlid is an annual collaborative initiative based in the UK to celebrate the advent of the Best of Creation, Our Master Muhammad (peace be upon him), over the course of events held during the Islamic month of Rabi ul Awwal.

Zakat distribution
Zakat is a specific type of donation which is restricted to be distributed to the very poorest in society for their most urgent and vital needs. We intend to use these funds for food and water distribution in poor countries, as well as any other project that the Trustees deem fit when an appropriate project proposal is put forward.

9. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2025 are represented by:			
Net current assets	**16,095**	**3,939**	**20,034**
Total funds	**16,095**	**3,939**	**20,034**

10. Related parties

There were no related party transactions in the period.

11. Reconciliation of cash flows from operating activities

	2025 £
Net income / (expenditure) for the reporting period	**20,034**
(Increase) / decrease in debtors	**(107)**
Increase / (decrease) in creditors	**1,750**
Net cash provided by operating activities	**21,677**

12. Analysis of cash and cash equivalents

	2025 £
Cash at bank and in hand	**21,677**
Total of cash and cash equivalents	**21,677**

12A. Analysis of changes in net debt

	At start of year £	Cashflows in year £	At end of year £
Cash	-	**21,677**	**21,677**
	-	**21,677**	**21,677**