

Abdul Karim Charitable Trust

Annual Report

31 March 2025

Charity No. 1095301

Abdul Karim Charitable Trust
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Abdul Karim Charitable Trust Trustees' Report

Legal and administrative status

The Abdul Karim Charitable Trust was constituted under a trust deed dated 15 November 2002 and is a registered as a charity under number 1095301.

The Objectives of Abdul Karim Charitable Trust

The objects of the charity are the advancement of the religion of Islam and education in general according to the tenets of the Suni Islamic Faith and the relief of poverty of persons who are in conditions of need, hardship or distress, within England and Wales or any other part of the world.

Trustees

The Trustees at the end of the year were :-

Iqbal Abdul Gaffar

Ashraf Abdul Gaffar

Nazeer Abdul Gaffar

Risk management

The trustees have a risk management strategy which includes an annual review of the risks the charity faces and the establishment of systems and procedures to mitigate those risks and implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

Reserves policy

The directors aim to ensure that sufficient funds are maintained to enable the charity to carry out its activities.

Review of activities for the year

The charity reported a surplus during the year of £3,806 (2024: £3,382). The detailed results are set out in the attached financial statements.

By order of the Trustees



[iqbal gaffar \(Feb 9, 2026 12:38:59 GMT\)](#)

I A Gaffar

Trustee

06/02/2026

Abdul Karim Charitable Trust

Independent Examiner's Report to the Trustees of Abdul Karim Charitable Trust

I report on the accounts of Abdul Karim Charitable Trust for the year ended 31 March 2025, which are set out on pages 3 to 7.

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 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 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- i) 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 2011 Act; 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
- ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



M I Umar FCCA
Smith Hannah Limited
Chartered Certified Accountants

50 Woodgate
Leicester
LE3 5GF

06 February 2026

Abdul Karim Charitable Trust
Statement of Financial Activities
for the year ended 31 March 2025

	Notes	2025 £	2024 £
Incoming Resources			
Income	1	32,268	40,050
Resources Expended			
Direct Charitable Expenditure	1		
Rent and Rates		554	-
Repairs		1,419	-
Donations to charitable causes		26,079	36,236
Accountancy fees		396	432
Bank charges		14	-
		<u>28,462</u>	<u>36,668</u>
Net Incoming Resources		<u>3,806</u>	<u>3,382</u>

Abdul Karim Charitable Trust
Balance Sheet
as at 31 March 2025

	Notes	2025 £	2024 £
Freehold buildings	4	54,000	54,000
Current assets			
Debtors and prepayments	9,500	13,773	
Cash at bank	9,547	1,468	
	<u>19,047</u>	<u>15,241</u>	
Accruals	<u>396</u>	<u>396</u>	
Net current assets		18,651	14,845
Net assets		<u>72,651</u>	<u>68,845</u>
Represented by			
Accumulated Funds			
Balance at start of period		68,845	65,463
Net surplus		3,806	3,382
		<u>72,651</u>	<u>68,845</u>

These accounts were approved by the Trustees on 06 February 2026

Signed on behalf of the Trustees



[iqbal gaffar \(Feb 9, 2026 12:38:59 GMT\)](#)

I A Gaffar
Trustee

Abdul Karim Charitable Trust
Notes to the Accounts
for the year ended 31 March 2025

1 Income and Expenditure analysis

	2025	2024
	£	£
Income		
Donations	36,541	29,250
Rental income	(4,273)	10,800
	<u>32,268</u>	<u>40,050</u>
Premises costs		
Rates	150	-
Light and heat	404	-
	<u>554</u>	<u>-</u>
Repairs		
Repairs and maintenance	<u>1,419</u>	<u>-</u>
 Donations to charitable causes	 25,495	 36,236
Insurance	584	-
	<u>26,079</u>	<u>36,236</u>
Legal and professional costs		
Accountants fees	<u>396</u>	<u>432</u>
Other finance charges		
Bank charges	<u>14</u>	<u>-</u>

2 Accounting policies

The accounts have been prepared under the historical cost convention and have been drawn up in accordance with the Statement of Recommended Practice (SORP) - "Accounting and Reporting by Charities" issued by the Charity Commissioners in England and Wales.

Donations received

Donations are accounted for on a receipts basis.

Resources expended

Expenditure is included on an accruals basis.

Funds

Funds comprise unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

3 Trustee remuneration

No trustees received any remuneration during the year (2024 : £ NIL).

Abdul Karim Charitable Trust
Notes to the Accounts
for the year ended 31 March 2025

4 Other fixed assets

	2025	2024
	£	£
Freehold buildings -cost	<u>54,000</u>	<u>54,000</u>