

**ABDUL MAGEED EDUCATIONAL TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

ABDUL MAGEED EDUCATIONAL TRUST
Contents

	Page
Trustees' Report	1—4
Independent Examiner's Report	5
Statement of Financial Activities	6
Comparative Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9—13
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities	14—15

ABDUL MAGEED EDUCATIONAL TRUST

Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

The trustees present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

About

The Abdul Mageed Educational Trust provides a range of services that aim to unite communities and offer educational workshops addressing social isolation and loneliness. We are space creators and platform holders for people to connect, engage and network.

We collaborate with our NHS partners to provide information on health and wellbeing, offer advice on managing living expenses through our partnership with Westminster Council and Citizens Advice Bureau, and conduct community safety workshops in collaboration with the Metropolitan Police to raise awareness about crime and provide information on where to seek help.

Our beneficiaries include the elderly, disabled and individuals with mental health issues who may not speak English as their first language. We hold inclusive workshops to support them and provide guidance and referrals to specialised agencies such as the NHS, Citizens Advice, Hopscotch Women's Centre (Camden), FORWARD Organization, Westminster Council, Imperial College London, Nottingham University, Leicester University, Oxford University, and WHEAT Mentor Support Trust.

Abdul Mageed Education Trust is proud to run three community hubs / Peer Support Cafés in Church Street Library, Grosvenor Hall in Vincent Street and Churchill Gardens Residents Hall. The Peer Support Cafés run every Tuesday, Thursdays and fortnightly on Wednesdays from 11 am to 2 pm, delivering diverse workshops around topics including Health & Wellbeing, Cost of Living, Community Safety, Domestic Violence, Digital Inclusion, and more.

Public Benefit

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

Main Activities

We regularly conduct workshops and information sessions with partners including NHS, Citizens Advice, Hopscotch Women's Centre (Camden), Westminster Council, and WHEAT Mentor Support Trust. These cover a wide range of community-focused issues.

Our social gatherings help build networks through relaxed conversation and refreshments. We also provide 1-2-1 support and host family enterprise days. Our flagship Peer Support Café operates weekly in south Pimlico, supporting 15-30 participants per session across 90 planned sessions.

Outcomes

We bring people together to reduce isolation and loneliness. This supports improved mental health, reduces demand on NHS services, and promotes a better standard of living. Participants gain confidence, understand their rights, access services and benefits, and build employability skills. Volunteering opportunities also aid faster integration into UK society.

How We Measure Success

We use both qualitative and quantitative tools:

1. Surveys and questionnaires pre- and post-program.
2. Attendance and engagement logs.
3. Self-reported NHS usage.
4. Reports on skill acquisition, volunteering and employment outcomes.
5. Personal feedback and testimonials.
6. Tracking benefits/service access.
7. Community integration and belonging scales.

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ABDUL MAGEED EDUCATIONAL TRUST
Trustees' Report (continued)
For The Year Ended 31 March 2025

Main Achievements - continued

The Main Beneficiaries

Our services are open to all but primarily support Arabic-speaking communities with language barriers. Participants benefit from improved wellbeing, social confidence, life skills, and employability, helping them integrate fully into UK society.

How We Promote

We use email campaigns, WhatsApp, our website and social media. We also distribute printed materials to GP surgeries, schools, libraries and community spaces, and engage stakeholders through word of mouth and partnerships. This year we ran a campaign about cancer screening in collaboration with BME Health Forum and the NHS. WE got funding from Westminster city council, Islamic Relief and BME Health Forum.

<https://www.amet.online/>
<https://www.amet.online/events/>
<https://www.facebook.com/ametrustcio/>
<https://www.linkedin.com/company/ametrust/posts/>

Our Track Record

We have run successful projects including the Sunflower co-op and educational programs around lifestyle, wellbeing, domestic violence, and digital inclusion. We've received multiple grants to support our work and continue to build strategic partnerships for long-term impact.

Naglaa Sadik Ahmed Mustafa (MCIL, MPA, RPSI) brings expertise in community engagement, translation, and administration.

My Life Story

A personal journey of transformation from hardship to leadership, our founder shares her experience of fleeing violence and hardship, navigating housing insecurity and discrimination, and building a path to recovery through education and service. This lived experience drives the mission and compassion behind AMET's work.

Financial Review

Financial Position

During 2024–2025, the Trust secured grants from The National Lottery Community Fund, Westminster City Council, One Westminster, Islamic Relief UK, and the BME Health Forum. Total income was £62,211 (2024: £43,370). Most of the funding £57,795 (2024: £41,812) came from various grants with the balance derived from donations. The expenditure over this period was £66,652 (2024: £40,200). The net income for the period is deficit of £4,440 (2024: £4,630 surplus). The total fund carried forward as at 31 March 2025 were in surplus by £190. Funds supported project delivery, training, volunteer expenses, and coordination. We maintain a healthy reserve for continuity.

