

KARIMA AL MARWAZIYYA

England & Wales · Charity number 1121257

Details

Status Registered

Legal form Trust

Registered 2007-10-17

Register [View on the Charity Commission register](#)

Contact

Address Castlefield Community Centre
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High Wycombe
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Activities

Objects: 1 TO ADVANCE IN LIFE AND HELP YOUNG PEOPLE THROUGH -A THE PROVISION OF EDUCATIONAL PROJECTS;B THE PROVISION OF RECREATIONAL AND LEISURE TIME ACTIVITIES PROVIDED IN THE INTEREST OF SOCIAL WELFARE DESIGNED TO IMPROVE THEIR CONDITIONS OF LIFE.2 TO ADVANCE THE ISLAMIC RELIGION IN THE COMMUNITY FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES, RELIGIOUS FESTIVALS, PRODUCING AND/OR DISTRIBUTING LITERATURE ON BASIS OF FAITH TO ENLIGHTEN OTHERS ABOUT THE ISLAMIC RELIGION.

Activities: Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with its primary charitable objectives being;1. To advance in life and help young people througha. The provision of educational projects; b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve lives.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, BUCKINGHAMSHIRE.
- Buckinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£897,424	£297,543	£1,620,105	3
2024-03-31	£666,043	£488,477	£1,020,224	4
2023-03-31	£469,038	£363,453	-	-
2022-03-31	£297,152	£207,767	-	-
2021-03-31	£206,735	£179,559	-	-

Trustees

Name	Role	Appointed
Asim Mahmood		2020-04-01
Imran Rehman		2014-02-01
Sundas Aslam		2020-04-01
Umar Khaliq		2014-02-01

KARIMA AL MARWAZIYYA

England & Wales - Charity number 1121257

Accounts



The Karima Foundation

Annual Trustees Report 2024/25

Faith Through Action

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SECTION A

1. Reference and Administrative Details

Charity Name: Karima al Marwaziyya

Other names charity is known by: Karima Foundation or KMF

Registration No.: 1121257

Principal Office: Castlefield Community Centre, Rutland Avenue, High Wycombe, Bucks, HP12 3LL

Trustees: Mr Asim Mahmood Mr Umar Khaliq Mr Imran Rehman Miss Sundas Aslam

2. Structure, Governance and Management

Karima Foundation is a registered charity governed by a TRUST DEED (AS OF THE 15TH OF SEPTEMBER 2007). Karima Foundation has a management committee which is composed of the aforementioned trustees plus an additional team of five who meet on a quarterly basis. These meetings form the basis of the decision-making process and aim to produce a framework for the implementation of current and future strategies and projects.

A detailed financial review is also performed by the trustees in advance of such meetings and discussed before the rest of the committee. All decisions are undertaken by a majority vote. All decisions are then sanctioned by Trustees in accordance with their roles and responsibilities.

The management committee comprises individuals from the local community which the Karima Foundation serves, these individuals are from a variety of backgrounds. Each individual brings their own area of expertise to the organisation.

3. Financial Review

The charity generated a surplus of £599,881 in the year 2024/25, further details can be seen in the accompanying accounts.

The charity holds £1,620,105 funds in reserve, of which £1,412,523 are restricted and represented as follows:

- Karima Building project - £722,523
- The Castlefield Community Centre - £90,000
- Karima Waqf - £600,000

The Community centre reserve is held for emergency planning and maintenance. The Karima Waqf are funds to secure the long term future of the charity.

In determining the activities of the charity, the trustees have taken into account guidance produced by the Charity Commission on public benefit.

SECTION B

Objectives and Activities

Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with two distinct primary charitable objectives being;

1. To advance in life and help young people through –
 - a. The provision of educational projects;
 - b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve their conditions of life.
2. To advance the Islamic religion in the community for the benefit of the public through the holding of prayer meetings, lectures, religious festivals, producing and/or distributing literature on the basis of faith to enlighten others about the Islamic religion.

About Us

The Foundation operates primarily in the Oakridge & Castlefield area but benefits thousands of people each year across High Wycombe and beyond. Our work ensures young people are given the best possible opportunities to develop and contribute to the communities they live in.

Most of the projects and services delivered by the Foundation operate from The Castlefield Community Centre (CCC).

The charity delivers a diverse range of projects including:

- Supplementary schools & Adult Learning - These schools provide young Muslims and adults a secure grounding in Islamic knowledge, helping to shape their identity as British Muslims. Graduates from the school have gone on to higher education, built professional careers, and returned to volunteer within their local communities.
- Public Community Library – The library serves the local community with hundreds of books checked out on a weekly basis. The Foundation is one of a few charities in the country which manages a public library service.
- Youth Clubs – Targeted activities at young people including a weekly club and “Lockdown” designed to provide a safe and welcoming space for young people whilst also nurturing to enable them to achieve their full potential.
- Sports – Designed to tackle poor physical wellbeing in the mostly BAME local community, the Foundation delivers weekly sessions for men, women, and children in Yoga, Circuits, Rambling, Brazilian Jiu-Jitsu, Archery, Circuits, kickboxing and Tae-Kwon-Do
- Eid in the Park, Juma & Taraweeh Prayers – serve the needs of thousands of local Muslims. This involves extensive liaison with community organisations and public bodies. A significant volunteer led effort on the day.
- Scouts – The scouts troop delivers weekly sessions to Scouts, Cubs, and Beavers. These are designed to raise confidence, build character, and motivate young children aged between 5-14.
- Social & Community initiatives – Reclaiming castlefield project, matrimonial service, Food banks, tackling social issues on inequality, drugs, domestic violence, litter picks and social lobbying for the improvement of life chances. All designed to give young people and their families the best chance in life
- Health Inequalities – Projects focused on the physical and mental wellbeing

Summary of Achievements and Performance 2024-25

The Get Ahead Project

Executive Summary

The Get Ahead project, helps to improve employment outcomes or prospects of future employment outcomes for long-term unemployed individuals in receipt of Universal Credit. The service aims to predominantly work with vulnerable young people who are at risk of being inducted into gangs, lifestyles of substance misuse and violent crime as well as groups facing the most complex and intractable barriers to work but referrals can be made from outside this group.

Over the last 2 years we have evidenced further tremendous success. The project managed to achieve excellent community engagement and partnership working to date and has had 288 referrals against a target of 180 across both High Wycombe and Aylesbury, with 171 referrals against a target of 90 in Wycombe and 107 referrals against a target of 90 in Aylesbury. 50 people have been helped into employment, delivering savings in prevention and universal credit of approximately £175,000 per annum.

Main achievements

- Full time Project Officers supporting across Wycombe and Aylesbury Employment clinic running weekly at Castlefield Library, which is now supported by partners such as One Recovery Bucks fortnightly to support the community with any substance related issues or queries.
- Working in partnership with YMCA and Old Tea Warehouse to support some of their residents with getting into employment.
- Delivering regular workshops at the Job Centre, Green Street and Castlefield Community Centres in High Wycombe and from the Job Centre in Aylesbury.
- Signposting claimants into attending Multiply workshops across Wycombe, Aylesbury and Chesham to improve numeracy skills.
- Supported 50 people into employment across Wycombe and Aylesbury.
- Visit from local MP to the Get Ahead office, in recognition of the work being done within the community.
- Community referrals are also increasing.

As the Getahead project was a three year project it has come to a natural end, the foundation where asked to continue a reduced provision, more for less, however this was not value for money for the foundations, so trustees brought the project to a natural end. All staff employed gained alternate employment very quickly, with the experiences and skills they gained in working on the getahead project.

Castlefield Community Centre (CCC) is managed and operated by The Foundation. This project has been running since October 2014.



The centre has its own management committee and retains financial and operational independence from the core services and activities of the Foundation. The management committee consists predominantly of unpaid local volunteers who manage and oversee all aspects of CCC with some small services outsourced to local providers. The management committee reports to the trustees of the Foundation who retain ultimate responsibility and oversight of the running of the centre.

In the last twelve years, the utilisation of CCC has increased significantly. Access and provision of services across all age groups and community groups has increased. CCC has strengthened links with local voluntary organisations, and the community as a whole, establishing a flourishing and self-sustaining community facility that is a vibrant part of the local and wider community.

CCC has a unique operating model in that it not only provides a local, safe and secure venue for external providers to hire but also facilitates delivery of its own provision. Some of the external providers currently using CCC on long term arrangements are Aflah Day Nursery, A public library service and the local community for private events.

Aflah Nursery has been operating from CCC since January 2017. The nursery runs 38 weeks of the year, Monday to Friday in accordance with the Bucks term dates. Their current provision provides 15 hours of universal funded entitlement for 3 and 4 year olds with parents having the option to take up the 30 hours of universal free entitlement.

In addition to a facility for external providers, CCC has a well-established provision of its own which consist of Castlefield Community Library (CCL), Brazilian JiuJitsu Academy, SEND Sports, Autism Spectrum Club, Scouts group, Taekwondo Club, Archery Club, Basketball Club, Yoga, health inequality workshops and seminars, Special Mums' Club, Youth Club and Fitness Circuits, alongside bespoke events depending on the theme, i.e. Mental Health Awareness Week etc.

CCC has vast and varied provision delivery across the week and co-shares the site with Bucks County Council (BCC) Family Support Centre (FSC, previously Sure Start), making the site a true community hub serving its local and wider community. Please note, CCC and FSC are two separate facilities co-joined on the same site.

We have gained considerable experience managing the facility and working in collaboration with statutory and community groups. All provision is well established, with CCC providing a safe and convenient venue for all its users.

CCC is always looking at ways to improve its facility and after consultation with users delivered a refurbished industrial kitchen for use by the community. We continue to explore plans to provide a café, enhance existing washroom facilities and improve existing user storage and office areas. These plans are being worked on with the aim to start delivering the improvements from March 27.

Castlefield Community Library



The library continues to serve the whole community and is an established core provision. It runs a number of events to promote reading and is seen as an asset within the community. A dedicated team of volunteers help maintain the provision. The library also provides IT facilities for young people to complete homework, research and access to the internet. A significant number of adults use the IT facilities to apply for jobs and print application forms

Karima Scouts

Scouting at the Karima Foundation continued to deliver positive engagement and lots of activities for children and young people. Scouts attended camp, delivered on a variety of fundraisers in particular supporting the local one can charity with a food drive involving parents and children.

We again attended a successful summer camp and had various day camps for children. As children numbers grow and the waiting list continues to grow we are seeking new volunteers and opportunities for future years.



Education & Supplementary Schools

The Karima Foundation remains committed to improving lives and supporting young people through our long-established supplementary schools, which currently serve approximately 350 students each year.

The benefits of supplementary schools are well recognised, and the Foundation proudly operates four such schools in High Wycombe. Now in their 17th year, these schools offer a broad curriculum alongside a varied and engaging enrichment programme, promoting both academic and personal growth.

From humble beginnings, the schools have grown steadily and now cater to young people aged 5 to 18. They include a Quran School, two Saturday Schools (Primary and Secondary), and Foundations of Alimiyyah Studies. A wide range of professionals, including British-born Islamic scholars, qualified teachers, lawyers, accountants, and healthcare specialists, contribute to the success and development of the schools.

Over the academic year, the schools deliver themed projects, social studies, and regular classes that aim to enhance educational achievement, social skills, and emotional wellbeing. This well-rounded approach helps students become confident, adaptable, and resilient young adults, ready to face the challenges of the future.

Weekday School

The Karima Weekday School continues to provide a carefully structured 5-day programme for children aged 6–10 years, with student numbers remaining consistent at approximately 75 pupils. As a supplementary school, Karima plays a vital role in enriching children's educational journeys by nurturing a strong connection to Islamic learning, positive character development, and a sense of purpose alongside their mainstream education.

Attending a supplementary school offers children unique benefits that extend beyond the classroom. At Karima, pupils develop a love for the Quran, strong Islamic morals, confidence in their identity, and a sense of belonging within a supportive community. This holistic approach helps shape well-rounded individuals who are equipped to positively contribute to society.

Leadership development remains a key focus within the school. Alongside the continued selection of Head Boy, Head Girl, and prefects, the Weekday School also benefits from its own Senior Leadership Team. Through a structured application and selection process, pupils are given the opportunity to develop responsibility, confidence, and leadership skills, while mentoring younger students and supporting the wider school community.

Staff development is key through regular appraisals, ensuring high standards of teaching and pastoral care. These appraisals provide opportunities for reflection, professional growth, and the sharing of best practice, supporting the continued delivery of high-quality education.

Teaching Assistants play a particularly valuable role within the school. Many of our assistants are former pupils who have graduated from Karima and chosen to return to give back to the school community. These volunteers go through a formal interview and selection process, modelling commitment, responsibility, and service. Their presence provides younger pupils with relatable role models and reinforces the lasting impact of the school beyond the classroom.

The return of the Mini Munshids' Choir was once again a highlight of the year. Following a competitive audition process, new members were selected and given the opportunity to develop their talents, confidence, and teamwork through performance, continuing a much-loved tradition within the school.

This year also saw the return of **Karima Bright Stars**, a talent show that proved to be a standout event. Pupils showcased a wide range of talents in front of a packed audience, who were captivated throughout the performances. The atmosphere was electric, with families proudly cheering on the children. The event celebrated creativity, confidence, and self-expression, and was widely regarded as a fantastic success.

Fundraising activities continued to play an important role in school life, with strong support from students, staff, and families. These initiatives help instil generosity, social responsibility, and community awareness among the pupils.

The annual Sports Day and community BBQ once again brought together families, staff, and students for a joyful celebration. The day promoted healthy competition, teamwork, and sportsmanship, while also strengthening community bonds in a relaxed and welcoming environment.

An end-of-year trip to Gulliver's Land provided pupils and staff with a memorable shared experience outside the classroom. The trip was thoroughly enjoyed by all, offering opportunities for fun, bonding, and celebration at the close of the academic year.

Looking ahead, the Karima Weekday School remains committed to building upon its strong foundations. With continued investment in leadership development, staff support, and enriching opportunities for pupils, the school looks forward to another successful year of learning, growth, and community impact.

Saturday Primary Supplementary

Karima Primary Saturday School continues to serve children aged 5 to 10 years, with approximately 90 students enrolled this year. As a supplementary school, we play a vital role in supporting children's educational, social, and personal development alongside their mainstream schooling. Our provision helps reinforce key learning skills, build confidence, and nurture a strong sense of identity and community.

The school remains committed to maintaining high standards of teaching and leadership. Our Senior Leadership Team (SLT) continues to be selected through a structured and transparent process, ensuring pupils are given meaningful leadership opportunities. Through presentations, responsibilities, and leadership exercises, students develop confidence, communication skills, and a strong sense of accountability, all of which contribute positively to their overall growth.

Teacher training and professional development remain a priority. Regular lesson observations, feedback, and targeted training sessions ensure that teaching practice continues to evolve and improve. In addition, this year we have placed increased emphasis on the development of Teaching Assistants. Through a stepped and supportive approach, assistants are gradually empowered with greater responsibility, training, and mentoring, helping to prepare them as the teachers of the future and ensuring long-term sustainability within the school.

Student voice and leadership have been further strengthened through regular student-led assemblies. These assemblies provide pupils with the opportunity to speak confidently in front of their peers, reflect on values and achievements, and develop teamwork and presentation skills. They have become a valued part of school life, reinforcing confidence and ownership among our learners.

The school remains oversubscribed, highlighting the strong demand for our provision. Transition days have played an important role in supporting new students, helping them settle into the school environment smoothly and confidently. These sessions ensure continuity, reduce anxiety, and lay strong foundations for learning from the outset.

To maintain learning momentum beyond term time, holiday learning schedules are shared with families. These resources help children stay engaged, revise key concepts, and return to school prepared and confident, rather than feeling overwhelmed after extended breaks.

Our reward system, **Jaza Points**, continues to be highly successful. Pupils earn points for positive behaviour, effort, and achievement, which are redeemed twice a year. This system remains an effective way of motivating students and promoting a positive, respectful school culture.

In July 2024, the school held its annual Awards Ceremony to mark the end of the academic year. This event celebrated pupils' achievements, progress, and contributions across academic, behavioural, and leadership areas. It was a proud moment for students, parents, and staff alike, recognising hard work and dedication throughout the year.

The annual Sports Day and BBQ was once again a highlight of the school calendar. The event promoted teamwork, sportsmanship, and healthy competition, while also providing an opportunity for families, staff, and students to come together in a relaxed and enjoyable setting.

Students and staff also enjoyed an end-of-year trip to Gulliver's Land. Both teachers and pupils had a fantastic time, creating lasting memories and strengthening relationships in a fun, informal environment outside the classroom.

Fundraising activities continued throughout the year, with pupils actively participating in bake sales and other initiatives to support charitable causes. These activities help instil values of generosity, responsibility, and community awareness among our students.

Looking ahead, Karima Primary Saturday School remains committed to delivering a high-quality, enriching supplementary education. With continued investment in staff development, student leadership, and community engagement, we look forward to another successful year filled with learning, growth, and opportunity.

Saturday Secondary Supplementary

Our secondary programme of study caters for children aged between 9 to 17 years old. We aspire to nurture upright citizens with high aspirations and strong Islamic morals, who have the ability to positively contribute to society. This year's intake of approx 100 regular girls and boys is coming close to the maximum capacity we have.

Our programme of study is designed to go further in depth with specific aspects of Islam that have been introduced at the Primary school. Subjects include Tajweed, which is taught by teachers who took part in our Ijaza (formal teaching authorisation) programme, along with other subject areas such as Tafseer of Quran, Fiqh, Seerah, Spiritual Awareness and Historical Figures. This year we have also introduced house teams which are named after Islamic civilisations. This provides the children with the opportunity to work together as a team and win awards. This opened up the opportunity for house captains. Students had to present their case for being a house captain to their house and were voted for.

