

**ABU FAISAL TRUST**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

## **ABU FAISAL TRUST**

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## **ABU FAISAL TRUST**

### **Legal and Administrative Information**

<b>Charity Name</b>	Abu Faisal Trust
<b>Trustees</b>	Ms Shagufta Nawaz Ms Afsana Mahmood Ms Kulsoom Abdul Haji Satia (Resigned 1 Sept 24) Mrs Nabeela Mirza (Appointed 1 Sept 24) Miss Aleena Mohammed (Appointed 1 Nov 24)
<b>Charity Registered Number</b>	1154975
<b>Address</b>	6 St. Marys Wharf Blackburn Lancashire BB2 3AF
<b>Independent Examiners</b>	Y Mahmood Calculayte Limited 59 Providence Street Blackburn Lancashire BB1 5PT
<b>Bankers</b>	Santander UK PLC 32 - 34 King William Street Blackburn Lancashire BB1 7DP

## ABU FAISAL TRUST

### Trustees' Report

The trustees of Abu Faisal Trust present their Report and Audited Financial Statements for the year ended 31st December 2024.

#### Principal aims and objectives:

The objective of the charity is the prevention or relief of poverty by providing grants, items and services to individuals in need and all charities working to prevent or relieve poverty.

The relief and assistance of people in any part of the world who are victims of war or natural disaster, trouble or catastrophe in particular by the supply of food, water and shelter.

The advancement of education by the provision of books, uniforms, stationary and other such items for the purposes of education.

#### Main activities and achievements:

The main activities undertaken by the charity during the year in question was that of providing Ramadhan food parcels, water projects, masjid builds and orphan sponsorship to name a few. Like every year a large focus of the charity has been providing food and water to local residents affected by the devastations.

#### Legal and Administrative information:

Charity legal name	Abu Faisal Trust
Charity number	1154975
Address	6 St. Marys Wharf Blackburn Lancashire BB2 3AF
Trustees'	Ms Shagufta Nawaz Ms Afsana Mahmood Ms Kulsoom Abdul Haji Satia (Resigned 1 September 2024) Mrs Nabeela Mirza (Appointed 1 September 2024) Miss Aleena Mohammed (Appointed 1 Nov 24)

#### Financial review

During the year the charity received income donations of £297,455 (2023 - £354,373). Expenditure incurred during the year amounted to £330,611 (2023 - £294,376). This meant overall there was a deficit of £33,156 (2023 - £59,997 surplus) in the year, furthermore there is a surplus of funds carried forward amounting to £73,726 (2023 - £106,882) and a positive bank balance of £75,654 (2023 - £108,549). This shows that the charity has capacity to undertake more projects and will look to do so as and when needed.

#### Future plans

The trustee's plans for the forthcoming 12 months are to continue with the school build projects for those deprived of education and continue with the livelihood schemes to support those whom are less fortunate. The trustee's will also continue to work on water and orphan projects in addition to anything else that may arise during the year where AFT thinks it can make a difference.

#### Reserve Policy

Unrestricted funds are needed:

- to ensure its core activity could continue during a period of unforeseen difficulty
- to maintain a contingency reserve to safeguard the charity in the event of unforeseen circumstances

The level of reserves is monitored and reviewed by the trustees' annually

## **ABU FAISAL TRUST**

### **Trustees' Report**

#### **Statement of the Responsibilities of Abu Faisal Trust**

The trustees' are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees' to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees' are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the UK governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

The trustees' are also responsible for all trust finance, its management and control. These responsibilities include:

- a) Keeping "proper accounting records" which are sufficient to show and explain all the trusts's transactions and must include a record of all relevant assets and liabilities
- b) Ensuring that the finances of the trust are under its control and only delegated if the trust can ensure that its wishes will be followed.
- c) Preparing annual financial statements and report, which shall be presented to the trustees' in accordance with the requirements of the Church Representation Rules.

#### **Public Benefit**

The trustees' confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aims and objectives and in planning future activities.

#### **Financial Instruments**

The accounts are set out on pages 6 - 12. They have been drawn up in compliance with the Companies Act 2006, the relevant provisions of the Charities Act 2011 and recommendations of the revised Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102), issued by the Charity Commissioner for England and Wales (SORP FRS 102 - effective 1 January 2019).

## ABU FAISAL TRUST

### Trustees' Report

#### **Audit exemption and special provisions**

The Trustees have taken advantage of the exemption from audit conferred by Section 477 of the Companies Act 2006 and the accounts for the year are unaudited.

