

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
THE JOSEPH EDUCATION TRUST**

SKM Chartered Accountants
Pegasus House
5 Winckley Court
Mount Street
Preston
Lancashire
PR1 8BU

THE JOSEPH EDUCATION TRUST
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FOR THE YEAR ENDED 31 MARCH 2025

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THE JOSEPH EDUCATION TRUST
Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- To advance the education of the public in national curriculum subjects.
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

THE JOSEPH EDUCATION TRUST
Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Our services/events:

- Opening of Maple Leaf Kindergarten - Maple Leaf Kindergarten opened in April 2024 after a successful OFSTED pre-inspection with the aim of providing high-quality, inclusive early years education for children aged 2-5. During this period, the trustees ensured full compliance with safeguarding, staffing, and premises requirements, recruited suitably qualified staff, and implemented a rich EYFS-aligned curriculum. The setting has supported children's learning and wellbeing through structured activities, SEND provision, and strong parental engagement. Maple Leaf Kindergarten has operated safely and sustainably, received positive feedback from families, and demonstrated clear public benefit through its commitment to child development, community support, and high-quality early education. The trustees continue to oversee standards, financial management, and staff training to ensure the charity remains compliant, effective, and focused on improving outcomes for all children.

- Opening of Ellen House Secondary - Ellen House Secondary Boys' School opened in September 2025 to provide high-quality, values-based education for boys in Key Stages 3 and 4. Prior to opening, the school successfully passed its pre-registration inspection with an excellent report, demonstrating strong compliance and readiness. The trustees ensured full safeguarding, staffing, premises, and curriculum measures were in place, appointing qualified teachers and establishing robust policies and leadership systems. Since opening, the school has delivered a broad and balanced curriculum, supported pupils' academic and personal development, and promoted positive behaviour, wellbeing, and inclusion. Strong parental engagement and effective pastoral support have contributed to a positive and successful first year. The trustees continue to monitor educational standards, financial stability, and statutory compliance to ensure the school operates safely, sustainably, and in the best interests of all pupils.

- Summer Funday - During the summer, the charity held a well-organised community fundraising event to support the planned refurbishment and development of the new toilets and ablution area. This project forms part of our ongoing commitment to improving the quality, safety, and accessibility of our facilities for all pupils. The event brought together families, staff, volunteers, and members of the wider community, demonstrating strong collective support for the charity's objectives. A range of activities were delivered throughout the day, contributing to an excellent turnout and a successful fundraising outcome. The funds raised were allocated directly towards the construction and improvement works, helping the charity move closer to completing this essential project. The board will continue to oversee the effective use of these funds and ensure the project progresses in line with regulatory and operational requirements.

- Installation of New Toilets and Ablution Area - During this reporting period, the charity progressed significantly with the installation of the new toilets and ablution area, a key improvement project designed to enhance the safety, hygiene, and accessibility of our facilities. This development was initiated in direct response to identified needs within the school environment and aligns with our commitment to providing high-quality, well-maintained premises for pupils, staff, and visitors. The project included the full redesign and refurbishment of existing spaces, installation of modern sanitary equipment, improved ventilation and plumbing systems, and the introduction of purpose-built ablution facilities to better serve the daily requirements of our pupils. Trustees oversaw the planning, procurement, and compliance processes to ensure all works met regulatory standards, including health and safety requirements, safeguarding considerations, and accessibility expectations. The project was supported by funds raised through the summer community fundraiser, enabling high-quality improvements without compromising the charity's financial stability. The upgraded facilities have already had a positive impact on the school environment, supporting pupils' wellbeing, comfort, and routine, and the trustees will continue to monitor their ongoing maintenance and effectiveness.