Reserves Policy

The Trustees aim to maintain unrestricted reserves equivalent to three months' core costs. As of 31 March 2025, reserves stood at £190 which did not meet our target. This was mainly due to a delay in receiving an expected grant. As a small charity, the timing of funding has a significant impact on cash flow and year-end results.

Despite this, the trustees chose to continue delivering the charity's activities and supporting beneficiaries, in line with its objectives.

The trustees have reviewed the reserves position and acknowledge that it is currently below the target level. Steps are being taken to improve this position, including:

- following up on delayed grant income
- strengthening cash flow monitoring
- building a small contingency reserve when funds allow

The trustees expect that, once the delayed funding is received, the reserves position will improve.

Future Plans

We aim to expand our services into Hackney, Islington, City of London and Tower Hamlets. We plan to reach 350,000 residents via digital platforms and improve website accessibility for Arabic, Amharic and Tigrinya speakers.

ABDUL MAGEED EDUCATIONAL TRUST
Trustees' Report (continued)
For The Year Ended 31 March 2025

Structure, Governance and Management

Governing Document

Structure, Governance and Management

The Abdul Mageed Educational Trust is a registered CIO governed by a constitution. The Board of Trustees meets regularly and oversees the charity's operations, strategic direction, and compliance. Operational tasks are delegated to staff and trained volunteers. Trustees are recruited based on experience and commitment, with training provided as required.

Risk Management

Key risks include funding instability, volunteer turnover, and safeguarding. We mitigate these through diversified income strategies, volunteer engagement practices, and mandatory training (e.g. Safeguarding Level 3).

Final Word

The Abdul Mageed Educational Trust continues to address critical community needs—health, wellbeing, integration, and empowerment. With strong partnerships and a deep community presence, we aim to build lasting resilience, inclusion, and opportunity for London's underserved migrants and refugees.

Reference and Administrative Details

Trustees

Ms Rajaa Rajaa Sadig Ahmed Mustafa - Chair
Mr EL HIMYARY EL HIMYARY - Trustee (appointed 01/02/2026)
Ms Sanaa Zemrani - Trustee
Mr MATHEOS Georghiades - Trustee
Ms NAGLAA AHMED MUSTAFA - Trustee
Ms Sarra Hashim Karrar - Trustee
Ms Laila EL HIMYARY - Trustee

Charity Number

1192825

Principal Address

73C SUTHERLAND STREET
LONDON
SW1V 4JY

Independent Examiner

Karolina Hranyczka FMAAT
KHAccounts Ltd
86-90 Paul Street
London
EC2A 4NE

ABDUL MAGEED EDUCATIONAL TRUST
Trustees' Report (continued)
For The Year Ended 31 March 2025

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing this report and the financial statements in accordance with applicable law and regulations. They ensure proper accounting records are maintained and that financial reporting gives a true and fair view of the charity's affairs.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Ms NAGLAA AHMED MUSTAFA

Trustee
24/04/2026

ABDUL MAGEED EDUCATIONAL TRUST
Independent Examiner's Report to the Trustees of ABDUL MAGEED EDUCATIONAL TRUST
For The Year Ended 31 March 2025

I report to the trustees on my examination of the financial statements of ABDUL MAGEED EDUCATIONAL TRUST ('the charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position and related notes, which are set out on pages seven to eleven.

This report is made solely to the charity's trustees, as body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as body, for my work, for this report, or for opinions I have formed.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and contents 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 financial statements to be reached.

Karolina Hranyczka FMAAT
24/04/2026
86-90 Paul Street
London
EC2A 4NE

ABDUL MAGEED EDUCATIONAL TRUST
Statement of Financial Activities
For The Year Ended 31 March 2025

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	4,122	57,795	61,917	43,368
Charitable activities		295	-	295	-
		<u>4,417</u>	<u>57,795</u>	<u>62,212</u>	<u>43,368</u>
EXPENDITURE ON:					
Raising funds	5	-	-	-	2
Charitable activities	5	(1,637)	(65,015)	(66,652)	(40,200)
		<u>(1,637)</u>	<u>(65,015)</u>	<u>(66,652)</u>	<u>(40,198)</u>
NET (EXPENDITURE)/INCOME		<u>2,780</u>	<u>(7,220)</u>	<u>(4,440)</u>	<u>3,170</u>
NET MOVEMENT IN FUNDS		<u>2,780</u>	<u>(7,220)</u>	<u>(4,440)</u>	<u>3,170</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		(5,737)	10,367	4,630	1,460
TOTAL FUNDS CARRIED FORWARD	11	<u>(2,957)</u>	<u>3,147</u>	<u>190</u>	<u>4,630</u>

The notes on pages 9 to 13 form part of these financial statements.

