

**MUSLIM EDUCATION CENTRE AND WELFARE TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

MK Tax & Accountancy Ltd P/A Kamal Hossain & Co
Chartered Accountants
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MUSLIM EDUCATION CENTRE AND WELFARE TRUST
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MUSLIM EDUCATION CENTRE AND WELFARE 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

To serve the local Muslim community by promoting a greater understanding of Islam through charitable, educational, and social means.

To contribute towards building and preserving bridges between communities and people at all levels through the pursuit of common values and interests.

Our focus is split over 3 different ages/gender groups:

- Youth – Ages 5 – 18
- Adults
- Women 18+

Objectives s Activities EDUCATION

Qur'anic Studies- Reciting the Holy Quran with tajweed (correct grammar and pronunciation) is taught for both girls and boys seven days a week. Classes are aimed at the youth between the ages of 5 and 18. However, there has been a demand to teach these classes to adults in the evenings and women from the Asian community who may not have access to just classes.

Significant Activities

We have a variety of formal and informal classes set up to cope with the extra demands from the local community. The classes for the children are particularly in demand with the MECAWT having a huge waiting list for the 6th year running.

Hifz classes – Memorisation of the Holy Qur'an is seen as a rewarding and important part of the Islamic faith. We have regular number of youngsters and adults taking part in the classes which are running most evenings and weekends.

Islamic studies- In addition to the daily classes, we also provide the children with practical advice on morality, how to be good citizens and how to be of benefit to the local community. We feel this goes hand in hand with being a good Muslim.

Language classes - Basic Urdu/Arabic language classes are held over the weekend. These are predominantly for adults and older children who wish to learn.

English and Math tuition classes- There was a need highlighted a number of years ago for younger students who were struggling with their daily school work. They would struggle to get help from home where often English wasn't the main language. The BME gap is increasing and The MECAWT is continually looking at ways to reduce this. We have enlisted the help of local professionals who are attendees of the MECAWT to help provide both English and Maths classes.

Lectures- Every month a renowned scholar is invited to deliver an influential speech to the youth, discussing current topics and issues. In addition, we have regular lectures which are held during the week, these are aimed mainly at the older youth and adults within the community. Separate bi-monthly lectures are held for ladies covering a variety of subjects.

Counselling services - The MECAWT provides guidance and counselling to the local community via a variety of methods such as personal interviews, meetings, email correspondence and telephone. The overwhelming demand for this service has led to longer opening hours to ensure time is made to these important guidance and counselling needs. We are often called into mediate marital and other disputes which take place within the family environment, all in a confidential manner.

Social Contribution - MECAWT has been active Addressing key health issues common amongst the local Asian community such as thalassemia, diabetes and high blood pressure. We hold seminars throughout the year to discuss issues commonly affecting the local community. We also offer Matrimonial Services i.e. performing Marriages (Nikah), counselling, and Study Circles – addressing Social Issues for both men and women. In addition to this we have teams who help out local charities such as helping with aid being collected for overseas disasters.

Youth – The centre recognises the need to help guide younger Muslims understand the issues that affect them. Group sessions are conducted in English and encourage open and frank discussions. Issues such as racism, drugs, alcohol and respect for others are discussed and are aimed at social reform on an individual as well as communal level. By focusing this attention to youngsters we are hoping to build an integrated community where young Muslims grow up understanding and contributing the culture and society around them.

Young adults who are either studying at university or working provide a vital role in guiding and providing non-judgemental confidential sounding boards. Youngsters who find it difficult to approach parents with questions are able to discuss issues such as s e x and drugs in a relaxed atmosphere. These young adults are also offering free tutoring to teenagers to help them with their studies.

We have in the last year set up a Youth Group which looks at bringing the youth back in and off the streets. Currently we have a number of football sessions, sewing classes and youth nights to provide the youth with a place to socialise and discuss their issues. We hope to expand our efforts over the coming year.

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Trustees' Report (continued)
For The Year Ended 31 March 2025

Public Benefit

Charitable Contributions - As part of the Welfare work the charity has been doing we have fundraised to support a number of local and international organisations responding to international disasters in Pakistan, Syria, Palestine, and Africa to mention a few. We have also become more involved with local charities and projects which aim to send out aid to those most in need.

Bookshop - is run 7 days a week and is open to all. We stock a large range of classical as well as modern day books and clothing.

MECAWT also collaborates with the local community in interfaith projects and has representation on the Wycombe Muslim Communication Forum, a platform setup to actively.

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.

Financial Review

Reserves Policy

The charity maintains a reserves policy to ensure sufficient working capital is available to meet its ongoing operational commitments. The trustees consider it appropriate to hold reserves equivalent to approximately three months' operating expenditure in order to provide financial stability and to manage short-term cash flow requirements.

