

# MANCHESTER MUSLIM STUDENT FUND

England & Wales · Charity number 1190498

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-07-21

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Manchester Muslim Student Fund  
1st Floor Silicon City 3-1  
Ivy Mill  
Crown Street  
Failsworth  
MANCHESTER

**Phone** 07480418472

**Email** [mmsftrustee@gmail.com](mailto:mmsftrustee@gmail.com)

## Activities

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**Objects:** THE PREVENTION OR RELIEF OF POVERTY FOR MUSLIM STUDENTS IN THE GREATER MANCHESTER AREA BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND OTHER ORGANISATIONS WITH SIMILAR AIMS

**Activities:** We are a charity that aims to help Muslim students in the Greater Manchester are. The aim is to support students through various grants, awards and bursaries. We are hoping to raise initial funds for a Waqf and the income will be a sustainable income source to support our activities. We also want to support Muslim student events and other groups that share our aims

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

## Geography

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- Bolton
- Bury
- Manchester City
- Oldham
- Rochdale
- Salford City
- Stockport
- Tameside
- Trafford
- Wigan

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-06-01	£35,360	£51,372	-	-
2024-06-01	£128,973	£115,262	-	-
2023-06-01	£43,203	£22,305	-	-
2022-06-01	£11,426	£5,180	-	-
2021-06-01	£14,235	£3,476	-	-

## Trustees

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Name	Role	Appointed
Mohammed Ullah	Chair	2019-10-20
Miriam Khalil Elbayouk		2021-01-02
Zaidi Ahmed Hamid		2019-10-20

**MANCHESTER MUSLIM STUDENT FUND**

England & Wales - Charity number 1190498

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# Accounts

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MMSF Financial Statement — June 2025

Manchester Muslim Student Fund Annual Report Including Independently Examined  
Accounts and Financial Statements

Charity Number 1190498

Financial Year: 2nd June 2024 to 1st June 2025

Message from Chair 2

Trustees Annual Report 3

Financial review 5

Statement of Financial Activities 5

Statement of Financial Position 6

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**Manchester Muslim Student Fund (CIO)**

**Charity Number:** 1190498

**Registered Office:** Room SC3-1, First Floor, Silicon City, IVY Business Centre Ltd, Crown Street, Failsworth, Manchester M35 9GB

## **Annual Report Including Independently Examined Accounts and Financial Statements**

**Financial Year:** 2 June 2024 – 1 June 2025

### **Message from the Chair of Trustees**

As Chair of the Trustees, I am honoured to present this year's report for the Manchester Muslim Student Fund (MMSF).

This year has been challenging across the charitable sector. The **cost-of-living crisis** has continued to affect both donors and students, while our **volunteers have been stretched** due to increased demand and limited capacity. With no major fundraising drives beyond our **Ramadan campaign**, income was lower than the previous year.

Despite this, our trustees and partners remained deeply committed to MMSF's mission. We continued to deliver **targeted financial assistance** to those most in need and **expanded our community reach** through collaborations with university Islamic Societies, local mosques, and community organisations.

The year saw the continuation of our **student hardship support**, the successful launch of the **Taleem Initiative** aimed at providing tuition support, and increased engagement with **wider community networks** in Greater Manchester.

As we look ahead, strengthening fundraising capacity and diversifying income streams will be key priorities. We remain determined to deepen our partnerships, grow our **Waqf Fund** for long-term sustainability, and expand support for Muslim students facing hardship.

On behalf of the trustees, I extend heartfelt thanks to our donors, supporters, and partners for their ongoing trust and generosity. Your support continues to drive meaningful change in the lives of students across Greater Manchester.

**Mohammed Rehman Ullah**

Chair of Trustees

## **Trustees' Annual Report**

**Financial Year Ended: 1 June 2025**

## **Reference and Administrative Details**

- **Charity Name:** Manchester Muslim Student Fund CIO
- **Charity Number:** 1190498
- **Registered Office:** Room SC3-1, First Floor, Silicon City, IVY Business Centre LTD, Crown Street, Failsworth, Manchester M35 9GB
- **Trustees:**
  - o Mohammed Rehman Ullah
  - o Dr Zaidi Hamid
  - o Mariam Elbayouk

MMSF is a **Charitable Incorporated Organisation (CIO)** established on 21 July 2020. Oversight rests with the Board of Trustees, who meet at least four times per year. All trustees serve voluntarily and are unpaid. The day-to-day running is overseen by the Chair with the support of trustees and volunteers.

## **Risk Review**

Trustees have reviewed the principal risks facing the charity, focusing on financial sustainability, operational capacity, and governance. Controls are in place to monitor budgets, maintain compliance, and ensure transparency in financial management.

## **Objects of the Charity**

The prevention or relief of poverty for Muslim students in the Greater Manchester area by:

- Providing grants, items or services to those in need;
- Supporting projects and organisations with similar aims;
- Conducting initiatives and research that promote student welfare and empowerment.

## **Mission and Vision**

That every Muslim student in Greater Manchester has the opportunity to thrive in their education and realise their potential.

### **Values:**

1. Guided by Islamic ethos and principles.
2. Supporting eligible Muslim students in Greater Manchester.
3. Acting with fairness, justice, and integrity.
4. Building sustainable income through endowments (Waqf).

## **Public Benefit**

The trustees confirm they have referred to the Charity Commission's general guidance on public benefit when reviewing aims, setting objectives, and planning activities.

## Grant-Making Policy

The charity provides grants and hardship assistance strictly in accordance with its objectives. Funding derives mainly from individual donations and community partnerships.

## Activities and Achievements (2 June 2024 – 1 June 2025)

This year marked a period of consolidation and challenge for the Manchester Muslim Student Fund. With limited fundraising activity — primarily focused around **Ramadan** — and a stretched volunteer base, income was affected by the continuing cost-of-living crisis. Nevertheless, the charity maintained a strong programme of work supporting students and their wider communities across Greater Manchester.

Over **1,000 students** benefited **indirectly** through partnerships with university Islamic Societies and the **Manchester Community Initiative (MCI)**, which jointly delivered events and activities promoting wellbeing, community engagement, and academic success.

More than **£16,000 in direct hardship and tuition grants** was distributed to Muslim students experiencing financial difficulty, with an **average award of approximately £400 per student**. These grants provided essential relief for rent, food, and course costs, enabling students to continue their studies without undue stress.

