



education | literacy | skills | training | development | support | sponsorship | empowerment

Charity Registration No. 1191868

**MUSLIM FUTURES**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL**  
**STATEMENTS FOR THE YEAR ENDED 31 JULY 2025**

# MUSLIM FUTURES

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# MUSLIM FUTURES

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                 |               |                                            |
|-----------------|---------------|--------------------------------------------|
| <b>Trustees</b> | Freeda Yousaf | - resigned 28 <sup>th</sup> September 2024 |
|                 | Salma Haq     |                                            |
|                 | Shahid Majid  | - appointed 1 <sup>st</sup> October 2024   |
|                 | Ummar Yousaf  |                                            |

|                       |         |
|-----------------------|---------|
| <b>Charity number</b> | 1191868 |
|-----------------------|---------|

|                          |                                                  |
|--------------------------|--------------------------------------------------|
| <b>Registered office</b> | 570 Cranbrook Road<br>Ilford<br>Essex<br>IG2 6RE |
|--------------------------|--------------------------------------------------|

|                |                                                                       |
|----------------|-----------------------------------------------------------------------|
| <b>Bankers</b> | TSB Bank Plc<br>797-799 High Road<br>Leytonstone<br>London<br>E11 4QS |
|----------------|-----------------------------------------------------------------------|

# MUSLIM FUTURES

## TRUSTEES REPORT

**FOR THE YEAR ENDED 31 JULY 2025**

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The Trustees present their Annual Report and Financial Statements for the year ending 31<sup>st</sup> July 2025.

The Financial Statements have been prepared in accordance with the accounting policies set out in Note 1 to the Financial Statements and comply with the charity's Constitution, the Charities Act 2011 and "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<sup>st</sup> January 2019).

### Objectives and Activities

The Muslim Futures vision continues to be centred on the concept of the alleviation of poverty and hardship through education and learning for all, where opportunities are created for personal development, self-empowerment, and societal improvement.

To fulfil this vision, Muslim Futures has established its Aims and Objectives as 'Objects' as defined in the amended Constitution. The Objects of the charity are,

"The prevention or relief of poverty or financial hardship, the relief of sickness, and the advancement of education anywhere in the world as the Trustees deem fit by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty, relieve sickness, or advance education."

There has been no change in these during the year.

In delivering these Objects, Muslim Futures continues to work with communities across the UK and internationally, in providing education, literacy, skills and training opportunities through support, development, sponsorship and empowerment, with a specific emphasis on child development, juvenile and youth support and supporting the sick, disabled, homeless, widowed, and orphaned.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding which activities the charity should undertake.

During 2024-2025, Muslim Futures carried out many activities in conjunction with one or more partner organisations. Some are listed below:

- Extensive food-pack and Qurbani meat distribution to communities across Afghanistan, Bangladesh, Egypt (for Palestinian refugees), Malawi, Pakistan, Palestine, Turkey, Uganda and Yemen.
- Hot food distribution programmes in rural communities across Pakistan, Palestine and for Syrian refugees in Turkey, with weekly vegetable pack distributions to rural families in northern Afghanistan.
- Set up the first Muslim Futures Alternate Learning Pathways Community School in a rural village in Pakistan, for under-privileged children aged 5-13, providing them with their first basic education.
- Provided sewing machines, structured training and beautician training classes to over 100 marginalised women at the Muslim Futures Technical Training Institute in Pakistan.
- Emergency food, welfare and dignity supplies for the displaced and devastated communities in Palestine, including blankets, baby nappies and milk formula.
- Supported rural communities in Pakistan with 230kg of quality used clothes donated by UK households.
- Provision of direct zakat payments to families in Pakistan and Palestine.
- Liaised with local charities to share children's Eid gifts in Bangladesh and Pakistan.
- Education sponsorship, school supplies and resources for over 100 children in Pakistan.
- Distributed over £35,000 of restricted donations directly through partners and volunteers to Palestine.
- Construction and installation of water installations from household level to large community pumps in Khyber Pakhtunkhwa and Sindh, Pakistan serving thousands of rural, poor, and needy communities with fresh clean drinking water.
- Supported a local Ilford based foodbank by supplying basic staple foods for a month during Ramadan.