This report is prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP FRD 102 - effective 1 January 2019) and the provisions applicable to companies subject to the small companies regime in Part 15 of the Companies Act 2006.

Approved by the trustees and on behalf of Abu Faisal Trust

S 

Trustee

Dated: 25 Oct 2025 .....

## ABU FAISAL TRUST

### Independent Examinations Report

#### Independent Examiners Report to the trustees of Abu Faisal Trust

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 5 to 10. Your attention is drawn to the fact that the Charity has prepared the 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 since been withdrawn.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord to the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable the proper understanding of the accounts to be reached

*Y. Mahmood*

**Y Mahmood ACCA**  
Calculayte Limited  
59 Providence Street  
Blackburn  
Lancashire  
BB1 5PT

Dated: 27 Oct 2025  
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# ABU FAISAL TRUST

## Statement of Financial Activities

	Notes	Unrestricted funds £	<u>2024</u> Restricted funds £	Total funds £	<u>2023</u> Total funds
<b>Income and endowments from:</b>					
Donations and legacies	2	297,455	-	297,455	354,373
Charitable activities	3	-	-	-	-
<b>Total income</b>		<u>297,455</u>	<u>-</u>	<u>297,455</u>	<u>354,373</u>
<b>Expenditure on:</b>					
Charitable activities	4	(329,005)	-	(329,005)	(292,873)
Governance and support costs	5	(1,606)	-	(1,606)	(1,503)
<b>Total expenditure</b>		<u>(330,611)</u>	<u>-</u>	<u>(330,611)</u>	<u>(294,376)</u>
<b>Net expenditure and net movement in funds for the year</b>		<u>(33,156)</u>	<u>-</u>	<u>(33,156)</u>	<u>59,997</u>
<b>Reconciliation of funds</b>					
Funds brought forward		106,882	-	106,882	46,885
Funds carried forward		<u>73,726</u>	<u>-</u>	<u>73,726</u>	<u>106,882</u>

All income and expenditure derive from continuing operations.

The comparative SOFA is presented in Note 11 of the financial statements.



# ABU FAISAL TRUST

## Statement of Assets and Liabilities

		<u>2024</u>			<u>2023</u>
	Notes	Unrestricted £	Restricted £	Total £	Total £
<b>Fixed Assets</b>					
Tangible Assets	7	1,359	-	1,359	419
		1,359	-	1,359	419
<b>Current Assets</b>					
Debtors	8	75	-	75	525
Cash at bank and in hand	9	75,654	-	75,654	108,549
		75,729	-	75,729	109,074
<b>Liabilities</b>					
Creditors: Amounts falling due within one year	10	(3,362)	-	(3,362)	(2,611)
<b>Net Current (Liabilities)/Assets</b>		72,367	-	72,367	106,463
<b>Net (Liabilities)/Assets</b>		73,726	-	73,726	106,882
<b>The funds of the charity:</b>					
Restricted		-	-	-	-
Unrestricted		73,726	-	73,726	106,882
		73,726	-	73,726	106,882

Approved by the trustees, signed and dated on their behalf by:



**S Nawaz**  
Trustee

Date: 25 Oct 2025  
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## ABU FAISAL TRUST

### Notes to the Financial Statements

#### 1 Principal of accounting policies

##### **Basis of accounting**

The financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

##### **Fund accounting**

Unrestricted funds represent the funds of Abu Faisal Trust that are not subject to any restrictions regarding their use and are available for application on the general purpose of Abu Faisal Trust.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

The accounts include all transactions, assets and liabilities for which Abu Faisal Trust is responsible in law.

##### **Income**

###### Income from donations & legacies

Collections are recognised when received by or on behalf of Abu Faisal Trust.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to Abu Faisal Trust are accounted for as soon as Abu Faisal Trust is notified of its legal entitlement and the amount due.

###### Income from charitable activities

Income from charitable activities, includes the sale of dates, is recognised in the period it is receivable.

##### **Expenditure**

Unless otherwise stated, resources expended are accounted for on an accruals basis.

##### **Tangible fixed assets and depreciation**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Depreciation is provided on the following basis:

Office equipment                      - 25% straight line

##### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discounts offered.

Prepayments are valued at the amount prepaid net of any discounts due.

##### **Cash at bank and in hand**

Cash held by the charity is included at the amount actually held and counted at the year end.

##### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement. The amount of the settlement can be estimated reliably.

