

# STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE

England & Wales · Charity number 1079423

## Details

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**Other names** STEPNEY SHAHJALAL MOSQUE ( MASJID )

**Status** Registered

**Legal form** Charitable company

**Company number** [03832690](#)

**Registered** 2000-02-16

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

## Contact

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**Address** 81-83 Duckett Street  
London  
E1 4TD

**Phone** 07442490694

**Email** [ssmacc@hotmail.co.uk](mailto:ssmacc@hotmail.co.uk)

**Website** [www.stepneyshahjalalmosque.org.uk](http://www.stepneyshahjalalmosque.org.uk)

## Activities

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**Objects:** TO ADVANCE THE ISLAMIC RELIGION AMONGST THE RESIDENTS LIVING IN AND PERSONS VISITING THE GEOGRAPHICAL AREA OF OLD ST DUNSTANS WARD IN THE LONDON BOROUGH OF TOWER HAMLETS.TO ADVANCE THE EDUCATION OF THE PUBLIC IN PARTICULAR CHILDREN IN ACCORDANCE WITH THE TEACHINGS OF ISLAM IN THE AREA OF BENEFIT.THE PROVISION OF FACILITIES FOR THE RECREATION OR OTHER LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF THOSE PERSONS LIVING IN THE AREA OF BENEFIT AND WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABLEMENT POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES.TO PROMOTE GOOD RACE AND COMMUNITY RELATIONS WITH OTHER ETHNIC COMMUNITIES IN THE AREA OF BENEFIT..

**Activities:** To advance religious education among children and adults and to provide facilities for prayer, recreation and leisure activities.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- **Area of benefit:** OLD ST DUNSTANS WARD IN THE LONDON BOROUGH OF TOWER HAMLETS
- Tower Hamlets

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£573,318	£207,526	£3,619,739	16
2024-03-31	£453,325	£175,896	-	-
2023-03-31	£466,829	£152,113	-	-
2022-03-31	£495,330	£134,368	-	-
2021-03-31	£306,370	£104,110	-	-

## Trustees

Name	Role	Appointed
ABU BOKKOR		2022-03-27
ALI HUSSAIN		2015-12-06
ARZOO MIAH		2022-02-20
Abdus Samad		2025-01-20
FARUK AHMED		2015-12-06
MD ELIAS MIAH		2015-12-06
MOHAMMAD YUSUF CHOWDHURY		2022-02-20
Md Fuad Ahmed		2025-01-20
Md Rejaul Karim		2025-01-20
Md Sofijur Rahman		2025-01-20
Muhammad Abdul Latif		2022-03-27
Muhammad Shafiq Islam		2025-01-20
NAZRUL ISLAM ALI		2012-12-22
Nazmul Hasan		2022-03-27
SHAMIM AHMED CHOWDHURY		2025-01-20

**STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE**

England & Wales - Charity number 1079423

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# Accounts

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**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**DIRECTOR'S & TRUSTEE'S REPORT AND ACCOUNTS**

**For The Year Ended 31 March 2025**

**Company Number: 03832690**

**Charity Number: 1079423**

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

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# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## Charity Information

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### Board of Directors / Trustees

Name	Position	Notes
Mr Arzoo Miah	Chairman	Appointed on 20/01/2025
Mr Nazmul Hasan	Vice Chair	
Mr Abu Bokkor	Secretary	
Md Rejaul Karim	Treasurer	Appointed on 20/01/2025
Mr Nazrul Islam Ali	Education Secretary	
Mr Abdus Samad	Assistant Secretary	Appointed on 20/01/2025
Md Sofijur Rahman	Assistant Education	Appointed on 20/01/2025
Md Shamim Ahmed Chowdhury	Assistant Treasurer	
Mr Ali Hussain	Trustee	
Mr Md Elias Miah	Trustee	
Mr Mohammad Yusuf Choudhury	Trustee	
Mr Mohammed Faruk Ahmed	Trustee	
Mr Muhammad Abdul Latif	Trustee	
Md Fuad Ahmed	Trustee	Appointed on 20/01/2025
Muhammad Shafiq Islam	Trustee	Appointed on 20/01/2025

### Resigned Members

### Date of Resignation

Mr Muhammad Ali	20/01/2025
Mr Ali Sadad	20/01/2025
Mr Mohammed Masud Ahmed	20/01/2025
Mr Makadas Ali	20/01/2025
Mr Waled Ahmed Choudhury	20/01/2025
Mr Ful Miah	20/01/2025

**Company Number: 03832690**

**Charity Number: 1079423**

### Registered Office Address:

81-83 Duckett Street  
London  
E1 4TD

### Banks:

Lloyds Bank  
210 Commercial Road  
London E1 2JR

Barclays Bank  
737 Barking Road  
London E13 9PL

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## Trustees' Report

### For The Year Ended 31 March 2025

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#### Trustees' Statement

The Trustees, who are also the Directors of the charity for the purpose of the Companies Act, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the Charity's Constitution, applicable law, and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP).

The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

#### Structure, Governance and Management

##### Governing Documents

The organisation is a charitable company limited by guarantee, incorporated on 27 August 1999 and registered as a charity on 16 February 2000. The company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

##### Appointment of Trustees

The Directors of the company are also the charity's Trustees for the purposes of charity law and under the company's Articles. Under the Memorandum and Articles of Association, the number of Charity Trustees must be at least three and not more than fifteen.

##### Trustee Induction and Training

The Trustees maintain a working knowledge of charity and company law and are kept up to date with the operations of the charity through regular board meetings.

##### Related Parties

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) made no payments to the Trustees or Directors during the reporting year ended 31 March 2025.

##### Public Benefit Statement

The Trustees confirm that they have complied with Section 17 of the Charities Act 2011 regarding the guidance on public benefit published by the Charity Commission. The following sections demonstrate the public benefit arising from the charity's activities.

##### Objectives and Activities

The charity's objects, as set out in its constitution adopted on 12 August 1999 and incorporated on 27 August 1999, are:

- To advance the Islamic religion among local residents.
- To advance religious education among children and adults.
- To provide facilities for recreation and leisure activities.

Stepney Shahjalal Mosque and Cultural Centre Ltd is a charitable organisation duly established in accordance with its governing constitution. Pursuant to Clause 3(E) of the Memorandum of Association, the Trustees are authorised to raise funds, collect donations, and invite contributions for the purposes of the Mosque and its activities.

In furtherance of these objects, the charity provides prayer facilities, celebrates Islamic holidays, and raises funds from the public, particularly through Friday, Eid, and Ramadan collections. The charity seeks donations and grants from individuals and institutions to support its work.

The charity is managed by a Board of Trustees elected by members, with office bearers responsible for day-to-day operations.

## **Roles and Contributions of Volunteers**

SSMCC Ltd engages volunteers to support both individual programmes and general operational activities.

## **Trustees and Principal Officers**

The following officers held office throughout the year:

- Mr Arzoo Miah – Chair
- Mr Abu Bokkor – Secretary
- Mr Md Rejaul Karim – Treasurer

The Trustees may appoint additional co-opted Trustees under the terms of the constitution.

## **Activities and Achievements – Delivering Public Benefit**

### **Daily Prayers**

Open 365 days a year for five daily prayers, attended by 100–200 people on average. The Imam is available after prayers for advice and consultation.

### **Friday (Jumma) Prayers**

Weekly Jumma prayer attracts 1,500–2,000 attendees, including families. Sermons promote responsible citizenship and social harmony.

### **Eid and Tarawih Prayers**

Two Eid prayers held annually across four congregations, attended by approximately 4,000 people. During Ramadan, Tarawih prayers attract around 800 attendees nightly.

### **Evening & Weekend Madrasah**

Educational programs for 200 pupils on weekdays and 120 pupils on weekends, covering a wide range of Islamic subjects.

### **Youth Activities**

Weekly Arabic classes and monthly programs combining Islamic learning with team-building activities, fostering community engagement.

### **Facilities for Women**

Dedicated prayer spaces and counseling services. The Women's Link Project supports isolated women facing issues such as domestic violence, mental health challenges, and parenting concerns.

### **Future Development**

- Develop a purpose-built facility for wider community use.
- Continue partnerships with local organisations, including the Council of Mosques.
- Resume community safety and awareness sessions.
- Work with Stepney Safer Neighborhood Team and multi-faith groups.
- Provide health and socio-economic support through advice sessions and outreach.

## **Financial Review**

The Statement of Financial Activities shows:

- Net surplus: £365,792 (2023/24: £277,429)
- Total reserves: £3,619,739 (2023/24: £3,253,947)

### **Principal Funding Sources**

The charity's income for the year ended 31 March 2025 was derived entirely from private donations.

### **Investment Powers and Policy**

Under the Articles of Association, there are no restrictions on investments made by the charity. All investments are subject to careful consideration by the Trustees to ensure they further the charity's aims and deliver public benefit.

### **Charitable and Political Donations**

SSMCC Ltd made no political or charitable donations during the year ended 31 March 2025. Any future donations will be subject to Trustee approval and aligned with the charity's objectives.