## Achievements and Performance

As a small charity with limited income and a local core donor base, we value every donation and carefully consider every penny spent. The Trustees are pleased to share some of our achievements here;

- A total of £148,670 raised in voluntary income donated for charitable activities in 2024-2025.
- £28,059 claimed in Gift Aid, £18,198 raised through additional grants, compensation payments and donation matching schemes, and interest payments received of £3,453, achieving an overall 2025-2025 income of £198,380.
- An 84/16 split between restricted and unrestricted income demonstrates the strength of our credibility as a charity trusted to distribute funds directly to specified projects, while also highlighting the need to continue growing flexible, unrestricted funding to support long-term sustainability.
- We increased our membership from 1001 donors to 1484 donors in just 1 year.
- A specific focus on education, welfare and dignity projects meant we were able to deliver support that over 780 families can benefit from over a longer term with a sustainable means of income generation.
- Food Security projects through local volunteers and partners in all 7 countries in which we operate, delivering over 31,000kg of fresh and packaged food to the poor, orphans and refugee families.
- Delivered 63 water and sanitation project installations, providing water security in Pakistan with multiple types of installations across rural communities.
- During Qurbani 2025, Muslim Futures provided meat from 193 shares (123 small animals and 10 large animals) producing over 4,080kg of fresh meat, to over 13,650 people in 2,116 households - enough for 40,552 meals for the poor, across Afghanistan, Bangladesh, Pakistan, Palestinians in Egypt, in Turkey, Yemen and Uganda.
- Continued collecting good quality second-hand clothes and shoes, including blankets and winter-wear, with distribution to partners in Pakistan who successfully carried out multiple distributions.
- Our trustees have continued to improve and develop our IT systems, our procedures and due diligence, helping to improve accountability and strengthen our compliance and risk management processes.
- We further improved our donor engagement channels using direct email marketing campaigns and our administrative infrastructure to enable more efficient working as we develop our capabilities.

The Trustees confirm that they have referred to the guidance on public benefit contained in documents produced by the Charity Commission, when reviewing the aims and objectives of the charity and planning future activities.

## Financial Review

Our overall objective in relation to fundraising is to maximise the amount of voluntary income raised and to ensure that we did so at a reasonable cost to income ratio.

- Our total income for the year was £198,379 (2023-24; £203,164), inclusive of Gift Aid and interest.
- Our direct charitable expenditure (donations distributed) during the year was £82,277 (2023-24; £99,890).
- Our administration and expenditure costs were £33,540 (2023-24; £22,346) which included the one-off purchase of stock for our Dates from Palestine project, using unrestricted and Gift Aid funds, providing genuine Palestinian date boxes to our supporters during Ramadan.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between 3- and 6- months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the key critical risks to which the charity is exposed, and our risk management strategy and processes have evolved and strengthened throughout this year. We continue to work diligently towards developing a stronger governance and operational structure to address current and future risks.

## Future Development

The Trustees are satisfied with the continued progress and development of the Charity in relation to its stated objects.

The Charity was established to prevent or relieve poverty or financial hardship, relieve sickness, and advance education, and the Trustees are satisfied that the focus of the activities carried out meets these criteria.

The charity continues to focus on increasing investment in key long-term development projects, with implementation

in fewer countries, to further enable effective and efficient utilisation of resources. This means that our activities in the future will remain focused on areas of key impact and change to people's lives, within specific locations, in pursuit of our aims and objectives, with a greater emphasis on education, literacy, learning, skills development, training and job creation. We believe our activities over the last year have reflected this increased emphasis and whilst we continue to work towards these objectives, we will continue to strengthen our links with project partners in Africa, Turkey and Palestine. We have also been successful in securing new delivery partnership teams for Afghanistan and Yemen, and we continue to seek reliable representation for our Bangladesh activities.

The Trustees intend to continue their work to further enhance existing and new project activities based on the relationships and working models built with their project implementation partners. These relationships with our partners are vital to the long-term development and success of Muslim Futures and we recognise the value they bring to our team in helping us to deliver the donor's intentions. The Trustees strive to work harder in this respect and develop a closer bond with each of the partners.

Muslim Futures intends to continue its focus on organisational efficiency of working methods, with a view to ensuring greater transparency and accountability to its supporters. A key part of this is the design and implementation of new financial management software that the Trustees are looking to introduce to the charity during 2026.

### **Structure, Governance and Management**

The charity is currently an Unincorporated Association and is governed by its document of governance, entitled "Constitution", drafted, and amended in accordance with guidance from the Charity Commission of England and Wales, dated as adopted on the 16th of October 2020, and as amended by resolution on 5<sup>th</sup> November 2022, replacing the previous document of governance dated 27th August 2010.