The introduction of the **Taleem Initiative** — a tuition support scheme — proved an important step forward and will continue next year. MMSF also strengthened its **outreach with local mosques** and faith-based organisations, extending the charity's reach into the broader **Greater Manchester Muslim community**.

Community-focused projects, including **football tournaments** and student-led events, fostered wellbeing, inclusion, and stronger community ties, advancing MMSF's vision of ensuring all Muslim students can thrive academically and socially.

## Financial Review

For the financial year ending **1 June 2025**, MMSF recorded total income of **£35,360.58** and total expenditure of **£51,372.11**, resulting in a **net deficit of £16,011.53**.

This reflects lower income due to reduced fundraising alongside continued high levels of charitable spending in line with the charity's mission. The trustees are satisfied that the charity remains solvent and financially stable.

**Opening Funds (2024):** £51,714.08

**Closing Funds (2025):** £35,702.55

The trustees plan to rebuild reserves and strengthen the **Waqf Fund** to support long-term sustainability.

## Independent Examination

The accounts have been **independently examined**, and the **Examiner's Report will be attached** to this document.

## Statement of Financial Activities

*(for the year ended 1 June 2025)*

	Unrestricted Funds (£)	Restricted Funds (£)	Total (£)
Income and Endowments	3,275.88	31,044.56	34,320.44
Expenditure on Charitable Activities	5,981.92	44,350.05	50,331.97
Net Income / (Expenditure)	-2,706.04	-13,305.49	16,011.53
Funds brought forward (2024)	23,660.72	28,053.36	51,714.08
Funds carried forward (2025)	20,950.21	14,752.34	35,702.55

## Statement of Financial Position

*(as at 1 June 2025)*

	£
Current Assets	
Cash in bank and in hand	35,702.55
Creditors: amounts falling due within one year	0
Net Assets	35,702.55
Funds of the Charity	
Restricted Funds	14,752.34
Unrestricted Funds	20,950.21
Total Charity Funds	35,702.55

These financial statements were approved by the Board of Trustees and authorised for issue on

**1 April 2026**, and are signed on behalf of the Board by:

**Dr Zaidi Hamid**

Treasurer — Founding Trustee

## **Notes to the Financial Statements**

**1. Basis of Preparation**

The accounts are prepared on a receipts-and-payments basis appropriate to the size and complexity of the charity.

**2. Funds**

All funds are restricted except the Unrestricted Fund used for general charitable purposes.

Restricted

funds: Hardship, UoM ISoc Funds, Waqf, Dr Abdul Rahman Award, Mental Health.

3. **Reserves Policy**

MMSF aims to maintain unrestricted reserves sufficient to cover at least three months of core expenditure.

4. **Independent Examination**

The accounts have been independently examined; the examiner's detailed report will be attached.

**End of Report**

**Manchester Muslim Student Fund (CIO)**

**Charity Number 1190498**

# Manchester Muslim Student Fund (CIO)

Charity Number: 1190498

Receipts and Payments Accounts for the year ended 1 June 2025

## Receipts (Income)

Category	Unrestricted (£)	Restricted (£)	Total (£)
Donations and fundraising	3,275.88	31,044.56	34,320.44
Total Receipts	3,275.88	31,044.56	34,320.44

## Payments (Expenditure)

Category	Unrestricted (£)	Restricted (£)	Total (£)
Charitable activities	5,981.92	44,350.05	50,331.97
Total Payments	5,981.92	44,350.05	50,331.97

## Net Movement in Funds

	Unrestricted (£)	Restricted (£)	Total (£)
Net (expenditure)	(2,706.04)	(13,305.49)	(16,011.53)

## Statement of Assets and Liabilities (1 June 2025)

Assets	Amount (£)
Cash in bank and in hand	35,702.55
Total Assets	35,702.55

Liabilities	Amount (£)
Creditors	0
Total Liabilities	0

**Net Assets: £35,702.55**

## Analysis of Funds

Fund Type	Opening (£)	Movement (£)	Closing (£)
Unrestricted	23,660.72	(2,706.04)	20,950.21

Restricted	28,053.36	(13,305.49)	14,752.34
Total	51,714.08	(16,011.53)	35,702.55

## Notes

Accounts prepared on a receipts and payments basis in line with Charity Commission guidance.

Restricted funds include hardship, Waqf, ISoc, mental health and award funds.

Reserves policy: 3 months of core expenditure.

## Approval

Approved by trustees on 1 April 2026

Signed: Dr Zaidi Hamid (Treasurer)



Section A Independent Examiner's Report

Report to the trustees

MANCHESTER MUSLIM STUDENT FUND

On accounts for the year ended

2025

Charity no (if any)

119 0498

Set out on pages

5, 6, 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~I have completed my examination of the accounts of the charity for the year ended 2025 and I am qualified to carry out the examination by being a qualified member of a professional body of accountants (the name of the applicable listed body). Delete if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

*[Signature]*

Date:

01-04-2026

Name:

MUHAMMAD YOUSAF

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

Sam & Co  
Certified Public Accountants  
300 Platt Lane  
Manchester, M14 7BZ  
0161-2258248

Address:

Sam & Co
Certified Public Accountants
300 Platt Lane
Manchester, NH 03104-7828
0161-2258248

**Section B**

**Disclosure**

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.

**MANCHESTER MUSLIM STUDENT FUND**

England & Wales - Charity number 1190498

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# Accounts

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Manchester Muslim Student Fund Annual Report Including Independently Examined  
Accounts and Financial Statements

Financial Year: 2nd June 2023 to 1st June 2024

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Trustees Annual Report Financial Year Ending 31 March 2024 The trustees present their report and the unaudited financial statements of the charity for the financial year ending on 31 March 2024.

#### Reference and Administrative Details

Registered charity name: Manchester Muslim Student Fund CIO

Charity registration number: 1190498

Principal office: Room SC3-1, First Floor Silicon City, IVY Business Centre LTD, Crown Street Failsworth, Manchester M35 9GB

The trustees: Mohammed Rehman Ullah - Dr Zaidi Hamid - Mariam Elbayouk

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#### Message from the Chair of Trustees

As Chair of the Trustees, I am delighted to share this year's progress and the exciting developments within Manchester Muslim Student Fund. The expansion of our hardship fund has been a significant milestone, allowing us to support nearly 100 students with over £35,000 in financial assistance. This initiative has had a meaningful impact on students facing financial difficulties, ensuring they can focus on their education without unnecessary stress.