ABDUL MAGEED EDUCATIONAL TRUST
Comparative Statement of Financial Activities
For The Year Ended 31 March 2025

		Unrestricted funds	Restricted funds	2024 Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	1,557	41,811	43,368
EXPENDITURE ON:				
Raising funds	5	1	1	2
Charitable activities	5	(7,755)	(32,445)	(40,200)
		(7,754)	(32,444)	(40,198)
NET INCOME		(6,197)	9,367	3,170
NET MOVEMENT IN FUNDS		(6,197)	9,367	3,170
RECONCILIATION OF FUNDS:				
Total funds brought forward		460	1,000	1,460
TOTAL FUNDS CARRIED FORWARD	11	(5,737)	10,367	4,630

The notes on pages 9 to 13 form part of these financial statements.

ABDUL MAGEED EDUCATIONAL TRUST
Statement of Financial Position
As At 31 March 2025

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	9	224	-	224	448
		224	-	224	448
CURRENT ASSETS					
Cash at bank and in hand		500	3,146	3,646	11,009
		500	3,146	3,646	11,009
Creditors: Amounts Falling Due Within One Year	10	(3,681)	1	(3,680)	(6,827)
NET CURRENT ASSETS (LIABILITIES)		(3,181)	3,147	(34)	4,182
TOTAL ASSETS LESS CURRENT LIABILITIES		(2,957)	3,147	190	4,630
NET ASSETS		(2,957)	3,147	190	4,630
FUNDS OF THE CHARITY					
Restricted Funds				3,147	10,367
Unrestricted Funds				(2,957)	(5,737)
TOTAL FUNDS	11			190	4,630

On behalf of the board

Ms NAGLAA AHMED MUSTAFA

Trustee
24/04/2026

The notes on pages 9 to 13 form part of these financial statements.

ABDUL MAGEED EDUCATIONAL TRUST

Notes to the Financial Statements

For The Year Ended 31 March 2025

1. General Information

ABDUL MAGEED EDUCATIONAL TRUST is an unincorporated charity registered with the Charity Commission, registered charity number 1192825. The principal address is 73C SUTHERLAND STREET, LONDON, SW1V 4JY.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

2.2. Incoming Resources

All income is recognised in the Statement of Financial Activities on an accrual basis (2024: accrual basis).

2.3. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis (2024: accrual basis) and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer Equipment	Straight line over 3 years
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2.5. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.6. Fund accounting

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

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

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

3. Income from Donations and Legacies

			2025	2024
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Donations and gifts	4,122	-	4,122	1,557
Grants	-	57,795	57,795	41,811
	<u>4,122</u>	<u>57,795</u>	<u>61,917</u>	<u>43,368</u>

ABDUL MAGEED EDUCATIONAL TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

4. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	224	224

5. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 6)	2025
	£	£	Total
Charitable activities	6,697	56,131	62,828
Support costs	-	3,824	3,824
	<u>6,697</u>	<u>59,955</u>	<u>66,652</u>

	Activities undertaken directly	Support costs (see note 6)	2024
	£	£	Total
Raising funds	-	(2)	(2)
Charitable activities	1,225	29,966	31,191
Support costs	-	9,009	9,009
	<u>1,225</u>	<u>38,973</u>	<u>40,198</u>

6. Support Costs

	Charitable activities	Support costs	2025
	£	£	Total
Employee costs:			
Wages and salaries	8,944	-	8,944
Staff training	355	-	355
Staff entertaining	60	-	60
Premises expenses:			
Rent	1,400	-	1,400
Light and heat	334	-	334
Hall hire	9,448	-	9,448
Cleaning	7	-	7
General administration:			
Computer software, consumables and maintenance	472	-	472
Insurance	108	-	108
Printing, postage and stationery	1,102	-	1,102
Postage	19	-	19
Project Activities	9,155	-	9,155

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ABDUL MAGEED EDUCATIONAL TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

Translation/Interpreting	4,810	-	4,810
Tutor fees	9,092	-	9,092
Volunteer expenses	4,759	-	4,759
Consultancy fees	6,000	-	6,000
Charitable donations	66	-	66
Depreciation:			
Depreciation of computer equipment	-	224	224
Governance costs:			
Independent examiner's fees	-	600	600
Accountancy fees	-	3,000	3,000
	<u>56,131</u>	<u>3,824</u>	<u>59,955</u>