Foundations of Alimiyyah Course and FTA+

A course for children aged 12 years old and older to study introductory modules which have been designed by in-house specialists and delivered by qualified teachers. There have now been four rounds of entrants with total intake exceeding expectations with 70 boys and girls enrolling. The programme is one of intensive study including Arabic language, grammar, fiqh, aqeedah and Islamic manners. The core curriculum continues to be reviewed to ensure content is relevant and accessible to students. Our second class graduated this year with many now joining the ijaaza programme and or becoming volunteers at our schools. The academic year for this school has now been adjusted to run Jan-Dec to help accommodate balance with school studies and exams.

Sports and Leisure

The Foundation fulfils its objective of providing recreational and leisure time activities in the interest of social welfare through a number of activities.

The Osswa Jiu Jitsu and Grappling - Carlson Gracie 302 - HW

The Osswa BJJ and Grappling has established itself as one the town's best grappling provisions. Alongside the BJJ, taught by a Carlson Gracie Black belt we have added various classes including a Judo class and a Kickboxing class.

The classes are attended by and cater for children, adults, males and females offering a positive environment for people to learn the basics of self defence and the more intricate and detailed work of grappling. We have over 150 attendees over an average week learning in a fun and supportive environment.



Sports for Ladies and children

The Foundation continues to provide a variety of sports activities aimed specifically at women and children. A significant provision for ladies has grown and now runs independently of the foundation, provided by various community organisations such as the Warriors as well as third party circuits and chair based exercises. The foundation continues to support provisions indirectly.

Adult Education and community provision

Juma, Taraweeh prayers, weekly and monthly prayer gatherings

The Foundation continues to hold weekly and monthly gatherings of remembrance (mawlid) as well as yearly taraweeh prayers. The average attendees to such events can range between 30 to 300.

We had successful Quran Ijaaza, Tafseer of the Quran, pillars of faith series, Ihya Uloom Udeen and misconception including the divine names, angels, prophetic adhiya, and the new I3 adult programme. Our classes are available online, delivering free public classes and community events via Karima Live. This resulted in a YouTube following of over 30,000 members, with on average 10,000 views a day. With guest speakers and access specialists in history, psychology and leading imams from across the globe.

Karima Online Academy/ Talks/Lectures/Contemporary series

The Foundation continued to invite scholars and guest speakers to deliver lectures on a variety of topics. The area of focus has been philosophy, theology and contemporary issues. Thousands of benefitted both in person and online.

We have also established The Karima Academy - online learning academy which brings all adult education to one place, the foundations have been laid and this subscription based service will provide authentic learning by qualified scholars and instructors.

Wycombe Community Eid

The Karima Foundation continued to deliver on both Eid ul Fitr and Eid Ul Adha. In the 24/25 year we delivered Eid ul Fitr celebrations and one Eid Ul Adha. The changing needs of the community and weather conditions meant the venues were different but the events were delivered with the usual focus on inclusivity for the needs of the wider muslim community in the town.

Karima Building Project

The Foundation has accelerated its search and interest in acquiring land/building for a purpose-built education/prayer and community facility that can cater for the growing needs of the community and fulfil ever-increasing demand. With the extensive work and delivery taking place across the foundation, and the prohibitive cost of suitably sized sites this project is on hold. Trustees have agreed to increase the intensity of search and focus in the coming year, ensuring value for money for the charity if an opportunity arises the trustees will pursue all options. On this basis, funds designated for this purpose continue to be treated as restricted. We hope to identify and complete a purchase by end of 2026.

Inequalities agenda

The Karima Foundation is a thriving community led organisation working to address the needs of the black and minority ethnic young people in one of the most deprived areas in Buckinghamshire. The organisation has gone from strength to strength throughout the years and has developed expert knowledge about the local demographic and the culture of the community we are serving. The Foundation has expanded its role to encompass wider determinants of health by recruiting subject matter experts. There have been some notable initiatives we have undertaken since the launch of the Health inequalities, Wellbeing workstream. The demographics of the ward Karima bases its work in, consists of higher populations of BAME people in comparison to the Wycombe average (73% for CFO and 30% for BC [PHE Fingertips API]).

We have delivered with partners workshops on suicide prevention, mental health and counselling with special providers. The Foundation understands the barriers for BAME communities in accessing healthcare services and would like to bridge the gap to actualise real benefits to vulnerable members of the population. This is increasingly important for wards where the lack of proficiency in English is higher than the Wycombe average.

The Foundation has been vocal on the need to increase engagement with the BME populations of Castlefield and Oakridge, to support people to take control of their health. The Foundation has worked with a number of organisations to penetrate into the hard to reach BME communities. Previous examples include working with the Bucks Maternity Partnership to increase feedback from BME communities.

The Foundation proposes holding a collaborative workshop inviting all key stakeholders to explore solutions on how best for statutory organisations to engage with the demographics (more specifically in Castlefield and Oakridge). Partners would include:

- Bucks community boards
- The local Councillors for Castlefield and Oakridge
- Bucks Healthcare Trust
- Bucks Clinical Commissioning Group
- Healthwatch Bucks
- Bucks Public Health
- Red Kite Community Housing

The Foundation has strengthened ties with the above listed organisations to ensure the voices of BAME people are heard.

Walking Club

It is widely accepted that people living in deprived areas live further away from good quality green spaces, this lack of access poses problems for health and wellbeing of those individuals. Castlefield and Oakridge are high throughout traffic areas with a substantial number of vehicles parked on the roadside. This often results in obstructing footpaths further inhibiting people from walking and/or jogging.

The Foundation offers a welcoming environment at their walking clubs whereby transport can be organised for the walking group to access walking routes in areas of outstanding natural beauty. The aim of this initiative is to reduce the inequality in access to green spaces, to encourage regular walking in a group setting and signpost to other provisions offered by the Foundation.

Karima Building Project - The Centre

During the year the trustees kicked off fund raising for a dedicated site to host the foundation's ever-growing delivery. It is intended that the site will be a dedicated community space enabling the foundation to deliver many of its activities under one roof. There will be no change for the Castlefield community centre which will remain a dedicated community space for all members of the local community. This project went-live in March 2025 and by September 2025 the trustees had successfully identified a suitable site with contracts exchanged in October 2025. Completion is scheduled for January 2025 at which the process to renovate the site will begin.

Trustees Report

The Karima al Marwaziyya Foundation (KMF) is based in High Wycombe. KMF was set up as an informal group of professionals who volunteered in performing grassroots community work, since its inception in 1998. As delivery and audience of The Foundation grew, pragmatic steps were taken for The Foundation to move towards becoming a registered charity, which was agreed and pursued, officially gaining charitable status in November 2007.

The aim of KMF is to facilitate educational and social welfare events and projects aimed at young people and for the benefit of the wider community to help increase awareness and understanding of British Muslims.

The trustees would like to recognise the continued efforts of all our volunteers and donors for their continued support and commitment in helping deliver our objectives which are summarised by our simple intention of servitude to our community.

Priorities for 2025-26

- Build capacity and lessons on the Karima online academy to automate learning opportunities.
- Complete the purchase of the new community building and initiate plans for renovation.
- Explore further opportunities for targeted provision for children who are FSM during holiday times
- Continue to promote sports and healthy living for all ages and genders, using these to enhance people's health skills and job employability.
- To continue to develop provision for the elderly to tackle loneliness.
- Raise awareness of health inequalities including mental health, loneliness, knife crime, county lines and grooming and any other issues which make young people vulnerable.

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

Umar Khaliq

4A0A86691E3F438

Mr U Khaliq

Trustee

29/1/2026

Date:

KARIMA AL MARWAZIYYA

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KARIMA AL MARWAZIYYA

I report to the trustees on my examination of the financial statements of Karima Al Marwaziyya (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



M A Jackson FCA DChA

Westpoint
Lynch Wood
Peterborough
Cambridgeshire
PE2 6FZ
United Kingdom

Dated: 30.1.2026

KARIMA AL MARWAZIYYA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	299,410	479,694	779,104	198,164	325,782	523,946
Investments	4	13,217	-	13,217	4,492	838	5,330
Other income	5	105,103	-	105,103	136,767	-	136,767
Total income		417,730	479,694	897,424	339,423	326,620	666,043
<u>Expenditure on:</u>							
Charitable activities	6	281,328	16,215	297,543	290,941	197,536	488,477
Net income for the year/ Net movement in funds		136,402	463,479	599,881	48,482	129,084	177,566
Fund balances at 1 April 2024		71,180	949,044	1,020,224	22,698	819,960	842,658
Fund balances at 31 March 2025		207,582	1,412,523	1,620,105	71,180	949,044	1,020,224

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

KARIMA AL MARWAZIYYA

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		49,354		44,704
Investment property	13		607,661		607,661
Investments	14		309,113		-
			<u>966,128</u>		<u>652,365</u>
Current assets					
Debtors	15	56,832		56,832	
Cash at bank and in hand		1,158,585		324,360	
		<u>1,215,417</u>		<u>381,192</u>	
Creditors: amounts falling due within one year	17	(131,440)		(13,333)	
Net current assets			<u>1,083,977</u>		<u>367,859</u>
Total assets less current liabilities			<u>2,050,105</u>		<u>1,020,224</u>
Creditors: amounts falling due after more than one year	18	(430,000)			-
Net assets			<u><u>1,620,105</u></u>		<u><u>1,020,224</u></u>
The funds of the charity					
Restricted income funds	20		1,412,523		949,044
Unrestricted funds	21		207,582		71,180
			<u><u>1,620,105</u></u>		<u><u>1,020,224</u></u>

The financial statements were approved by the trustees on 29/1/2026

DocuSigned by:

Umar Khalig
4A0A86687E3F43B.....
Mr U Khalig
Trustee

KARIMA AL MARWAZIYYA

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	24		589,904		202,388
Investing activities					
Purchase of tangible fixed assets		(19,783)		(55,881)	
Purchase of investment property		-		(291,463)	
Amounts deposited in long term investments		(309,113)		-	
Investment income received		13,217		5,330	
Net cash used in investing activities			(315,679)		(342,014)
Financing activities					
Repayment of borrowings		560,000		-	
Net cash generated from/(used in) financing activities			560,000		-
Net increase/(decrease) in cash and cash equivalents			834,225		(139,626)
Cash and cash equivalents at beginning of year			324,360		463,986
Cash and cash equivalents at end of year			1,158,585		324,360

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Karima Al Marwaziyya is a registered charity governed by the Trust Deed (as of 15 September 2007).

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% straight line per annum
-----------------------	-----------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Donations and legacies

	2025 £	2024 £
Donations and gifts	670,635	279,179
Grants received	108,469	244,767
	<u>779,104</u>	<u>523,946</u>
Analysed by fund		
Unrestricted funds	299,410	198,164
Restricted funds	479,694	325,782
	<u>779,104</u>	<u>523,946</u>

4 Investments

	2025 £	2024 £
Interest receivable	<u>13,217</u>	<u>5,330</u>
Analysed by fund		
Unrestricted funds	13,217	4,492
Restricted funds	-	838
	<u>13,217</u>	<u>5,330</u>

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Other income

	2025 £	2024 £
Other income	105,103	136,767
Analysed by fund		
Unrestricted funds	105,103	136,767
Restricted funds	-	-
	105,103	136,767

6 Charitable activities

	2025 £	2024 £
Staff costs	16,406	107,671
Depreciation and impairment	15,133	16,819
Building maintenance	21,962	13,218
Bursaries	13,800	20,655
Cleaning	2,619	5,158
Karima events	6,576	37,581
Karima sports	13,474	20,183
Karima trips	20,350	7,302
Karima school	26,920	23,613
Project delivery	56,824	127,933
Security	-	7,146
Utilities	13,825	16,005
	207,889	403,284
Share of support costs (see note 7)	76,242	74,334
Share of governance costs (see note 7)	13,412	10,859
	297,543	488,477
Analysis by fund		
Unrestricted funds	281,328	290,941
Restricted funds	16,215	197,536
	297,543	488,477

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs

	Support costs £	Governance costs £	2025 £	Support costs £	Governance costs £	2024 £
Operating costs	76,242	-	76,242	74,334	-	74,334
Independent examiner fee	-	1,440	1,440	-	1,440	1,440
Legal and professional	-	11,972	11,972	-	9,419	9,419
	<u>76,242</u>	<u>13,412</u>	<u>89,654</u>	<u>74,334</u>	<u>10,859</u>	<u>85,193</u>

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,440	1,440
Depreciation of owned tangible fixed assets	<u>15,133</u>	<u>16,819</u>

9 Trustees

During the year the Charity paid £1,465 (2024 - £3,153) to Asim Mahmood, a Trustee of the Charity for services provided in relation to all of the HAF delivery in the year.

Donations were received by the Charity totalling £680 (2024 - £1,020) from Trustees during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	<u>3</u>	<u>4</u>
Employment costs	2025 £	2024 £
Wages and salaries	16,215	105,775
Other pension costs	<u>191</u>	<u>1,896</u>
	<u>16,406</u>	<u>107,671</u>

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	121,910
Additions	19,783
At 31 March 2025	141,693
Depreciation and impairment	
At 1 April 2024	77,206
Depreciation charged in the year	15,133
At 31 March 2025	92,339
Carrying amount	
At 31 March 2025	49,354
At 31 March 2024	44,704

13 Investment property

	2025 £
Fair value	
At 1 April 2024 and 31 March 2025	607,661

14 Fixed asset investments

	Investments £
Cost or valuation	
At 1 April 2024	-
Additions	309,113
At 31 March 2025	309,113
Carrying amount	
At 31 March 2025	309,113
At 31 March 2024	-

15 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	56,832	56,832

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Loans and overdrafts

	2025 £	2024 £
Other loans	560,000	-
Payable within one year	130,000	-
Payable after one year	430,000	-

All liabilities relate to community funds loaned for the Karima building project. All loans are from individual members of the local community for the specific purpose of the building project and are made unsecured and interest free.

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Borrowings	130,000	-
Other taxation and social security	-	1,686
Other creditors	-	10,207
Accruals and deferred income	1,440	1,440
	131,440	13,333

18 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Borrowings	430,000	-

19 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	191	1,896

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Castlefield Community Centre	90,000	-	-	90,000
Karima Building Project	569,044	169,694	(16,215)	722,523
Karima Waqf	290,000	310,000	-	600,000
	<u>949,044</u>	<u>479,694</u>	<u>(16,215)</u>	<u>1,412,523</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Castlefield Community Centre	90,000	-	-	90,000
Karima Building Project	439,960	326,620	(197,536)	569,044
Karima Waqf	290,000	-	-	290,000
	<u>819,960</u>	<u>326,620</u>	<u>(197,536)</u>	<u>949,044</u>

The Castlefield Community Centre is specifically for the upkeep of the community centre, donated by Buckinghamshire County Council.

Karima Building Project is various donations and grants received specifically towards the long term goal for a purpose built education facility which can cater for the needs of the community and fulfil the ever increasing demand.

Karima Waqf is to secure the long term future of the foundation, and provide income for the charity going forward.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	<u>71,180</u>	<u>417,730</u>	<u>(281,328)</u>	<u>207,582</u>

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Unrestricted funds

(Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
General funds	22,698	339,423	(290,941)	71,180

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	-	49,354	49,354
Investment properties	-	607,661	607,661
Investments	-	309,113	309,113
Current assets/(liabilities)	77,582	1,006,395	1,083,977
Long term liabilities	130,000	(560,000)	(430,000)
	207,582	1,412,523	1,620,105
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	-	44,704	44,704
Investment properties	-	607,661	607,661
Current assets/(liabilities)	71,180	296,679	367,859
	71,180	949,044	1,020,224

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Transactions with Trustees have been detailed in note 9.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

24	Cash generated from operations	2025	2024
		£	£
	Surplus for the year	599,881	177,566
	Adjustments for:		
	Investment income recognised in statement of financial activities	(13,217)	(5,330)
	Depreciation and impairment of tangible fixed assets	15,133	16,819
	Movements in working capital:		
	(Decrease)/increase in creditors	(11,893)	13,333
	Cash generated from operations	589,904	202,388
25	Analysis of changes in net funds		
		At 1 April 2024	Cash flowsAt 31 March 2025
		£	£
	Cash at bank and in hand	324,360	834,225
			1,158,585
	Loans falling due within one year	-	(130,000)
	Loans falling due after more than one year	-	(430,000)
		324,360	274,225
			598,585

KARIMA AL MARWAZIYYA

England & Wales - Charity number 1121257

Accounts



Karima Al Marwaziyya
“The Karima Foundation”

Annual Trustees Report 2023/24

Faith Through Action

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SECTION A

1. Reference and Administrative Details

Charity Name: Karima al Marwaziyya

Other names charity is known by: Karima Foundation or KMF

Registration No.: 1121257

Principal Office: Castlefield Community Centre, Rutland Avenue, High Wycombe, Bucks, HP12 3LL

Trustees: Mr Asim Mahmood Mr Umar Khaliq Mr Imran Rehman Miss Sundas Aslam

2. Structure, Governance and Management

Karima Foundation is a registered charity governed by a TRUST DEED (AS OF THE 15TH OF SEPTEMBER 2007). Karima Foundation has a management committee which is composed of the aforementioned trustees plus an additional team of five who meet on a quarterly basis. These meetings form the basis of the decision-making process and aim to produce a framework for the implementation of current and future strategies and projects.