Reference and Administrative Details

Trustees

Mr NAVEED HUSSAIN BSC - Chair
Mr Irfan Akbar Khan - Trustee
Mr Mazhar Shah - Trustee
Mr A M Rahman - Trustee
Mr JAVED ANWAR - Trustee
Mr ABDUL RASHID - Trustee
Mr SHABBIR JOGIAT - Trustee

Charity Number

1076268

Principal Address

3 & 4 The Parade
Totteridge Drive
High Wycombe
Bucks
HP13 6UH

Independent Examiner

Ts Khan
MK Tax & Accountancy Ltd P/A Kamal Hossain & Co
Chartered Accountants
Suite 2-3, Fitzroy House
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MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Trustees' Report (continued)
For The Year Ended 31 March 2025

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



Mr NAVEED HUSSAIN BSC

Trustee

28/01/2026

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Independent Examiner's Report to the Trustees of MUSLIM EDUCATION CENTRE AND WELFARE TRUST
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of MUSLIM EDUCATION CENTRE AND WELFARE TRUST (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

Ts Khan

Ts Khan
30/01/2026
MK Tax & Accountancy Ltd P/A Kamal Hossain & Co
Chartered Accountants
Suite 2-3, Fitzroy House
Lynwood Drive
Worcester Park
Surrey
KT4 7AT

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Statement of Financial Activities
For The Year Ended 31 March 2025

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	276,781	301,166
Investments	4	12,000	11,300
		<u>288,781</u>	<u>312,466</u>
EXPENDITURE ON:			
Raising funds	6	(189,562)	(201,168)
NET INCOME		<u>99,219</u>	<u>111,298</u>
NET MOVEMENT IN FUNDS		<u>99,219</u>	<u>111,298</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward as previously stated		1,044,351	933,053
Prior year adjustment		(8,347)	-
Total funds brought forward as restated		<u>1,036,004</u>	<u>933,053</u>
TOTAL FUNDS CARRIED FORWARD	16	<u><u>1,135,223</u></u>	<u><u>1,044,351</u></u>

The notes on pages 7 to 11 form part of these financial statements.

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Balance Sheet
As At 31 March 2025

		2025	2024
		Unrestricted	Total
	Notes	funds	funds
		£	£
FIXED ASSETS			
Tangible Assets	11	1,124,182	1,005,712
		1,124,182	1,005,712
CURRENT ASSETS			
Stocks	12	3,000	3,000
Debtors	13	1,658	-
Cash at bank and in hand		74,628	79,030
		79,286	82,030
Creditors: Amounts Falling Due Within One Year	14	(68,245)	(43,391)
NET CURRENT ASSETS (LIABILITIES)		11,041	38,639
TOTAL ASSETS LESS CURRENT LIABILITIES		1,135,223	1,044,351
NET ASSETS		1,135,223	1,044,351
FUNDS OF THE CHARITY			
Unrestricted Funds		1,135,223	1,044,351
TOTAL FUNDS	16	1,135,223	1,044,351

On behalf of the board



Mr NAVEED HUSSAIN BSC

Trustee

28/01/2026

The notes on pages 7 to 11 form part of these financial statements.

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Notes to the Financial Statements
For The Year Ended 31 March 2025

1. General Information

MUSLIM EDUCATION CENTRE AND WELFARE TRUST is an unincorporated charity registered with the Charity Commission, registered charity number 1076268. The principal address is 3 & 4 The Parade, Totteridge Drive, High Wycombe, Bucks, HP13 6UH.

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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

Income is included in the financial statements in the year to which it relates and income and expenditure is included on accrual basis.

2.3. 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:

Freehold	No Depreciation
Leasehold	No Depreciation
Fixtures & Fittings	20% Straight Line

2.4. Stocks and Work in Progress

Stocks comprise religious books and educational materials held for distribution to students in the course of the charity's charitable activities. These items are held to support the charity's objectives and are valued in accordance with the charity's accounting policies.