Our strengthened partnership with the University of Manchester Islamic Society has been another key achievement. By working closely with them and establishing a direct fundraising arrangement, we have empowered the society to expand its charitable activities and provide greater support to Muslim students on campus. This collaboration aligns with our founding vision, as two of our original trustees were part of the University of Manchester Islamic Society.

Looking ahead, our focus must shift towards sustainable growth. We recognize the need to expand our board of trustees to enhance governance and bring in new perspectives. Additionally, we must explore diversified income streams and refine our fundraising strategies. A key priority for the coming year is the development of our Waqf fund, which will enable long-term financial sustainability and allow us to fund more projects that support Muslim students.

On behalf of the trustees, I extend our heartfelt gratitude to all our donors, partners, and volunteers. Your support has been invaluable, and we are excited about the future as we continue to grow and serve our community. We look forward to another year of impactful work and meaningful change.

Mohammed Rehman Ullah Chair of Trustees

Manchester Muslim Student Fund is constituted as a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission on 21st July 2020 with its

charity number being 1190498. The CIO is governed by a Board of Trustees. Trustees meet at least four times per calendar year. They are elected and appointed under the terms of the Articles of Association. Overall responsibility for the management of Manchester Muslim Student Fund rests with the board of trustees. There is no chief executive officer. The day-to-day affairs are headed by Mohammed Rehman Ullah, with the support of the trustees and other volunteers. All major decisions are taken collectively by the trustees, and all the trustees give their time freely. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the accounts.

**Risk Review** The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the CIO, and are satisfied that systems are in place to manage our exposure to major risks.

**The Objects of the Charity are:** The prevention or relief of poverty for Muslim students in the Greater Manchester area by providing grants, items, and services to individuals in need and other organisations with similar aims, and by supporting and initiating projects and conducting research.

**Manchester Muslim Student Fund's Mission and Vision:** All Muslim students are given the best opportunities to thrive in their education and fulfill their potential.

Our work is underpinned by the following values: (a) Islamic ethos and values (b) Support students in Greater Manchester who meet specific criteria (c) Fairness and justice (d) To garner sustainable forms of income in the form of endowments

**Public Benefit** The trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant-making policy for the year.

**Grant-Making Policy** The charity is funded by donations. The charity gives out grants in line with the above criteria where applicable.

This year, the charity has significantly expanded its hardship fund, distributing over £35,000 in financial assistance to students in need. Nearly 100 students benefited from this initiative, ensuring that they could continue their studies without undue financial stress.

In addition to the hardship fund, Manchester Muslim Student Fund built a strong partnership with the University of Manchester Islamic Society. This collaboration was particularly significant, as two of our founders were originally from the University of Manchester Islamic Society. We established an arrangement with them to collect funds directly, allowing donors to support their work on campus and enabling the society to undertake more charitable activities.

**Achievements** This year, our most impactful initiatives have been:

- The expansion of the hardship fund, with over £35,000 distributed to nearly 100 students facing financial difficulties.
- Strengthening our relationship with the University of Manchester Islamic Society, allowing us to better support their projects and initiatives for Muslim students on campus.

- Continuing our commitment to providing grants and services that alleviate financial hardship among Muslim students in Greater Manchester.

Financial Review The charity received £128,973.16 in donations and income from projects and partnership work – plus the money with the Islamic society, of which £115,261.99 was paid out by way of direct charitable activities and support costs. This expenditure was made in line with the stated objects of the charity and was for the promotion of Muslim student excellence in the Greater Manchester area. Costs incurred included payments for office rent, staff training, and website launch costs.

The Trustees wish to thank all their benefactors for their generosity, without which the charity simply would not have been able to provide its vital services.

Pot	Brought Forward	Out	In	Net Annual	Carried Forward
Dr Abdul Rahman Award	£ 1,810.72	£ -	£ -	£ -	£ 1,810.72
Interest Accrual	£ 84.32	£ -	£ 353.56	£ 353.56	£ 437.88
Mental Health	£ 933.33	£ -	£ 20.00	£ 20.00	£ 953.33
Unrestricted	£ 11,214.71	£ 8,526.89	£ 20,968.43	£ 12,441.54	£ 23,656.25
Waqf	£ 16,280.06	£ -	£ 355.00	£ 355.00	£ 16,635.06
Launching Costs	£ 2,375.32	£ 2,375.32	£ -	£ (2,375.32)	£ (0.00)
Hardship	£ 6,370.86	£ 35,578.57	£ 30,943.05	£ (4,635.52)	£ 1,735.34
UoM ISoc Funds	£ (2,109.59)	£ 61,542.24	£ 69,502.86	£ 7,960.62	£ 5,851.03
Launch Event	£ 2,553.10	£ 5,542.20	£ 2,989.10	£ (2,553.10)	£ 0.00
Hardship Admin	£ (1,513.33)	£ 1,696.77	£ 3,640.10	£ 1,943.33	£ 430.00
MMU Eng Hardship	£ -	£ -	£ 200.00	£ 200.00	£ 200.00
Tide Credit	£ -	£ -	£ 1.00	£ 1.00	£ 1.00
Interest (Starling)	£ 3.41	£ -	£ 0.06	£ 0.06	£ 3.47
Grand Total	£ 38,002.91	£ 115,261.99	£ 128,973.16	£ 13,711.17	£ 51,714.08

## Statement of Financial Activities

Year to 1 June 2023

Note      Unrestricted      Restricted      Total Funds

	Funds (£)	Funds (£)	(£)
<b>Income and Endowments</b>			
Donations	20,969.49	108,003.67	
<b>Total Income</b>			<b>128,973.16</b>
<b>Expenditure</b>			
Expenditure on charitable activities	8,526.89	106,735.10	
<b>Total Expenditure</b>			<b>115,261.99</b>
Net Income and net movement in funds			<b><u>13,711.17</u></b>
Reconciliation of Funds			
<b>Total funds brought forward</b>	<b>38,002.91</b>		
<b>Total funds carried forward</b>			<b>51,714.08</b>

## Statement of Financial Position

	Year to 1 June 2023	
	£	£
<b>Current Assests</b>		
Cash in bank and in hand	<b>51,714.08</b>	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		
<b>Total Assets less current liabilities</b>		
<b>Net Assets</b>	<b>51,714.08</b>	
<b>Funds of Charity</b>		
Restricted Funds	28,053.36	
Unrestricted Funds	23,660.72	
<b>Total Charity Funds</b>		<b>51,714.08</b>

These financial statements were approved by the board of trustees and authorised for issue on 10\_\_/\_03\_/\_2025\_\_ and are signed on behalf of the board by:

Zaidi Hamid

Treasurer – Founding Trustee

### IMPORTANT NOTE

There is a slight change to the accounts from last year to this year of £103.41

This was because of interest from starling account of £3.41 and £100 which was actually deposited on the 2<sup>nd</sup> of June which bought the amount into last years accounts.