A detailed financial review is also performed by the trustees in advance of such meetings and discussed before the rest of the committee. All decisions are undertaken by a majority vote. All decisions are then sanctioned by Trustees in accordance with their roles and responsibilities.

The management committee comprises individuals from the local community which the Karima Foundation serves, these individuals are from a variety of backgrounds. Each individual brings their own area of expertise to the organisation.

3. Financial Review

The charity generated a surplus of £177,566 in the year 2023/24, further details can be seen in the accompanying accounts.

The charity holds £859,044 funds in reserve which are designated for the Karima Building project, the Karima endowment fund and the funding of Castlefield Community Centre (£90,000) as is good practice for ongoing maintenance and emergency planning.

SECTION B

Objectives and Activities

Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with two distinct primary charitable objectives being;

1. To advance in life and help young people through –
 - a. The provision of educational projects;
 - b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve their conditions of life.
2. To advance the Islamic religion in the community for the benefit of the public through the holding of prayer meetings, lectures, religious festivals, producing and/or distributing literature on the basis of faith to enlighten others about the Islamic religion.

About Us

The Foundation operates primarily in the Oakridge & Castlefield area but benefits thousands of people each year across High Wycombe and beyond. Our work ensures young people are given the best possible opportunities to develop and contribute to the communities they live in.

Most of the projects and services delivered by the Foundation operate from The Castlefield Community Centre (CCC).

The charity delivers a diverse range of projects including:

- Supplementary schools & Adult Learning - These schools provide young Muslims and adults a secure grounding in Islamic knowledge, helping to shape their identity as British Muslims. Graduates from the school have gone on to higher education, built professional careers, and returned to volunteer within their local communities.
- Public Community Library – The library serves the local community with hundreds of books checked out on a weekly basis. The Foundation is one of a few charities in the country which manages a public library service.
- Youth Clubs – Targeted activities at young people including a weekly club and “Lockdown” designed to provide a safe and welcoming space for young people whilst also nurturing to enable them to achieve their full potential.
- Sports – Designed to tackle poor physical wellbeing in the mostly BAME local community, the Foundation delivers weekly sessions for men, women, and children in Yoga, Circuits, Rambling, Brazilian Jiu-Jitsu, Archery, Circuits, kickboxing and Tae-Kwon-Do
- Eid in the Park, Juma & Taraweeh Prayers – serve the needs of thousands of local Muslims. This involves extensive liaison with community organisations and public bodies. A significant volunteer led effort on the day.
- Scouts – The scouts troop delivers weekly sessions to Scouts, Cubs, and Beavers. These are designed to raise confidence, build character, and motivate young children aged between 5-14.
- Social & Community initiatives – Reclaiming castlefield project, matrimonial service, Food banks, tackling social issues on inequality, drugs, domestic violence, litter picks and social lobbying for the improvement of life chances. All designed to give young people and their families the best chance in life
- Health Inequalities – Projects focused on the physical and mental wellbeing

Summary of Achievements and Performance 2023-24

The Get Ahead Project



GET AHEAD

Part of the Karima Foundation



Executive Summary

The Get Ahead project, helps to improve employment outcomes or prospects of future employment outcomes for long-term unemployed individuals in receipt of Universal Credit. The service aims to predominantly work with vulnerable young people who are at risk of being inducted into gangs, lifestyles of substance misuse and violent crime as well as groups facing the most complex and intractable barriers to work but referrals can be made from outside this group.

Over the last 2 years we have evidenced further tremendous success. The project managed to achieve excellent community engagement and partnership working to date and has had 288 referrals against a target of 180 across both High Wycombe and Aylesbury, with 171 referrals against a target of 90 in Wycombe and 107 referrals against a target of 90 in Aylesbury. 50 people have been helped into employment, delivering savings in prevention and universal credit of approximately £175,000 per annum.

Main achievements

- Team has grown from 2 members of staff to a team of 6 members currently. 2 full time Project Officers in High Wycombe and 2 full time Project Officers in Aylesbury . 1 full time Project Officer supporting across Wycombe and Aylesbury joined the team from December 2023 to help support with the large number of referrals received.
- Employment clinic running weekly at Castlefield Library, which is now supported by partners such as One Recovery Bucks fortnightly to support the community with any substance related issues or queries.
- Working in partnership with YMCA and Old Tea Warehouse to support some of their residents with getting into employment. In the process of setting up a drop into both sites to begin once year 3 commences.
- Delivering regular workshops at the Job Centre, Green Street and Castlefield Community Centres in High Wycombe and from the Job Centre in Aylesbury.
- Signposting claimants into attending Multiply workshops across Wycombe, Aylesbury and Chesham to improve numeracy skills.
- Supported 50 people into employment across Wycombe and Aylesbury.
- Visit from local MP to the Get Ahead office, in recognition of the work being done within the community.
- Due to the high number of referrals a waiting list is now in place, with approximately 40 people waiting to receive support.
- Community referrals are also increasing.



The Castlefield Community Centre (CCC)

Castlefield Community Centre (CCC) is managed and operated by The Foundation. This project has been running since October 2014.



The centre has its own management committee and retains financial and operational independence from the core services and activities of the Foundation. The management committee consists predominantly of unpaid local volunteers who manage and oversee all aspects of CCC with some small services outsourced to local providers. The management committee reports to the trustees of the Foundation who retain ultimate responsibility and oversight of the running of the centre.

In the last ten years, the utilisation of CCC has increased significantly. Access and provision of services across all age groups and community groups has increased. CCC has strengthened links with local voluntary organisations, and the community as a whole, establishing a flourishing and self-sustaining community facility that is a vibrant part of the local and wider community.

CCC has a unique operating model in that it not only provides a local, safe and secure venue for external providers to hire but also facilitates delivery of its own provision. Some of the external providers currently using CCC on long term arrangements are Aflah Day Nursery, A public library service and the local community for private events.

Aflah Nursery has been operating from CCC since January 2017. The nursery runs 38 weeks of the year, Monday to Friday in accordance with the Bucks term dates. Their current provision provides 15 hours of universal funded entitlement for 3 and 4 year olds with parents having the option to take up the 30 hours of universal free entitlement.

In addition to a facility for external providers, CCC has a well-established provision of its own which consist of Castlefield Community Library (CCL), Brazilian JiuJitsu Academy, Autism Spectrum Club, Scouts group, Taekwondo Club, Archery Club, Basketball Club, Yoga, health inequality workshops and seminars, Special Mums' Club, Youth Club and Fitness Circuits, alongside bespoke events depending on the theme, i.e. Mental Health Awareness Week etc.

CCC has vast and varied provision delivery across the week and co-shares the site with Bucks County Council (BCC) Family Support Centre (FSC, previously Sure Start), making the site a true community hub serving its local and wider community. Please note, CCC and FSC are two separate facilities co-joined on the same site.

Over the last ten years, we have gained considerable experience managing the facility and working in collaboration with statutory and community groups. All provision is well established, with CCC providing a safe and convenient venue for all its users.

CCC is always looking at ways to improve its facility and after consultation with users delivered a refurbished industrial kitchen for use by the community. We continue to explore plans to provide a café, enhance existing washroom facilities and improve existing user storage and office areas. These plans are being worked on with the aim to start delivering the improvements from March 25.

Castlefield Community Library

The library continues to serve the whole community and is an established core provision. It runs a number of events to promote reading and is seen as an asset within the community. A dedicated team of volunteers help maintain the provision. The library also provides IT facilities for young people to complete homework, research and access to the internet. A significant number of adults use the IT facilities to apply for jobs and print application forms



Karima Scouts

Karima Scouting has continued to grow and enjoyed great success over the past year. We opened a new cubs group and have new committed volunteers supporting the project. The Group again went to a camp in the summer of 2023, taking approximately 40 young people and adults to the annual Muslim Scout Fellowship Southern Camp.

We again supported a number of initiatives locally and included a stargazing night, winter sleepover and Iftar for Ramadan.

We have a number of plans moving forward including opening a new group and take on more children and volunteers.



Castlefield Youth Initiatives

Our monthly evening youth event called LOCKDOWN welcomes between 50-80 youngsters on a monthly basis. We have a number of activities that were launched such as indoor football, table tennis, pool, PS4 and more. We have food and a guest speaker to provide a motivational message for our youngsters. Our work has also continued outside of the centre. We have volunteers who conduct outreach work, taking a walk to the local shops to speak to youngsters and build positive relationships in the local community. We are also in the process of developing the skills of our young leaders so that they are able to continue this provision in future years to come.

Holiday Activity Food Club

The Karima Foundation continued to deliver on the holiday activity fund successfully delivering over the Easter and Winter programmes. Funded by the local authority the Foundation successfully delivered on one of the most popular, diverse and inclusive activity clubs. The club is aimed at school aged children with the intention to provide holiday activities and a free hot meal, hundreds of eligible young people between the ages of 4 - 16 were involved in a variety of activities including multisports, arts and crafts, cooking and games. The club was visited by the HAF team and the council safeguarding teams, both commenting on the professionalism, enthusiasm and energy of the staff. We are one of, if not the largest holiday camp in Bucks with multiple days run over each camp.

Education & Supplementary Schools

The Karima Foundation remains committed to improving lives and supporting young people through our long-established supplementary schools, which currently serve approximately 350 students each year.

The benefits of supplementary schools are well recognised, and the Foundation proudly operates four such schools in High Wycombe. Now in their 17th year, these schools offer a broad curriculum alongside a varied and engaging enrichment programme, promoting both academic and personal growth.

From humble beginnings, the schools have grown steadily and now cater to young people aged 5 to 18. They include a Quran School, two Saturday Schools (Primary and Secondary), and Foundations of Alimiyyah Studies. A wide range of professionals, including British-born Islamic scholars, qualified teachers, lawyers, accountants, and healthcare specialists, contribute to the success and development of the schools.

Over the academic year, the schools deliver themed projects, social studies, and regular classes that aim to enhance educational achievement, social skills, and emotional wellbeing. This well-rounded approach helps students become confident, adaptable, and resilient young adults, ready to face the challenges of the future.

Weekday School

The Weekday School provides a carefully designed programme for children aged 6–10 years, running a 5-day provision that benefits over 75 young people. With a focus on the core aspects of Islamic learning, the school blends traditional teaching methods with contemporary approaches. Our mission is to develop well-rounded individuals with a love for the Quran, strong Islamic morals, and aspirations to positively impact society.

This year, the School, supported by the PTA, hosted another fantastic Sports Day and community BBQ. Blessed with beautiful weather, families enjoyed an exciting day filled with competitive races and outdoor activities. Winners were awarded medals and trophies, and everyone came together to share food and laughter in a vibrant and lively atmosphere.

The end-of-year awards ceremony was another significant highlight. Students were celebrated for their achievements and growth, with certificates presented to acknowledge their hard work and dedication throughout the academic year. It was a wonderful opportunity to reflect on their progress and accomplishments.

The selection process for Head Boy, Head Girl, and prefects continued to be a much-anticipated part of the year. The calibre of candidates was exceptionally high, making the decisions very challenging. Those chosen for these prestigious roles now have the opportunity to mentor younger students and develop essential leadership skills that will serve them in the future.

We also celebrated the return of the Mini Munshids' Choir, with rigorous auditions identifying new members for the group. This much-loved tradition allows students to showcase their talent and engage in a meaningful and creative way.

Our Macmillan Coffee Morning fundraiser was a resounding success, raising an impressive £1,870.24 for this worthy cause. The event was well-supported by the community, with students, parents, and staff all playing their part in making it memorable.

In an exciting first for the school, we introduced an Eid celebration called "All the Fun of the Fair." Students participated in a range of games to earn tokens, which they could exchange for prizes. The event was met with great enthusiasm, and the children thoroughly enjoyed the unique experience. It's sure to become a favourite in the years to come.

As always, we are committed to nurturing the growth and development of our students. With regular updates to safeguarding practices and teaching methods, our dedicated team of staff continues to deliver a high standard of education and care. We look forward to building on this year's successes and providing even more enriching opportunities for our students.

Saturday Primary Supplementary

The Karima Primary Saturday School serves children aged 5 to 10 years, with approximately 90 students attending this year. The school continues to offer a rich and varied curriculum, complemented by numerous extracurricular activities designed to enhance the learning experience of our students.

Throughout the year, the school has worked to support both student and teacher development. Our Senior Leadership Team (SLT), through a structured selection process, plays a pivotal role in guiding the school.

Presentations and leadership exercises are integral to this process, ensuring strong leadership and providing opportunities for students to develop essential skills.

To maintain high standards of teaching, the school has prioritised regular lesson observations and ongoing professional development for our staff. Teachers are supported with training that ensures their skills and teaching methods remain current, enhancing the overall learning experience for the children.

The students have engaged in various activities, including a popular and rewarding fundraising effort. Their contributions to charity are always appreciated, with bake sales and other initiatives supporting causes such as Macmillan's Coffee Morning. These activities help to instil a sense of social responsibility and community spirit in the students.

The school's reward system, "Jaza Points," has proven to be a huge hit. Students earn points for positive behaviour and academic achievements, which can be redeemed for prizes. This process takes place twice a year, providing students with further motivation to excel and contribute positively to the school environment.

Another highlight of the year was the annual Sports Day and BBQ, a fantastic occasion that brings together students, parents, and staff to celebrate the achievements of our young learners. The event was a fun-filled day of races and outdoor activities, followed by a delightful BBQ where everyone had the chance to relax and enjoy one another's company.

The end-of-year trip to Gulliver's Land was another unforgettable experience for the students. They had a wonderful time, enjoying the rides and activities, and it provided them with a chance to bond with their peers in a fun and exciting environment.

Looking ahead, the school remains committed to providing an engaging and supportive learning environment, with more exciting activities and initiatives planned for the upcoming year.

Saturday Secondary Supplementary

Our secondary programme of study caters for children aged between 9 to 18 years old. We aspire to nurture upright citizens with high aspirations and strong Islamic morals, who have the ability to positively contribute to society. This year's intake of 100 regular girls and boys is coming close to the maximum capacity we have.

Our programme of study is designed to go further in depth with specific aspects of Islam that have been introduced at the Primary school. Subjects include Tajweed, which is taught by teachers who took part in our Ijaza (formal teaching authorisation) programme, along with other subject areas such as Tafseer of Quran, Fiqh, Seerah, Spiritual Awareness and Historical Figures.

Foundations of Alimiyyah Course and FTA+

A course for children aged 12 years old and older to study introductory modules which have been designed by in-house specialists and delivered by qualified teachers. There have now been four rounds of entrants with total intake exceeding expectations with 70 boys and girls enrolling. The programme is one of intensive study including Arabic language, grammar, fiqh, aqeedah and Islamic manners. The core curriculum continues to be reviewed to ensure content is relevant and accessible to students. Our second class graduated this year with many now joining the ijaaza programme and or becoming volunteers at our schools.

Sports and Leisure

The Foundation fulfils its objective of providing recreational and leisure time activities in the interest of social welfare through a number of activities.

The Osswa Jiu and Grappling - Carlson Gracie 302 - HW

Taught by a Carlson Gracie black belt, the club successfully saw the appointment of our first home grown black belt. The club continues to grow, soon to become the largest grappling club in the Wycombe area. The club is now established and continues to grow with new sessions added this year to keep up with demand. The club is now well established in the High Wycombe community attracting a wide age range. Weekly attendance exceeds 160 participants, with whole families now taking part. We have now added a Judo provision, taught by a black belt former British Judo champion.



Sports for Ladies and children

The Foundation continues to provide a variety of sports activities aimed specifically at women and children. A significant provision for ladies has grown and now runs independently of the foundation, provided by various community organisations such as the Warriors. The foundation continues to support provisions indirectly.

Adult Education and community provision

Juma, Taraweeh prayers, weekly and monthly prayer gatherings

The Foundation continues to hold weekly and monthly gatherings of remembrance (mawlid) as well as yearly taraweeh prayers. The average attendees to such events can range between 30 to 300.

We had successful Quran Ijaaza, Tafseer of the Quran, pillars of faith series, Ihya Uloom Udeen and misconception including the divine names, angels, prophetic adhiya, and the new I3 adult programme. Our classes are available online, delivering free public classes and community events via Karima Live. This resulted in a YouTube following of over 30,000 members, with on average 10,000 views a day. With guest speakers and access specialists in history, psychology and leading imams from across the globe.

Talks/Lectures/Contemporary series

The Foundation continued to invite scholars and guest speakers to deliver lectures on a variety of topics. The area of focus has been philosophy, theology and contemporary issues. Thousands of benefitted both in person and online.

Wycombe Community Eid

For The Eid al Fitr and Eid Ul Adha in 2023 the foundation delivered with attendees numbering over 2000. An amazing inclusive for young people and their families.

Karima Building Project

The Foundation remains interested in acquiring land/building for a purpose-built education facility that can cater for the needs of the community and fulfil ever-increasing demand. With the extensive work and delivery taking place across the foundation, and the prohibitive cost of suitably sized sites this project is on hold. However, the trustees have agreed to increase the intensity of search and focus in the coming year, ensuring value for money for the charity if an opportunity arises the trustees will pursue all options. On this basis, funds designated for this purpose continue to be treated as restricted. The foundation is actively exploring opportunities to extend Castlefield Community Centre to provide extra space and facilities for the projects and activities we deliver.

Inequalities agenda

The Karima Foundation is a thriving community led organisation working to address the needs of the black and minority ethnic young people in one of the most deprived areas in Buckinghamshire. The organisation has gone from strength to strength throughout the years and has developed expert knowledge about the local demographic and the culture of the community we are serving. The Foundation has expanded its role to encompass wider determinants of health by recruiting subject matter experts. There have been some notable initiatives we have undertaken since the launch of the Health inequalities, Wellbeing workstream. The demographics of the ward Karima bases its work in, consists of higher populations of BAME people in comparison to the Wycombe average (73% for CFO and 30% for BC [PHE Fingertips API]).