- Annual Conference - The charity successfully hosted its annual community conference, an event designed to promote education, cohesion, and shared values within the local community. The conference brought together parents, community members, staff, and external partners for a day of learning and engagement. We were honoured to welcome Mr Ahmad Ali as the keynote speaker, who delivered an inspiring address on the importance of community harmony, mutual respect, and collective responsibility. To ensure the event was accessible to all, the charity also provided creche facilities, enabling parents with young children to attend and fully benefit from the programme. This provision significantly increased attendance and allowed more families within the community to participate meaningfully. The conference facilitated open dialogue, networking opportunities, and valuable discussions on how the charity can continue to support and strengthen the local community. Trustees noted strong engagement and highly positive feedback, demonstrating the event's impact and its alignment with the charity's commitment to public benefit. The board remains dedicated to making this annual conference a key part of our community outreach and educational efforts.

THE JOSEPH EDUCATION TRUST
Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Financial position

In this financial year, TJET has been in surplus and with continuing demand for services and support for the Charity, the financial outlook going forward into 2025/26 remains positive. The Trustees will continue working closely with all the volunteers and ensure the momentum is maintained to successfully deliver the future plans of TJET.

Reserves policy

The Trustees have established a policy whereby the unrestricted funds held by the charity should be sufficient to cover four months of the resources expended. The Trustees will ensure that the restricted funds are expended so that the conditions attached to such funds are met. At present, the level of unrestricted funds exceeds the target level.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The existing trustees are responsible for the recruitment of new trustees but in doing so the trustees seek the views and recommendations of both elders and other members of the organisation. The trustees believe this approach ensures that new trustees are respected and trustworthy members of the faith and local communities and ensures that good relations are fostered between the Trust and the people of the local community that we serve.

In selecting new trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers and are given more details of the charity's aims and activities and, if all agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

Risk management

Trustees routinely perform risk assessments to identify key risks relevant to the charity. They have updated and added to the wide range of policies and procedures in place. All Trustees and volunteers are provided with a handbook, which informs them of the Charities policies. This includes the Health and Safety and Safeguarding policies.

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution.

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1187628

Principal address

Ellen House
Waddington Street
Oldham
OL9 6QH

THE JOSEPH EDUCATION TRUST
Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Mohammed Iqbal Ali
Najia Begum
Sufyan Boodi
Mohammed Imran Ali
Amir Khan
Ejazur Rahman

Independent Examiner

SKM Chartered Accountants
Pegasus House
5 Winckley Court
Mount Street
Preston
Lancashire
PR1 8BU

Approved by order of the board of trustees on 12 December 2025 and signed on its behalf by:

Mohammed Iqbal Ali - Trustee

Independent Examiner's Report to the Trustees of The Joseph Education Trust

Independent examiner's report to the trustees of The Joseph Education Trust

I report to the charity trustees on my examination of the accounts of The Joseph Education Trust (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.

Shamim Mahomed

SKM Chartered Accountants
Pegasus House
5 Winckley Court
Mount Street
Preston
Lancashire
PR1 8BU

12 December 2025

THE JOSEPH EDUCATION TRUST

Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		230,418	142,018
		<hr/>	<hr/>
EXPENDITURE ON			
Charitable activities			
Management		141,825	88,164
		<hr/>	<hr/>
NET INCOME		88,593	53,854
RECONCILIATION OF FUNDS			
Total funds brought forward		1,219,796	1,165,942
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>1,308,389</u>	<u>1,219,796</u>

The notes form part of these financial statements

THE JOSEPH EDUCATION TRUST

**Balance Sheet
31 MARCH 2025**

		2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS	Notes		
Tangible assets	4	1,694,276	1,570,582
CURRENT ASSETS			
Debtors	5	5,079	5,079
Cash at bank		10,051	12,065
		<u>15,130</u>	<u>17,144</u>
CREDITORS			
Amounts falling due within one year	6	(401,017)	(367,930)
NET CURRENT ASSETS		<u>(385,887)</u>	<u>(350,786)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,308,389	1,219,796
NET ASSETS		<u>1,308,389</u>	<u>1,219,796</u>
FUNDS	8		
Unrestricted funds		1,308,389	1,219,796
TOTAL FUNDS		<u>1,308,389</u>	<u>1,219,796</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 December 2025 and were signed on its behalf by:

Mohammed Iqbal Ali - Trustee

The notes form part of these financial statements

THE JOSEPH EDUCATION TRUST
Notes to the Financial Statements
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures & Fittings - 15% Reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