There has been no material change to the numbers it is simply administrative to put the £103.41 into last years accounts and incorporate them correctly into this years,

Thanks

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## Statement of Financial Activities

Year to 1 June 2023

Note      Unrestricted      Restricted      Total Funds

	Funds (£)	Funds (£)	(£)
<b>Income and Endowments</b>			
Donations	20,969.49	108,003.67	
<b>Total Income</b>			<b>128,973.16</b>
<b>Expenditure</b>			
Expenditure on charitable activities	8,526.89	106,735.10	
<b>Total Expenditure</b>			<b>115,261.99</b>
Net Income and net movement in funds			<b><u>13,711.17</u></b>
Reconciliation of Funds			
<b>Total funds brought forward</b>	<b>38,002.91</b>		
<b>Total funds carried forward</b>			<b>51,714.08</b>

## Statement of Financial Position

	Year to 1 June 2023	
	£	£
<b>Current Assests</b>		
Cash in bank and in hand	<b>51,714.08</b>	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		
<b>Total Assets less current liabilities</b>		
<b>Net Assets</b>	<b>51,714.08</b>	
<b>Funds of Charity</b>		
Restricted Funds	28,053.36	
Unrestricted Funds	23,660.72	
<b>Total Charity Funds</b>		<b>51,714.08</b>

These financial statements were approved by the board of trustees and authorised for issue on 10\_\_/\_03\_/\_2025\_\_ and are signed on behalf of the board by:

Zaidi Hamid

Treasurer – Founding Trustee

### IMPORTANT NOTE

There is a slight change to the accounts from last year to this year of £103.41

This was because of interest from starling account of £3.41 and £100 which was actually deposited on the 2<sup>nd</sup> of June which bought the amount into last years accounts.

There has been no material change to the numbers it is simply administrative to put the £103.41 into last years accounts and incorporate them correctly into this years,

Thanks

Address: 300 PLATT LANE MANCHESTER  
M14 7BZ

**Section A Independent Examiner's Report**

Report to the trustees MANCHESTER MUSLIM STUDENT FUND

On accounts for the year ended 2024 (2nd June) Charity no (if any) 1190498

Set out on pages 4, 5, 6, 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 2024 (2nd June).

**Responsibilities and basis of report** As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement** [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature] Date: 28-03-2025

Name: MUHAMMAD YOUSAF

Relevant professional qualification(s) or body (if any): IFA AIA

*Sar... Accountants  
Incorporated Fi...  
300 Platt Lane  
Manchester M14 7BZ  
0161 258248*

**Section B Disclosure**

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.

[Empty box for disclosure details]

**MANCHESTER MUSLIM STUDENT FUND**

England & Wales - Charity number 1190498

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# Accounts

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Manchester Muslim Student Fund

Annual Report Including Independently examined accounts and financial statements

Financial Year: 2<sup>nd</sup> June 2022 to 1<sup>st</sup> June 2023

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## Trustees Annual Report

Financial Year Ending 31 March 2024

The trustees present their report and the unaudited financial statements of the charity for the financial year ending on 31 March 2024

### Reference and Administrative details

**Registered charity name** Manchester Muslim Student Fund CIO

**Charity registration number** 1190498

**Principal office** Room SC3-1,  
First Floor Silicon City,  
IVY Business Centre LTD,  
Crown Street  
Failsworth,  
Manchester  
M35 9GB

**The trustees** Mohammed Rehman Ullah  
Dr Zaidi Hamid  
Mariam Elbayouk

Manchester Muslim Student Fund is constituted as a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission on 21<sup>st</sup> July 2020 with its charity number being 1190498.

The CIO is governed by a Board of Trustees. Trustees meet at least 4 times per calendar year. They are elected and opted under the terms of the Articles of Association. Overall responsibility for the management of Manchester Muslim Student Fund rests with the board of trustees.

There is no chief executive officer. The day to day affairs are headed by Mohammed Rehman Ullah, with the support of the trustees and other volunteers. All Major decisions are taken collectively by the trustees and all the trustees give their time freely. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the accounts.

### **Risk Review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the CIO and are satisfied that systems are in place to manage our exposure to major risks.

## **The Objects of the Charity are –**

The prevention or relief of poverty for Muslim students in the Greater Manchester area by providing grants, items, and services to individuals in need and other organisations with similar aims and by supporting and initiating projects and conducting research.

## **Manchester Muslim Student Funds' Mission and vision is**

All Muslim students are given the best opportunities to thrive in their education and fulfil their potential.

## **Our work is underpinned by the following values:**

- (a) Islamic ethos and values**
- (b) Support students in Greater Manchester who meet specific criteria**
- (c) Fairness and Justice**
- (d) To garner sustainable forms of Income in the form of Endowments**

## **Public Benefit**

The trustees confirm they have referred to the guidance contained in the charity commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

## **Grant Making policy**

The charity is funded by donations. The charity gives out grants in line with the above criteria where applicable.

We have already given out some grants to organisations with similar aims and have set in place criteria and assigned budget for hardship funding. We aim to give out awards and grants in the next academic year as a priority,

## **Achievements for the Year**

### **1. Mission Fulfilment**

The charity has been dedicated to supporting Muslim students in Greater Manchester, ensuring they have access to the resources and opportunities they need to succeed academically. We have directly supported many students, offering both financial assistance and access to a network of professional and academic resources.

### **2. Financial Assistance**

The charity launched and successfully administered the Hardship Fund, distributing significant grants to students facing financial difficulties. This funding has been instrumental in helping students cover essential living expenses, tuition fees, and academic materials, allowing them to focus on their studies without the burden of financial stress.

### **3. Fundraising and Events**

Over the course of the year, we organized several fundraising initiatives, including our successful Ramadan fundraising campaign in partnership with local mosques, raising vital funds to support our core mission. Additionally, our charity hosted the official launch event at the Whitworth Art Gallery, attended by numerous guests, including students, stakeholders, and supporters. This event not only introduced the charity to the wider community but also facilitated key networking and connection-building opportunities with stakeholders.