We have delivered with partners workshops on suicide prevention, mental health and counselling with special providers. The Foundation understands the barriers for BAME communities in accessing healthcare services and would like to bridge the gap to actualise real benefits to vulnerable members of the population. This is increasingly important for wards where the lack of proficiency in English is higher than the Wycombe average.

The Foundation has been vocal on the need to increase engagement with the BME populations of Castlefield and Oakridge, to support people to take control of their health. The Foundation has worked with a number of organisations to penetrate into the hard to reach BME communities. Previous examples include working with the Bucks Maternity Partnership to increase feedback from BME communities.

The Foundation proposes holding a collaborative workshop inviting all key stakeholders to explore solutions on how best for statutory organisations to engage with the demographics (more specifically in Castlefield and Oakridge). Partners would include:

- Bucks community boards
- The local Councillors for Castlefield and Oakridge
- Bucks Healthcare Trust
- Bucks Clinical Commissioning Group
- Healthwatch Bucks
- Bucks Public Health
- Red Kite Community Housing

The Foundation has strengthened ties with the above listed organisations to ensure the voices of BAME people are heard.

Walking Club

It is widely accepted that people living in deprived areas live further away from good quality green spaces, this lack of access poses problems for health and wellbeing of those individuals. Castlefield and Oakridge are high throughout traffic areas with a substantial number of vehicles parked on the roadside. This often results in obstructing footpaths further inhibiting people from walking and/or jogging.

The Foundation offers a welcoming environment at their walking clubs whereby transport can be organised for the walking group to access walking routes in areas of outstanding natural beauty. The aim of this initiative is to reduce the inequality in access to green spaces, to encourage regular walking in a group setting and signpost to other provisions offered by the Foundation.

Trustees Report

The Karima al Marwaziyya Foundation (KMF) is based in High Wycombe. KMF was set up as an informal group of professionals who volunteered in performing grassroots community work, since its inception in 1998. As delivery and audience of The Foundation grew, pragmatic steps were taken for The Foundation to move towards becoming a registered charity, which was agreed and pursued, officially gaining charitable status in November 2007.

The aim of KMF is to facilitate educational and social welfare events and projects aimed at young people and for the benefit of the wider community to help increase awareness and understanding of British Muslims.

The trustees would like to recognise the continued efforts of all our volunteers and donors for their continued support and commitment in helping deliver our objectives which are summarised by our simple intention of servitude to our community.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Priorities for 2024-25

- Setup the Karima online academy to automate learning opportunities.
- Explore further opportunities for targeted provision for children who are FSM during holiday times
- Secure the long term future of the Green Street Community Centre with the aim of regeneration of the Green Street & Oakridge and tackling inequality.
- Continue to promote sports and healthy living for all ages and genders, using these to enhance people's health skills and job employability.
- Develop provision for the elderly to tackle loneliness.
- Raise awareness of health inequalities including mental health, loneliness, knife crime, county lines and grooming and any other issues which make young people vulnerable.
- Explore the extension of facilities at the Castlefield Community Centre and purchase of a new building to meet of the organisation

KARIMA AL MARWAZIYYA

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KARIMA AL MARWAZIYYA

I report to the trustees on my examination of the financial statements of Karima Al Marwaziyya (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

M A Jackson FCA DChA

Westpoint
Lynch Wood
Peterborough
Cambridgeshire
PE2 6FZ
United Kingdom

Dated: 29 January 2025

KARIMA AL MARWAZIYYA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	198,164	325,782	523,946	261,830	120,188	382,018
Investments	4	4,492	838	5,330	95	812	907
Other income	5	136,767	-	136,767	86,113	-	86,113
Total income		339,423	326,620	666,043	348,038	121,000	469,038
<u>Expenditure on:</u>							
Charitable activities	6	290,941	197,536	488,477	363,578	-	363,578
Gross transfers between funds		-	-	-	(21,526)	21,526	-
Net income for the year/ Net movement in funds		48,482	129,084	177,566	(37,066)	142,526	105,460
Fund balances at 1 April 2023		22,698	819,960	842,658	59,764	677,434	737,198
Fund balances at 31 March 2024		71,180	949,044	1,020,224	22,698	819,960	842,658

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

KARIMA AL MARWAZIYYA

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11	44,704		5,642	
Investment property	12	607,661		316,198	
			652,365		321,840
Current assets					
Debtors	13	56,832		56,832	
Cash at bank and in hand		324,360		463,986	
			381,192		520,818
Creditors: amounts falling due within one year	14	(13,333)		-	
Net current assets			367,859		520,818
Total assets less current liabilities			1,020,224		842,658
Income funds					
Restricted funds	15	949,044		819,960	
Unrestricted funds		71,180		22,698	
			1,020,224		842,658

The financial statements were approved by the Trustees on 27 January 2025

Mr U Khaliq
Trustee

KARIMA AL MARWAZIYYA

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	18		202,388		60,927
Investing activities					
Purchase of tangible fixed assets		(55,881)		(4,920)	
Purchase of investment property		(291,463)		-	
Investment income received		5,330		907	
Net cash used in investing activities			(342,014)		(4,013)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(139,626)		56,914
Cash and cash equivalents at beginning of year			463,986		407,072
Cash and cash equivalents at end of year			324,360		463,986

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Karima Al Marwaziyya is a registered charity governed by the Trust Deed (as of 15 September 2007).

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% straight line per annum
-----------------------	-----------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Donations and legacies

	2024 £	2023 £
Donations and gifts	279,179	210,845
Grants received	244,767	171,173
	<u>523,946</u>	<u>382,018</u>
Analysed by fund		
Unrestricted funds	198,164	261,830
Restricted funds	325,782	120,188
	<u>523,946</u>	<u>382,018</u>

4 Investments

	2024 £	2023 £
Interest receivable	5,330	907
	<u>5,330</u>	<u>907</u>
Analysed by fund		
Unrestricted funds	4,492	95
Restricted funds	838	812
	<u>5,330</u>	<u>907</u>

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

5 Other income

	2024 £	2023 £
Other income	136,767	86,113
Analysed by fund		
Unrestricted funds	136,767	86,113
Restricted funds	-	-
	136,767	86,113

6 Charitable activities

	2024 £	2023 £
Staff costs	107,671	42,701
Depreciation and impairment	16,819	13,206
Building maintenance	13,218	12,686
Bursaries	20,655	15,050
Cleaning	5,158	12,507
Flood appeal	-	11,038
Karima events	37,581	46,532
Karima sports	20,183	8,950
Karima trips	7,302	39,969
Karima school	23,613	2,266
Project delivery	127,933	87,395
Security	7,146	1,134
Utilities	16,005	5,847
	403,284	299,281
Share of support costs (see note 7)	74,334	64,297
Share of governance costs (see note 7)	10,859	-
	488,477	363,578
Analysis by fund		
Unrestricted funds	290,941	363,578
Restricted funds	197,536	-
	488,477	363,578

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

7 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Operating costs	74,334	-	74,334	64,297	-	64,297
Independent examiner fee	-	1,440	1,440	-	-	-
Legal and professional	-	9,419	9,419	-	-	-
	<u>74,334</u>	<u>10,859</u>	<u>85,193</u>	<u>64,297</u>	<u>-</u>	<u>64,297</u>

8 Trustees

During the year the Charity paid £3,153 to Asim Mahmood, a Trustee of the Charity for services provided in relation to all of the HAF delivery in the year.

Donations were received by the Charity totalling £1,020 from Trustees during the year.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	<u>4</u>	<u>2</u>
Employment costs	2024 £	2023 £
Wages and salaries	105,775	42,701
Other pension costs	1,896	-
	<u>107,671</u>	<u>42,701</u>

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

11 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2023	66,029
Additions	55,881
At 31 March 2024	121,910
Depreciation and impairment	
At 1 April 2023	60,387
Depreciation charged in the year	16,819
At 31 March 2024	77,206
Carrying amount	
At 31 March 2024	44,704
At 31 March 2023	5,642

12 Investment property

	2024 £
Fair value	
At 1 April 2023	316,198
Additions through external acquisition	291,463
At 31 March 2024	607,661

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	56,832	56,832

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	1,686	-
Other creditors	10,207	-
Accruals and deferred income	1,440	-
	13,333	-

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2022	Incoming resources	Transfers	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 31 March 2024
	£	£	£	£	£	£	£
Castlefield Community Centre	90,000	-	-	90,000	-	-	90,000
Karima Building Project (WAQF)	587,434	121,000	21,526	729,960	326,620	(197,536)	859,044
	<u>677,434</u>	<u>121,000</u>	<u>21,526</u>	<u>819,960</u>	<u>326,620</u>	<u>(197,536)</u>	<u>949,044</u>

The Castlefield Community Centre is specifically for the upkeep of the community centre, donated by Buckinghamshire County Council.

Karima Building Project (WAQF) is various donations and grants received specifically towards the long term goal for a purpose built education facility which can cater for the needs of the community and fulfil the ever increasing demand.

16 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total Unrestricted funds 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Fund balances at 31 March 2024 are represented by:						
Tangible assets	-	44,704	44,704	5,642	-	5,642
Investment properties	-	607,661	607,661	316,198	-	316,198
Current assets/(liabilities)	71,180	296,679	367,859	520,818	-	520,818
	<u>71,180</u>	<u>949,044</u>	<u>1,020,224</u>	<u>842,658</u>	<u>-</u>	<u>842,658</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Transactions with Trustees have been detailed in note 9.

KARIMA AL MARWAZIYYA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

18	Cash generated from operations	2024 £	2023 £
	Surplus for the year	177,566	105,460
	Adjustments for:		
	Investment income recognised in statement of financial activities	(5,330)	(907)
	Depreciation and impairment of tangible fixed assets	16,819	13,206
	Movements in working capital:		
	(Increase) in debtors	-	(56,832)
	Increase in creditors	13,333	-
	Cash generated from operations	202,388	60,927
19	Analysis of changes in net funds		
	The charity had no debt during the year.		

KARIMA AL MARWAZIYYA

England & Wales - Charity number 1121257

Accounts



Karima.org.uk

The Karima Foundation

Annual Trustees Report 2022/23

Faith Through Action

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SECTION A

1. Reference and Administrative Details

Charity Name: Karima al Marwaziyya

Other names charity is known by: Karima Foundation or KMF

Registration No.: 1121257

Principal Office: Castlefield Community Centre, Rutland Avenue, High Wycombe, Bucks, HP12 3LL

Trustees: Mr Asim Mahmood Mr Umar Khaliq Mr Imran Rehman Miss Sundas Aslam

2. Structure, Governance and Management

Karima Foundation is a registered charity governed by a TRUST DEED (AS OF THE 15TH OF SEPTEMBER 2007). Karima Foundation has a management committee which is comprised of the aforementioned trustees plus an additional team of five who meet on a quarterly basis. These meetings form the basis of the decision-making process and aim to produce a framework for the implementation of current and future strategies and projects.

A detailed financial review is also performed by the trustees in advance of such meetings and discussed before the rest of the committee. All decisions are undertaken by a majority vote. All decisions are then sanctioned by Trustees in accordance with their roles and responsibilities.

The management committee comprises of individuals from the local community which the Karima Foundation serves, these individuals are from a variety of backgrounds. Each individual brings their own area of expertise to the organisation.

3. Financial Review

The charity generated a surplus of £105,585 in the year 2022/23, further details can be seen in the accompanying accounts.

The charity holds £819,960 funds in reserve which are designated for the Karima Quran School Building project (£629,960) and the funding of Castlefield Community Centre as agreed with Wycombe District Council (£90,000), and Green Street (£100,000).

SECTION B

Objectives and Activities

Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with two distinct primary charitable objectives being;

1. To advance in life and help young people through –
 - a. The provision of educational projects;
 - b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve their conditions of life.
2. To advance the Islamic religion in the community for the benefit of the public through the holding of prayer meetings, lectures, religious festivals, producing and/or distributing literature on the basis of faith to enlighten others about the Islamic religion.

About Us

The Foundation operates primarily in the Oakridge & Castlefield area but benefits thousands of people each year across High Wycombe and beyond.

Most of the projects and services delivered by the Foundation operate from The Castlefield Community Centre (CCC).

The charity delivers a diverse range of projects including:

- Supplementary schools & Adult Learning - These schools provide young Muslims and adults a secure grounding in Islamic knowledge, helping to shape their identity as British Muslims. Graduates from the school have gone on to higher education, built professional careers, and returned to volunteer within their local communities.
- Public Community Library – The library serves the local community with hundreds of books checked out on a weekly basis. The Foundation is one of a few charities in the country which manages a public library service.
- Youth Clubs – Targeted activities at youth including a weekly club and “Lockdown” designed to provide a safe and welcoming space for young people whilst also nurturing to enable them to achieve their full potential.
- Sports – Designed to tackle poor physical wellbeing in the mostly BAME local community, the Foundation delivers weekly sessions for men, women, and children in Yoga, Circuits, netball, rambling, Brazilian Jiu-Jitsu, Archery, Swimming, Circuits, and Tae-Kwon-Do.
- Eid in the Park, Juma & Taraweeh Prayers – serve the needs of thousands of local Muslims. This involves extensive liaison and planning with Buckinghamshire Council and a significant volunteer led effort on the day.
- Scouts – The scouts troop delivers weekly sessions to Scouts, Cubs, and Beavers. These are designed to raise confidence, build character, and motivate young children aged between 5-14.
- Social & Community initiatives – Matrimonial service, Food banks, tackling social issues on inequality, drugs, domestic violence, litter picks and social lobbying for the improvement of live chances.
- Health Inequalities – Projects focused on the physical and mental wellbeing

The work of the Foundation was recognised by Buckinghamshire County Council, The Foundation received the **Proud of Bucks Award** for the High Wycombe area for its efforts and services provided during the COVID-19 pandemic.

Summary of Achievements and Performance 2022-23

The Get Ahead Project



GET AHEAD

Part of the Karima Foundation



Executive Summary

The Get Ahead project, helps to improve employment outcomes or prospects of future employment outcomes for long-term unemployed individuals in receipt of Universal Credit. The service aims to predominantly work with vulnerable young people who are at risk of being inducted into gangs, lifestyles of drug use and violent crime as well as groups facing the most complex and intractable barriers to work but referrals can be made from outside this group.

Over the last 9 months we have evidenced further tremendous success. The project managed to achieve excellent community engagement and partnership working to date and has had 228 referrals against a target of 180 across both High Wycombe and Aylesbury, with 151 referrals against a target of 90 [IA1] in Wycombe and 77 referrals against a target of 90 in Aylesbury. 40 people have been helped into employment, delivering savings in prevention and universal credit of approximately £145,000 per annum.

Main achievements

- Team has grown from 2 members of staff to a team of 6 members currently. 2 full time Project Officers in High Wycombe and 2 full time Project Officers in Aylesbury[IA2] . 1 full time Project Officer supporting across Wycombe and Aylesbury joined the team from December 2023 to help support with the large number of referrals received.
- Employment clinic running weekly at Castlefield Library, which is now supported by partners such as One Recovery Bucks fortnightly to support the community with any substance related issues or queries.
- Working in partnership with YMCA and Old Tea Warehouse to support some of their residents with getting into employment. In the process of setting up a drop into both sites to begin once year 3 commences.
- Delivering regular workshops at the JC, Green Street and Castlefield Community Centres in High Wycombe and from the JC in Aylesbury.
- Signposting claimants into attending Multiply workshops across Wycombe, Aylesbury and Chesham to improve numeracy skills.
- Supported 40 people into employment across Wycombe and Aylesbury.
- Visit from local MP to the Get Ahead office, in recognition of the work being done within the community.
- Due to the high number of referrals a waiting list is now in place, with approximately 40 people waiting to receive support.
- Community referrals are also increasing.



The Castlefield Community Centre (CCC)

Castlefield Community Centre (CCC) is a managed and operated by The Foundation. This project has been running since October 2014.



The centre has its own management committee and retains financial and operational independence from the core services and activities of the Foundation. The management committee consists predominantly of unpaid local volunteers who manage and oversee all aspects of CCC with some small services outsourced to local providers. The management committee reports to the trustees of the Foundation who retain ultimate responsibility and oversight of the running of the centre.

In the last nine years, the utilisation of CCC has increased significantly. Access and provision of services across all age groups and community groups has increased. CCC has strengthened links with local voluntary organisations, and the community as a whole, establishing a flourishing and self-sustaining community facility that is a vibrant part of the local and wider community.

CCC has a unique operating model in that it not only provides a local, safe and secure venue for external providers to hire but also facilitates delivery of its own provision. Some of the external providers currently using CCC on long term arrangements are Aflah Day Nursery, A public library service and the local community for private events.

Aflah Nursery has been operating from CCC since January 2017. The nursery runs 38 weeks of the year, Monday to Friday in accordance with the Bucks term dates. Their current provision provides 15 hours of universal funded entitlement for 3 and 4 year olds with parents having the option to take up the 30 hours of universal free entitlement.

In addition to a facility for external providers, CCC has a well-established provision of its own which consist of Castlefield Community Library (CCL), Brazilian JiuJitsu Academy, Autism Spectrum Club, Scouts group, Taekwondo Club, Archery Club, Basketball Club, Yoga, health inequality workshops and seminars, Special Mums' Club, Youth Club and Fitness Circuits, alongside bespoke events depending on the theme, i.e. Mental Health Awareness Week etc.