The Trustees who served during the year and up to the date of signature of the Financial Statements were:

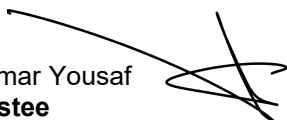
Salma Haq  
Shahid Majid  
Ummar Yousaf

New Trustees are appointed by majority decision. Normally Trustees are people who already have an existing involvement with, and knowledge of the charity. Induction meetings for new Trustees are held prior to their first Board meeting. The Trustees meet at least two times each year. Other ad-hoc meetings and telephone conferences involving either the whole Board or selected members of The Trustees are also held as required. Office bearers are responsible for the day-to-day running of the charity and manage the staff and volunteers of the charity on behalf of the Trustees. The charity has the following office-bearers:

|                   |                |
|-------------------|----------------|
| Chair of Trustees | - Ummar Yousaf |
| Secretary         | - Shahid Majid |

**The Trustee's Report was approved by the Board of Trustees.**

Ummar Yousaf  
**Trustee**



Date 30th May 2026

## Charity Accounts

For the Period from 1st August 2024 to 31st July 2025

| Section A |                                          | Income & Expenditure |                   |                        |                        |
|-----------|------------------------------------------|----------------------|-------------------|------------------------|------------------------|
|           |                                          | Restricted Fund      | UnRestricted Fund | Total Income 2024-2025 | Total Income 2023-2024 |
| <b>A1</b> | <b>Income</b>                            |                      |                   |                        |                        |
| 0010      | Zakat                                    | 83,262.57            |                   | 83,262.57              | 81,086.13              |
| 0020      | Sadaqah                                  | 15,868.38            |                   | 15,868.38              | 26,856.11              |
| 0021      | Zakat ul Fitr                            | 1,211.48             |                   | 1,211.48               | 962.37                 |
| 0022      | Fidyah                                   | 1,553.90             |                   | 1,553.90               | 429.91                 |
| 0023      | Kafarrah                                 |                      |                   | -                      | -                      |
| 0024      | Udhiyyah                                 | 6,857.78             |                   | 6,857.78               | 14,180.90              |
| 0025      | Lillah                                   | 33,895.71            | 2,954.17          | 36,849.88              | 35,502.16              |
| 0026      | Waqf                                     |                      |                   | -                      | -                      |
| 0027      | Aqiqah                                   | 129.00               |                   | 129.00                 | 150.00                 |
| 0028      | Sadaqah Jariyya                          | 2,937.02             |                   | 2,937.02               | 3,941.00               |
| 0029      | Qarz Hasan                               |                      |                   | -                      | -                      |
| 0030      | Other Income                             |                      |                   | -                      | -                      |
| 0031      | Gift Aid                                 | 13,199.06            | 14,859.74         | 28,058.80              | 10,157.78              |
| 0032      | Refunds / Credits / Rebates              | 5,247.27             | 570.22            | 5,817.49               | 10.98                  |
| 0033      | Grants / Compensation                    |                      | 12,380.21         | 12,380.21              | 26,409.82              |
| 0039      | Riba                                     | 3,452.92             |                   | 3,452.92               | 3,477.24               |
|           | <b>Sub-Total</b>                         | <b>167,615.09</b>    | <b>30,764.34</b>  | <b>198,379.43</b>      | 203,164.40             |
| <b>A2</b> | <b>Assets &amp; Investments</b>          |                      |                   |                        |                        |
|           | none                                     | -                    | -                 | -                      | -                      |
|           | <b>Sub-Total</b>                         | <b>-</b>             | <b>-</b>          | <b>-</b>               | <b>-</b>               |
|           | <b>TOTAL INCOME</b>                      | <b>167,615.09</b>    | <b>30,764.34</b>  | <b>198,379.43</b>      | 203,164.40             |
| <b>A3</b> | <b>Expenditure</b>                       |                      |                   |                        |                        |
| 0040      | Advertising and Promotion                |                      | 19,512.51         | 19,512.51              | 8,968.63               |
| 0045      | Printing and Stationary                  |                      | 381.25            | 381.25                 | 63.00                  |
| 0050      | Postage and Delivery                     |                      | 23.67             | 23.67                  | 251.02                 |
| 0053      | Processing Services                      | 1,685.86             | 515.57            | 2,201.43               | 1,783.18               |
| 0054      | Administration & Operations              |                      | 6,433.44          | 6,433.44               | 4,113.48               |
| 0056      | Professional Fees                        |                      | 309.83            | 309.83                 | 35.00                  |
| 0057      | Staff and Volunteers                     |                      | 522.71            | 522.71                 | 85.45                  |
| 0060      | Office Equipment and IT                  |                      | 14.99             | 14.99                  | 521.98                 |
| 0063      | Rent and Rates                           |                      | 2,500.00          | 2,500.00               | 2,500.00               |
| 0066      | Telecoms & Data Services                 |                      | 375.09            | 375.09                 | 319.46                 |
| 0070      | Utilities                                |                      | 547.68            | 547.68                 | 672.29                 |
| 0080      | Travel                                   |                      | 92.02             | 92.02                  | 1,982.50               |
| 0087      | Motor Vehicle Expense                    |                      | 422.10            | 422.10                 | 678.25                 |
| 0090      | Miscellaneous Expenses                   |                      | 203.12            | 203.12                 | 371.93                 |
|           | <b>Sub-Total</b>                         | <b>1,685.86</b>      | <b>31,853.98</b>  | <b>33,539.84</b>       | 22,346.17              |
| <b>A4</b> | <b>Asset &amp; Investments Purchases</b> |                      |                   |                        |                        |
|           | none                                     | -                    | -                 | -                      | -                      |
|           | <b>Sub-Total</b>                         | <b>-</b>             | <b>-</b>          | <b>-</b>               | <b>-</b>               |
|           | <b>TOTAL EXPENDITURE</b>                 | <b>1,685.86</b>      | <b>31,853.98</b>  | <b>33,539.84</b>       | 22,346.17              |
|           | <b>NET INCOME</b>                        | <b>165,929.23</b>    | <b>- 1,089.64</b> | <b>164,839.59</b>      | 180,818.23             |
| <b>A5</b> | <b>DONATIONS ALLOCATED</b>               | <b>81,390.59</b>     | <b>886.63</b>     | <b>82,277.22</b>       | 99,883.57              |
| <b>A6</b> | <b>Fund at Previous Year End</b>         | 75,141.00            | 65,793.00         | 140,934.00             | 59,741.38              |
| <b>A7</b> | <b>Transfers</b>                         | 40,320.36            | - 40,579.13       | - 258.77               | - 0.69                 |
|           | <b>NET CASH HELD</b>                     | <b>200,000.00</b>    | <b>23,237.60</b>  | <b>223,237.60</b>      | 46,171.60              |