### **4. Partnerships and Collaborations**

Our charity has formed important strategic partnerships with local organizations, businesses, and educational institutions. This has resulted in greater community engagement, increased resources, and more effective support for students. Through these collaborations, we've been able to extend our reach and provide even more students with the tools they need to succeed.

### **5. Student Impact and Feedback**

We've received positive feedback from beneficiaries of our Hardship Fund, with many students reporting improved academic performance and overall well-being. These positive outcomes underscore the critical role of financial and emotional support in helping students thrive.

### **6. Community Outreach**

The charity has made a strong impact within the wider Muslim community, engaging in outreach programs designed to help students with career advice, mentorship opportunities, and access to professional networks. These efforts have helped students expand their career horizons and develop essential skills for their future careers.

### **7. Awards and Celebrations**

To recognize academic achievement, the charity provided voucher awards to students on GCSE and A-Level results day in partnership with a local restaurant. These vouchers served as a celebration of their hard work and a way for the community to show support for their success.

### **8. Volunteer and Staff Development**

We've worked to grow our volunteer base, increasing participation and offering specialized training sessions for volunteers to enhance their skills in charity management and student support. This development has strengthened the charity's operations and ensured that we have the capacity to deliver high-quality support to students.

### **9. Sustainability and Future Planning**

Looking toward the future, the charity has developed a long-term sustainability strategy. This includes the establishment of a reserve fund and a focus on building a robust pipeline of recurring donations. These initiatives are designed to ensure the charity's ability to continue its vital work for years to come.

**Special Thanks – To Dr Ayesha Khan for her support – she left the charity as her term had ended – she stayed to support us with our launch and we wish her all the success in the future.**

## **Financial Review**

The charity received **£43,202.91** in donations and income from projects and **£22,304.99** was paid out by way of direct charitable activities and support costs.

This expenditure was made in line with the stated objects of the charity and was for the promotion of Muslim student excellence in the Greater Manchester Area. Costs incurred included payments for office rent, staff training and website launch costs.

The Trustees wish to thank all their benefactors for their generosity without which the charity simply would not have been able to provide its vital services.

## Statement of Financial Activities

	Year to 1 June 2023			Total Funds (£)
	Note	Unrestricted Funds (£)	Restricted Funds (£)	
<b>Income and Endowments</b>				
Donations to endowment (waqf fund)			10,280.06	
Donations		15,204.93	17,663.84	
Interest Accrued			84.08	
<b>Total Income</b>				<b>43,202.91</b>
<b>Expenditure</b>				
Expenditure on charitable activities		10,142.33	12,162.66	
<b>Total Expenditure</b>				<b>22,304.99</b>
Reconciliation of Funds				
<b>Total funds brought forward</b>		<b>17,004.99</b>		
Net Income and net movement in funds				<b><u>-20,897.92</u></b>
<b>Total funds carried forward</b>				<b>37,902.91</b>

## Statement of Financial Position

	Year to 1 June 2023	
	£	£
<b>Current Assests</b>		
Cash in bank and in hand	<b>37,902.91</b>	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		
<b>Total Assets less current liabilities</b>		
<b>Net Assets</b>	<b>37,902.91</b>	
<b>Funds of Charity</b>		
Restricted Funds	25,907.06	
Unrestricted Funds	11,218.12	
Interest Accrued	87.73 (84.32 Waqf + 3.41 starling)	
<b>Total Charity Funds</b>		<b>37,902.91</b>

These financial statements were approved by the board of trustees and authorised for issue on 04\_\_/\_02\_/\_2025\_\_ and are signed on behalf of the board by:

Zaidi Hamid

Treasurer – Founding Trustee

Manchester Muslim Student Fund

Annual Report Including Independently examined accounts and financial statements

Financial Year: 2<sup>nd</sup> June 2022 to 1<sup>st</sup> June 2023

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## Trustees Annual Report

Financial Year Ending 31 March 2024

The trustees present their report and the unaudited financial statements of the charity for the financial year ending on 31 March 2024

### Reference and Administrative details

**Registered charity name** Manchester Muslim Student Fund CIO

**Charity registration number** 1190498

**Principal office** Room SC3-1,  
First Floor Silicon City,  
IVY Business Centre LTD,  
Crown Street  
Failsworth,  
Manchester  
M35 9GB

**The trustees** Mohammed Rehman Ullah  
Dr Zaidi Hamid  
Mariam Elbayouk

Manchester Muslim Student Fund is constituted as a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission on 21<sup>st</sup> July 2020 with its charity number being 1190498.

The CIO is governed by a Board of Trustees. Trustees meet at least 4 times per calendar year. They are elected and opted under the terms of the Articles of Association. Overall responsibility for the management of Manchester Muslim Student Fund rests with the board of trustees.

There is no chief executive officer. The day to day affairs are headed by Mohammed Rehman Ullah, with the support of the trustees and other volunteers. All Major decisions are taken collectively by the trustees and all the trustees give their time freely. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the accounts.

### **Risk Review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the CIO and are satisfied that systems are in place to manage our exposure to major risks.

## **The Objects of the Charity are –**

The prevention or relief of poverty for Muslim students in the Greater Manchester area by providing grants, items, and services to individuals in need and other organisations with similar aims and by supporting and initiating projects and conducting research.

## **Manchester Muslim Student Funds' Mission and vision is**

All Muslim students are given the best opportunities to thrive in their education and fulfil their potential.

## **Our work is underpinned by the following values:**

- (a) Islamic ethos and values**
- (b) Support students in Greater Manchester who meet specific criteria**
- (c) Fairness and Justice**
- (d) To garner sustainable forms of Income in the form of Endowments**

## **Public Benefit**

The trustees confirm they have referred to the guidance contained in the charity commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

## **Grant Making policy**

The charity is funded by donations. The charity gives out grants in line with the above criteria where applicable.

We have already given out some grants to organisations with similar aims and have set in place criteria and assigned budget for hardship funding. We aim to give out awards and grants in the next academic year as a priority,

## **Achievements for the Year**

### **1. Mission Fulfilment**

The charity has been dedicated to supporting Muslim students in Greater Manchester, ensuring they have access to the resources and opportunities they need to succeed academically. We have directly supported many students, offering both financial assistance and access to a network of professional and academic resources.

### **2. Financial Assistance**

The charity launched and successfully administered the Hardship Fund, distributing significant grants to students facing financial difficulties. This funding has been instrumental in helping students cover essential living expenses, tuition fees, and academic materials, allowing them to focus on their studies without the burden of financial stress.

