**Charity Number: 296678**

**England and Wales**

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)

## Trustee's Report and Financial Statements

## For the Period Ending 31 DECEMBER '2025

**MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)**

**Charity Information for Period Ending 31 December '2025**

| | |
|---|---|
| **Trustees:** | **AZEEM TAYAB (Chairman)**<br>**SAIRA BANU BOLIYA**<br>**NOORBAI MAJOTHI**<br>**FARIDA BOLIYA**<br>**FAYAAZ TAYAB (25.01.2025)** |
| **Bankers:** | **HSBC**<br>**London** |
| **Business Address:** | **6 Park**<br>**Crescent**<br>**Oadby**<br>**LEICESTER**<br>**LE2 5YH** |
| **Charity Number:** | **296678**<br>**England and Wales** |

**MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)**
**For the Period Ending 31 DECEMBER '2025**

## Contents


| | Page |
|---|---|
| Charity information | 1 |
| Trustees' report | 2-3 |
| Independent Examiners' report | 4 |
| Statement of financial activities | 5 |
| Balance Sheet | 6 |
| Notes to the accounts | 7-9 |

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
# For the Y/E 31 December '2025
# Trustees Report for the year ended 31 December '2025

## Introduction

As Trustees of MKCT, we are pleased to present our annual report, highlighting our efforts in preserving our cultural heritage and supporting humanitarian causes in this financial year. Our work continues to enrich the community by fostering an appreciation for our cultural and religious traditions and by preserving and instilling these values in the next generation of our community. In alignment with our faith and cultural values, we respond to our community's call to address urgent humanitarian needs wherever we can in accordance with our charity's aims and objectives.

## Structure, Governance, and Management

MKCT operates as a registered charity under its constitution, adopted on 4th February 1971.
The Board of Trustees comprises five members, including the Chair, a rotating Vice Chair, Treasurer, and Secretary. The Management Committee meets regularly to set strategic direction, oversee governance, and ensure resources further the charity's objectives.
The Executive Team, comprising volunteers, delivers activities while developing skills and experience through practical involvement. Participation in Management Committee meetings provides valuable opportunities to strengthen governance knowledge and support succession planning.
Trustees retain overall responsibility for compliance and the stewardship of the organisation's assets.

## Objectives and Activities

The primary objectives of MKCT are:

1. To preserve and promote the cultural heritage, including traditions, language, and special occasions in alignment with the Islamic faith.
2. To support humanitarian initiatives that address immediate community needs, such as providing relief to those affected by poverty or emergencies.

This year, our main activities included:

- **Cultural/Religious Programs:** Organised events marking Eid, Muharram, and Mawlid.
  Special Event: MKCT Hosted a free community pre-Ramadan gathering with Guest speaker 'Ramadan – A Time for spiritual Transformation'.
- **Heritage Preservation:** Supported urgent needs in Uganda through partnerships.
- **Humanitarian Support:** Fundraising initiatives for Palestine and Uganda, delivering aid via our partners.

## Achievements and Performance

Key achievements this year include:

- **Peak District Charity Challenge 'Kinder Scout'**:Raised over £49,000 for Palestine with over 85 participants involved in the Hike, to provide emergency food, medical aid, Ramadan hot meals, and baby formula/food through our partner charity Global Relief Trust.
- **Uganda Ramadan Iftar & Food Packs Appeal:** Raised £11,896 supporting daily Iftar and food aid via Al-Aribi Foundation in Kampala.
- **'Water for Life' Charity Service:** Raised £2,525 for handpumps installed in rural areas of Pakistan and Bangladesh to provide improved water security to those in need.
- **2025 Qurbani Service:** Through our partner, Saliheen Foundation, we facilitated Qurbani sacrifices in Uganda to help members of our community fulfil their religious obligations, with a total value of £1,215.
- **Gift Aid:** MKCT successfully claimed over £17,000 through Gift Aid during this period, for a claim period spanning several pervious years.
- **Community Engagement:** Nurturing our youth and developing their skills, who led and managed aspects of our Peak District Charity Challenge.