### **Risk Management**

- Financial Risk: Reliance on private donations. Mitigation: diversify fundraising and maintain reserves.
- Operational Risk: Service disruption. Mitigation: contingency planning and insurance.
- Compliance Risk: Regulatory adherence. Mitigation: Trustee training and internal audits.
- Reputational Risk: Public trust. Mitigation: transparency and safeguarding policies.
- Health & Safety Risk: Safety of staff and visitors. Mitigation: compliance with regulations and risk assessments.

### **Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Make judgments and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 3 November 2025.

Signed on behalf of the Board of Trustees/Directors

.....  
Mr Arzoo Miah  
Trustee/Director/Chairman

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**( A Company Limited by Guarantee)**

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2025

## **Opinion**

We have audited the financial statements of Stepney Shahjalal Mosque And Cultural Centre for the year ended 31st March 2025, which comprise the statement of financial activities, the Statement of Financial Position, and the related Notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**( A Company Limited by Guarantee)**

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2025

### **Conclusions relating to going concern**

We have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Although the Statement of Financial Position presents net current liabilities of (£28,384) at the year-end, we considered that the majority of the loanees providing private loans, did not exercise their right to request repayment within the post year-end period. We have assessed Trustees' conclusion that incoming donations will continue to exceed the request for repayments of these loans, as reasonable. We also sought clarity on the Trust's legally enforceable capital commitments, alongside its cashflow projections.

We have not identified any material uncertainties relating to events or conditions that cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

### **Other information**

The other information comprises the information included in the trustees' annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read other information and, in doing so consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report, including the Strategic Report, for the financial year for which the financial statements are prepared, is consistent with the financial statements; and
- the Trustees Annual Report, including the Strategic Report, has been prepared in accordance with applicable legal requirements.

## **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**( A Company Limited by Guarantee)**

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2025

### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic report and the Trustees Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

## STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

( A Company Limited by Guarantee)

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2025

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

As part of our audit process:

- We enquired of management and staff the systems and controls the charity has in place, the areas of the financial statements that are most susceptible to the risk of irregularities and fraud, and whether there were any known instances of suspected or alleged fraud
- We obtained an understanding of the various legal and regulatory frameworks under which the charity operates, and made the necessary enquiries of management to understand if there were any major areas of non-compliance
- We considered incentives and opportunities that exist within the charity, including management bias, to present the potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly

### Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Acts 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as body, for our audit work, for this report, or for the opinion we have formed.



Mr Nur Ahmed Chowdhury (Senior Statutory Auditor)

For and on behalf of Abacus Partners (Ldn) LLP

Statutory Auditor

Unit A, Abbots Wharf

93 Stainsby Road

London E14 6JL

Date: 12<sup>th</sup> December 2025

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 March 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
<b>Incoming Resources</b>					
Grants & Donations	2	573,318	-	573,318	453,325
Total Incoming Resources		<u>573,318</u>	<u>-</u>	<u>573,318</u>	<u>453,325</u>
<b>Resources Expended</b>					
Charitable Activities	3	201,086	-	201,086	168,856
<b>Governance Cost</b>	5	6,440	-	6,440	7,040
Total Resources Expended		<u>207,526</u>	<u>-</u>	<u>207,526</u>	<u>175,896</u>
<b>Net Income For The Year</b>		365,792	-	365,792	277,429
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		3,253,947	-	3,253,947	2,976,518
Total Funds Carried Forward		<u>3,619,739</u>	<u>-</u>	<u>3,619,739</u>	<u>3,253,947</u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 14 to 18 form part of these accounts.

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**BALANCE SHEET AS AT 31 MARCH 2025**

	Notes	£	2025 £	£	2024 £
<b><u>Fixed Assets</u></b>					
Land and buildings	6		4,341,810		3,637,416
Fixture & Fittings	6		813		1,214
			<u>4,342,623</u>		<u>3,638,630</u>
<b><u>Current Assets</u></b>					
Debtors & Prepayment	9	33,395		10,373	
Cash at Bank and In Hand	10	<u>404,381</u>		<u>399,488</u>	
		437,776		409,861	
<b><u>Creditors</u></b>					
<b>Amounts Falling Due Within One Year</b>	7	466,160		14,444	
<b>Net Current Assets / (Liabilities)</b>			(28,384)		395,417
<b>Total Net Assets less current liabilities</b>			<u>4,314,239</u>		<u>4,034,047</u>
<b><u>Creditors</u></b>					
<b>Amounts Payable After One Year</b>	8	<u>694,500</u>		<u>780,100</u>	
			(722,884)		(384,683)
<b>Total Net Assets</b>			<u>3,619,739</u>		<u>3,253,947</u>
<b><u>Total Funds of The Charity</u></b>					
Unrestricted Funds			<u>3,619,739</u>		<u>3,253,947</u>
			<u>3,619,739</u>		<u>3,253,947</u>

These accounts were approved by the Board of Trustees on 12 December 2025

.....  
Mr. Arzoo Miah

Chair of the Board of Trustees

.....  
Mr. Md Rejaul Karim

Treasurer

The notes on pages 14 to 18 form part of these accounts

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**STATEMENT OF CASHFLOWS AS AT 31 MARCH 2025**

Notes	2025 £	2024 £
<b><u>Cash flow From Operating Activities</u></b>		
Operating surplus	365,792	277,429
Depreciation	401	597
Operating surplus before working capital charges	366,193	278,026
(Increase) /Decrease in Debtors	(23,022)	(42)
Increase/(Decrease) in Creditors	(6,284)	9,581
Total cash generated from operations	336,887	287,565
<b><u>Cash flow From Investing Activities</u></b>		
Purchase of assets	(704,394)	(652,263)
Total cash outflow from investing activities	(704,394)	(652,263)
<b><u>Cash flow From Financing Activities</u></b>		
Increase/(Decrease) in Private loans	372,400	108,000
Total cash inflow from investing activities	372,400	108,000
<b>Net Change in Cash And Cash Equivalents</b>	4,893	(256,698)
<b>Opening Cash And Cash Equivalents</b>	399,488	656,186
<b>Closing Cash And Cash Equivalents</b>	<b>404,381</b>	<b>399,488</b>
<b><u>Reconciliation</u></b>		
Cash at bank and in hand	<b>404,381</b>	<b>399,488</b>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2025**

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**1. Accounting Policies**

**1.1 Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**1.2 Incoming Resources**

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

**1.3 Resources Expended**

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable. Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

**1.4 Going Concern Basis**

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

**1.5 Depreciation**

Depreciation is provided using the following rates and bases to reduce by annual installment the cost, less estimated residual value, of tangible assets over the estimated useful lives:

Fixture & Fittings is 33% on Reducing Balance

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2025**

**2. Grants and Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2025</b>	<b>2024</b>
	£	£	£	£
Donations - Cash & Cheque Deposit	59,191	-	59,191	48,769
Donations - Direct Credit	248,903	-	248,903	178,824
Education & Training	108,440	-	108,440	95,657
Eid Donations	7,830	-	7,830	3,983
Friday Collection - Cash	78,369	-	78,369	79,896
Just Giving / Muslim Giving	3,585	-	3,585	6,421
Other Mosque Collections	5,371	-	5,371	10,145
Launchgood	1,966	-	1,966	-
London Borough Of Tower Hamlets	-	-	-	5,000
Ramadan Family Commitment (RFC)	8,402	-	8,402	7,024
Membership Fee	9,765	-	9,765	615
Ramadan Donations	32,798	-	32,798	9,306
Weekend Madrasha	8,698	-	8,698	7,685
	<u>573,318</u>	<u>-</u>	<u>573,318</u>	<u>453,325</u>

**3. Cost of Charitable activities**

	<b>2025</b>	<b>2024</b>
	£	£
Cost Directly Allocated to Activities:		
Fundraising Cost	33,821	15,117
Other Cost- Azan Radio	5,700	-
Advertising and PR	-	1,230
Bank Charges	4,566	3,186
Cleaning	384	360
Depreciation	401	598
Donations	-	5,628
Imam & Teachers Remuneration	21,712	27,983
Insurance	1,510	1,433
Light and Heat	19,786	13,353
Legal and Professional Fee	73	13
Pensions	307	231
Rates & Water	826	643
Repairs and Maintenance	10,469	5,899
Stationery and Printing	5,758	2,905
Subscriptions	60	258
Telephone and Internet	358	300
Wages & Salaries	95,355	89,719
	<u>201,086</u>	<u>168,856</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2025**

**4. Staff Emoluments**

	<u>2025</u>	<u>2024</u>
	£	£
Total Wages and Salaries	95,355	90,418
Employer's NIC	937	698
Employer's Pension	134	103
	<u>96,426</u>	<u>91,219</u>
Direct Charitable	96,246	91,219
Others	-	-
Avg No of Employees: Admin	-	-
Avg No of Employees: Direct	18	16
Employees Paid in Excess of £60,000 During the Current Year	None	None

**5. Governance Cost**

	<u>2025</u>	<u>2024</u>
	£	£
Accountancy Fee	1,440	2,040
Audit Fee	5,000	5,000
	<u>6,440</u>	<u>7,040</u>

