

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

AL KAFALAH TRUST

**On accounts for the year
ended**

31 MARCH 2025

**Charity no
(if any)**

1186633

Set out on pages

1-6

(remember to include the page numbers of additional sheets)

**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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed..

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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 accounts to be reached.

Signed:

M Suleman

Date:

28/01/2026

Name: M Suleman

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

Address: c/o Fusion Accounting Ltd
398a East Park Road, Leicester, LE5 5HH

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

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

None



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	01	04	2024	31	03	2025

Section A Reference and administration details

Charity name

AL KAFALAH TRUST

Other names charity is known by

Registered charity number (if any) 1186633

Charity's principal address

24 Crawley Green Road
Luton

Postcode

LU2 0QX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	SADEKA BEGUM			
2	MD ENAMUL HOQUE FARHAN			
3	MOULANA MUHAMMED ZILLUL HAQUE			
4				
5				
6				
7				
8				
9				
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CONSTITUTION
How the charity is constituted (eg. trust, association, company)	CHARITABLE INCORPORATED ORGANISATION
Trustee selection methods (eg. appointed by, elected by)	Appointed by the majority of the trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(1) TO RELIEVE FINANCIAL HARDSHIP, DISTRESS AND SUFFERING AMONG POOR PEOPLE, ORPHANS AND OTHER PEOPLE IN NEED BY MEANS OF, BUT NOT EXCLUSIVELY, MAKING GRANTS OR LOANS FOR PROVIDING OR PAYING FOR ITEMS, EQUIPMENT, SERVICES AND FACILITIES, INCLUDING THE PROVISION OF FOOD, WATER AND CLOTHING, COSTS FOR MEDICAL TREATMENT AND COSTS FOR ATTENDING SCHOOL FOR THE BENEFIT OF THE SAID PERSONS;

(2) TO ADVANCE THE RELIGION OF ISLAM, BY MEANS OF, BUT NOT EXCLUSIVELY, PROMOTING THE TEACHINGS AND TENETS OF ISLAM VIA THE ASSISTANCE IN THE PROVISION OF FACILITIES FOR ISLAMIC EDUCATION IN ACCORDANCE WITH THE TEACHINGS OF THE QURAN AND SUNNAH OF THE PROPHET MUHAMMAD (PEACE AND BLESSINGS BE UPON HIM) AS INTERPRETED BY THE AHLE SUNNAH WAL JAMAAH SCHOOL OF THOUGHT.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

During the year, the trustees supported the Bangladesh based Islamic Education institute to pay for the teacher salaries, teachings resources and food and essentials for the students. This benefitted over 200 people. In addition, the charity supported the fundraising appeal of UK mosques via grants to sustain their facility for worship and Islamic education.

The trustees have considered the general guidance on public benefit issued by the Charity Commission and has taken due regard of that guidance. The trustees consider that they are satisfied that the charity's activities benefit the public by advancing Islam and relieve financial hardship.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

During the year, the trustees supported the Bangladesh based Islamic Education institute to pay for the teacher salaries, teachings resources and food and essentials for the students. This benefitted over 200 people. In addition, the charity supported the fundraising appeal of UK mosques via grants to sustain their facility for worship and Islamic education.

Section E

Financial review

Brief statement of the charity's policy on reserves

During the period, the trustees secured unrestricted income of £75,835 and restricted income of £2,000, giving a total income for the period as £77,835. The charity had expenditure of £80,326. The primary expenditure was charitable grants totalling £63,870. This generated a deficit of £2,491 which was met with prior year surpluses. A total of £69,018 in surpluses was held for the charity to further the aims of the charity by supporting future projects aligned with its charitable aims and to pay for administration costs.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F

Other optional information


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Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MD ENAMUL HOQUE FARHAN	
Position (eg Secretary, Chair, etc)	SECRETARY	
Date	28/01/2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
AL KAFALAH TRUST

No (if any)
1186633

CC16a

Receipts and payments accounts

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	72,992	-	-	72,992	93,069
Grants	-	2,000	-	2,000	-
Gift Aid	2,843	-	-	2,843	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	75,835	2,000	-	77,835	93,069
A2 Asset and investment sales, (see table). Loans repaid	7,000	-	-	7,000	-
	-	-	-	-	-
Sub total	7,000	-	-	7,000.00	-
Total receipts	82,835	2,000	-	84,835	93,069
A3 Payments					
Grants	61,870	2,000	-	63,870	56,440
Staff Costs	12,386	-	-	12,386	1,880
Accounting Fees	2,600	-	-	2,600	-
Bank Charges & Fundraising Fees	1,099	-	-	1,099	1,707
Professional Costs	270	-	-	270	-
Insurance	101	-	-	101	202
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	78,326	2,000	-	80,326	60,229
A4 Asset and investment purchases. (see table) Loans given to Zuhri Trust	7,000	-	-	7,000	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	7,000	-	-	7,000.00	-
Total payments	85,326	2,000	-	87,326	60,229
Net of receipts/(payments)	- 2,491	-	-	- 2,491	32,840
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	71,509	-	-	71,509	38,669
Cash funds this year end	69,018	-	-	69,018	71,509

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	69,018	-	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	69,018	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

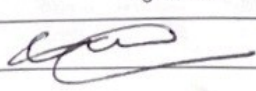
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Zuhri Trust Loan	7,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Accountancy fees 2024-2025	General	650	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MD ENAMUL HUSSEIN FARHAN	22/1/20