



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 Khalig

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Mr U Khalig

Trustee

29/1/2026

Date: .....

# KARIMA AL MARWAZIYYA

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

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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							
<b><u>Income and endowments from:</u></b>							
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
<b>Total income</b>		<b>417,730</b>	<b>479,694</b>	<b>897,424</b>	<b>339,423</b>	<b>326,620</b>	<b>666,043</b>
<b><u>Expenditure on:</u></b>							
Charitable activities	6	281,328	16,215	297,543	290,941	197,536	488,477
<b>Net income for the year/ Net movement in funds</b>		<b>136,402</b>	<b>463,479</b>	<b>599,881</b>	<b>48,482</b>	<b>129,084</b>	<b>177,566</b>
Fund balances at 1 April 2024		71,180	949,044	1,020,224	22,698	819,960	842,658
<b>Fund balances at 31 March 2025</b>		<b>207,582</b>	<b>1,412,523</b>	<b>1,620,105</b>	<b>71,180</b>	<b>949,044</b>	<b>1,020,224</b>

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.



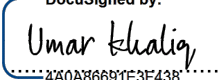
# KARIMA AL MARWAZIYYA

## BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
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>
<b>Current assets</b>					
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>	
<b>Creditors: amounts falling due within one year</b>	17	(131,440)		(13,333)	
<b>Net current assets</b>			<u>1,083,977</u>		<u>367,859</u>
<b>Total assets less current liabilities</b>			2,050,105		1,020,224
<b>Creditors: amounts falling due after more than one year</b>	18		(430,000)		-
<b>Net assets</b>			<u><u>1,620,105</u></u>		<u><u>1,020,224</u></u>
<b>The funds of the charity</b>					
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:  
  
 4A0A86687E3F43B.....  
 Mr U Khalig  
 Trustee

# KARIMA AL MARWAZIYYA

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	24		589,904		202,388
<b>Investing activities</b>					
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	
<b>Net cash used in investing activities</b>			(315,679)		(342,014)
<b>Financing activities</b>					
Repayment of borrowings		560,000		-	
<b>Net cash generated from/(used in) financing activities</b>			560,000		-
<b>Net increase/(decrease) in cash and cash equivalents</b>			834,225		(139,626)
Cash and cash equivalents at beginning of year			324,360		463,986
<b>Cash and cash equivalents at end of year</b>			1,158,585		324,360

# KARIMA AL MARWAZIYYA

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

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### 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

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### 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

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### 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*

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### **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>
<b>Analysed by fund</b>		
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>
<b>Analysed by fund</b>		
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
<b>Analysed by fund</b>		
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
<b>Analysis by fund</b>		
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>
<b>Employment costs</b>	<b>2025 £</b>	<b>2024 £</b>
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 £
<b>Cost</b>	
At 1 April 2024	121,910
Additions	19,783
	<hr/>
At 31 March 2025	141,693
	<hr/>
<b>Depreciation and impairment</b>	
At 1 April 2024	77,206
Depreciation charged in the year	15,133
	<hr/>
At 31 March 2025	92,339
	<hr/>
<b>Carrying amount</b>	
At 31 March 2025	49,354
	<hr/> <hr/>
At 31 March 2024	44,704
	<hr/> <hr/>

### 13 Investment property

	2025 £
<b>Fair value</b>	
At 1 April 2024 and 31 March 2025	607,661
	<hr/> <hr/>

### 14 Fixed asset investments

	Investments £
<b>Cost or valuation</b>	
At 1 April 2024	-
Additions	309,113
	<hr/>
At 31 March 2025	309,113
	<hr/>
<b>Carrying amount</b>	
At 31 March 2025	309,113
	<hr/> <hr/>
At 31 March 2024	-
	<hr/> <hr/>

### 15 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Other debtors	56,832	56,832
	<hr/> <hr/>	<hr/> <hr/>

# 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>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2024 £</b>
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 £
<b>At 31 March 2025:</b>			
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 £
<b>At 31 March 2024:</b>			
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

<b>24</b>	<b>Cash generated from operations</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	Surplus for the year	599,881	177,566
	<b>Adjustments for:</b>		
	Investment income recognised in statement of financial activities	(13,217)	(5,330)
	Depreciation and impairment of tangible fixed assets	15,133	16,819
	<b>Movements in working capital:</b>		
	(Decrease)/increase in creditors	(11,893)	13,333
	<b>Cash generated from operations</b>	<b>589,904</b>	<b>202,388</b>
<b>25</b>	<b>Analysis of changes in net funds</b>		
		<b>At 1 April 2024</b>	<b>Cash flowsAt 31 March 2025</b>
		<b>£</b>	<b>£</b>
	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)
		<b>324,360</b>	<b>274,225</b>
			<b>598,585</b>