CCC has vast and varied provision delivery across the week and co-shares the site with Bucks County Council (BCC) Family Support Centre (FSC, previously Sure Start), making the site a true community hub serving its local and wider community. Please note, CCC and FSC are two separate facilities co-joined on the same site.

Over the last nine years, we have gained considerable experience managing the facility and working in collaboration with statutory and community groups. All provision is well established, with CCC providing a safe and convenient venue for all its users.

CCC is always looking at ways to improve its facility and after consultation with users is exploring plans to provide a café, enhance existing washroom and kitchen facilities and improve existing user storage and office areas. These plans are being worked on with the aim to start delivering the improvements from March 24.

Castlefield Community Library

The library continues to serve the whole community and is an established core provision. It runs a number of events to promote reading and is seen as an asset within the community. A dedicated team of volunteers help maintain the provision. The library also provides IT facilities for young people to complete homework, research and access to the internet. A significant number of adults use the IT facilities to apply for jobs and print application forms



Karima Scouts

Karima Scouting has continued to grow and enjoyed great success since the return from Covid restrictions. The Group again went to a camp in the summer of 2022, taking approximately 30 young people and adults to the annual Muslim Scout Fellowship Southern Camp.

We continue to deliver valuable activities and support a variety of fundraisers including one at the local primary school. We also supported a local fundraiser for the Pakistan Floods and a small fundraiser for our own activities.

We have a number of plans moving forward including opening a new group and take on more children and volunteers.



Castlefield Youth Club

Our weekly youth club welcomes up to 15 youngsters on a weekly basis. We have a number of activities that were launched such as indoor football, table tennis, pool, PS4 and more. We have a tuk shop in the kitchen area which the attendees like to use. We also run a quarterly LOCKDOWN session which is a youth evening catered for 12-18 year olds consisting of a number of different activities along with food and a guest speaker to provide a motivational message for our youngsters. Our work has also continued outside of the centre. We have volunteers who conduct outreach work, taking a walk to the local shops to speak to youngsters and build positive relationships in the local community.

Holiday Activity Food Club

The Karima Foundation was successful in their bid to run a holiday club over the Easter, Summer and winter Camps. The funding is aimed at school aged children with the intention to provide holiday activities and a free hot meal during the school holidays. The club was visited by the HAF team and the council safeguarding teams, both commented on the professionalism, enthusiasm and energy of the staff team. We are one of, if not the largest holiday camp in Bucks with multiple days run over each camp. As the Easter camp ran over Ramadan we also delivered some evening activities for older teens to coincide with the opening of the fast. The Summer camp ran for 12 days with close to 105 booked daily.

Children were involved in a variety of activities including multisports, arts and crafts, cooking and games. We have successfully run the club for subsequent holidays.

Education & Supplementary Schools

Our objective of advancing life and helping young people is delivered through our long established supplementary schools. Early Autumn, the foundation started putting plans in for online delivery of its schools, which ensured a smooth transition when the national government announced a national lockdown. We were able to continue providing classes to 300 young people online

The benefits of attending a supplementary school are well documented. The Foundation operates four schools in High Wycombe, now in their 16th year. Students are taught from a varied curriculum and enjoy a diverse and engaging enrichment programme.

With humble beginnings, the school has organically grown and now serves approximately 300 young people from ages of 5 to 18. The schools consist of a Quran School, two Saturday Schools (Primary and Secondary) and Foundations of Alimiyyah Studies. A number of professionals teach and contribute to the school's development ranging from British born Islamic scholars, qualified teachers, lawyers, paralegals, accountants, health and social care professionals and more.

The supplementary schools run a number of themed projects and social studies across the academic year as well as regular classes to enhance the children's educational and social development and emotional wellbeing, enabling the students to be confident, flexible and resilient young adults, ready to take on future challenges.

Weekday School

With a tailored programme for children aged 6-10 years, The Weekday school runs a 5-day provision serving over 75 young people, teaching the core and most important aspects of Islamic learning. Fusing traditional learning methods with a more contemporary approach to teaching and learning, the Weekday School aspires to nurture upright citizens with a love of the Quran and high aspirations and strong Islamic morals, able to positively contribute to society.

The School, supported by the PTA, held another very successful Sports Day along with a community BBQ. The weather held us on tender hooks; but eventually the sun broke through for competitive races, with awards of medals and trophies for the winners. The students and parents enjoyed some well needed time outdoors.

We hosted a talent contest, attended by 150 parents and guests who watched the exceptional performances through categories that were selected via a strict selection process. We were able to enjoy some beautiful singing, poetry and sports skills on stage. Winners in their age categories were awarded gifts and certificates. All children used this opportunity to showcase their talents, which resulted in building confidence and resilience.

A successful awards ceremony was held at the end of the academic year and children received certificates for successfully completing their year with us. They were recognised for their exceptional efforts in learning and growth throughout the academic year.

With the new academic year, saw a busy period for our senior class as they prepared for their final year and entered a selection process for Headboy, Headgirl and prefects. The calibre of presentations was very high making the selection process very difficult for the sought after positions that provide an opportunity for the students to mentor the younger pupils and gain vital leadership skills.

In September we also held our annual bring and share picnic, providing an opportunity for the young people to settle into their new classes and meet their peers and teachers in an informal setting. Followed by the Macmillan coffee fundraiser which was welcomed by the community, with the help of our heads and prefects we were able to raise over £1900 for this important cause. We were able to highlight the importance of checking for signs of cancer and also share stories of loved ones that have been lost.

We introduced a monthly Creative Club, which provided a platform to develop the student's aesthetic values and enhance their creative skills and artistic talents. We also saw the return of the school's Qasida Group - the Mini Munshids' Choir – auditions were held to sought new recruits.

Learning and development opportunities for our teachers included a Mental health and suicide prevention training session. We are looking forward to many more planned activities that will continue to nurture and support the growth of our students.

Saturday Primary Supplementary

The Karima Primary Saturday School serves children between the ages of 5 to 10 years with a total of around 90 students attending this year. During this reporting period Saturday School classes were held at the Cressex School. The school took part in many extracurricular activities to enrich and enhance the learning experience of our students.

The students were given the opportunity to audition and perform in the PTA led Karima Bright Stars Talent Show. This allowed the students to showcase a wide variety of talents, from singing to sports skill demonstrations. The event was thoroughly enjoyed by students, parents and teachers. To mark the birth of the Holy Prophet Muhammad (peace be upon Him), a "Letters to the Beloved" competition was run for the whole school. Participating students demonstrated excellent writing skills in the form of poetry and letters as well as their artistic flare with beautifully presented final pieces. The winning entries were displayed at the Castlefield Community Centre for the public to enjoy.

The school facilitates regular fundraising activities, for a range of charities which for this period included bake sales for the Macmillan's Coffee Morning and the Pakistan Flood Appeal, that the students are always keen to get involved with. The students and parents also look forward to the annual Sports Day, BBQ, end of year trips and our School Awards Ceremony as an opportunity for the whole school, staff and parents to celebrate our students' achievements.

Saturday Secondary Supplementary

Our secondary programme of study caters for children aged between 9 to 18 years old. We aspire to nurture upright citizens with high aspirations and strong Islamic morals, who have the ability to positively contribute to society. This year's intake of 130 regular girls and boys is coming close to the maximum capacity we have. Our programme of study is designed to go further in depth with specific aspects of Islam that have been introduced at the Primary school. Subjects include Tajweed, which is taught by teachers who take part in our Ijaza (formal teaching authorisation) programme, along with other subject areas such as Tafseer of Quran, Fiqh, Seerah and Historical Figures.

Foundations of Alimiyyah Course and FTA+

A course for children aged 12 years old and older to study introductory modules which have been designed by in-house specialists and delivered by qualified teachers. There have now been four rounds of entrants with total intake exceeding expectations with 70 boys and girls enrolling. The programme is one of intensive study including Arabic language, grammar, fiqh, aqeedah and Islamic manners. The core curriculum continues to be reviewed to ensure content is relevant and accessible to students. Our second class graduated this year with many now joining the ijaaza programme and or becoming volunteers at our schools.

Sports and Leisure

The Foundation fulfils its objective of providing recreational and leisure time activities in the interest of social welfare through a number of activities.

The Osswa Jiu and Grappling - Carlson Gracie 302 - HW

Taught by a Carlson Gracie black belt, the club made a successful launch last year with attendees from Wycombe and local areas. The club continues to grow, soon to become the largest grappling club in the Wycombe area. The club is now established and



continues to grow with three sessions a week. Kids BJJ and Ladies BJJ continue. The club is now well established in the High Wycombe community attracting a diverse age range. Weekly attendance exceeds 140 participants, with whole families now taking part. During the national lockdown these classes were transferred online, with families able to participate from the safety of their homes.

Sports for Ladies and children

The Foundation continues to provide a variety of sports activities aimed specifically at women and children. A significant provision for ladies has grown and now runs independently of the foundation, led by the Warriors. The foundation continues to support provisions indirectly. This has grown over the years and the new project independent of the foundation, Warriors, led by a dynamic group of female leaders to allow provision to grow further. The foundation will continue supporting this in any way it can.

Adult Education and community provision

Juma, Taraweeh prayers, weekly and monthly prayer gatherings

The Foundation continues to hold weekly and monthly gatherings of remembrance (mawlid) as well as yearly taraweeh prayers. The average attendees to such events can range between 30 to 300.

We had successful Quran Ijaaza, Tafseer of the Quran, pillars of faith series, Ihya Ulloom Udeen and misconception delivered by Shaykh Wim Van Ael, including the divine names, angels, prophetic adhiya, and much much more. Our classes are available online, delivering free public classes and community events via Karima Live. This resulted in a YouTube following of over 23000 members, with on average 10,000 views a day. With guest speakers and access specialists in history, psychology and leading imams from across the globe.

Talks/Lectures/Contemporary series

The Foundation continued to invite scholars and guest speakers to deliver lectures on a variety of topics. The area of focus has been philosophy, theology and contemporary issues.

Wycombe Community Eid

For The Eid al Fitr and Eid Ul Adha in 2022 we did not run any Karima led Eids. We trialled a period of allowing Wycombe Islamic Mission and Mosque Trust to run the event in the hope there would be a greater gathering of Muslims across the town.

We will be looking at options to deliver again if there is a wider need in the community.

Karima Building Project

The Foundation remains interested in acquiring land/building for a purpose-built education facility that can cater for the needs of the community and fulfil ever-increasing demand. With the extensive work and delivery taking place across the foundation, and the prohibitive cost of suitably sized sites this project is on hold. However, if an opportunity arises the trustees will pursue all options. On this basis, funds designated for this purpose continue to be treated as restricted. The foundation is actively exploring opportunities to extend Castlefield Community Centre to provide extra space and facilities for the projects and activities we deliver.

Inequalities agenda

The Karima Foundation is a thriving community led organisation working to address the needs of the black and minority ethnic (BAME) people in one of the most deprived areas in Buckinghamshire. The organisation has gone from strength to strength throughout the years and has developed expert knowledge about the local demographic and the culture of the community we are serving. The Foundation has expanded its role

to encompass wider determinants of health by recruiting subject matter experts. There have been some notable initiatives we have undertaken since the launch of the Health inequalities, Wellbeing workstream. The demographics of the ward Karima bases its work in, consists of higher populations of BAME people in comparison to the Wycombe average (73% for CFO and 30% for BC [PHE Fingertips API]).

We have delivered with partners workshops on suicide prevention, mental health and counselling with special providers. The Foundation understands the barriers for BAME communities in accessing healthcare services and would like to bridge the gap to actualise real benefits to vulnerable members of the population. This is increasingly important for wards where the lack of proficiency in English is higher than the Wycombe average.

The Foundation has been vocal on the need to increase engagement with the BME populations of Castlefield and Oakridge, to support people to take control of their health. The Foundation has worked with a number of organisations to penetrate into the hard to reach BME communities. Previous examples include working with the Bucks Maternity Partnership to increase feedback from BME communities.

The Foundation proposes holding a collaborative workshop inviting all key stakeholders to explore solutions on how best for statutory organisations to engage with the demographics (more specifically in Castlefield and Oakridge). Partners would include:

- Bucks Council community boards
- The local Councillors for Castlefield and Oakridge
- Bucks Healthcare Trust
- Bucks Clinical Commissioning Group
- Healthwatch Bucks
- Bucks Public Health
- Red Kite Community Housing

The Foundation has strengthened ties with the above listed organisations to ensure the voices of BAME people are heard.

Improving Cancer Outcomes

The Foundation launched an innovative project aiming to improve cancer outcomes for BAME individuals; two health champions were brought on board to help achieve our goals of ensuring those who reside in our communities live longer healthier lives. The role of the health champion is to deliver on the strategy that has been drawn up by our subject matter experts.

The champions will organise culturally competent cancer awareness seminars and workshops at community centres or places of worship. It is also expected that the champions will get involved with national cancer charities to campaign locally - and to assess whether the resources provided by larger charities (e.g. Macmillan Cancer Support) are appropriate for the demographic we are targeting. Additionally, the champions will be a key point of contact for the Thames Valley Cancer Alliance, to support our working relationship and co-produce solutions to improve cancer outcomes for the BME population.

Community Screening: Cardiovascular Health and NHS Health Checks

The Foundation has hosted community health events, inviting residents of Castlefield and Oakridge to get an NHS health check. Moreover a number of healthcare professionals gave up their time to screen individuals for high blood pressure and atrial fibrillation. Through screening, six individuals were found with undiagnosed hypertension and one with tachycardia was referred on.

It is imperative that screening in the community continues, so that people with undiagnosed cardiovascular conditions can be identified early and referred for treatment at the earliest possible opportunity. This leads to better outcomes for those screened and reduces the pressure on statutory services.

Walking Club

It is widely accepted that people living in deprived areas live further away from good quality green spaces, this lack of access poses problems for health and wellbeing of those individuals. Castlefield and Oakridge are high throughput traffic areas with a substantial number of vehicles parked on the roadside. This often results in obstructing footpaths further inhibiting people from walking and/or jogging.

The Foundation offers a welcoming environment at walking clubs whereby transport can be organised for the walking group to access walking routes in areas of outstanding natural beauty. The aim of this initiative is to reduce the inequality in access to green spaces, to encourage regular walking in a group setting and signpost to other provisions offered by the Foundation.

Trustees Report

The Karima al Marwaziyya Foundation (KMF) is based in High Wycombe. KMF was set up as an informal group of professionals who volunteered in performing grassroots community work, since its inception in 1998. As delivery and audience of The Foundation grew, pragmatic steps were taken for The Foundation to move towards becoming a registered charity, which was agreed and pursued, officially gaining charitable status in November 2007.

The aim of KMF is to facilitate educational and social welfare events and projects aimed at young people and for the benefit of the wider community to help increase awareness and understanding of British Muslims.

The trustees would like to recognise the continued efforts of all our volunteers and donors for their continued support and commitment in helping deliver our objectives which are summarised by our simple intention of servitude to our community.

Priorities for 2023-24

- Enhance the employability and youth skills, training and employment project - GetAhead
- Explore further opportunities for targeted provision for children who are FSM during holiday times
- Secure the long term future of the Green Street Community Centre with the aim of regeneration of the Green Street & Oakridge and tackling inequality
- Continue to promote sports and healthy living for all ages and genders, using these to enhance people's health skills and job employability.
- Develop provision for the elderly to tackle loneliness.
- Raise awareness of health inequalities including mental health, loneliness, knife crime, county lines and grooming and any other issues which may young people vulnerable.
- Explore the refurbishment (kitchen) and extension of facilities at the Castlefield Community Centre
- Establish a public endowment fund (WAQF) to sustain long term scholarship.

Independent Examiner's report to the trustees



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
KARIMA AL-MARWAZIYYA FOUNDATION

**On accounts for the year
ended**

31st March 2023

**Charity no
(if any)**

1121257

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2023**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: A. Hussain

Date: 29/01/2024

Name: Amer Hussain

**Relevant professional
qualification(s) or body
(if any):**

CIMA Associate

Address: 71 Miersfield, High Wycombe

HP11 1TY

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

Statement of financial activities and balance sheet



KARIMA AL-MARWAZIYYA FOUNDATION Income & Expenditure Statement - 31 March 2023

	31-Mar-23	31-Mar-22
	Total £	Total £
Income		
Donations	163,373	143,204
Grants	161,626	115,551
Other Income	144,039	38,397
Total Income	469,038	297,152
Expenditure		
Building maintenance	12,561	11,389
Bursaries	15,050	4,730
Cleaning	12,507	11,999
Depreciation	13,206	12,222
Flood appeal	11,038	-
Karima events	46,532	67,990
Karima sports	8,950	7,833
Karima trips	39,969	-
Karima school	2,266	10,427
Insurance and professional fees	-	13,292
Operating costs	64,297	52,702
Project delivery	130,096	-
Security	1,134	5,668
Utilities	5,847	9,515
Total Expenditure	363,453	207,767
Surplus for the Year	105,585	89,385

KARIMA AL-MARWAZIYYA FOUNDATION Balance sheet as at 31 March 2023

		31-Mar-23 £	31-Mar-22 £
Fixed Assets	note 1	5,642	13,928
Current Assets			
Bank and Investments	note 2	837,016	723,270
Less Current Liabilities		-	-
Net Current assets		842,658	737,198
Total assets less current liabilities		842,658	737,198
Represented by:			
Funds			
Restricted Income funds	note 3	819,960	677,434
Unrestricted Income funds		22,699	59,764
Accumulated Funds carried forward		842,658	737,198

Castlefield Community Centre Standalone Balance sheet

		31-Mar-23 £	31-Mar-22 £
Fixed Assets	note 1	5,642	13,928
Current Assets			
Bank and Investments	note 4	66,659	100,623
Less Current Liabilities		-	-
Net Current assets		72,301	114,551
Total assets less current liabilities		72,301	114,551
Represented by:			
Funds			
Restricted Income funds	note 3	90,000	90,000
Unrestricted Income funds	-	17,699	24,551
Accumulated Funds carried forward		72,301	114,551

Note 1 - Fixed Assets

	£
At 1 April 2022	61,109
Additions	4,920
At 31 March 2023	66,029

Depreciation

At 1 April 2022	47,181
Charge for the year	13,206
At 31 March 2023	60,387

Net Book Value

At 31 March 2022	13,928
At 31 March 2023	5,642

Note 2 - Bank and Investments

These funds are made up of cash at bank and investments made by the foundation. All Investments are readily available to be converted into cash.