**6. Tangible Fixed Assets**

	<u>Freehold Land</u>	<u>Fixture, Fittings &amp; Equipment</u>	<u>Portable Buildings</u>	<u>Total £</u>
<b>COST</b>				
At 1 April 2024	3,637,416	19,199	90,083	3,746,698
Additions During The Year	704,394	-	-	704,394
As at 31 March 2025	<u>4,341,810</u>	<u>19,199</u>	<u>90,083</u>	<u>4,451,092</u>
<b>DEPRECIATION</b>				
At 1 April 2024	-	19,199	88,869	108,068
Charge For The Year	-	-	401	401
As at 31 March 2025	<u>-</u>	<u>19,199</u>	<u>89,270</u>	<u>108,469</u>
<b>NET BOOK VALUES</b>				
As at 31 March 2025	<u>4,341,810</u>	<u>-</u>	<u>813</u>	<u>4,342,623</u>
As at 31 March 2024	<u>1,400,572</u>	<u>-</u>	<u>1,214</u>	<u>3,638,630</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2025**

**7.Creditors: Amounts Falling Due Within One Year**

	<u>2025</u>	<u>2024</u>
	£	£
Accountancy Fee	1,492	2,053
Audit Fee	5,000	5,000
Net Wages	1,390	6,914
Qard-e-Hasanah	458,000	-
Tax & Social Security	278	477
	<u>466,160</u>	<u>14,444</u>

**8.Creditors: Amounts Payable After One Year**

	<u>2025</u>	<u>2024</u>
	£	£
Qard-e-Hasanah	694,500	780,100
	<u>694,500</u>	<u>780,100</u>

Creditors contain Qard-e-Hasanah, which in their legal form are interest-free loans from private individuals, that are repayable on demand. FRS 102 requires loans at non-market interest rates to be measured at the present value of their future payments. The Trustees have opted to make a departure from accounting standards here, on the grounds that it may confuse some users of the financial statements.

**9. Debtors & Prepayment**

	<u>2025</u>	<u>2024</u>
	£	£
Accrued Income	23,041	-
Prepayments	1,080	1,099
LB Tower Hamlets	9,274	9,274
	<u>33,395</u>	<u>10,373</u>

**10.Cash at Bank and in hand**

	<u>2025</u>	<u>2024</u>
	£	£
Cash at Bank	403,023	399,467
Cash in Hand	1,358	21
	<u>404,381</u>	<u>399,488</u>

**11.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2025**

**12. Key Management Personnel Compensation**

The charity is governed by a board of directors and trustees who are considered key management personnel. During the year, none of the directors or trustees received any remuneration, benefits, or pension contributions for their services. They served on a voluntary basis and were not compensated for their time or duties.

The analysis below serves as a note to the cash flow statement:

	At start of year £	Cash flows £	New finance leases £	Fair value movements £	Foreign exchange movements £	Other non- cash changes £	At end of year £
Cash	399,488	4,893	-	-	-	-	404,381
Cash equivalents	-	-	-	-	-	-	-
<b>Total cash</b>	<b>399,488</b>	<b>4,893</b>					<b>404,381</b>
Loans < 1 year	(780,100)	(372,400)	-	-	-	458,000	(694,500)
Loans > 1 year			-	-	-	(458,000)	(458,000)
<b>Total borrowings</b>	<b>(780,100)</b>	<b>(372,400)</b>					<b>(1,152,500)</b>
<b>TOTAL</b>	<b>(380,612)</b>	<b>(367,507)</b>					<b>(748,119)</b>

**Analysis Of Net Assets By Fund**

	Unrestricted £	Restricted £	Total Funds £
Tangible fixed assets	4,342,623	-	4,342,623
Current assets	437,776	-	437,776
Current liabilities	(466,160)	-	(466,160)
<b>Total net assets</b>	<b>4,314,239</b>	<b>-</b>	<b>4,314,239</b>

**STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE**

England & Wales - Charity number 1079423

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# Accounts

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**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**DIRECTOR'S & TRUSTEE'S REPORT AND ACCOUNTS**  
**For The Year Ended 31 March 2024**

**Company Number: 3832690**

**Charity Number: 1079423**

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

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Balance Sheet	13
Notes to the Financial Statements	14 to 18

## STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

### Charity Information

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Directors / Trustees:	Dr Muhammad Ali Mr Arzoo Miah Mr Ali Sadad Mr Mohammed Faruk Ahmed Mr Nazrul Islam Ali (Previous Name: Hakrul Islam) Mr Ful Miah Mr Ali Hussain Mr Md Elias Miah Mr Makadas Ali Mr Waled Ahmed Choudhury Mr Mohammad Yusuf Choudhury Mr Nazmul Hasan Mr Abu Bokkor Mr Muhammad Abdul Latif	Chairman Secretary Treasurer Assistant Treasurer  Education Secretary Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee
Resigned	Mr Mohammed Masud Ahmed	Resigned on 01-11-2024
Company Number: Charity Number:	03832690 1079423	
Registered Office Address:	81-83 Duckett Street London E1 4TD	
Banks:	Lloyds Bank 210 Commercial Road London E1 2JR  Barclays Bank 737 Barking Road London E13 9PL	

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

## **Trustees' Report**

### **For The Year Ended 31 March 2024**

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The Trustees, who are also the Directors of the charity for the purpose of the Companies Act, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005. The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Documents**

The organisation is a charitable company limited by guarantee, incorporated on 27 August 1999 and registered as a charity on 16 February 2000. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

##### **Appointment of Trustees**

The Directors of the company are also the charity's Trustees for the purposes of charity law and under the company's articles. Under the requirements of the Memorandum and Articles of Association, the members of Charity Trustees consist of at least three and not more than fifteen.

##### **Trustee Induction or Training**

The Trustees maintain a working knowledge of charity and company law and are kept up to date with the operations of the charity through board meetings.

##### **Related Parties**

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) made no payments to the Trustees or Directors in the reporting year ended 31 March 2024.

##### **Risk Management**

The Directors and Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

##### **Public Benefit Statement**

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

##### **Objective and Activities**

The Charity's objects and regulations are regulated by the constitution adopted on 12 August 1999 and incorporated by the Companies House on 27 August 1999.

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) objectives are:

- To advance the Islamic religion among the local residents;
- To advance religious education among children and adults; and
- To provide facilities for recreation and leisure activities.

In furtherance of these objects the charity provides prayer and other facilities, celebrates Islamic holidays and raises funds from the members of the public, especially by way of Friday, Eid and Ramadan collections.

To meet these objectives the charity seeks charitable donations and grants from the public at general and other institutions. This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities and the office bearers are in charge of the day-to-day running of the charity.

### **Roles and Contributions of Volunteers**

SSMCC Ltd engages volunteers to support both individual programmes and the general operational procedures of the charity.

### **Trustees and/or principal officers**

The following officers of the charity have held office for the whole of the year.

Dr Muhammad Ali - (Chair)  
Mr Arzoo Miah - (Secretary)  
Mr Ali Sadad - (Treasurer)

The Trustees are eligible to appoint additional co-opted Trustees into the management committee under the terms of the constitution.

### **Activities and Achievements**

How our activities deliver public benefit:

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit both to those who use the Mosque & Centre and the wider community of Stepney of London Borough of Tower Hamlets.

#### **5 Daily Prayers**

The Mosque has been open 365 days a year for the five daily prayers. We have 100-200 people attend on average for each prayer through which they have been fulfilling their spiritual needs. Also, the imam makes himself available for advice and consultation after each prayer.

#### **Jummah**

Every Friday the Mosque is open for the Jummah prayer. On average 1500-2000 people attend including children and women. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

#### **Eid and Tarawih Prayers**

The two Eid prayers were held in the Mosque; Normally 4 Jummah takes place; approximately 4000 people attend Eid prayer including children and women. During the month of Ramadan, approximately 800 people attend the Tarawih prayers each night.

#### **Evening & Weekend Madrasah**

The Mosque has been a place of education and learning for the local community. Almost 200 pupils are taught a wide range of Islamic subjects from Monday to Friday for two hours each evening. Another 120 pupils are taught over the weekends.

#### **Youth Activities**

The Mosque provides facilities for local youths. The activities are provided for youths and it is run by youths. They run a weekly Arabic language class and there is a monthly programme where they learn Islamic knowledge combined with fun team-building activities and quizzes. They create bonds through learning, playing and eating together.

#### **Facilities for Women**

The Mosque provides prayer facilities for women for daily prayer, Jummah, Eid and Ramadan. The organisation provides counselling and education support services for women. Women's Link Project, which works with isolated women to address social and welfare issues such as domestic violence, mental health, parental skills, etc.

## **Future Development**

Current Trustees/Directors are determined:

To develop a purpose-built building for the charity with facilities for wider local communities and to promote social cohesion,  
To continue working in partnership with other charitable organisations, for example, the Council of Mosques, Tower Hamlets,  
To resume all activities like, sessions and seminars for raising community safety issues, awareness of ASB & parental responsibilities for the benefit of local residents,  
To continue to work with Stepney Safer Neighbourhood Team,  
To work with multi-faith groups in order to promote social harmony and a safer community,  
To provide support and information to the public in order to improve health and socio-economic conditions, for example, advice sessions, and others to achieve charity's aims and objectives.

## **Review of Transactions and Financial Position:**

The statement of financial activities showed a net surplus for the year of £277,429 (2022/23 surplus £314,715) and total reserves stands at £3,253,947. (2022/23 reserves £2,976,518).