THE JOSEPH EDUCATION TRUST

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2025

2. TRUSTEES' REMUNERATION AND BENEFITS

	2025	2024
	£	£
Trustees' salaries	21,642	-

For the year ended 31st March 2025, a total of 3 trustees' were paid salaries.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	142,018
EXPENDITURE ON	
Charitable activities	
Management	88,164
NET INCOME	53,854
RECONCILIATION OF FUNDS	
Total funds brought forward	1,165,942
TOTAL FUNDS CARRIED FORWARD	1,219,796

4. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
COST				
At 1 April 2024	1,495,965	72,033	3,577	1,571,575
Additions	-	124,081	-	124,081
At 31 March 2025	1,495,965	196,114	3,577	1,695,656
DEPRECIATION				
At 1 April 2024	-	-	993	993
Charge for year	-	-	387	387
At 31 March 2025	-	-	1,380	1,380
NET BOOK VALUE				
At 31 March 2025	1,495,965	196,114	2,197	1,694,276
At 31 March 2024	1,495,965	72,033	2,584	1,570,582

THE JOSEPH EDUCATION TRUST

**Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31 MARCH 2025**

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	5,079	5,079
	<u>5,079</u>	<u>5,079</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 7)	398,000	366,250
Trade creditors	253	-
Taxation and social security	195	-
Other creditors	2,569	1,680
	<u>401,017</u>	<u>367,930</u>

7. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	398,000	366,250
	<u>398,000</u>	<u>366,250</u>

8. MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	1,219,796	88,593	1,308,389
	<u>1,219,796</u>	<u>88,593</u>	<u>1,308,389</u>
TOTAL FUNDS	<u>1,219,796</u>	<u>88,593</u>	<u>1,308,389</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	230,418	(141,825)	88,593
	<u>230,418</u>	<u>(141,825)</u>	<u>88,593</u>
TOTAL FUNDS	<u>230,418</u>	<u>(141,825)</u>	<u>88,593</u>

THE JOSEPH EDUCATION TRUST

**Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31 MARCH 2025**

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
Unrestricted funds			
General fund	1,165,942	53,854	1,219,796
TOTAL FUNDS	<u>1,165,942</u>	<u>53,854</u>	<u>1,219,796</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	142,018	(88,164)	53,854
TOTAL FUNDS	<u>142,018</u>	<u>(88,164)</u>	<u>53,854</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/23 £	Net movement in funds £	At 31/3/25 £
Unrestricted funds			
General fund	1,165,942	142,447	1,308,389
TOTAL FUNDS	<u>1,165,942</u>	<u>142,447</u>	<u>1,308,389</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	372,436	(229,989)	142,447
TOTAL FUNDS	<u>372,436</u>	<u>(229,989)</u>	<u>142,447</u>

THE JOSEPH EDUCATION TRUST

**Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31 MARCH 2025**

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

THE JOSEPH EDUCATION TRUST

Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Fee Income	134,809	-
Donations	95,609	142,018
	<u>230,418</u>	<u>142,018</u>
Total incoming resources	230,418	142,018
EXPENDITURE		
Charitable activities		
Trustees' salaries	21,642	-
Wages	62,565	-
Pensions	483	-
Light and heat	2,984	8,451
Telephone	1,448	1,019
Postage and stationery	4,054	5,116
Food	464	1,805
R&R	6,480	38,839
Legal & Professional	2,939	4,215
Books	9,636	7,591
Computer Costs	10,587	11,074
Training	7,280	3,462
	<u>130,562</u>	<u>81,572</u>
Support costs		
Management		
Insurance	6,880	3,994
Sundries	-	612
Fixtures and fittings	388	456
	<u>7,268</u>	<u>5,062</u>
Finance		
Bank charges	671	570
Governance costs		
Accountancy and legal fees	3,324	960
Total resources expended	<u>141,825</u>	<u>88,164</u>
Net income	<u><u>88,593</u></u>	<u><u>53,854</u></u>

This page does not form part of the statutory financial statements