### **3. Fundraising and Events**

Over the course of the year, we organized several fundraising initiatives, including our successful Ramadan fundraising campaign in partnership with local mosques, raising vital funds to support our core mission. Additionally, our charity hosted the official launch event at the Whitworth Art Gallery, attended by numerous guests, including students, stakeholders, and supporters. This event not only introduced the charity to the wider community but also facilitated key networking and connection-building opportunities with stakeholders.

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Our charity has formed important strategic partnerships with local organizations, businesses, and educational institutions. This has resulted in greater community engagement, increased resources, and more effective support for students. Through these collaborations, we've been able to extend our reach and provide even more students with the tools they need to succeed.

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We've received positive feedback from beneficiaries of our Hardship Fund, with many students reporting improved academic performance and overall well-being. These positive outcomes underscore the critical role of financial and emotional support in helping students thrive.

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### **7. Awards and Celebrations**

To recognize academic achievement, the charity provided voucher awards to students on GCSE and A-Level results day in partnership with a local restaurant. These vouchers served as a celebration of their hard work and a way for the community to show support for their success.

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We've worked to grow our volunteer base, increasing participation and offering specialized training sessions for volunteers to enhance their skills in charity management and student support. This development has strengthened the charity's operations and ensured that we have the capacity to deliver high-quality support to students.

### **9. Sustainability and Future Planning**

Looking toward the future, the charity has developed a long-term sustainability strategy. This includes the establishment of a reserve fund and a focus on building a robust pipeline of recurring donations. These initiatives are designed to ensure the charity's ability to continue its vital work for years to come.

**Special Thanks – To Dr Ayesha Khan for her support – she left the charity as her term had ended – she stayed to support us with our launch and we wish her all the success in the future.**

## **Financial Review**

The charity received **£43,202.91** in donations and income from projects and **£22,304.99** was paid out by way of direct charitable activities and support costs.

This expenditure was made in line with the stated objects of the charity and was for the promotion of Muslim student excellence in the Greater Manchester Area. Costs incurred included payments for office rent, staff training and website launch costs.

The Trustees wish to thank all their benefactors for their generosity without which the charity simply would not have been able to provide its vital services.

## Statement of Financial Activities

	Year to 1 June 2023			Total Funds (£)
	Note	Unrestricted Funds (£)	Restricted Funds (£)	
<b>Income and Endowments</b>				
Donations to endowment (waqf fund)			10,280.06	
Donations		15,204.93	17,663.84	
Interest Accrued			84.08	
<b>Total Income</b>				<b>43,202.91</b>
<b>Expenditure</b>				
Expenditure on charitable activities		10,142.33	12,162.66	
<b>Total Expenditure</b>				<b>22,304.99</b>
Reconciliation of Funds				
<b>Total funds brought forward</b>		<b>17,004.99</b>		
Net Income and net movement in funds				<b><u>-20,897.92</u></b>
<b>Total funds carried forward</b>				<b>37,902.91</b>

## Statement of Financial Position

	Year to 1 June 2023	
	£	£
<b>Current Assests</b>		
Cash in bank and in hand	<b>37,902.91</b>	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		
<b>Total Assets less current liabilities</b>		
<b>Net Assets</b>	<b>37,902.91</b>	
<b>Funds of Charity</b>		
Restricted Funds	25,907.06	
Unrestricted Funds	11,218.12	
Interest Accrued	87.73 (84.32 Waqf + 3.41 starling)	
<b>Total Charity Funds</b>		<b>37,902.91</b>

These financial statements were approved by the board of trustees and authorised for issue on 04\_\_/\_02\_/\_2025\_\_ and are signed on behalf of the board by:

Zaidi Hamid

Treasurer – Founding Trustee



Section A

Independent Examiner's Report

Report to the trustees

MANCHESTER MUSLIM STUDENT FUND

On accounts for the year ended

24<sup>th</sup> 1<sup>st</sup> JUNE 2023

Charity no (if any)

1190498

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 24<sup>th</sup> 1<sup>st</sup> JUNE 2023.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Muhammad Yousof*

Date:

15-01-2025

Name:

MUHAMMAD YOUSAF

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

AFA / FAIA / B-COM

Address:

Sam & Co
Incorporated Financial Accountants
300 Platt Lane
Manchester, M14 7BZ
0161-2258248

**Section B**

**Disclosure**

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.

**MANCHESTER MUSLIM STUDENT FUND**

England & Wales - Charity number 1190498

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# Accounts

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Manchester Muslim Student Fund  
Trustees Annual Report and Unaudited Accounts  
Financial Year: 02/06/2021 to 1st June 2022

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## Trustees Annual Report

Financial Year Ending 1<sup>ST</sup> June 2022

The trustees present their report and the unaudited financial statements of the charity for the financial year ending on 1<sup>st</sup> June 2022

### Reference and Administrative details

<b>Registered charity name</b>	Manchester Muslim Student Fund CIO
<b>Charity registration number</b>	1190498
<b>Principal office</b>	British Muslim Heritage Centre West Wing Ground Floor Room 8 College Road Manchester M16 8BP
<b>The trustees</b>	Mohammed Rehman Ullah Dr Zaidi Hamid Dr Ayesha Khan

Manchester Muslim Student Fund is constituted as a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission on 21<sup>st</sup> July 2020 with its charity number being 1190498.

The CIO is governed by a Board of Trustees. Trustees meet at least 4 times per calendar year. They are elected and opted under the terms of the Articles of Association. Overall responsibility for the management of Manchester Muslim Student Fund rests with the board of trustees.

There is no chief executive officer. The day-to-day affairs are headed by Mohammed Rehman Ullah, with the support of the trustees and other volunteers. All Major decisions are taken collectively by the trustees and all the trustees give their time freely. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the accounts.

### **Risk Review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the CIO and are satisfied that systems are in place to manage our exposure to major risks.

## **The Objects of the Charity are –**

The prevention or relief of poverty for Muslim students in the Greater Manchester area by providing grants, items, and services to individuals in need and other organisations with similar aims and by supporting and initiating projects and conducting research.

## **Manchester Muslim Student Funds' Mission and vision is**

All Muslim students are given the best opportunities to thrive in their education and fulfil their potential.