## **Principle Funding Sources**

The principle funding sources of SSMCC Ltd for the year ended 31 March 2024 are 100% private donations.**Investment Powers and**

## **Policy**

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Charitable and Political Donations**

SSMCC Ltd made no political or charitable donations in the reporting year. All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

Select suitable accounting policies and apply them consistently;  
Make judgements and estimates that are reasonable and prudent; and  
Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. An independent audit was carried out by Abacus Partners (LDN) LLP. The auditor is deemed to have been reappointed in accordance with section 487 of the Companies Act 2006.

This report was approved by the current Trustees/Directors on 29 January 2025 .

Signed on behalf of the Board of Trustees/Directors



Dr. Muhammad Ali Trustee/  
Director/Chairman

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

( A Company Limited by Guarantee)

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2024

## **Opinion**

We have audited the financial statements of Stepney Shahjalal Mosque And Cultural Centre for the year ended 31st March 2024, which comprise the statement of financial activities, the Statement of Financial Position, and the related Notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

## **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

( A Company Limited by Guarantee)

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2024

## **Conclusions relating to going concern**

We have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

The Statement of Financial Position presents net current liabilities of (£384,683) at the year-end, indicating that the obligations that the Company has for the year ahead, exceed its liquid assets. We considered that the Company had £0.78m of repayable loans at March 2024 (Note 7 of Accounts), but that the majority of the loanees did not exercise their right to request repayment within the post year-end period. It is reasonable to expect that incoming donations will continue to exceed the request for repayments of these loans, as the private individuals providing the loans, have done so with the understanding that they are funding a building project. We also sought clarity on the Trust's legally enforceable capital commitments, alongside its cashflow projections.

Alongside other work we have performed, we have not identified any material uncertainties relating to events or conditions that cast doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

## **Other information**

The other information comprises the information included in the trustees' annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read other information and, in doing so consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report, including the Strategic Report, for the financial year for which the financial statements are prepared, is consistent with the financial statements; and
- the Trustees Annual Report, including the Strategic Report, has been prepared in accordance with applicable legal requirements.

## **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**( A Company Limited by Guarantee)**

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2024

### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic report and the Trustees Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered

## **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**( A Company Limited by Guarantee)**

Independent Auditor's Report to the Directors/Trustees of Stepney Shahjalal Mosque And Cultural Centre

for the year ended 31 March 2024

material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

As part of our planning process:

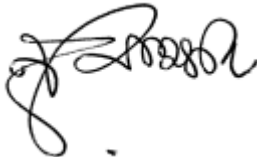
- We enquired of management and staff the systems and controls the charity has in place, the areas of the financial statements that are most susceptible to the risk of irregularities and fraud, and whether there were any known instances of suspected or alleged fraud
- We obtained an understanding of the various legal and regulatory frameworks under which the charity operates, and made the necessary enquiries of management to understand if there were any major areas of non-compliance
- We considered incentives and opportunities that exist within the charity, including management bias, to present the potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly

The key procedures we undertook to detect irregularities and misstatements including fraud, included:

- Testing revenue and revenue recognition for evidence of management bias
- Performing work on existence and verification of current and fixed assets
- Reviewing minutes of Trustee meetings, to identify any information that may have not been reflected in the accounting records
- Testing journals for evidence of management/Trustee override, and by extension the existence of related party transactions
- Testing for the existence of expenditure by the charity, and in the case of payroll costs, the existence of a sample of staff within those costs
- Establishing that fund classification of the charities activities, are in keeping with any terms or restrictions imposed on those funds

### **Use of our report**

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Acts 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as body, for our audit work, for this report, or for the opinion we have formed.



Mr Nur Ahmed Chowdhury (Senior Statutory Auditor)  
For and on behalf of Abacus Partners (Ldn) LLP  
Statutory Auditor  
Unit A, Abbots Wharf  
93 Stainsby Road  
London E14 6JL

Date: 30<sup>th</sup> January 2025

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 March 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
<b>Incoming Resources</b>					
Grants & Donations	2	453,325	-	453,325	466,829
Total Incoming Resources		<u>453,325</u>	<u>-</u>	<u>453,325</u>	<u>466,829</u>
<b>Resources Expended</b>					
Charitable Activities	3	168,856	-	168,856	150,073
<b>Governance Cost</b>	5	7,040	-	7,040	2,040
Total Resources Expended		<u>175,896</u>	<u>-</u>	<u>175,896</u>	<u>152,113</u>
<b>Net Income For The Year</b>		277,429	-	277,429	314,716
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		<u>2,976,518</u>	<u>-</u>	<u>2,976,518</u>	<u>2,661,802</u>
Total Funds Carried Forward		<u><u>3,253,947</u></u>	<u><u>-</u></u>	<u><u>3,253,947</u></u>	<u><u>2,976,518</u></u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

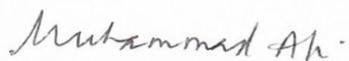
The notes on pages 14 to 18 form part of these accounts.

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## BALANCE SHEET AS AT 31 MARCH 2024

	Notes	2024	2023
		£	£
<b><u>Fixed Assets</u></b>			
Land & Buildings	6	3,637,416	2,985,153
Fixtures & Fittings	6	<u>1,214</u>	<u>1,811</u>
		3,638,630	2,986,964
<b><u>Current Assets</u></b>			
Debtors & Prepayment	8	10,373	10,331
Cash at Bank and In Hand	8	<u>399,488</u>	<u>656,186</u>
		409,861	666,517
<b><u>Creditors</u></b>			
	7	<u>794,544</u>	<u>676,963</u>
<b><u>Net Current Assets</u></b>		(384,683)	(10,446)
		<u>3,253,947</u>	<u>2,976,518</u>
<b><u>Total Funds of The Charity</u></b>			
Unrestricted Funds- General		<u>3,253,947</u>	<u>2,976,518</u>
		<u>3,253,947</u>	<u>2,976,518</u>

These accounts were approved by the Board of Trustees on 29 January 2025



Dr Muhammad Ali

Chair of the Board of Trustees



Mr Ali Sadad

Treasurer

The notes on pages 14 to 18 form part of these accounts

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## Notes to the Accounts

For The Year Ended 31 March 2024

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### 1. Accounting Policies

#### 1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and by the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" FRS 102, effective 1 January 2019.

The financial statements have been prepared in accordance with the Companies Act 2006.

The principal accounting policies adopted in the preparation of the financial Statements are set out below.

#### 1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

#### 1.3 Resources Expended

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

#### 1.4 Going Concern Basis

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

#### 1.5 Depreciation

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives: Fixture & Fittings - 33% on Reducing Balance

Land and buildings comprise of the land initially purchased in December 2002, and subsequent developments upon it, which form the current mosque. The Trustees have opted not to depreciate the building development on the basis that there is sufficient upkeep and maintenance work, which help to extend the building's useful life and residual value.

## STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

### Notes to the Accounts

For The Year Ended 31 March 2024

#### 2. Grants and Donations

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Donations - Cash & Cheque Deposit	48,769	-	48,769	71,596
Donations - Direct Credit	178,824	-	178,824	168,839
Education & Training	95,657	-	95,657	84,389
Eid Donations	3,983	-	3,983	3,354
Friday Collection - Cash	79,896	-	79,896	87,951
Just Giving / Muslim Giving	6,421	-	6,421	3,971
Other Mosque Collections	10,145	-	10,145	10,306
Launchgood	-	-	-	11,466
Ramadan Family Commitment (RFC)	7,024	-	7,024	7,413
Membership Fee	615	-	615	-
London Borough Of Tower Hamlets	5,000	-	5,000	-
Ramadan Donations	9,306	-	9,306	8,116
Weekend Madrasha	7,685	-	7,685	9,428
	<u>453,325</u>	<u>-</u>	<u>453,325</u>	<u>466,829</u>

#### 3. Cost of Charitable activities

	2024	2023
	£	£
Cost Directly Allocated to Activities:		
Fundraising Cost	15,117	15,250
Advertising and PR	1,230	360
Bank Charges	3,186	2,895
Cleaning	360	346
Depreciation	598	892
Donations	5,628	1,572
Imam & Teachers Remuneration	27,983	18,376
Insurance	1,433	1,601
Light and Heat	13,353	16,220
Legal and Professional Fee	13	65
Pensions	231	133
Rates & Water	643	615
Repairs and Maintenance	5,899	10,377
Stationery and Printing	2,905	3,841
Subscriptions	258	216
Telephone and Internet	300	316
Wages & Salaries	89,719	76,998
	<u>168,856</u>	<u>150,073</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2024**

**4. Staff Emoluments**

	<u>2024</u>	<u>2023</u>
	£	£
Total Wages and Salaries	90,418	76,998
Employer's NIC	698	574
Employer's Pension	103	62
	<u>91,219</u>	<u>77,634</u>
Direct Charitable	91,219	77,634
Others	-	-
Avg No of Employees: Admin	-	-
Avg No of Employees: Direct	16	14
Employees Paid in Excess of £60,000 During the Current Year	None	None

**5. Governance Cost**

	<u>2024</u>	<u>2023</u>
	£	£
Accountancy Fee	2,040	2,040
Audit Fee	5,000	-
	<u>7,040</u>	<u>2,040</u>