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
# For the Y/E 31 December '2025
# Trustees Report for the year ended 31 December '2025

**Financial Review**

The charity's financial position remains sound. Total income for the year amounted to £79,374, derived from donations, and fundraising activities and also claimed Gift Aid of £17,089.95, therefore the total income amounted to £96,464.77. Total expenditure was £70,345, primarily directed towards our cultural programs delivery and humanitarian aid opertation. We ended the year with reserves of £49,084, ensuring that we can sustain our activities and respond to future needs.

- **Reserves Policy**

Our reserves policy aims to retain funds equivalent to 1 years operating costs, providing a financial cushion for unanticipated expenses. As of year-end, our reserves stood at £49,084, meeting our policy requirements.

- **Future Plans**

Looking ahead, we plan to:

- **New Services:** Continue to improve and build awareness for our Qurbani Services into 2026 for the benefit of all involved.
- **Humanitarian Outreach:** Continue to improve our Humanitarian 'Water for Life' aid initiative by offering more services and locations to underserved communities.
- **Funding:** We plan to carry out much-needed improvements to our community centre for the benefit of the wider community and the activities we host within it.

**Conclusion**

The Trustees extend their sincere thanks to the Management Committee, Executive Team, volunteers, supporters, and partners for their continued commitment throughout 2025. Looking ahead, we remain dedicated to expanding our charitable impact, strengthening our support for those in need, and developing initiatives that benefit our community and wider society.



**Signed on behalf of the Trustees,**
**Mr M. A. Tayab**
**Muslim Khumbar Community Trust (MKCT)**

**19 October 2026**

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
# For the Y/E 31 December '2025

## Independent examiner's report to the Trustees of

## MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)

I report on the accounts of the charity for the year ended 31 December '2025, which are set out on pages 5-9

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required under section 144(2) of the Charities Act 2015 (the 2015 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2015 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2015 Act); and
- to state whether particular matters have come to my attention.

### Basis of independent examiners report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

### Independent examiner's statement

In connection with 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 2015 Act; and

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2015 Act have not been met; or

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



**S M Q Accountancy and Management Consultancy Ltd**
**124 City Road**
**London EC1V 2NX**

**19 October 2025**

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
# STATEMENT OF FINANCIAL ACTIVITIES
# (INCORPORATING THE INCOME AND EXPEDITURE ACCOUNT)
# YEAR ENDED 31 DECEMBER '2025

| | | Unrestricted | Restricted | Total 2025 | Total 2024 |
|---|---|---|---|---|---|
| **INCOMING RESOURCES** | | | | | |
| **Grants and Legacies:** | | | | | |
| Donations | **2** | 79,375 | 0 | 79,375 | 79,450 |
| Others (Gift Aid) | | 17,090 | 0 | 17,090 | 0 |
| **Gross Profit** | | **96,465** | **0** | **96,465** | **79,450** |
| **RESOURCES EXPENDED** | | | | | |
| Costs of generating | **3** | 7,258 | 0 | 7,258 | 4,679 |
| Charitable activities | **4** | 61,288 | 0 | 61,288 | 77,628 |
| Governance costs: | **5** | 1,799 | 0 | 1,799 | 888 |
| **TOTAL RESOURCES EXPENDED** | | **70,345** | **0** | **70,345** | **83,195** |
| **NET INCOMING/(OUTGOING) RESOURCES** | | **26,120** | **0** | **26,120** | **(3,745)** |
| **Total funds brought forward** | | **22,964** | **0** | **22,964** | **26,709** |
| **TOTAL FUNDS CARRIED FORWARD** | | **49,084** | **0** | **49,084** | **22,964** |

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
# BALANCE SHEET AS 31 December '2025

| | Notes | | 2025 | 2024 |
|---|---|---|---|---|
| | | | £ | £ |
| **Fixed Assets** | | | | |
| Freehold Property | | | - | - |
| Tangible Assets | | | - | - |
| | | | - | - |
| **Current Assets** | | | | |
| Debtors | | - | | |
| Cash at bank | | 50,384 | 50,384 | 23,614 |
| **Total current assests** | | 50,384 | 50,384 | 23,614 |
| **Liabilities:** | | | | |
| Creditors: (amounts falling due within one year) | **7** | 1,300 | 1,300 | 650 |
| **Creditors: (amounts falling due after more than one year)** | | - | | - |
| | | | **49,084** | **22,964** |
| | | | **49,084** | **22,964** |
| **UNRESTRICTED FUNDS** | | | | |
| Restricted and unrestricted funds | | | 49,084 | 22,964 |
| **Total charity funds** | | | **49,084** | **22,964** |