	2024			
	Raising funds	Charitable activities	Support costs	Total
	£	£	£	£
Employee costs:				
Travel and subsistence expenses	-	337	-	337
Premises expenses:				
Light and heat	-	290	-	290
Hall hire	-	5,012	-	5,012
General administration:				
Insurance	-	96	-	96
Printing, postage and stationery	-	1,569	-	1,569
Project Activities	-	7,603	-	7,603
Translation/Interpreting	-	3,347	-	3,347
Tutor fees	-	4,138	-	4,138
PR expenses	-	1,452	-	1,452
Consultancy fees	-	4,650	-	4,650
Bookkeeping fees	-	-	1,350	1,350
Bank charges	-	-	8	8
Charitable donations	-	1,472	-	1,472
Sundry expenses	(2)	-	-	(2)
Depreciation:				
Depreciation of computer equipment	-	-	224	224
Governance costs:				
Independent examiner's fees	-	-	1,020	1,020
Accountancy fees	-	-	6,407	6,407
	<u>(2)</u>	<u>29,966</u>	<u>9,009</u>	<u>38,973</u>

ABDUL MAGEED EDUCATIONAL TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

7. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	8,944	-
Other pension costs	85	-
	<u>9,029</u>	<u>-</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

8. Average Number of Employees

Average number of employees during the year was: 1 (2024:)

9. Tangible Assets

	Computer Equipment £
Cost	
As at 1 April 2024	672
As at 31 March 2025	<u>672</u>
Depreciation	
As at 1 April 2024	224
Provided during the period	224
As at 31 March 2025	<u>448</u>
Net Book Value	
As at 31 March 2025	<u>224</u>
As at 1 April 2024	<u>448</u>

10. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	(1)	-
Taxation and social security	81	-
Accruals and deferred income	3,600	6,827
	<u>3,680</u>	<u>6,827</u>

ABDUL MAGEED EDUCATIONAL TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

11. Movement in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	(5,737)	4,417	(1,637)	(2,957)
Restricted funds				
Restricted funds	10,367	57,795	(65,015)	3,147
Total funds	<u>4,630</u>	<u>62,212</u>	<u>(66,652)</u>	<u>190</u>
	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	460	1,557	(7,754)	(5,737)
Restricted funds				
Restricted funds	1,000	41,811	(32,444)	10,367
Total funds	<u>1,460</u>	<u>43,368</u>	<u>(40,198)</u>	<u>4,630</u>

12. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

13. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

ABDUL MAGEED EDUCATIONAL TRUST
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations from individuals	4,122	1,557
Grants	57,795	41,811
	<u>61,917</u>	<u>43,368</u>
Charitable Activities:		
Other trading activities		
Stall Hire Fees	230	-
Membership income	65	-
	<u>295</u>	<u>-</u>
	<u>62,212</u>	<u>43,368</u>
EXPENDITURE ON:		
Raising funds		
Sundry expenses	-	2
	<u>-</u>	<u>2</u>
Charitable Activities:		
Charitable activities		
Employers pensions - defined benefit schemes	(85)	-
Travel and subsistence expenses	(2,913)	-
Hire and leasing of plant, equipment and vehicles	(120)	-
Computer software, IT consumables and maintenance	-	(1,225)
Repairs, renewals and maintenance	(144)	-
Support and administration costs	(3,435)	-
Wages and salaries	(8,944)	-
Staff training	(355)	-
Staff entertaining	(60)	-
Travel and subsistence expenses	-	(337)
Rent	(1,400)	-
Light and heat	(334)	(290)
Hall hire	(9,448)	(5,012)
Cleaning	(7)	-
Computer software, consumables and maintenance	(472)	-
Insurance	(108)	(96)
Printing, postage and stationery	(1,102)	(1,569)
Postage	(19)	-
Project Activities	(9,155)	(7,603)
Translation/Interpreting	(4,810)	(3,347)
Tutor fees	(9,092)	(4,138)
Volunteer expenses	(4,759)	-

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ABDUL MAGEED EDUCATIONAL TRUST
Detailed Statement of Financial Activities (continued)
For The Year Ended 31 March 2025

PR expenses	-	(1,452)
Consultancy fees	(6,000)	(4,650)
Charitable donations	(66)	(1,472)
	<u>(62,828)</u>	<u>(31,191)</u>
Support costs		
Bookkeeping fees	-	(1,350)
Bank charges	-	(8)
Depreciation of computer equipment	(224)	(224)
Independent examiner's fees	(600)	(1,020)
Accountancy fees	(3,000)	(6,407)
	<u>(3,824)</u>	<u>(9,009)</u>
	<u>(66,652)</u>	<u>(40,198)</u>
NET (EXPENDITURE)/INCOME	<u>(4,440)</u>	<u>3,170</u>