## **Our work is underpinned by the following values:**

- (a) Islamic ethos and values**
- (b) Support students in Greater Manchester who meet specific criteria**
- (c) Fairness and Justice**
- (d) To garner sustainable forms of Income in the form of Endowments**

## **Public Benefit**

The trustees confirm they have referred to the guidance contained in the charity commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

## **Grant Making policy**

The charity is funded by donations. The charity gives out grants in line with the above criteria where applicable.

We have already given out some grants to organisations with similar aims and have set in place criteria and assigned budget for hardship funding. We aim to give out awards and grants in the next academic year as a priority,

## **Achievements**

### **Achievements of the Manchester Muslim Student Fund (June 2021 - June 2022)**

The 2021-2022 year has been a period of significant growth and impact for the Manchester Muslim Student Fund (MMSF). We have expanded our reach, introduced new initiatives, and strengthened our existing projects to support Muslim students in need. Below are some of our key achievements during this period:

#### **1. Trustee and Volunteer Development**

- o We organized an away day for trustees and volunteers to enhance their understanding of charity law and regulations. This session also served as an opportunity to strategize for the future and ensure compliance with best practices in governance.

## **2. Tuition Support Project**

- o Our tuition project continued to provide much-needed educational support, enabling students who could not afford private tuition to receive academic assistance. This initiative was strengthened through a partnership with a local mosque, allowing for greater outreach and effectiveness.

## **3. Graduation Ceremony Support**

- o In response to the disruptions caused by COVID-19, we facilitated and supported graduation ceremonies for students who had previously been unable to celebrate their achievements due to pandemic restrictions.

## **4. Islamic Societies Support**

- o We provided support to Islamic Societies (ISocs) at Manchester Metropolitan University, the University of Manchester, and Edge Hill University. Although Edge Hill University is outside Manchester, we extended our support as the students involved were from Manchester.

## **5. Launch of the Hardship Fund**

- o We initiated our flagship project, the "Hardship Fund," providing financial grants of up to £500 for eligible students facing financial difficulties. This was successfully piloted in collaboration with Read Foundation, ensuring proper administration and impactful distribution of funds.

## **6. Establishment of the Endowment Fund (Waqf)**

- o As part of our long-term sustainability plan, we launched an endowment fund (also known as a waqf) to secure financial stability for future generations of students. We began actively collecting donations for this purpose.

## **7. Ramadan Fundraising Campaign**

- o During Ramadan, all trustees and volunteers participated in a fundraising drive to support various projects. Key areas of focus included mental health initiatives and the establishment of the Dr. Abdulrahman Elbayouk Award, among others.

Through these initiatives, we have been able to make a tangible difference in the lives of many students, and we remain committed to our mission of empowering Muslim students in Manchester. We look forward to building on these successes in the coming years.

## **Financial Review**

The charity received £11,426.69 in donations and income from projects and £5180.65 was paid out by way of direct charitable activities and support costs.

This expenditure was made in line with the stated objects of the charity and was for the promotion of Muslim student excellence in the Greater Manchester Area. Costs incurred included payments for office rent, staff training and website launch costs.

The Trustees wish to thank all their benefactors for their generosity without which the charity simply would not have been able to provide its vital services.

## Statement of Financial Activities

	Year to 1 June 2022			
	Note	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)
<b>Income and Endowments</b>				
Donations General		2161.73	3223.91	
Donations to Waqf (endowment fund)			6000.00	
Tuition Income		40.00		
Interest Accrued		<b>1.05</b>		
BREAKDOWN OF INTEREST		0.81 Starling		
		0.24 Waqf		
<b>Total Income</b>		2202.78	9,223.91	<b>11,426.69</b>
<b>Expenditure</b>				
Expenditure on charitable activities	1	2841.50	2339.15	<b>5180.65</b>
<b>Total Expenditure</b>				
Net Income and net movement in funds		-638.72	+6884.76	
Reconciliation of Funds				
<b>Total funds brought forward</b>		6289.53	4466.82	10756.35
Interest Accrued				2.60 (starling)
<b>Total funds carried forward</b>		5650.81	11,351.58	<b>17,002.39</b>
Interest Accrued				<b>2.60</b>
				<b>17,004.99</b>

## Statement of Financial Position

	Year to 1 June 2022	
<b>Current Assests</b>	£	£
Cash in bank and in hand	<b>17,004.99</b>	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		
<b>Total Assets less current liabilities</b>	<b>17,004.99</b>	
<b>Net Assets</b>		
<b>Funds of Charity</b>		
Restricted Funds	11,351.58	
Unrestricted Funds	5650.81	
Interest Accrued	2.60	
<b>Total Charity Funds</b>		<b>17,004.99</b>

These financial statements were approved by the board of trustees and authorised for issue on 31/03/2023 and are signed on behalf of the board by:

Mohammed Ullah

Zaidi Hamid

Notes to the Financial Statements

**HOWEVER – Due to an oversight with the initial accounts we had to resubmit to the charity commission in 2025 but we explained and were allowed to resubmit so there is no discrepancy.**

**MANCHESTER MUSLIM STUDENT FUND**

England & Wales - Charity number 1190498

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# Accounts

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Manchester Muslim Student Fund  
Trustees Annual Report and Accounts  
Founding (July 21<sup>st</sup>) - 1st June 2021

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## Trustees Annual Report

Financial Year Ending 1st June 2021

The trustees present their report and the unaudited financial statements of the charity for the financial year ending on 1st June 2021

### Reference and Administrative details

<b>Registered charity name</b>	Manchester Muslim Student Fund CIO
<b>Charity registration number</b>	1190498
<b>Principal office</b>	British Muslim Heritage Centre West Wing Ground Floor Room 8 College Road Manchester M16 8BP
<b>The trustees</b>	Mohammed Rehman Ullah Dr Zaidi Hamid Dr Ayesha Khan

Manchester Muslim Student Fund is constituted as a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission on 21<sup>st</sup> July 2020 with its charity number being 1190498.

The CIO is governed by a Board of Trustees. Trustees meet at least 4 times per calendar year. They are elected and opted under the terms of the Articles of Association. Overall responsibility for the management of Manchester Muslim Student Fund rests with the board of trustees.

There is no chief executive officer. The day-to-day affairs are headed by Mohammed Rehman Ullah, with the support of the trustees and other volunteers. All Major decisions are taken collectively by the trustees and all the trustees give their time freely. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the accounts.

### **Risk Review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the CIO and are satisfied that systems are in place to manage our exposure to major risks.

### **The Objects of the Charity are –**

The prevention or relief of poverty for Muslim students in the Greater Manchester area by providing grants, items, and services to individuals in need and other organisations with similar aims and by supporting and initiating projects and conducting research.