Approved by the trustees on date and signed on their behalf by:



**Signed on behalf of the Trustees,**
**Mr M. A. Tayab**
**Muslim Khumbar Community Trust (MKCT)**
**19 October 2025**

# MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)
## Notes to the Financial Statements
## For the Y/E 31 December '2025

### 2) Grants and Legacies:

| | Unrestricted funds | Restricted funds | 2025 | 2024 |
|---|---|---|---|---|
| Donations | 79,375 | - | 79,375 | 79,450 |
| Gift Aid | 17,090 | - | 17,090 | 0 |
| | 96,465 | - | 96,465 | 79,450 |

### 3) Costs of generating funds:

| | | | 2025 | 2024 |
|---|---|---|---|---|
| | 7,258 | - | 7,258 | 4,679 |
| **Total cost of generating funds:** | 7,258 | 0 | 7,258 | 4,679 |

### 4) Charitable activities:

| | | | 2025 | 2024 |
|---|---|---|---|---|
| Sedaka | 12,062 | - | 12,062 | 13,628 |
| Medical Emergency Aid Packs | 20,000 | - | 20,000 | 35,000 |
| Essential Food & Water Packs | 29,226 | - | 29,226 | 29,000 |
| **Total cost of charitable activities:** | 61,288 | 0 | 61,288 | 77,628 |

### 5) Governance costs:

| | | | 2025 | 2024 |
|---|---|---|---|---|
| Accountancy Fee | 650 | - | 650 | 650 |
| Various Costs | 1,149 | - | 1,149 | 238 |
| **Total cost of governance:** | 1,799 | - | 1,799 | 888 |

## MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)

## Notes to the Financial Statements
## For the Y/E 31 December '2025

### 6) Tangible Fixed Assets

| Cost | Fixture and Fitting | Office Equipments | Motor Vehicle | Freehold Property | Total |
|---|---|---|---|---|---|
| | | | | | £ |
| Opening Balance as at 01 January 2025 | 0 | 0 | 0 | 0 | 0 |
| Addition | 0 | 0 | 0 | 0 | 0 |
| Disposal | 0 | 0 | 0 | 0 | 0 |
| Closing Balance as at 31 December '2025 | 0 | 0 | 0 | 0 | 0 |
| **Depreciation** | | | | | |
| Opening Balance as at 01 January 2025 | 0 | 0 | 0 | 0 | 0 |
| Charges for the Year | 0 | 0 | 0 | 0 | 0 |
| Disposal | 0 | 0 | 0 | 0 | 0 |
| Closing Balance as at 31 December '2025 | 0 | 0 | 0 | 0 | 0 |
| **Net book value** | **0** | **0** | **0** | **0** | **0** |

**MUSLIM KHUMBAR COMMUNITY TRUST (MKCT)**
**For the Y/E 31 December '2025**

## Notes to the Financial Statements
## For the Y/E 31 December '2025

### 7) Creditors amounts falling due within one year

| | 2025 £ | 2024 £ |
|---|---|---|
| Other creditors | 1,300 | 650 |
| | 1,300 | 650 |

### 8) Unrestricted funds

| | At 31-Dec-24 | Incoming resources | Outgoing resources | At 31-Dec-25 |
|---|---|---|---|---|
| General Funds | 22,964 | 96,465 | 70,345 | 49,084 |

### POST BALANCE SHEET EVENTS/Going concern

In view of the financial performance and the reserves position as at the balance sheet date, the Board of Trustees have a reasonable expectation that the Charity will have the resources to continue in operational to continue in operational existence for the foreseeable future. The Trustees believe there are no material uncertainties that call into doubt the ability to continue as a going concern.
The annual financial statements have therefore been prepared on the basis that the charity is a going concern.