**6. Tangible Fixed Assets**

	<u>Land &amp; Buildings</u>	<u>Fixture, Fittings &amp; Equipment</u>	<u>Portable Buildings</u>	<u>Total £</u>
<b>COST</b>				
At 1 April 2023	2,985,153	19,199	90,083	3,094,435
Additions During The Year	652,263	-	-	652,263
As at 31 March 2024	<u>3,637,416</u>	<u>19,199</u>	<u>90,083</u>	<u>3,746,698</u>
<b>DEPRECIATION</b>				
At 1 April 2023	-	19,199	88,272	107,471
Charge For The Year	-	-	597	597
As at 31 March 2024	<u>-</u>	<u>19,199</u>	<u>88,869</u>	<u>108,068</u>
<b>NET BOOK VALUES</b>				
As at 31 March 2024	<u>3,637,416</u>	<u>-</u>	<u>1,214</u>	<u>3,638,630</u>
As at 31 March 2023	<u>2,985,153</u>	<u>-</u>	<u>1,811</u>	<u>2,986,964</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2024**

<b>7. Creditors: Amounts Falling Due Within One Year</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accountancy Fee	2,053	2,053
Audit Fee	5,000	-
Net Wages	6,914	1,961
Tax & Social Security	477	849
Qard-e-Hasanah	780,100	672,100
	<u>794,544</u>	<u>676,963</u>
<b>8. Debtors &amp; Prepayment</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Prepayments	1,099	1,057
LB Tower Hamlets	9,274	9,274
	<u>10,373</u>	<u>10,331</u>

Creditors contain Qard-e-Hasanah, which in their legal form are interest-free loans from private individuals, that are repayable on demand. FRS 102 requires loans at non-market interest rates to be measured at the present value of their future payments. The Trustees have opted to make a departure from accounting standards here, on the grounds that it may confuse some users of the financial statements.

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2024**

	<u>2024</u>	<u>2023</u>
<b>9.Cash at Bank and in hand</b>	£	£
Cash at Bank	399,467	656,165
Cash in Hand	21	21
	<u>399,488</u>	<u>656,186</u>

**9.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.

**STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE**

England & Wales - Charity number 1079423

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# Accounts

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**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**DIRECTOR'S & TRUSTEE'S REPORT AND ACCOUNTS**  
**For The Year Ended 31 March 2023**

**Company Number: 3832690**

**Charity Number: 1079423**

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

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## STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

### Charity Information

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Directors / Trustees:	Dr Muhammad Ali	Chairman
	Mr Arzoo Miah	Secretary
	Mr Mohammed Masud Ahmed	Assistant Secretary
	Mr Ali Sadad	Treasurer
	Mr Mohammed Faruk Ahmed	Assistant Treasurer
	Mr Nazrul Islam Ali	
	(Previous Name: Hakrul Islam)	Education Secretary
	Mr Ful Miah	Trustee
	Mr Ali Hussain	Trustee
	Mr Md Elias Miah	Trustee
	Mr Makadas Ali	Trustee
	Mr Waled Ahmed Choudhury	Trustee
	Mr Mohammad Yusuf Choudhury	Trustee
	Mr Abdul Mumin	Resigned on 08/02/2023
	Mr Nazmul Hasan	Trustee
	Mr Abu Bokkor	Trustee
	Mr Muhammad Abdul Latif	Trustee

Deceased                      Mr Nurul Islam                      Vice Chair-28/01/2023

Company Number:              03832690  
Charity Number:                1079423

Registered Office Address:    81-83 Duckett Street  
London  
E1 4TD

Independent Examiner:        Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
37th Floor, 1 Canada Square  
London, E14 5DY

Banks:

Lloyds Bank  
210 Commercial Road  
London E1 2JR

Barclays Bank  
737 Barking Road  
London E13 9PL

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

## **Trustees' Report**

### **For The Year Ended 31 March 2023**

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The Trustees, who are also the Directors of the charity for the purpose of the Companies Act, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005. The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Documents**

The organisation is a charitable company limited by guarantee, incorporated on 27 August 1999 and registered as a charity on 16 February 2000. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

##### **Appointment of Trustees**

The Directors of the company are also the charity's Trustees for the purposes of charity law and under the company's articles. Under the requirements of the Memorandum and Articles of Association, the members of Charity Trustees consist of at least three and not more than fifteen.

##### **Trustee Induction or Training**

The Trustees maintain a working knowledge of charity and company law and are kept up to date with the operations of the charity through board meetings.

##### **Related Parties**

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) made no payments to the Trustees or Directors in the reporting year ended 31 March 2023.

##### **Risk Management**

The Directors and Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

##### **Public Benefit Statement**

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

##### **Objective and Activities**

The Charity's objects and regulations are regulated by the constitution adopted on 12 August 1999 and incorporated by the Companies House on 27 August 1999.

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) objectives are:

- To advance the Islamic religion among the local residents;
- To advance religious education among children and adults; and
- To provide facilities for recreation and leisure activities.

In furtherance of these objects the charity provides prayer and other facilities, celebrates Islamic holidays and raises funds from the members of the public, especially by way of Friday, Eid and Ramadan collections.

To meet these objectives the charity seeks charitable donations and grants from the public at general and other institutions. This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities and the office bearers are in charge of the day-to-day running of the charity.

### **Roles and Contributions of Volunteers**

SSMCC Ltd engages volunteers to support both individual programmes and the general operational procedures of the charity.

### **Trustees and/or principal officers**

The following officers of the charity have held office for the whole of the year.

Dr Muhammad Ali - (Chair)  
Mr Arzoo Miah - (Secretary)  
Mr Ali Sadad - (Treasurer)

The Trustees are eligible to appoint additional co-opted Trustees into the management committee under the terms of the constitution.

### **Activities and Achievements**

How our activities deliver public benefit:

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit both to those who use the Mosque & Centre and the wider community of Stepney of London Borough of Tower Hamlets.

#### **5 Daily Prayers**

The Mosque has been open 365 days a year for the five daily prayers. We have 100-200 people attend on average for each prayer through which they have been fulfilling their spiritual needs. Also, the imam makes himself available for advice and consultation after each prayer.

#### **Jumma**

Every Friday the Mosque is open for the Jumma prayer. On average 1500-2000 people attend including children and women. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

#### **Eid and Tarawih Prayers**

The two Eid prayers were held in the Mosque; Normally 4 Jumma takes place; approximately 4000 people attend Eid prayer including children and women. During the month of Ramadan, approximately 800 people attend the Tarawih prayers each night.

#### **Evening & Weekend Madrasah**

The Mosque has been a place of education and learning for the local community. Almost 200 pupils are taught a wide range of Islamic subjects from Monday to Friday for two hours each evening. Another 120 pupils are taught over the weekends.

#### **Youth Activities**

The Mosque provides facilities for local youths. The activities are provided for youths and it is run by youths. They run a weekly Arabic language class and there is a monthly programme where they learn Islamic knowledge combined with fun team-building activities and quizzes. They create bonds through learning, playing and eating together.

#### **Facilities for Women**

The Mosque provides prayer facilities for women for daily prayer, Jumma, Eid and Ramadan. The organisation provides counselling and education support services for women. Women's Link Project, which works with isolated women to address social and welfare issues such as domestic violence, mental health, parental skills, etc.

## **Future Development**

Current Trustees/Directors are determined:

To develop a purpose-built building for the charity with facilities for wider local communities and to promote social cohesion,  
To continue working in partnership with other charitable organisations, for example, the Council of Mosques, Tower Hamlets,  
To resume all activities like, sessions and seminars for raising community safety issues, awareness of ASB & parental responsibilities for the benefit of local residents,  
To continue to work with Stepney Safer Neighbourhood Team,  
To work with multi-faith groups in order to promote social harmony and a safer community,  
To provide support and information to the public in order to improve health and socio-economic conditions, for example, advice sessions, and others to achieve charity's aims and objectives.

## **Review of Transactions and Financial Position:**

The statement of financial activities showed a net surplus for the year of £314,715 (2021/22 surplus £360,962) and total reserves stands at £2,976,518. (2021/22 reserves £2,661,803).

## **Principle Funding Sources**

The principle funding sources of SSMCC Ltd for the year ended 31 March 2023 are 100% private donations.

## **Investment Powers and Policy**

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Charitable and Political Donations**

SSMCC Ltd made no political or charitable donations in the reporting year ended 31 March 2023. All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

Select suitable accounting policies and apply them consistently;  
Make judgements and estimates that are reasonable and prudent; and  
Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 28 January 2024.

Signed on behalf of the Board of Trustees/Directors

.....  
Dr. Muhammad Ali  
Trustee/Director/Chairman

# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**For The Year Ended 31 March 2023**

---

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages 8 to 13.

## **Respective Responsibilities of Trustees and Examiner**

The trustees (who are also the directors of the company for the purpose of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

## **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## **Independent Examiner's Statement**

In connection with my examination, no other matter except that referred to in the above paragraph has come to my attention

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:

-to keep accounting records in accordance with section 386 of the Companies Act 2006; and

-to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
960 Capability Green  
Luton  
LU1 3PE  
Date: 29/01/2024

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 March 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
<b>Incoming Resources</b>					
Grants & Donations	2	466,829	-	466,829	495,325
Other Income		-	-	-	4
Total Incoming Resources		<u>466,829</u>	<u>-</u>	<u>466,829</u>	<u>495,329</u>
<b>Resources Expended</b>					
Charitable Activities	3	150,073	-	150,073	132,568
<b>Governance Cost</b>	4	2,040	-	2,040	1,800
Total Resources Expended		<u>152,113</u>	<u>-</u>	<u>152,113</u>	<u>134,368</u>
<b>Net Income For The Year</b>		314,716	-	314,716	360,961
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		<u>2,661,802</u>	<u>-</u>	<u>2,661,802</u>	<u>2,300,841</u>
Total Funds Carried Forward		<u><u>2,976,518</u></u>	<u><u>-</u></u>	<u><u>2,976,518</u></u>	<u><u>2,661,802</u></u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 10 to 13 form part of these accounts.