**Section B****Statement of Assets & Liabilities**

|           |                                          | Bank Account<br>XXXXXX63           | Bank Account<br>XXXXXX62 |                           | Reference                          |
|-----------|------------------------------------------|------------------------------------|--------------------------|---------------------------|------------------------------------|
| <b>B1</b> | <b>Cash Held</b>                         |                                    |                          |                           |                                    |
|           | Cash at Bank - Reserves Account          | 200,000.00                         |                          |                           |                                    |
|           | Cash at Bank - Main Account              | -                                  | 23,237.60                |                           |                                    |
|           | <b>Total Cash Held</b>                   | <b>200,000.00</b>                  | <b>23,237.60</b>         |                           |                                    |
|           | Balances check                           | OK                                 | OK                       |                           |                                    |
| <b>B2</b> | <b>Other Monetary Assets</b>             |                                    |                          |                           | Reference                          |
|           |                                          | -                                  | -                        | -                         |                                    |
|           |                                          | -                                  | -                        | -                         |                                    |
|           |                                          | -                                  | -                        | -                         |                                    |
| <b>B3</b> | <b>Investment Assets</b>                 | Fund to which asset<br>belongs     | Cost if known            | Current value if<br>known | Project / Reference                |
|           |                                          |                                    | -                        | -                         |                                    |
|           |                                          |                                    | -                        | -                         |                                    |
|           |                                          |                                    | -                        | -                         |                                    |
| <b>B4</b> | <b>Assets Retained for Charity's Use</b> | Fund to which asset<br>belongs     | Cost if known            | Current value if<br>known | Project / Reference                |
|           | See Asset Register                       | Lillah 025                         | -                        | 258.77                    | NBV of Tangible assets at 31.07.24 |
|           |                                          |                                    | -                        | -                         |                                    |
|           |                                          |                                    | -                        | -                         |                                    |
| <b>B5</b> | <b>Liabilities</b>                       | Fund to which<br>Liability relates | Amount Due if<br>known   | When Due if<br>known      | Project / Reference                |
|           |                                          |                                    |                          |                           |                                    |
|           |                                          |                                    |                          |                           |                                    |
|           |                                          |                                    |                          |                           |                                    |

**Declaration**

By my signature, I confirm that all the the information contained in this document is true and correct and accurate to the best of my belief and knowledge, and I hereby declare these Charity Accounts to be a true reflection of the financial and monetary position of Muslim Futures in the period stated.

**Signature**

1. Signature

Print Name

Ummar Yousaf

Date

30th May 2026

2. Signature

Print Name

Date

Signed by and on behalf of the Board of Trustees.

**MUSLIM FUTURES**