### **Manchester Muslim Student Funds' Mission and vision is**

All Muslim students are given the best opportunities to thrive in their education and fulfil their potential.

### **Our work is underpinned by the following values:**

- (a) Islamic ethos and values**
- (b) Support students in Greater Manchester who meet specific criteria**
- (c) Fairness and Justice**
- (d) To garner sustainable forms of Income in the form of Endowments**

### **Public Benefit**

The trustees confirm they have referred to the guidance contained in the charity commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

### **Grant Making policy**

The charity is funded by donations. The charity gives out grants in line with the above criteria where applicable.

We have already given out some grants to organisations with similar aims and have set in place criteria and assigned budget for hardship funding. We aim to give out awards and grants in the next academic year as a priority,

### **Trustees Annual Report and Achievements**

Manchester Muslim Student Fund (MMSF) came about to support the Muslim students of Greater Manchester amidst an emerging picture of difficulty faced by Muslims whilst in education, The founders could see a need for financial support for Muslim students who otherwise have very little or no place to turn to. It is fair to say the challenges faced by all students, but particularly Muslim students, are multi-faceted. Socioeconomics, islamophobia, interest-based government loans, systemic racism, a lack of diverse staff within the education sector, a failing curriculum, the lack of support for faith schools, poor mental health and wellbeing support, a lack of spiritual support across the sector, sub-par diversity training, inadequate prayer spaces and an ignorance of the cultural and religious needs of our Muslim youth have all contributed to the widely documented reports highlighting an attainment gap. Our Muslim students are set up to fail but still manage to overwhelmingly overachieve.

The Key aims of our trustees is to try and fix some of the problems by working on the ground with the students and institutions themselves but also recognising a need for policy change and research which can direct our aims.

We registered the charity just before the outbreak of the coronavirus and have faced a tumultuous time since then. With the lockdown in early 2020 we had to shut down all our plans and rethink our strategy. We managed to start some initial projects, but they too were cut short and so most of our time was spent on internal matters.

On October 24<sup>th</sup> 2020 we were struck with tragedy, at the loss of our beloved - founding trustee Dr. Abdulrahman Elbayouk (May Allah have mercy on him). We are still suffering the trauma of his death and had a difficult decision whether to continue or cease the project altogether His presence is continually missed.

MMSF recognise the hard work put in by the Islamic Societies already established and working hard to support our Muslim students. Building a close relationship with the ISOCs is vital to the work we do. We have since been able to work with and partner up with organisations and charities who have similar aims and get some already needed support to students. We have been able to grow from a seed and hope to embed ourselves within the sector to reach as many students as possible,

We plan to start and support projects which can tackle some of the inequity and award Muslim students for their achievements, we are confident we will be able to achieve this with a sustainable form of income which feeds directly into the fund in the form of the establishment of a waqf. We have already supported the work of the Islamic societies and have now established our "Hardship fund" and look to establishing further financial awards and grants which can be directly accessed by Muslim students and other organisations including Islamic Societies.

I am grateful to the work of Dr. Zaidi Hamid and Dr. Ayesha Khan who have continued to strive for the charity. The real work of the charity is carried out by our de-facto steering group who have put countless hours in, all whilst studying, to get the charity off the ground. Our Director of Marketing, Dr. Abdul Hadi Khafagi and Directors of Fundraising Sara Bahdur and Ismaeel Khan have worked tirelessly to see we progress. Special thanks need to be given to Dr Maliha Momo, who is the secretary to the board of trustees (and a 4<sup>th</sup> year medical student when she first got involved with MMSF) and Aziz-al Qaisia, both of whom have been with MMSF from the very beginning and without their commitment and sterling efforts we would never have gotten to where we are today. Not only have they sacrificed their time, but they have also been active participants in events and projects. To all I am very grateful and owe huge thanks. But finally I have to mention Mariam Elbayouk, who even with the devastation of the loss of her brother, was still able to help MMSF and continues to offer her support to the charity and came on as a trustee.

There continue to be many challenges and we know the sooner we can operate fully the impact will be instantaneous. The younger generation have carried this charity and they are the ones who are facing the challenges of today. They are different to the ones 20 or 30 years ago but many of those barriers remain. It is by working together effectively we can achieve real change,

The trustees annual report was approved on the 14<sup>th</sup> of May 2022 and signed on behalf of the board of trustees by

Mohammed Ullah

Chair of Trustees



## **Financial Review**

The charity received £14,235.10 in donations and income from projects- of which £3476.15 was paid out by way of direct charitable activities and support costs.

This expenditure was made in line with the stated objects of the charity and was for the promotion of Muslim student excellence in the Greater Manchester Area. Costs incurred included payments for office rent, staff training and website launch costs.

The Trustees wish to thank all their benefactors for their generosity without which the charity simply would not have been able to provide its vital services.

## Statement of Financial Activities

	Year to 1 <sup>st</sup> June 2021			
	Note	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)
<b>Income and Endowments</b>				
Donations		9395.68	4716.82	14,112.50
Tuition Income		120.00		120.00
Interest Accrued		2.60		2.60
<b>Total Income</b>				<b>14,235.10</b>
<b>Expenditure</b>				
Expenditure on charitable activities				
<b>Total Expenditure</b>				<b>3476.15</b>
Net Income and net movement in funds				NA
Reconciliation of Funds				
<b>Total funds brought forward</b>				<b>NA</b>
<b>Total funds carried forward</b>				<b>10,758.95</b>

## Statement of Financial Position

	Year to 1st June 2021	
<b>Current Assests</b>	£	£
Cash in bank and in hand	10,758.95	
<b>Creditors: amounts falling due within one year</b>	0	
<b>Net current assets</b>		10,758.95
<b>Total Assets less current liabilities</b>		10,758.95
<b>Net Assets</b>		10,758.95
<b>Funds of Charity</b>		
Restricted Funds	6289.53	
Unrestricted Funds	4466.82	
Interest accrued	2.60	
<b>Total Charity Funds</b>		10,758.95

## Notes to the Financial Statements

**These financial statements were approved by the board of trustees and authorised for issue on 31/3/22 and are signed on behalf of the board by:**

**HOWEVER – Due to an oversight with the initial accounts we had to resubmit to the charity commission in 2025 but we explained and were allowed to resubmit so there is so discrepancy.**

**Zaidi Hamid**

**Treasurer and Founding Trustee**