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023	2022
		£	£
<b><u>Fixed Assets</u></b>			
Freehold Land	5	2,985,153	2,577,139
Fixture & Fittings	5	<u>1,811</u>	<u>2,703</u>
		2,986,964	2,579,842
<b><u>Current Assets</u></b>			
Debtors & Prepayment	7	10,331	10,523
Cash at Bank and In Hand	8	<u>656,186</u>	<u>699,009</u>
		666,517	709,532
<b><u>Creditors</u></b>			
<b>Amounts Falling Due Within One Year</b>	6	<u>676,963</u>	<u>627,571</u>
<b><u>Net Current Assets</u></b>		(10,446)	81,961
		<u>2,976,518</u>	<u>2,661,803</u>
<b><u>Total Funds of The Charity</u></b>			
Unrestricted Funds- General		<u>2,976,518</u>	<u>2,661,803</u>
		<u>2,976,518</u>	<u>2,661,803</u>

These accounts were approved by the Board of Trustees on 28 January 2024

.....  
Dr Muhammad Ali

Chair of the Board of Trustees

.....  
Mr Ali Sadad

Treasurer

The notes on pages 10 to 13 form part of these accounts

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2023**

---

**1. Accounting Policies**

**1.1 Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**1.2 Incoming Resources**

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

**1.3 Resources Expended**

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

**1.4 Going Concern Basis**

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

**1.5 Depreciation**

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives:

Fixture & Fittings is 33% on Reducing Balance

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2023**

**2. Grants and Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2023</b>	<b>2022</b>
	£	£	£	£
Donations - Cash & Cheque Deposit	71,596	-	71,596	101,518
Donations - Direct Credit	168,839	-	168,839	148,314
Education & Training	84,389	-	84,389	63,045
Eid Donations	3,354	-	3,354	7,706
Friday Collection - Cash	87,951	-	87,951	103,800
Just Giving / Muslim Giving	3,971	-	3,971	38,602
Other Mosque Collections	10,306	-	10,306	-
Launchgood	11,466	-	11,466	4,984
Ramadan Family Commitment (RFC)	7,413	-	7,413	7,101
HMRC JRS Grant	-	-	-	7,321
Ramadan Donations	8,116	-	8,116	8,405
Weekend Madrasha	9,428	-	9,428	4,529
	<u>466,829</u>	<u>-</u>	<u>466,829</u>	<u>495,325</u>

**3. Cost of Charitable activities**

	<b>2023</b>	<b>2022</b>
	£	£
Cost Directly Allocated to Activities:		
Fundraising Cost	15,250	21,350
Advertising and PR	360	220
Bank Charges	2,895	2,243
Cleaning	346	372
Depreciation	892	1,332
Donations	1,574	-
Imam & Teachers Remuneration	18,374	16,534
Insurance	1,601	1,665
Light and Heat	16,220	8,776
Legal and Professional Fee	65	13
Pensions	133	530
Rates & Water	615	500
Repairs and Maintenance	10,377	7,864
Stationery and Printing	3,841	2,861
Subscriptions	216	716
Telephone and Internet	316	194
Wages & Salaries	76,998	67,398
	<u>150,073</u>	<u>132,568</u>

**4. Governance Cost**

	<b>2023</b>	<b>2022</b>
	£	£
Accountancy Fee	2,040	1,800
	<u>2,040</u>	<u>1,800</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2023**

<b>5. Tangible Fixed Assets</b>	<b>Freehold Land</b>	<b>Fixture, Fittings &amp; Equipment</b>	<b>Portable Buildings</b>	<b>Total £</b>
<b>COST</b>				
At 1 April 2022	2,577,139	19,199	90,083	2,686,421
Additions During The Year	408,014	-	-	408,014
As at 31 March 2023	<u>2,985,153</u>	<u>19,199</u>	<u>90,083</u>	<u>3,094,435</u>
<b>DEPRECIATION</b>				
At 1 April 2022	-	19,199	87,380	106,579
Charge For The Year	-	-	892	892
As at 31 March 2023	<u>-</u>	<u>19,199</u>	<u>88,272</u>	<u>107,471</u>
<b>NET BOOK VALUES</b>				
As at 31 March 2023	<u>2,985,153</u>	<u>-</u>	<u>1,811</u>	<u>2,986,964</u>
As at 31 March 2022	<u>1,400,572</u>	<u>-</u>	<u>2,703</u>	<u>2,579,842</u>
<b>6. Creditors: Amounts Falling Due Within One Year</b>				
		<b>2023</b>		<b>2022</b>
		£		£
Accountancy Fee		2,053		1,813
Net Wages		1,961		3,385
Tax & Social Security		849		873
Qard-e-Hasanah		672,100		621,500
		<u>676,963</u>		<u>627,571</u>
<b>7. Debtors &amp; Prepayment</b>				
		<b>2023</b>		<b>2022</b>
		£		£
Prepayments		1,057		1,249
LB Tower Hamlets		9,274		9,274
		<u>10,331</u>		<u>10,523</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2023**

	<u>2023</u>	<u>2022</u>
<b>8.Cash at Bank and in hand</b>	£	£
Cash at Bank	656,165	698,914
Cash in Hand	21	95
	<u>656,186</u>	<u>699,009</u>

**9.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.

**STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE**

England & Wales - Charity number 1079423

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# Accounts

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**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**DIRECTOR'S & TRUSTEE'S REPORT AND ACCOUNTS**  
**For The Year Ended 31 March 2022**

**Company Number: 3832690**

**Charity Number: 1079423**

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

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## STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

### Charity Information

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Directors / Trustees:	Dr Muhammad Ali	Chairman
	Mr Nurul Islam	Vice Chair
	Mr Arzoo Miah	Secretary – Appointed on 20/02/2022
	Mr Mohammed Masud Ahmed	Assistant Secretary – Appointed on 20/02/2022
	Mr Ali Sadad	Treasurer
	Mr Mohammed Faruk Ahmed	Assistant Treasurer
	Mr Hakrul Islam	Education Secretary
	Mr Ful Miah	Trustee
	Mr Ali Hussain	Trustee
	Mr Md Elias Miah	Trustee
	Mr Makadas Ali	Trustee – Appointed on 20/02/2022
	Mr Waled Ahmed Choudhury	Trustee – Appointed on 20/02/2022
	Mr Mohammad Yusuf Choudhury	Trustee – Appointed on 20/02/2022
	Mr Abdul Mumin	Trustee – Appointed on 20/02/2022

Deceased: Mr Mohammed Chand Miah Trustee- 13/11/2022

Resignation: Mr Mosobbir Ali Vice Chair- Resigned on 20/02/2022  
Mr Mohammed Kamal Hussain Trustee – Resigned on 20/02/2022  
Mr Mohammed Misbah Uddin Trustee – Resigned on 20/02/2022  
Mr Shamim Ahmed Chowdhury Trustee – Resigned on 20/02/2022  
Mr Muhammed Shafiq Islam Trustee – Resigned on 20/02/2022

Co-opted Trustees: Mr Nazmul Hasan  
Mr Abu Bokkor  
Mr Muhammad Abdul Latif

Company Number: 03832690  
Charity Number: 1079423

Permanent Address: 81-83 Duckett Street  
London  
E1 4TD

Registered Office Address:  
960 Capability Green  
Luton, Bedfordshire  
LU1 3PE

Independent Examiner: Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
37th Floor, 1 Canada Square  
London, E14 5DY

Banks: Lloyds Bank  
210 Commercial Road  
London E1 2JR

Al Rayan Bank  
97-99 Whitechapel Road  
London E1 1DT

Barclays Bank  
737 Barking Road  
London E13 9PL

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

## **Directors' and Trustees' Report**

### **For The Year Ended 31 March 2022**

---

The Trustees, who are also the Directors of the charity for the purpose of the Companies Act, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005. The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing Documents**

The organisation is a charitable company limited by guarantee, incorporated on 27 August 1999 and registered as a charity on 16 February 2000. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

##### **Appointment of Trustees**

The Directors of the company are also the charity's Trustees for the purposes of charity law and under the company's articles. Under the requirements of the Memorandum and Articles of Association, the members of Charity Trustees consist of at least three and not more than fifteen.

##### **Trustee Induction or Training**

The Trustees maintain a working knowledge of charity and company law and are kept up to date with the operations of the charity through board meetings.

##### **Related Parties**

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) made no payments to the Trustees or Directors in the reporting year ended 31-03-2022.

##### **Risk Management**

The Directors and Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

##### **Public Benefit Statement**

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

##### **Objective and Activities**

The Charity's objects and regulations are regulated by the constitution adopted on 12 August 1999 and incorporated by the Companies House on 27 August 1999.