Note 3 - Restricted Income Funds

Restricted income funds represent funds restricted for Castlefield Community Centre - see note 3 (£90k) the Green Street Community Centre Project and general donations which the trustees have restricted for the Karima building project.

Note 3 - CCC Restricted Income Funds

Restricted income funds for Castlefield Community Centre are in respect of centre funding as agreed with WDC. The return on investments represents bank interest and is used to cover the operational costs of the site.

Note 4 - Castlefield Community Centre

The foundation holds the freehold to Castlefield Community Centre which was transferred from Bucks County Council in 2020 for a nominal amount (£1). The site is recognised in the accounts at this nominal value. The site is valued at approximately £500k.

Basis of preparation

These accounts are produced on an accruals basis in line with Charity commission guidance.

All P&L entries relate to unrestricted income and expenditure with the exception of £812 (2022: £1,125) which is investment income from funds that are restricted for the building project.

KARIMA AL MARWAZIYYA

England & Wales - Charity number 1121257

Accounts



Karima.org.uk

The Karima Foundation

Annual Trustees Report 2021/22

Faith Through Action

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SECTION A

1. Reference and Administrative Details

Charity Name: Karima al Marwaziyya

Other names charity is known by: Karima Foundation or KMF

Registration No.: 1121257

Principal Office: Castlefield Community Centre, Rutland Avenue, High Wycombe, Bucks, HP12 3LL

Trustees: Mr Asim Mahmood Mr Umar Khaliq Mr Imran Rehman Mrs Sundas Aslam

2. Structure, Governance and Management

Karima Foundation is a registered charity governed by a TRUST DEED (AS OF THE 15TH OF SEPTEMBER 2007). Karima Foundation has a management committee which is comprised of the aforementioned trustees plus an additional team of five who meet on a quarterly basis. These meetings form the basis of the decision-making process and aim to produce a framework for the implementation of current and future strategies and projects.

A detailed financial review is also performed by the trustees in advance of such meetings and discussed before the rest of the committee. All decisions are undertaken by a majority vote. All decisions are then sanctioned by Trustees in accordance with their roles and responsibilities.

The management committee comprises of individuals from the local community which the Karima Foundation serves, these individuals are from a variety of backgrounds. Each individual brings their own area of expertise to the organisation.

3. Financial Review

The charity generated a surplus of £xxxx in the year 2021/22, further details can be seen in the accompanying accounts.

The charity holds **£585,857** funds in reserve which are designated for the Karima Quran School Building project (£495,857) and the funding of Castlefield Community Centre as agreed with Wycombe District Council (£90,000).

SECTION B

Objectives and Activities

Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with two distinct primary charitable objectives being;

1. To advance in life and help young people through –
 - a. The provision of educational projects;
 - b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve their conditions of life.
2. To advance the Islamic religion in the community for the benefit of the public through the holding of prayer meetings, lectures, religious festivals, producing and/or distributing literature on the basis of faith to enlighten others about the Islamic religion.

About Us

The Foundation operates primarily in the Oakridge & Castlefield area but benefits thousands of people each year across High Wycombe and beyond.

Most of the projects and services delivered by the Foundation operate from The Castlefield Community Centre (CCC). The Foundation has also submitted a proposal to Buckinghamshire council for the lease and management of the Green Street Community Centre (GSCC). The Foundation was chosen as the preferred bid based on the proposal's strength of focus on community. We have now entered into lease negotiations which aim to be concluded by March 2023.

These transfers are the result of the projects already delivered within the community and the excellent relationships built with local organisations. Other partners include Wycombe Youth Action, Thames Valley Police, Wycombe Muslim Communications Forum, amongst other community organisations.

The charity delivers a diverse range of projects including:

- Supplementary schools & Adult Learning - These schools provide young Muslims & adults a secure grounding in Islamic knowledge, helping to shape their identity as British muslims. Graduates from the school have gone on to higher education, built professional careers, and returned to volunteer within their local communities.
- Public Community Library – The library serves the local community with hundreds of books checked out on a weekly basis. The Foundation is one of a few charities in the country which manages a public library service, in partnership with Bucks Library Service
- Youth Clubs – Targeted activities at youth including a weekly club and “Lockdown” designed to provide a safe and welcoming space for young people whilst also nurturing to enable them to achieve their full potential.
- Sports – Designed to tackle poor physical wellbeing in the mostly BAME local community, the Foundation delivers weekly sessions for men, women, and children in Yoga, Circuits, netball, rambling, Brazilian Jiu-Jitsu, Archery, Swimming, Circuits, and Tae-Kwon-Do.

- Eid in the Park, Juma & Taraweeh Prayers – serve the needs of thousands of local Muslims. This involves extensive liaison and planning with Buckinghamshire Council and a significant volunteer led effort on the day.
- Scouts – The scouts troop delivers weekly sessions to Scouts, Cubs, and Beavers. These are designed to raise confidence, build character, and motivate young children aged between 5-14.
- Social & Community initiatives – Food banks, tackling social issues on inequality, drugs, domestic violence, litter picks and social lobbying for the improvement of live chances
- Health Inequalities – Projects focused on the physical and mental wellbeing

The work of the Foundation was recognised this year by Buckinghamshire County Council, The Foundation received the **Proud of Bucks Award** for the High Wycombe area for its efforts and services provided during the COVID-19 pandemic.

Summary of Achievements and Performance 2021-22

COVID19 Response

Over the years, the Foundation has developed to implement projects which react to unforeseen challenges. There is no better example than the coronavirus pandemic, which has had devastating health and economic impact on the world. During the pandemic, the Foundation has supported the community by providing food to vulnerable groups, prescription drops to those in isolation, welfare calls to those with limited social contact, and administrative support to those facing financial difficulties.

As many regions enter a period of recovery, the Foundation is now focused on reducing the economic impact on the local community. This will be an identified priority for the coming years.

We continue to partner with or support various community organisations and agencies. These have included Wycombe District Council, Buckinghamshire County Council, Family Support Service, Thames Valley Police, Wycombe Youth Action, Chiltern Rangers, MIND, One Can Trust and many other organisations.

The Castlefield Community Centre (CCC)

Castlefield Community Centre (CCC) is a project run by The Foundation. This project has been running since October 2014 when the Foundation took over running of the centre from Wycombe District Council (WDC).



As the scope of the work undertaken with this project was significant the trustees and management committee of the Karima Foundation decided that this project be sub-managed by a working group on a day to day basis. As such the project has its own management committee and retains financial and operational independence from the core services and activities of the Foundation. The management committee consists predominantly of unpaid local volunteers who manage and oversee all aspects of CCC with some small services outsourced to local providers. The management committee reports to the trustees of the Foundation who retain ultimate responsibility and oversight of the running of the centre.

In the last six years, the utilisation of CCC has increased significantly. Access and provision of services across all age groups and community groups has increased. CCC has strengthened links with local voluntary organisations, and the community as a whole, establishing a flourishing and self-sustaining community facility that is a vibrant part of the local and wider community.

CCC has a unique operating model in that it not only provides a local, safe and secure venue for external providers to hire but also facilitates delivery of its own provision. Some of the external providers currently using CCC on long term arrangements are Aflah Day Nursery, A public library service and the local community for private events.

Aflah Nursery has been operating from CCC since January 2017. The nursery runs 38 weeks of the year, Monday to Friday in accordance with the Bucks term dates. Their current provision provides 15 hours of universal funded entitlement for 3 and 4 year olds with parents having the option to take up the 30 hours of universal free entitlement.

In addition to a facility for external providers, CCC has a well-established provision of its own which consist of Castlefield Community Library (CCL), Brazilian JiuJitsu Academy, Autism Spectrum Club, Scouts group, Taekwondo Club, Archery Club, Basketball Club, Yoga, health inequality workshops and seminars, Special Mums' Club, Youth Club and Fitness Circuits, alongside bespoke events depending on the theme, i.e. Mental Health Awareness Week etc.

Castlefield Community Library

The library continues to serve the whole community and is an established core provision. It runs a number of events to promote reading and is seen as an asset within the community. A dedicated team of volunteers help maintain the provision in partnership with Bucks library services. The library also provides IT facilities for young people to complete homework, research and access to the internet. A significant number of adults use the IT facilities to apply for jobs and print application forms



Karima Scouts

After a lengthy period of inactivity due to covid the Scouts returned in Sept 2021 to continue delivering for the Beavers, Cubs and Scouts. The majority of children returned after covid and participated in a full programme of activities.

Throughout the year we participated in a variety of activities, trips and visits including taking part in the MSF Camp taking over 30 children to the first camp of the year. We have also visited College Lake, visits to local parks and more. Work has continued with the Chiltern Rangers and the Karima Scouts group have also started work on the Castlefield Community Garden working hard to clear the area around the car park and replace it with shrubs, flowers and vegetables.



We were sad to see a group of 8 Scouts leave us at the end of the summer term 2022, all those who left had been with Karima Scouts since it's inception nearly 8 years ago.

We hope to continue delivering important work within the community seeking to develop and grow scouting.

Castlefield Youth Club

We reopened the Youth Club after COVID restrictions and our volunteers regularly welcomed up to 15 youngsters each week. We have a number of activities that were launched such as indoor football, table tennis, pool, PS4 and more. We purchased a table tennis table which was foldable to help with storage which has been a hit with the youngsters. We have a tuk shop in the kitchen area which the attendees like to use. We had paused Youth Lockdown evening gatherings but hope to restart them in the near future. Our work has also continued outside of the centre. We have volunteers who conduct outreach work, taking a walk to the local shops to speak to youngsters and build positive relationships in the local community.

A girls Youth club also launched this year in partnership with Wycombe Youth action and Bucks Council. (delayed due to Covid restrictions).

CCC has vast and varied provision delivery across the week and co-shares the site with Bucks County Council (BCC) Family Support Centre (FSC, previously Sure Start), making the site a true community hub serving its local and wider community. Please note, CCC and FSC are two separate facilities co-joined on the same site.

Over the last nine years, we have gained considerable experience managing the facility and working in collaboration with statutory and community groups. All provision is well established, with CCC providing a safe and convenient venue for all its users.

CCC is always looking at ways to improve its facility and after consultation with users is exploring plans to provide a café, enhance existing washroom and kitchen facilities and improve existing user storage and office areas. These plans are being worked on with the aim to start delivering the improvements from Apr 20.

CCC receives no financial support from the Karima Foundation to support its daily operations and is self-funded through hire income and grants from the local authority.

Holiday Activity Food Club

The Karima Foundation was successful in their bid to run a holiday club over the Christmas period. The funding from DFE via Bucks County Council was aimed at school aged children with the intention to provide holiday activities and a free hot meal during the school holidays. The club ran for 6 days with over 80 unique children accessing the programme.

Children were involved in a variety of activities including multisports, arts and crafts, cooking and games. We have successfully run the club for subsequent holidays.

Education & Supplementary Schools

Our objective of advancing life and helping young people is delivered through our long established supplementary schools. Early Autumn, the foundation started putting plans in for online delivery of its schools, which ensured a smooth transition when the national government announced a national lockdown. We were able to continue providing classes to 300 young people online

The benefits of attending a supplementary school are well documented. The Foundation operates four schools in High Wycombe, now in their 16th year. Students are taught from a varied curriculum and enjoy a diverse and engaging enrichment programme.

With humble beginnings, the school has organically grown and now serves approximately 300 young people from ages of 5 to 18. The schools consist of a Quran School, two Saturday Schools (Primary and Secondary) and Foundations of Alimiyyah Studies. A number of professionals teach and contribute to the school's development ranging from British born Islamic scholars, qualified teachers, lawyers, paralegals, accountants, health and social care professionals and more.

The supplementary schools run a number of themed projects and social studies across the academic year as well as regular classes to enhance the children's educational and social development and emotional wellbeing, enabling the students to be confident, flexible and resilient young adults, ready to take on future challenges.

Weekday School

With a tailored programme for children aged 6-10 years, The Weekday school runs a 5-day provision serving over 75 young people, teaching the core and most important aspects of Islamic learning. Fusing traditional learning methods with a more contemporary approach to teaching and learning, the Weekday School aspires to nurture upright citizens with a love of the Quran and high aspirations and strong Islamic morals, able to positively contribute to society.

Post covid all normal activities have resumed.

The School, supported by the PTA, held a very successful Sports Day along with a community BBQ. The weather held out for competitive races, with awards of medals and trophies for the winners. The students and parents enjoyed some well needed time outdoors.

We hosted a talent contest, attended by 150 parents and guests who watched the exceptional performances through categories that were selected via a strict selection process. We were able to enjoy some beautiful singing, poetry and sports skills on stage. Winners in their age categories were awarded with gifts and certificates. All children used this opportunity to showcase their talents, which resulted in building confidence and resilience.

A successful awards ceremony was held at the end of the academic year and children received certificates for successfully completing their year with us. They were recognised for their exceptional efforts in learning and growth throughout the academic year.

With the new academic year, September was busy for the senior classes as they entered a selection process for Headboy, Headgirl and prefect presentations. Selecting role holders was exceptionally difficult as the calibre of presentations was very high. These sought after positions provide an opportunity for the students to mentor the younger pupils and gain vital leadership skills.

Our annual Macmillan coffee fundraiser was welcomed by the community and with the help of our heads and prefects we were able to raise over £1700 for this important cause. We were able to highlight the importance of checking for signs of cancer and also share stories of loved ones that have been lost.

We are looking forward to many more planned activities that will continue to nurture and support the growth of our students.

Saturday Primary Supplementary

The primary school serves children between the ages of 5 to 9 years with a total of around 80 students attending this year. During this reporting period Saturday School classes were held at the Castlefield Centre and the school took part in many extracurricular activities to enrich and enhance the learning experience of our students.

The students were given the opportunity to take part and perform Islamic poetry and sing praises of the Holy Prophet Muhammad (peace be upon Him) at the Karima Primary School Concert to parents and the local community. Furthermore, to celebrate World Book Day, the school organised an activity day and invited two children's book authors. This gave the children an opportunity to interact with good literature and ask the writers any questions. This successful event led to our first weekly club; The Karima Book Club.

The children shared their opinions and thoughts on soulful books with good morals and did some book related activities on a weekly basis after school hours.

It was lovely for all students and staff to get back to the centre and in-person learning. It gave the school the opportunity to organise more events and activities to cater for our students, in alignment with the school curriculum and otherwise.

Saturday Secondary Supplementary

Our secondary programme of study caters for children aged between 9 to 18 years old. We aspire to nurture upright citizens with high aspirations and strong Islamic morals, who have the ability to positively contribute to society. This year's intake of 110 regular girls and boys is coming close to the maximum capacity we have. Our programme of study is designed to go further in depth with specific aspects of Islam that have been introduced at the Primary school. Subjects include Tajweed, which is taught by teachers who take part in our Ijaza (formal teaching authorisation) programme, along with other subject areas such as Tafseer of Quran, Fiqh, Seerah and Historical Figures.

Foundations of Alimiyyah Course and FTA+

A course for children aged 12 years old and older to study introductory modules which have been designed by in-house specialists and delivered by qualified teachers. There have now been four rounds of entrants with total intake exceeding expectations with 70 boys and girls enrolling. The programme is one of intensive study including Arabic language, grammar, fiqh, aqeedah and Islamic manners. The core curriculum continues to be reviewed to ensure content is relevant and accessible to students. Our second class graduated this year with many now joining the ijaza programme and or becoming volunteers at our schools.

Sports and Leisure

The Foundation fulfils its objective of providing recreational and leisure time activities in the interest of social welfare through a number of activities.

The Osswa Jiu_ & Grappling - Carlson Gracie 302 - HW

Taught by a Carlson Gracie black belt, the club made a successful launch last year with attendees from Wycombe and local areas. The club continues to grow, soon to become the largest grappling club in the Wycombe area. The club is now established and continues to grow with three sessions a week. Kids BJJ and Ladies BJJ continue. The club is now well established in the High Wycombe community attracting a diverse age range. Weekly attendance exceeds 140 participants, with whole families now taking part. During the national lockdown these classes were transferred online, with families able to participate from the safety of their homes.



Sports for Ladies and children

The Foundation continues to provide a variety of sports activities aimed specifically at women and children. We have a competitive ladies Netball team (Warriors) who play in a local league at the Kingsmead Netball Centre. We also have Yoga for ladies sessions (weekday morning), social netball for girls 11+ and ladies (weekday evening). As a result of this, a Wycombe based ladies team now competes in a local league. Three separate swimming sessions (weekday evening) catering for ladies, girls and boys from beginners level through to free swimmers. Children's - teen football coaching (weekend). This has grown over the years and

the a new project independent of the foundation led by a dynamic group of female leaders will be created to allow this to grow further. The foundation will continue supporting this in any way it can.