# ABU FAISAL TRUST

## Notes to the Financial Statements

2	Donations and legacies	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
	Donations	297,455	-	297,455	354,373
		<u>297,455</u>	<u>-</u>	<u>297,455</u>	<u>354,373</u>

## 3 Income from Charitable Activities

### Income from activities for generating funds

Date sales	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

<b>Total Incoming Resources</b>	<b>297,455</b>	<b>-</b>	<b>297,455</b>	<b>354,373</b>
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4	Expenditure on charitable amounts	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
	Travel	11,780	-	11,780	6,433
	Bank charges	783	-	783	462
	Wages and salaries	23,000	-	23,000	23,136
	Website & development	250	-	250	958
	General expenses	524	-	524	400
	Telephone & internet	68	-	68	-
	Freight charges	58	-	58	-
	Depreciation	527	-	527	280
	Donation platform charges	631	-	631	616
	Donations	291,384	-	291,384	260,588
		<u>329,005</u>	<u>-</u>	<u>329,005</u>	<u>292,873</u>

### Analysis of wages and salaries

	2024 £	2023 £
Wages and salaries	23,000	23,136
Social security	-	-
	<u>23,000</u>	<u>23,136</u>

The average number of employees during the year amounted to 1.

No employee received employee benefits for the year of more than £60,000.

# ABU FAISAL TRUST

## Notes to the Financial Statements

5	Analysis of governance and support costs	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
	Accountancy services	706	-	706	603
	Premises expenses	900	-	900	900
		<u>1,606</u>	<u>-</u>	<u>1,606</u>	<u>1,503</u>
	<b>Total Expenditure</b>	<b><u>330,611</u></b>	<b><u>-</u></b>	<b><u>330,611</u></b>	<b><u>294,376</u></b>

## 6 Trustees remuneration, benefits and expenses

Members of Abu Faisal Trust give their time freely and receive no remuneration for the work they undertake in relation to Abu Faisal Trust. However, they can claim expenses to reimburse them for costs suffered in fulfilling their duties relating to Abu Faisal Trust.

Expenses were incurred by trustees, as detailed below:

	Total 2024 £	Total 2023 £
Telephone	-	-
Mileage	-	-
Use of home	900	900
Total number of members paid expenses	1	1

## 7 Tangable fixed assets

	Office Equipment £	Total £
<b>Cost</b>		
At 31 December 2023	1,118	1,118
Additions	<u>1,467</u>	<u>1,467</u>
<b>At 31 December 2024</b>	<u>2,585</u>	<u>2,585</u>
<b>Depreciation</b>		
At 31 December 2023	699	699
Charge for the year	<u>527</u>	<u>527</u>
<b>At 31 December 2024</b>	<u>1,226</u>	<u>1,226</u>
<b>Carrying amount</b>		
<b>At 31 December 2024</b>	<b><u>1,359</u></b>	<b><u>1,359</u></b>
At 31 December 2023	<u>419</u>	<u>419</u>

# ABU FAISAL TRUST

## Notes to the Financial Statements

8 Debtors	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Prepayments	75	-	75	525
	75	-	75	525

## 9 Unrestricted bank funds

These funds are held for the meeting of the objectives of the charity, to provide reserves for future activities. These funds under charity legislation are free from all restrictions on their use.

10 Creditors: Amounts falling due within one year	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Accruals	706	-	706	579
Other creditors	2,656	-	2,656	2,032
	3,362	-	3,362	2,611

# ABU FAISAL TRUST

## Notes to the Financial Statements

### 11 Statement of Financial Activities for the year ended 31 December 2023

	<b><u>2023</u></b>			<b><u>2022</u></b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>funds</b>	<b>funds</b>	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	
<b>Income and endowments from:</b>				
Donations and legacies	354,373	-	354,373	260,023
Charitable activities	-	-	-	-
<b>Total income</b>	<b>354,373</b>	<b>-</b>	<b>354,373</b>	<b>260,023</b>
<b>Expenditure on:</b>				
Charitable activities	(292,873)	-	(292,873)	(276,661)
Governance and support costs	(1,503)	-	(1,503)	(1,662)
<b>Total expenditure</b>	<b>(294,376)</b>	<b>-</b>	<b>(294,376)</b>	<b>(278,323)</b>
<b>Net expenditure and net movement in funds for the year</b>	<b>59,997</b>	<b>-</b>	<b>59,997</b>	<b>(18,300)</b>
<b>Reconciliation of funds</b>				
Funds brought forward	46,885	-	46,885	65,185
Funds carried forward	106,882	-	106,882	46,885



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**Parties involved with this document**

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