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) objectives are:

- To advance the Islamic religion among the local residents;
- To advance religious education among children and adults; and
- To provide facilities for recreation and leisure activities.

In furtherance of these objects the charity provides prayer and other facilities, celebrates Islamic holidays and raises funds from the members of the public, especially by way of Friday, Eid and Ramadan collections.

To meet these objectives the charity seeks charitable donations and grants from the public at general and other institutions. This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities and the office bearers are in charge of the day-to-day running of the charity.

### **Roles and Contributions of Volunteers**

SSMCC Ltd engages volunteers to support both individual programmes and the general operational procedures of the charity.

### **Trustees and/or principal officers**

The following officers of the charity have held office for the whole of the year.

Dr Muhammad Ali - (Chair)  
Mr Ful Miah - (Secretary)  
Mr Ali Sadad - (Treasurer)

The Trustees are eligible to appoint additional co-opted Trustees into the management committee under the terms of the constitution.

### **Activities and Achievements**

How our activities deliver public benefit:

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit both to those who use the Mosque & Centre and the wider community of Stepney of London Borough of Tower Hamlets.

#### **5 Daily Prayers**

The Mosque has been open 365 days a year for the five daily prayers. We have 100-200 people attend on average for each prayer through which they have been fulfilling their spiritual needs. Also, the imam makes himself available for advice and consultation after each prayer.

#### **Jummah**

Every Friday the Mosque is open for the Jummah prayer. On average 1500-2000 people attend including children and women. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

#### **Eid and Tarawih Prayers**

The two Eid prayers were held in the Mosque; Normally 4 Jammah takes place; approximately 4000 people attend Eid prayer including children and women. During the month of Ramadan, approximately 800 people attend the Tarawih prayers each night.

#### **Evening & Weekend Madrasah**

The Mosque has been a place of education and learning for the local community. Almost 200 pupils are taught a wide range of Islamic subjects from Monday to Friday for two hours each evening. Another 120 pupils are taught over the weekends.

#### **Youth Activities**

The Mosque provides facilities for local youths. The activities are provided for youths and it is run by youths. They run a weekly Arabic language class and there is a monthly programme where they learn Islamic knowledge combined with fun team-building activities and quizzes. They create bonds through learning, playing and eating together.

#### **Facilities for Women**

The Mosque provides prayer facilities for women for daily prayer, Jummah, Eid and Ramadan. The organisation provides counselling and education support services for women. Women's Link Project. which works with isolated women to address social

.....  
counselling and education support services for women. Women's Link Project, which works with isolated women to address social and welfare issues such as domestic violence, mental health, parental skills, etc.

## **Future Development**

Current Trustees/Directors are determined:

To develop a purpose-built building for the charity with facilities for wider local communities and to promote social cohesion,  
To continue working in partnership with other charitable organisations, for example, the Council of Mosques, Tower Hamlets,  
To resume all activities like, sessions and seminars for raising community safety issues, awareness of ASB & parental responsibilities for the benefit of local residents,  
To continue to work with Stepney Safer Neighbourhood Team,  
To work with multi-faith groups in order to promote social harmony and a safer community,  
To provide support and information to the public in order to improve health and socio-economic conditions, for example, advice sessions, and others to achieve charity's aims and objectives.

## **Review of Transactions and Financial Position:**

The statement of financial activities showed a net surplus for the year of £360,962 (2020/21 surplus £202,260) and total reserves stands at £2,661,803. (2020/21 reserves £2,300,841).

## **Principle Funding Sources**

The principle funding sources of SSMCC Ltd for the year ended 31/03/2022 are 100% private donations.

## **Investment Powers and Policy**

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Charitable and Political Donations**

SSMCC Ltd made no political or charitable donations in the reporting year ended 31/03/2022. All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

## **Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

Select suitable accounting policies and apply them consistently;  
Make judgements and estimates that are reasonable and prudent; and  
Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 14 January 2022.

Signed on behalf of the Board of Trustees/Directors

.....  
Dr. Muhammad Ali  
Trustee/Director/Chairman

# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**For The Year Ended 31 March 2022**

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I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 8 to 13.

## **Respective Responsibilities of Trustees and Examiner**

The trustees (who are also the directors of the company for the purpose of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011(the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

## **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## **Independent Examiner's Statement**

In connection with my examination, no other matter except that referred to in the above paragraph has come to my attention

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:

-to keep accounting records in accordance with section 386 of the Companies Act 2006; and

-to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
960 Capability Green  
Luton  
LU1 3PE  
Date: 29/01/2023

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 March 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
<b>Incoming Resources</b>					
Grants & Donations	2	488,004	7,321	495,325	306,364
Other Income		5	-	5	6
Total Incoming Resources		<u>488,009</u>	<u>7,321</u>	<u>495,330</u>	<u>306,370</u>
<b>Resources Expended</b>					
Charitable Activities	3	125,247	7,321	132,568	102,310
<b>Governance Cost</b>	4	1,800	-	1,800	1,800
Total Resources Expended		<u>127,047</u>	<u>-</u>	<u>134,368</u>	<u>104,110</u>
<b>Net Income For The Year</b>		360,962	-	360,962	202,260
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		<u>2,300,841</u>	<u>-</u>	<u>2,300,841</u>	<u>2,098,581</u>
Total Funds Carried Forward		<u>2,661,803</u>	<u>-</u>	<u>2,661,803</u>	<u>2,300,841</u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 10 to 13 form part of these accounts.

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022	2021
		£	£
<b><u>Fixed Assets</u></b>			
Freehold Land	5	2,577,139	2,160,626
Fixture & Fittings	5	<u>2,703</u>	<u>4,035</u>
		2,579,842	2,164,661
<b><u>Current Assets</u></b>			
Debtors & Prepayment	7	10,523	10,523
Cash at Bank and In Hand	8	<u>699,009</u>	<u>535,181</u>
		709,532	545,704
<b><u>Creditors</u></b>			
<b>Amounts Falling Due Within One Year</b>	6	<u>627,571</u>	<u>409,524</u>
<b><u>Net Current Assets</u></b>			
		81,961	136,180
		<u>2,661,803</u>	<u>2,300,841</u>
<b><u>Total Funds of The Charity</u></b>			
Unrestricted Funds- General		<u>2,661,803</u>	<u>2,300,841</u>
		<u>2,661,803</u>	<u>2,300,841</u>

These accounts were approved by the Board of Trustees on 14 January 2023

.....  
Dr Muhammad Ali

Chair of the Board of Trustees

.....  
Mr Ali Sadad

Treasurer

The notes on pages 10 to 13 form part of these accounts

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

## **Notes to the Accounts**

**For The Year Ended 31 March 2022**

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### **1. Accounting Policies**

#### **1.1 Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

#### **1.2 Incoming Resources**

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

#### **1.3 Resources Expended**

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

#### **1.4 Going Concern Basis**

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

#### **1.5 Depreciation**

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives:

Fixture & Fittings is 33% on Reducing Balance

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2022**

**2. Grants and Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2022</b>	<b>2021</b>
	£	£	£	£
Donations - Cash & Cheque Deposit	92,143	-	92,143	71,814
Donations - Direct Credit	148,314	-	148,314	95,735
Education & Training	63,045	-	63,045	17,325
Eid Donations	7,706	-	7,706	3,471
Membership & Nomination Fees	9,375	-	9,375	-
Friday Collection - Cash	103,800	-	103,800	53,387
Just Giving / Muslim Giving	38,602	-	38,602	7,914
Weekend Madrasha	4,529	-	4,529	1,618
Launchgood	4,984	-	4,984	7,621
Ramadan Family Commitment (RFC)	7,101	-	7,101	-
HMRC JRS Grant	-	7,321	7,321	47,479
Ramadan Donations	8,405	-	8,405	-
	<u>488,004</u>	<u>7,321</u>	<u>495,325</u>	<u>306,364</u>

**3. Cost of Charitable activities**

	<b>2022</b>	<b>2021</b>
	£	£
Cost Directly Allocated to Activities:		
Fundraising Cost	21,350	-
Advertising and PR	220	320
Bank Charges	2,243	1,862
Cleaning	372	206
Depreciation	1,332	1,988
Events & Activities	-	6,555
Imam & Teachers Remuneration	16,534	10,120
Insurance	1,665	1,593
Light and Heat	8,776	5,276
Legal and Professional Fee	13	513
Pensions	530	205
Rates & Water	500	312
Repairs and Maintenance	7,864	9,196
Stationery and Printing	2,861	1,656
Subscriptions	716	716
Telephone and Internet	194	229
Wages & Salaries	67,398	61,563
	<u>132,568</u>	<u>102,310</u>

**4. Governance Cost**

	<b>2022</b>	<b>2021</b>
	£	£
Accountancy Fee	1,800	1,800
	<u>1,800</u>	<u>1,800</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2022**