Adult Education and community provision

Juma, Taraweesh prayers, weekly and monthly prayer gatherings

The Foundation continues to hold weekly and monthly gatherings of remembrance (mawlid) as well as yearly taraweesh prayers. The average attendees to such events can range between 30 to 300.

We had successful pillars of faith series delivered by Shaykh Wim Van Ael, including the divine names, angels, prophetic adhiya, Balagha and introduction to contemporary fiqh. Due to the pandemic, we moved our classes online, delivering free public classes and community events via Karima Live. This resulted in a YouTube following of over 14000 members, with on average 1000 views a day. With guest speakers and access specialists in history, psychology and leading imams from across the globe.

Talks/Lectures/Contemporary series

The Foundation continued to invite scholars and guest speakers to deliver lectures on a variety of topics. The area of focus has been philosophy, theology and contemporary issues.

Wycombe Community Eid

We have continued to provide Eid in the Park facilities for the Muslims living locally and beyond. Two successful events in May 2021 for Eid Ul Fitr and in July 2021 for Eid Ul Adha.

We continue to deliver a variety of attractions, food, entertainment, and opportunity to meet and greet friends and family and of course the important congregational prayer facility in an area that is accessible for the local community.

Work with the local council continues to be positive and we have also reached out to other local providers to support the event and engage with the local community. The Eid Committee will seek to continue delivering for the foreseeable future and will again work closely with the council and local community to provide an important service.

Karima Building Project

The Foundation remains interested in acquiring land/building for a purpose-built education facility that can cater for the needs of the community and fulfil ever-increasing demand. With the extensive work and delivery taking place across the foundation, and the prohibitive cost of suitably sized sites this project is on hold. However, if an opportunity arises the trustees will pursue all options. On this basis, funds designated for this purpose continue to be treated as restricted. The foundation is actively exploring opportunities to extend Castlefield Community Centre to provide extra space and facilities for the projects and activities we deliver.

Inequalities agenda

The Karima Foundation is a thriving community led organisation working to address the needs of the black and minority ethnic (BAME) people in one of the most deprived areas in Buckinghamshire. The organisation has gone from strength to strength throughout the years and has developed expert knowledge about the local demographic and the culture of the community Karima is embedded within. Karima has expanded its role to encompass wider determinants of health by recruiting subject matter experts. There have been some notable initiatives Karima has undertaken since the launch of the Health & Wellbeing workstream. The demographics of the ward Karima bases its work in, consists of higher populations of BAME people in comparison to the Wycombe average (73% for CFO and 30% for BC [PHE Fingertips API]).

The foundation understands the barriers for BAME communities in accessing healthcare services and would like to bridge the gap to actualise real benefits to vulnerable members of the population. This is increasingly important for wards where the lack of proficiency in English is higher than the Wycombe average.

Adult Weight Management Service

An adult's weight management service was launched late 2021, with Bucks Public Health, targeting individuals who have a BMI of 25 kg/m² or greater, with priority given to those with the greater BMI. This service encompasses three approaches to help people reduce their weight:

1. Increasing physical activity levels.
2. Culturally competent diet and nutrition workshops.
3. Behavioural change.

This service is delivered in line with NICE guidance for adult weight management services and would be delivered by trained practitioners. The service includes weekly sessions of physical exercise at which session participants will be weighed. Participants would be encouraged to set achievable goals and monitor their progress.

Dietary workshops help people to understand the role their eating habits play in their weight loss journey. This is delivered by someone experienced with the cuisines of the participants. Alongside this, the foundation utilise healthcare professionals who are also qualified personal coaches to help spur the change in the service users.

Engagement Workshops with Key Stakeholders

The foundation has been vocal on the need to increase engagement with the BME populations of Castlefield and Oakridge, to support people to take control of their health. The foundation has worked with a number of organisations to penetrate into the hard to reach BME communities the foundation works with. Previous examples include working with the Bucks Maternity Partnership to increase feedback from BME communities.

The foundation proposes holding a collaborative workshop inviting all key stakeholders to explore solutions on how best for statutory organisations to engage with the demographics (more specifically in castlefield and oakridge). Partners would include:

- Bucks Council community boards
- The local Councillors for Castlefield and Oakridge
- Bucks Healthcare Trust
- Bucks Clinical Commissioning Group
- Healthwatch Bucks
- Bucks Public Health
- Red Kite Community Housing

The foundation has strengthened ties with the above listed organisations to ensure the voices of BAME people are heard.

Improving Cancer Outcomes

The foundation launched an innovative project aiming to improve cancer outcomes for BAME individuals; two health champions were brought on board to help achieve our goals of ensuring those who reside in our communities live longer healthier lives. The role of the health champion is to deliver on the strategy that has been drawn up by our subject matter experts.

The champions will organise culturally competent cancer awareness seminars and workshops at community centres or places of worship. It is also expected that the champions will get involved with national cancer charities to campaign locally - and to assess whether the resources provided by larger charities (e.g. Macmillan Cancer Support) are appropriate for the demographic we are targeting. Additionally, the champions will be a key point of contact for the Thames Valley Cancer Alliance, to support our working relationship and co-produce solutions to improve cancer outcomes for the BME population.

Community Screening: Cardiovascular Health and NHS Health Checks

The foundation has hosted community health events, inviting residents of Castlefield and Oakridge to get an NHS health check. Moreover a number of healthcare professionals gave up their time to screen individuals for high blood pressure and atrial fibrillation. Through screening, six individuals were found with undiagnosed hypertension and one with tachycardia and referred.

It is imperative that screening in the community continues, so that people with undiagnosed cardiovascular conditions can be identified early and referred for treatment at the earliest possible opportunity. This leads to better outcomes for those screened and reduces the pressure on statutory services.

Walking Club - <https://www.youtube.com/watch?v=u3Z8q-UIvIY>

It is widely accepted that people living in deprived areas live further away from good quality green spaces, this lack of access poses problems for health and wellbeing of those individuals. Castlefield and Oakridge are high throughput traffic areas with a substantial number of vehicles parked on the roadside. This often results in obstructing footpaths further inhibiting people from walking and/or jogging.

The foundation offers a welcoming environment at walking clubs whereby transport can be organised for the walking group to access walking routes in areas of outstanding natural beauty. The aim of this initiative is to reduce the inequality in access to green spaces, to encourage regular walking in a group setting and signpost to other provisions offered by the foundation.

Trustees Report

The Karima al Marwaziyya Foundation (KMF) is based in High Wycombe. KMF was set up as an informal group of professionals who volunteered in performing grassroots community work, since its inception in 1998. As delivery and audience of The Foundation grew, pragmatic steps were taken for The Foundation to move towards becoming a registered charity, which was agreed and pursued, officially gaining charitable status in November 2007.

The aim of KMF is to facilitate educational and social welfare events and projects aimed at young people and for the benefit of the wider community to help increase awareness and understanding of British Muslims.

The trustees would like to recognise the continued efforts of all our volunteers and donors for their continued support and commitment in helping deliver our objectives which are summarised by our simple intention of servitude to our community.

Priorities for 2022-23

- Launch a youth skills, training and employment project - GetAhead
- Explore further opportunities for targeted provision for children who are FSM during holiday times
- To support the development of young scholars through the WAQF, growing our own.
- Secure the long term future of the Green Street Community Centre with the aim of regeneration of the Green Street & Oakridge and tackling inequality
- Continue to promote sports and healthy living for all ages and genders, using these to enhance people's health skills and job employability
- Develop provision for the elderly to tackle loneliness
- Raise awareness of health inequalities including mental health, loneliness, knife crime, county lines and grooming and any other issues which may young people vulnerable
- Explore the refurbishment and extension of facilities at the Castlefield Community Centre
- Establish a public endowment fund (WAQF) to sustain long term scholarship

Independent Examiner's report to the trustees



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Report to the trustees/ members of	Charity Name KARIMA AL-MARWAZIYYA FOUNDATION		
On accounts for the year ended	31 st March 2022	Charity no (if any)	1121257
Set out on pages	(remember to include the page numbers of additional sheets)		
	I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.		
Responsibilities and basis of report	As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").		
	I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.		
Independent examiner's statement	I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect: - accounting records were not kept in accordance with section 130 of the Act or - the accounts do not accord with the accounting records		
	I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.		
	* Please delete the words in the brackets if they do not apply.		
Signed:	A. Hussain	Date:	30/01/23
Name:	Amer Hussain		
Relevant professional qualification(s) or body (if any):	CIMA Associate		
Address:	71 Miersfield, High Wycombe		
	HP11 1TY		

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

Statement of financial activities and balance sheet



KARIMA AL-MARWAZIYYA FOUNDATION Income & Expenditure Statement - 31 March 2022

	31-Mar-22	31-Mar-21
	Total £	Total £
Income		
Donations	143,204	134,422
Grants	115,551	51,169
Other Income	38,397	21,144
Total Income	297,152	206,735
Expenditure		
Building maintenance	11,389	18,939
Cleaning	11,999	6,378
Depreciation	12,222	8,771
Karima events	67,990	23,908
Karima sports	7,833	2,973
Karima trips	-	25,858
Karima school	10,427	1,793
Bursaries	4,730	-
Insurance	4,201	-
Operating costs	52,702	70,599
Professional fees	9,091	13,907
Security	5,668	-
Utilities	9,515	6,434
Total Expenditure	207,767	179,559
Surplus for the Year	89,385	27,175

KARIMA AL-MARWAZIYYA FOUNDATION Balance sheet as at 31 March 2022

		31-Mar-22 £	31-Mar-21 £
Fixed Assets	note 1	13,928	8,897
Current Assets			
Bank and Investments	note 2	723,270	639,514
Less Current Liabilities		-	-
Net Current assets		737,198	648,410
Total assets less current liabilities		737,198	648,410
Represented by:			
Funds			
Restricted Income funds	note 3	677,434	585,857
Unrestricted Income funds		59,764	62,553
Accumulated Funds carried forward		737,198	648,410

Castlefield Community Centre Standalone Balance sheet

		31-Mar-22 £	31-Mar-21 £
Fixed Assets	note 1	13,928	8,897
Current Assets			
Bank and Investments	note 4	100,623	111,817
Less Current Liabilities		-	-
Net Current assets		114,551	120,714
Total assets less current liabilities		114,551	120,714
Represented by:			
Funds			
Restricted Income funds	note 3	90,000	90,000
Unrestricted Income funds		24,551	30,714
Accumulated Funds carried forward		114,551	120,714

Note 1 - Fixed Assets

	£
At 1 April 2021	43,856
Additions	17,253
At 31 March 2022	61,109

Depreciation

At 1 April 2021	34,959
Charge for the year	12,222
At 31 March 2022	47,181

Net Book Value

At 31 March 2021	8,897
At 31 March 2022	13,928

Note 2 - Bank and Investments

These funds are made up of cash at bank and investments made by the foundation. All investments are readily available to be converted into cash.

Note 3 - Restricted Income Funds

Restricted income funds represent funds restricted for Castlefield Community Centre - see note 3 (£90k) and general donations which the trustees have restricted for the Karima building project.

Note 3 - CCC Restricted Income Funds

Restricted income funds for Castlefield Community Centre are in respect of centre funding as agreed with WDC. The return on investments represents bank interest and is used to cover the operational costs of the site.

Note 4 - Castlefield Community Centre

The foundation holds the freehold to Castlefield Community Centre which was transferred from Bucks County Council in 2020 for a nominal amount (£1). The site is recognised in the accounts at this nominal value. The site is valued at approximately £500k.

Basis of preparation

These accounts are produced on an accruals basis in line with Charity commission guidance.

All P&L entries relate to unrestricted income and expenditure with the exception of £233 (2020: £686) which is investment income from funds that are restricted for the building project.

KARIMA AL MARWAZIYYA

England & Wales - Charity number 1121257

Accounts



Karima.org.uk

The Karima Foundation

Annual Trustees Report 2020/21

Faith Through Action

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SECTION A

1. Reference and Administrative Details

Charity Name: Karima al Marwaziyya

Other names charity is known by: Karima Foundation or KMF

Registration No.: 1121257

Principal Office: Castlefield Community Centre, Rutland Avenue, High Wycombe, Bucks, HP12 3LL

Trustees: Mr Asim Mahmood Mr Umar Khaliq Mr Imran Rehman Mrs Sundas Aslam

2. Structure, Governance and Management

Karima Foundation is a registered charity governed by a TRUST DEED (AS OF THE 15TH OF SEPTEMBER 2007). Karima Foundation has a management committee which is comprised of the aforementioned trustees plus an additional team of five who meet on a quarterly basis. These meetings form the basis of the decision-making process and aim to produce a framework for the implementation of current and future strategies and projects.

A detailed financial review is also performed by the trustees in advance of such meetings and discussed before the rest of the committee. All decisions are undertaken by a majority vote. All decisions are then sanctioned by Trustees in accordance with their roles and responsibilities.

The management committee comprises of individuals from the local community which the Karima Foundation serves, these individuals are from a variety of backgrounds. Each individual brings their own area of expertise to the organisation.

3. Financial Review

The charity generated a surplus of £27,175 in the year 2020/21, further details can be seen in the accompanying accounts.

The charity holds £585,857 funds in reserve which are designated for the Karima Quran School Building project (£495,857) and the funding of Castlefield Community Centre as agreed with Wycombe District Council (£90,000).

SECTION B

1. Objectives and Activities

Karima Foundation, based in High Wycombe, works on various community projects ranging from education to sports with two distinct primary charitable objectives being;

1. To advance in life and help young people through –
 - a. The provision of educational projects;
 - b. The provision of recreational and leisure time activities provided in the interest of social welfare designed to improve their conditions of life.
2. To advance the Islamic religion in the community for the benefit of the public through the holding of prayer meetings, lectures, religious festivals, producing and/or distributing literature on basis of faith to enlighten others about the Islamic religion.

About Us

The Foundation operates primarily in the Oakridge & Castlefield area but benefits thousands of people each year across High Wycombe and beyond.

Most of the projects and services delivered by the Foundation operate from The Castlefield Community Centre (CCC). The centre was part of a community asset transfer scheme from Wycombe District Council and is now managed solely by the Foundation offering a venue available for public hire, with community provision being its primary focus. The Foundation has also submitted a proposal to Buckinghamshire council for the lease and management of the Green Street Community Centre (GSCC).

These transfers are testimony to the impact delivered within the community and the excellent relationships built with local organisations. Other partners include Wycombe Youth Action, Thames Valley Police, Wycombe Muslim Communications Forum, amongst other community organisations.

The charity has aims to respond to the needs of the community and react quickly to unforeseen challenges or events. There is no better example than the coronavirus pandemic, where the Foundation was awarded the Proud of Bucks award for the High Wycombe area for its efforts and services provided during the lockdown.

The charity delivers a diverse range of projects including:

- Supplementary schools & Adult Learning - These schools provide young Muslims & adults a secure grounding in Islamic knowledge, helping to shape their identity as British muslims. Graduates from the

school have gone on to higher education, built professional careers, and returned to volunteer within their local communities.

- Public Community Library – The library serves the local community with hundreds of books checked out on a weekly basis. The Foundation is one of a few charities in the country which manages a public library service, in partnership with Bucks Library Service
- Youth Clubs – Targeted activities at youth including a weekly club and “Lockdown” designed to provide a safe and welcoming space for young people whilst also nurturing to enable them to achieve their full potential.
- Sports – Designed to tackle poor physical wellbeing in the mostly BAME local community, the Foundation delivers weekly sessions for men, women, and children in Yoga, Circuits, netball, rambling, Brazilian Jiu-Jitsu, Archery, Swimming, Circuits, and Tae-Kwon-Do.
- Eid in the Park, Juma & Taraweeh Prayers – A relatively new project which serves the needs of thousands of local Muslims. This involves extensive liaison and planning with Buckinghamshire Council and a significant volunteer led effort on the day.
- Scouts – The scouts troop delivers weekly sessions to Scouts, Cubs, and Beavers. These are designed to raise confidence, build character, and motivate young children aged between 5-14.
- Social & Community initiatives – Food banks, tackling social issues on inequality, drugs, domestic violence
- Health Inequalities – Projects focused on the physical and mental wellbeing

The work of the Foundation was recognised this year by Buckinghamshire County Council, The Foundation received the **Proud of Bucks Award** for the High Wycombe area for its efforts and services provided during the COVID-19 pandemic.

2. Summary of Achievements and Performance 2019-20

COVID19 Response

Over the years, the Foundation has developed to implement projects which react to unforeseen challenges. There is no better example than the coronavirus pandemic, which has had devastating health and economic impact on the world. During the pandemic, the Foundation has supported the community by providing food to vulnerable groups, prescription drops to those in isolation, welfare calls to those with limited social contact, and administrative support to those facing financial difficulties.

As many regions enter a period of recovery, the Foundation is now focused on reducing the economic impact on the local community. This will be an identified priority for the coming years.

In terms of our day to day offering the Foundation was very quick in moving its delivery online and continuing offering services, where possible, as normal

This year has seen the Foundation further expand on projects already being delivered as well as continue to deliver the existing activities.

We continue to partner with or support various community organisations and agencies. These have included:

Wycombe District Council, Buckinghamshire County Council, Family Support Service, Thames Valley Police, Wycombe Youth Action, Chiltern Rangers, MIND, One Can Trust and many other organisations.

The Castlefield Community Centre (CCC)



Castlefield Community Centre (CCC) is a separate project run by The Foundation. This project has been running since October 2014 when the Foundation took over running of the centre from Wycombe District Council (WDC). In March 2020, after many years of work, the foundation received a freehold for the site.

