



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 serie, 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
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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
	<hr/>
At 31 March 2024	121,910
	<hr/>
Depreciation and impairment	
At 1 April 2023	60,387
Depreciation charged in the year	16,819
	<hr/>
At 31 March 2024	77,206
	<hr/>
Carrying amount	
At 31 March 2024	44,704
	<hr/> <hr/>
At 31 March 2023	5,642
	<hr/> <hr/>

12 Investment property

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

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	56,832	56,832
	<hr/>	<hr/>

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	-
	<hr/>	<hr/>
	13,333	-
	<hr/> <hr/>	<hr/> <hr/>

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	Restricted funds 2023	Total
	£	£	£	£	£
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>-</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.	