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

Cost is determined using the first-in, first-out method. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

At the end of each reporting period stocks are assessed for impairment. If an item of stock is impaired, the identified stock is reduced to its selling price less costs to complete and sell and an impairment charge is recognised in the statement of financial activities. Where a reversal of the impairment is required the impairment charge is reversed, up to the original impairment loss, and is recognised as a credit in the statement of financial activities.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	101,620	109,150
Gift aid	16,136	17,582
Donated goods, facilities and services	159,025	174,434
	<u>276,781</u>	<u>301,166</u>

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

4. Investment Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Rents received from investment properties	12,000	11,300

5. Net Income/(Expenditure)

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

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	2,291	562

6. Analysis of Expenditure

		2025
	Activities undertaken directly	Support costs (see note 7)
	£	£
Raising funds	135,308	54,254

		2024
	Activities undertaken directly	Support costs (see note 7)
	£	£
Raising funds	141,310	59,858

7. Support Costs

	2025
	Raising funds
	£
Employee costs	12,034
Premises expenses	23,262
General administration	16,667
Depreciation	2,291
	54,254

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	2024
	Raising funds
	£
Employee costs	6,385
Premises expenses	22,862
General administration	30,049
Depreciation	562
	<u>59,858</u>

8. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	126,255	133,866
Social security costs	2,705	-
	<u>128,960</u>	<u>133,866</u>

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

9. Average Number of Employees

Average number of employees during the year was: 11 (2024: 12)

10. Prior Period Adjustment

The prior year adjustment relates to Qard-e-Hasanah and other creditors that were attributable to the previous financial year but not recognised at that time. This adjustment has been reflected through reserves in the current year's accounts to ensure the financial statements accurately present the charity's financial position.

11. Tangible Assets

	Land & Property			
	Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 April 2024	1,004,587	11,457	3,116	1,019,160
Additions	83,449	37,312	-	120,761
As at 31 March 2025	<u>1,088,036</u>	<u>48,769</u>	<u>3,116</u>	<u>1,139,921</u>
Depreciation				
As at 1 April 2024	-	10,332	3,116	13,448
Provided during the period	-	2,291	-	2,291
As at 31 March 2025	<u>-</u>	<u>12,623</u>	<u>3,116</u>	<u>15,739</u>
Net Book Value				
As at 31 March 2025	<u>1,088,036</u>	<u>36,146</u>	<u>-</u>	<u>1,124,182</u>
As at 1 April 2024	<u>1,004,587</u>	<u>1,125</u>	<u>-</u>	<u>1,005,712</u>

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

12. Stocks

	2025	2024
	£	£
Stock	3,000	3,000

13. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	1,658	-

14. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Qard e hasanah	59,500	43,391
Other creditors	2,450	-
Taxation and social security	6,295	-
	68,245	43,391

15. Loans

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year or on demand:		
Other loans	59,500	43,391

16. Movement in Funds

	As at 1 April 2024	Prior year adjustment	Income	Expenditure	As at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	1,044,351	(8,347)	288,781	(189,562)	1,135,223
Total funds	1,044,351	(8,347)	288,781	(189,562)	1,135,223

	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	933,053	312,466	(201,168)	1,044,351
Total funds	933,053	312,466	(201,168)	1,044,351

17. Transactions with Trustees

MUSLIM EDUCATION CENTRE AND WELFARE TRUST
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Other Expenses	1,603	-
	<u>1,603</u>	<u>-</u>

Number of trustees reimbursed for expenses during the year was 1 (2024: 0)

18. Related Party Disclosures

MUSLIM EDUCATION CENTRE AND WELFARE 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		
Lillah	101,620	85,502
Zakat	-	23,648
Gift aid	16,136	17,582
Friday collections	30,720	54,946
Student fees	128,305	119,488
	<u>276,781</u>	<u>301,166</u>
Investments		
Rental income from investment property	12,000	11,300
	<u>12,000</u>	<u>11,300</u>
	<u>288,781</u>	<u>312,466</u>
EXPENDITURE ON:		
Raising funds		
Opening stock	(3,000)	(3,000)
Purchases	(4,893)	(5,276)
Wages and salaries	(126,255)	(133,866)
Employers NI	(2,705)	-
Youth Programme (Expenses)	(1,455)	(2,168)
Closing stock	3,000	3,000
Subcontractor costs	(12,034)	(6,385)
Rates	(1,047)	(1,812)
Light and heat	(3,921)	(5,754)
Water rates	(1,603)	(847)
Premise and equipment repairs	(13,875)	(13,225)
Cleaning	(2,816)	(1,224)
Computer and IT repairs and maintenance	(388)	(3,066)
Insurance	(393)	(1,980)
Printing, postage and stationery	(469)	-
Telecommunications and data costs	(618)	(1,041)
Legal fees	(1,044)	(2,037)
Professional fees	(2,100)	-
Bank charges	(1,006)	(549)
Charitable donations	(8,229)	(21,376)
Sundry expenses	(2,420)	-
Depreciation	(2,291)	(562)
	<u>(189,562)</u>	<u>(201,168)</u>
	<u>(189,562)</u>	<u>(201,168)</u>
NET INCOME	<u>99,219</u>	<u>111,298</u>