As the scope of the work undertaken with this project was significant the trustees and management committee of the Karima Foundation decided that this project be sub-managed by a working group on a day to day basis. As such the project has its own management committee and retains financial and operational independence from the core services and activities of the Foundation. The management committee consists predominantly of unpaid local volunteers who manage and oversee all aspects of CCC with some small services outsourced to local providers. The management committee reports to the trustees of the Foundation who retain ultimate responsibility and oversight of the running of the centre.

CCC's Community Asset Transfer from WDC has realised a number of benefits:

- No impact on delivery of services;
- Secured sustainable permanent public access;
- Achieved within public sector legal and procurement parameters;
- Local management of the asset resulting in increased community use of a previously underutilised asset;
- Helping an active local community organisation to develop and grow its services further;
- **A financial saving of £1.165m** across the life of the lease for WDC

In the last seven years, the utilisation of CCC has increased significantly. Access and provision of services across all age groups and community groups has increased. CCC has strengthened links with local voluntary organisations, and the community as a whole, establishing a flourishing and self-sustaining community facility that is a vibrant part of the local and wider community.

CCC has a unique operating model in that, it not only provides a local, safe and secure venue for external providers to hire but also facilitates delivery of its own provision. Some of the external providers currently using CCC on long term arrangements are Aflah Day Nursery, A public library service and the local community for private events.

Aflah Nursery has been operating from CCC since January 2017. The nursery runs 38 weeks of the year, Monday to Friday in accordance with the Bucks term dates. Their current provision provides 15 hours of universal funded entitlement for 3 and 4 year olds with parents having the option to take up the 30 hours of universal free entitlement.

In addition to a facility for external providers, CCC has a well-established provision of its own which consist of Castlefield Community Library (CCL), Brazilian JiuJitsu Academy, Autism Spectrum Club, Scouts group, Taekwondo Club, Archery Club, Basketball Club, Yoga, Special Mums' Club, Youth Club and Fitness Circuits, alongside bespoke events depending on the theme, i.e. Mental Health Awareness Week etc. We've provided a brief summary of a couple of the sessions as an insight.

Castlefield Community Library – The library continues to serve the whole community and is an established core provision. It runs a number of events to promote reading and is seen as an asset within the community. A dedicated team of volunteers help maintain the provision in partnership with Bucks library services. The library also provides IT facilities for young people to complete homework, research and access to the internet. A significant number of adults use the IT facilities to apply for jobs and print application forms



Karima Scouts –

Like many other activities, Covid caused a major issue for the Scouts programme. The last session was delivered on the 14th March 2020 and a week later we had the first national lockdown.

The leaders made an effort to arrange online sessions but after poor take up and limited engagement, it was decided we would not carry on with online sessions. We continued to engage with the central scouting body but no further activities were delivered for over a year.

29TH HIGH WYCOMBE



This caused an issue in terms of funds as we didn't charge parents for any subscriptions and had to complete the census for 2021. After discussions, the fee was paid by the district.

The Osswa Jiu_ & Grappling - Carlson Gracie 302 - HW – Taught by a Carlson Gracie black belt, the club made a successful launch last year with attendees from Wycombe and local areas. The club continues to grow, soon to become the largest grappling club in the Wycombe area. The club is now established and continues to grow with three sessions a week. Kids BJJ and Ladies BJJ continue. The club is now well established in the High Wycombe community attracting a diverse age range. Weekly attendance exceeds 100 participants, with whole families now taking part. During the national lockdown these classes were transferred online, with families able to participate from the safety of their homes.



Castlefield Youth Club- A weekly youth club is run from the Castlefield Community Centre to engage young people in positive activities and expose them to a number of role models. The club attracts 20 to 30 teenagers on a weekly basis and works closely with a number of Bucks Youth services including Wycombe Youth Action and Thames Valley Police. It also includes a quarterly event called 'Lockdown' which attracts between 50 and 100 young people each time to attend the Centre for activities such as football, pool, PS4 and socialising. We had special guests visit including inspirational role models such as Ibn Ali Miller from the US.

A girls Youth club is now ready to launch Post Covid in partnership with Wycombe Youth action and Bucks Council. (delayed due to Covid restrictions). We are also in the process of arranging outreach street walks in the local community to engage with young people in the places that they enjoy going to (such as the local park).

CCC has vast and varied provision delivery across the week and co-shares the site with Bucks County Council (BCC) Family Support Centre (FSC, previously Sure Start), making the site a true community hub serving its local and wider community. Please note, CCC and FSC are two separate facilities co-joined on the same site.

Over the last seven years, CCC has gained considerable experience managing the facility and working in collaboration with statutory and community groups. All provision is well established, with CC providing a safe and convenient venue for all its users.

CCC is always looking at ways to improve its facility and after consultation with users is exploring plans to provide a café, enhance existing washroom and kitchen facilities and improve existing user storage and office areas. These plans are being worked on with the aim to start delivering the improvements from Apr 20.

CCC receives no financial support from the Karima Foundation to support its daily operations and is self-funded through hire income and grants from the local authority.

Education & Supplementary Schools

Our objective of advancing life and helping young people is delivered through our long established supplementary schools. Early Autumn, the foundation started putting plans in for online delivery of its schools, which ensured a smooth transition when the national government announced a national lockdown. We were able to continue providing classes to 300 young people online

The benefits of attending a supplementary school are well documented. The Foundation operates four schools in High Wycombe, now in their 16th year. Students are taught from a varied curriculum and enjoy a diverse and engaging enrichment programme.

With humble beginnings, the school has organically grown and now serves approximately 300 young people from ages of 5 to 18. The schools consist of a Quran School, two Saturday Schools (Primary and Secondary) and Foundations of Alimiyyah Studies. A number of professionals teach and contribute to the school's development ranging from British born Islamic scholars, qualified teachers, lawyers, paralegals, accountants, health and social care professionals and more.

The supplementary schools run a number of themed projects and social studies across the academic year as well as regular classes to enhance the children's educational and social development and emotional wellbeing, enabling the students to be confident, flexible and resilient young adults, ready to take on future challenges.

Weekday School

With a tailored programme for children aged 6-10 years, The Weekday school runs a 5-day provision serving over 80 young people, teaching the core and most important aspects of Islamic learning. Fusing traditional learning methods with a more contemporary approach to teaching and learning, the Weekday School aspires to nurture upright citizens with a love of the Quran and high aspirations and strong Islamic morals, able to positively contribute to society.

With the advent of the National Lockdown, lessons were delivered remotely from March 2020 to the end of the Academic year. Planned activities were sadly put on hold during this period.

With an extensive Risk Assessment in place, the new academic year, September 2020, welcomed 'in-person' classes with a phased return for all students. Classes had staggered start and finish times. With nearly 5 months of children being away from the classroom setting and not being able to meet with their friends, the rigid hygiene measures, social distancing protocols and isolation guidelines did not dampen their spirits. The first few weeks were used to settle the children and ensure a provision was in place to support the students' wellbeing after such a difficult time.

Headboy, Headgirl and prefect presentations were held online, limiting audience members to staff only, rather than the usual whole school presentations. Selecting role holders was exceptionally difficult as the calibre of presentations was very high. The sought after positions provide an opportunity for the students to mentor the younger pupils and gain vital leadership skills.

A different approach was taken to the annual Macmillan coffee fundraiser, the students held 'bake sales' at home and sold their wares to friends, family and neighbours raising a staggering £3,860 surpassing last year's total of £2,100.

The School returned to online classes in January 2020, putting planned events like the Activity day and Theme Month on hold. The Academic Review meetings were held online.

This has been a challenging year, but staff have worked exceptionally hard to offer consistency and some normality in the young people's lives and continue to deliver lessons and activities with love and care.

Saturday Primary Supplementary

The primary school serves children between the ages of 5 to 9 years with a total of around 80 students attending this year. During this reporting period the school was delivered online in the main, with only 4 months in person classes. This resulted in the majority of planned activities being put on hold/postponed. The students did have an opportunity to take part in a 'Lap Book' competition which produced some exemplary work.

Saturday Secondary Supplementary

Our secondary programme of study caters for children aged between 10 to 18 years old. We aspire to nurture upright citizens with high aspirations and strong Islamic morals, who have the ability to positively contribute to society. This year's intake of 180 girls and boys is fairly consistent with the previous year. Our programme of study is designed to go further in depth with specific aspects of Islam that have been introduced at the Primary school. Subjects include Tajweed, which is taught by teachers who take part in our Ijaza (formal teaching authorisation) programme, along with other subject areas such as Tafseer of Quran, Fiqh, Seerah and the 99 Names of Allah.

This year, mirroring the protocol adopted by the Primary school, students were taught via our online portal for the most part; nonetheless, teachers worked exceptionally hard to keep the children motivated and engaged.

Foundations of Alimiyyah Course

A course for children aged 12 years old and older to study introductory modules which have been designed by in house specialists and delivered by qualified teachers. There have now been four rounds of entrants with total intake exceeding expectations with 70 boys and girls enrolling. The programme is one of intensive study including Arabic language, grammar, fiqh, aqeedah and Islamic manners. The core curriculum continues to be reviewed to ensure content is relevant and accessible to students. Our second class graduated this year with many now joining the ijaaza programme and or becoming volunteers at our schools.

Karima Umrah

Due to the ongoing pandemic and other priorities, this remains a project which will be revived at a time the foundation feels is right.

Sports and Leisure:

The Foundation fulfils its objective of providing recreational and leisure time activities in the interest of social welfare through a number of activities these are further described in section [The Castlefield Community Centre \(a Project of the Karima Foundation\)](#)

Sports for Ladies and children

The Foundation continues to provide a variety of sports activities aimed specifically at women and children. We have a competitive ladies Netball team (Warriors) who play in a local league at the Kingsmead Netball Centre. We also have Yoga for ladies sessions (weekday morning), social netball for girls 11+ and ladies (weekday evening). As a result of this, a Wycombe based ladies team now competes in a local league. Three separate swimming sessions (weekday evening) catering for ladies, girls and boys from beginners level through to free swimmers. Children's - teen football coaching (weekend).

Adult Education and community provision:

Juma, Taraweeh prayers, weekly and monthly prayer gatherings- The Foundation continues to hold weekly and monthly gatherings of remembrance (mawlid) as well as yearly taraweeh prayers. The average attendees to such events can range between 30 to 200.

We had successful pillars of faith series delivered by Shaykh Wim Van Ael, including the divine names, angels, prophetic adhiya, Balagha and introduction to contemporary fiqh. Due to the pandemic, we moved our classes online, delivering free public classes and community vents via Karima Live. This resulted in a YouTube following of over 9000 members, with on average 1000 views a day. With guest speakers and access specialists in history, psychology and leading imams from across the globe.

Wycombe Community Eid - After the success of the inaugural Eid in 2019 we had planned for more Community Eid initiatives, unfortunately like many other events we were unable to deliver the Eid Ul Fitr celebrations in May 2020 due to Covid lockdown and restrictions. Through communication and a positive relationship with the council we were able to deliver a socially distanced Eid Prayer in the Park in July 2020. The gathering was very limited in terms of activity but was well received by those who attended. The event will, weather permitting, continue to be an annual event catering for the local community who wish to congregate outdoors to pray their Eid prayers safely and in an inclusive environment.

Talks/Lectures/Contemporary series – The Foundation continued to invite scholars and guest speakers to deliver lectures on a variety of topics. The area of focus has been philosophy, theology and contemporary issues.

Karima Building Project –The Foundation remains interested in acquiring land/building for a purpose-built education facility that can cater for the needs of the community and fulfil ever-increasing demand. With the extensive work and delivery taking place across the foundation, and the prohibitive cost of suitably sized sites this project is on hold. However, if an opportunity arises the trustees will pursue all options. On this basis, funds designated for this purpose continue to be treated as restricted. The foundation is actively exploring opportunities to extend Castlefield Community Centre to provide extra space and facilities for the projects and activities we deliver.

Trustees Report

The Karima al Marwaziyya Foundation (KMF) is based in High Wycombe. KMF was set up as an informal group of professionals who volunteered in performing grassroots community work, since its inception in 1998. As delivery and audience of The Foundation grew, pragmatic steps were taken for The Foundation to move towards becoming a registered charity, which was agreed and pursued, officially gaining charitable status in November 2007.

The aim of KMF is to facilitate educational and social welfare events and projects aimed at young people and for the benefit of the wider community to help increase awareness and understanding of British Muslims.

The trustees would like to recognise the continued efforts of all our volunteers and donors for their continued support and commitment in helping deliver our objectives which are summarised by our simple intention of servitude to our community.

Priorities for 2021-22

- Ensure all face to face provision returns are in line with published government guidelines
- Open with immediate effect girls youth club and reestablish all existing provision for young people
- Explore further opportunities for targeted provision for children who are FSM during holiday times
- Establish Friday congregational gatherings to tackle covid 19 spread and establish good practise
- Secure the long term future of the Green Street Community Centre with the aim of regeneration of the Green Street & Oakridge and tackling inequality
- Continue to promote sports and healthy living for all ages and genders, using these to enhance people's health skills and job employability
- Develop provision for the elderly to tackle loneliness
- Raise awareness of mental health, loneliness, knife crime, county lines and grooming and any other issues which may young people vulnerable
- Explore the refurbishment and extension of facilities at the Castlefield Community Centre
- Relaunch Adult learning provision designed to inspire the whole community with Ustaad Van Ael
- Establish a public endowment fund (WAQF)

Covid Impact Statement

As can be seen in the reduced income and surplus in the year, the charity was impacted by the Covid-19 pandemic. However, through the generosity of our donors, partners and local community the foundation has adapted and grew its provision in many new ways. Supplementary education offering has continued in line with government guidelines. The charity has adapted and has continued to deliver in line with its charitable objectives. The demand for the charity's services grew during the lockdown and continue to grow. As outlined above the charity has created hundreds of hours of online content as well as been active in serving the local community throughout the crisis and been a key strategic community partner to the local authority in its COVID19 pandemic response, resulting in us winning the Proud of Bucks award and our work being highlighted in a parliamentary report by the MP of High Wycombe, Steve Baker.

Independent Examiner's report to the trustees



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
KARIMA AL-MARWAZIYYA FOUNDATION

**On accounts for the year
ended**

31st March 2021

**Charity no
(if any)** 1121257

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2021**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: A. Hussain

Date: 25/01/22

Name: Amer Hussain

**Relevant professional
qualification(s) or body
(if any):**

CIMA Associate

Address: 71 Miersfield, High Wycombe

HP11 1TY

Section B	Disclosure
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Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None

Statement of financial activities & balance sheet



KARIMA AL-MARWAZIYYA FOUNDATION Income & Expenditure Statement - 31 March 2021.		
	31-Mar-21	31-Mar-20
	Total £	Total £
Income		
Donations	134,422	130,044
Grants	51,169	73,413
Other Income	21,144	34,007
Total Income	206,735	237,464
Expenditure		
Building maintenance	18,939	13,735
Charitable donations	-	2,748
Cleaning	6,378	8,282
Depreciation	8,771	8,743
Karima events	23,908	12,270
Karima sports	2,973	1,645
Karima trips	25,858	23,058
Karima school	1,793	4,383
Miscellaneous	-	2,961
Office costs	-	5,207
Operating costs	70,599	69,681
Professional fees	13,907	11,902
Security	-	-
Utilities	6,434	6,206
Total Expenditure	179,559	170,820
Surplus for the Year	27,175	66,645

KARIMA AL-MARWAZIYYA FOUNDATION Balance sheet as at 31 March 2021.		
	31-Mar-21	31-Mar-20
	£	£
Fixed Assets		
note 1	8,897	17,529
Current Assets		
Bank and Investments	639,514	605,627
Less Current Liabilities	-	-
Net Current assets	648,410	623,156
Total assets less current liabilities	648,410	623,156
Represented by:		
Funds		
Restricted Income funds	585,857	529,353
Unrestricted income funds	62,553	93,804
Accumulated Funds carried forward	648,410	623,156

Castlefield Community Centre Standalone Balance sheet		
	31-Mar-21	31-Mar-20
	£	£
Fixed Assets		
note 1	8,897	17,529
Current Assets		
Bank and Investments	111,817	127,773
Less Current Liabilities	-	-
Net Current assets	120,714	145,302
Total assets less current liabilities	120,714	145,302
Represented by:		
Funds		
Restricted income funds	90,000	90,000
Unrestricted income funds	30,714	55,302
Accumulated Funds carried forward	120,714	145,302

Note 1 - Fixed Assets

	£
At 1 April 2020	43,717
Additions	139
At 31 March 2021	43,856
Depreciation	
At 1 April 2020	26,188
Charge for the year	8,771
At 31 March 2021	34,959

Net Book Value

At 31 March 2020	17,529
At 31 March 2021	8,897

Note 2 - Bank and Investments

These funds are made up of cash at bank and investments made by the foundation. All Investments are readily available to be converted into cash.

Note 3 - Restricted Income Funds

Restricted income funds represent funds restricted for Castlefield Community Centre - see note 3 (£90k) and general donations which the trustees have restricted for the Karima building project.

Note 3 - CCC Restricted Income Funds

Restricted income funds for Castlefield Community Centre are in respect of centre funding as agreed with WDC. The return on investments represents bank interest and is used to cover the operational costs of the site.

Note 4 - Castlefield Community Centre

The foundation holds the freehold to Castlefield Community Centre which was transferred from Bucks County Council in 2020 for a nominal amount (£1). The site is recognised in the accounts at this nominal value. The site is valued at approximately £500k.

Basis of preparation

These accounts are produced on a receipts and payments basis in line with Charity commission guidance.

All P&L entries relate to unrestricted income and expenditure with the exception of £233 (2020: £686) which is investment income from funds that are restricted for the building project.