<b>5. Tangible Fixed Assets</b>	<b>Freehold Land</b>	<b>Fixture, Fittings &amp; Equipment</b>	<b>Portable Buildings</b>	<b>Total £</b>
<b>COST</b>				
At 1 April 2021	2,160,626	19,199	90,083	2,269,908
Additions During The Year	416,513	-	-	416,513
As at 31 March 2022	<u>2,577,139</u>	<u>19,199</u>	<u>90,083</u>	<u>2,686,421</u>
<b>DEPRECIATION</b>				
At 1 April 2021	-	19,199	86,048	105,247
Charge For The Year	-	-	1,332	1,332
As at 31 March 2022	<u>-</u>	<u>19,199</u>	<u>87,380</u>	<u>106,579</u>
<b>NET BOOK VALUES</b>				
As at 31 March 2022	<u>2,577,139</u>	<u>-</u>	<u>2,703</u>	<u>2,579,842</u>
As at 31 March 2021	<u>1,400,572</u>	<u>-</u>	<u>4,035</u>	<u>2,164,661</u>

<b>6. Creditors: Amounts Falling Due Within One Year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accountancy Fee	1,813	1,813
Net Wages	3,385	3,306
Tax & Social Security	873	1,905
Qard-e-Hasanah	621,500	402,500
	<u>627,571</u>	<u>409,524</u>

<b>7. Debtors &amp; Prepayment</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Prepayments	1,249	1,249
LB Tower Hamlets	9,274	9,274
	<u>10,523</u>	<u>10,523</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2022**

	<u>2022</u>	<u>2021</u>
<b>8.Cash at Bank and in hand</b>	<u>£</u>	<u>£</u>
Cash at Bank	698,914	535,172
Cash in Hand	<u>95</u>	<u>9</u>
	<u>699,009</u>	<u>535,181</u>

**9.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.

**STEPNEY SHAHJALAL MOSQUE & CULTURAL CENTRE**

England & Wales - Charity number 1079423

---

# Accounts

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**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**DIRECTOR'S & TRUSTEE'S REPORT AND ACCOUNTS**

**For The Year Ended 31 March 2021**

**Company Number: 3832690**

**Charity Number: 1079423**

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

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# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## Charity Information

---

Directors / Trustees:	Dr Muhammad Ali	Chairman
	Mr Mosobbir Ali	Vice Chair
	Mr Ful Miah	Secretary
	Mr Nazmul Hasan	Assistant Secretary
	Mr Ali Sadad	Treasurer
	Mr Ali Hussain	Assistant Treasurer
	Mr Hakrul Islam	Education Secretary
	Mr Mohammed Faruk Ahmed	Trustee
	Mr Mohammed Kamal Hussain	Trustee
	Mr Nurul Islam	Trustee
	Mr Md Elias Miah	Trustee
	Mr Mohammed Chand Miah	Trustee
	Mr Mohammed Misbah Uddin	Trustee
	Mr Shamim Ahmed Chowdhury	Trustee
	Mr Muhammed Shafiq Islam	Trustee

Company Number: 03832690  
Charity Number: 1079423

Registered Office Address: 81-83 Duckett Street  
London  
E1 4TD

Independent Examiner: Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
37th Floor, 1 Canada Square  
London, E14 5DY

Banks:

Lloyds Bank  
210 Commercial Road  
London E1 2JR

Al Rayan Bank  
97-99 Whitechapel Road  
London E1 1DT

Barclays Bank  
737 Barking Road  
London E13 9PL

# **STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

## **Directors' and Trustees' Report For The Year Ended 31 March 2021**

---

The Trustees, who are also the Directors of the charity for the purpose of the Companies Act, are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2021.

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### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Documents**

The organisation is a charitable company limited by guarantee, incorporated on 27 August 1999 and registered as a charity on 16 February 2000. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

#### **Appointment of Trustees**

The Directors of the company are also charity's Trustees for the purposes of charity law and under the company's articles. Under the requirements of the Memorandum and Articles of Association the members of Charity Trustees consists of at least three and not more than fifteen.

#### **Trustee Induction or Training**

The Trustees maintain a working knowledge of charity and company law and are kept up to date with the operations of the charity through board meetings.

#### **Related Parties**

Stepney Shahjalal Mosque and Cultural Centre Ltd (SSMCC) made no payments to the Trustees or Directors in the reporting year ended 31-03-2021.

#### **Risk Management**

The Directors and Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

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The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

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This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities and the office bearers are in charge of the day to day running of the charity.

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### **Trustees and/or principal officers**

The following officers of the charity have held office for the whole of the year.

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Mr Ful Miah - (Secretary)

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The Trustees are eligible to appoint additional co-opted Trustees into the management committee under the terms of the constitution.

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How our activities deliver public benefit:

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Every Friday the Mosque is open for the Jummah prayer. On average 1500-2000 people attend including children and women. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

#### **Eid and Tarawih Prayers**

The two Eid prayers were held in the Mosque; Normally 4 Jammah takes place; approximately 4000 people attended each Eid prayer including children and women. During the month of Ramadan, approximately 800 people attend the Tarawih prayers each night.

#### **Evening & Weekend Madrasah**

The Mosque has been a place of education and learning for the local community. Almost 200 pupils are taught a wide range of Islamic subjects from Monday to Friday for two hours each evening. Another 120 pupils are taught over the weekends.

#### **Facilities for Women**

The Mosque provides prayer facilities for women for daily prayer, Jummah, Eid and Ramadan. The organisation provides counselling and education support services for women. Women's Link Project, which works with isolated women to address social and welfare issues such as domestic violence, mental health, parental skills etc.

#### **Future Development**

Current Trustees/Directors are determined:

To develop a purpose built building for the charity with facilities for wider local communities and to promote social cohesion,  
To continue working in partnership with other charitable organisations, for example, Council of Mosques, Tower Hamlets,  
To resume all activities like, sessions and seminars for raising community safety issues, awareness of ASB & parental responsibilities for the benefits of local residents,  
To continue to work with Stepney Safer Neighbourhood Team,

To work with multi faith groups in order to promote social harmony and safer community,  
To provide support and information to public in order to improve health and socio-economic conditions, for example, advice sessions,  
and others to achieve charity's aims and objectives.

**Review of Transactions and Financial Position:**

The statement of financial activities showed a net surplus for the year of £202,260 (2019/20 surplus £323,523) and total reserves stands at £2,300,841. (2019/20 reserves £2,098,581).

**Principle Funding Sources**

The principle funding sources of SSMCC Ltd for the year ended 31/03/2021 are 100% private donations.

**Investment Powers and Policy**

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.

**Charitable and Political Donations**

SSMCC Ltd made no political or charitable donations in the reporting year ended 31/03/2021. All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

**Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 16 November 2021.

Signed on behalf of Board of Trustees/Directors

.....  
Dr Muhammad Ali  
Trustee/Director/Chairman

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**

**For The Year Ended 31 March 2021**

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I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 8 to 13.

### **Respective Responsibilities of Trustees and Examiner**

The trustees (who are also the directors of the company for the purpose of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent Examiner's Statement**

In connection with my examination, no other matter except that referred to in the above paragraph has come to my attention

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:

-to keep accounting records in accordance with section 386 of the Companies Act 2006; and

-to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
960 Capability Green  
Luton  
LU1 3PE  
Date: 31/12/2021

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 March 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
<b>Incoming Resources</b>					
Grants & Donations	2	258,885	47,479	306,364	461,802
Other Income		6	-	6	6
Total Incoming Resources		<u>258,891</u>	<u>47,479</u>	<u>306,370</u>	<u>461,808</u>
<b>Resources Expended</b>					
Charitable Activities	3	54,831	47,479	102,310	136,485
<b>Governance Cost</b>	4	1,800	-	1,800	1,800
Total Resources Expended		<u>56,631</u>	<u>-</u>	<u>104,110</u>	<u>138,285</u>
<b>Net Income For The Year</b>		202,260	-	202,260	323,523
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		<u>2,098,581</u>	<u>-</u>	<u>2,098,581</u>	<u>1,775,058</u>
Total Funds Carried Forward		<u><u>2,300,841</u></u>	<u><u>-</u></u>	<u><u>2,300,841</u></u>	<u><u>2,098,581</u></u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 10 to 13 form part of these accounts.

# STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE

## BALANCE SHEET AS AT 31 MARCH 2021

	Notes	£	2021 £	£	2020 £
<b><u>Fixed Assets</u></b>					
Freehold Land	5		2,160,626		1,839,932
Fixture & Fittings	5		<u>4,035</u>		<u>6,023</u>
			2,164,661		1,845,955
<b><u>Current Assets</u></b>					
Debtors & Prepayment	7	10,523		10,451	
Cash at Bank and In Hand	8	<u>535,181</u>		<u>360,744</u>	
		545,704		371,195	
<b><u>Creditors</u></b>					
<b>Amounts Falling Due Within One Year</b>	6	<u>409,524</u>		<u>118,569</u>	
<b><u>Net Current Assets</u></b>					
			136,180		252,626
			<u>2,300,841</u>		<u>2,098,581</u>
<b><u>Total Funds of The Charity</u></b>					
Unrestricted Funds- General			<u>2,300,841</u>		<u>2,098,581</u>
			<u>2,300,841</u>		<u>2,098,581</u>

These accounts were approved by the Board of Trustees on 16 November 2021

.....  
Dr Muhammad Ali

Chair of the Board of Trustees

.....  
Mr Ali Sadad

Treasurer

The notes on pages 10 to 13 form part of these accounts

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2021**

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**1. Accounting Policies**

**1.1 Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**1.2 Incoming Resources**

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

**1.3 Resources Expended**

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

**1.4 Going Concern Basis**

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

**1.5 Depreciation**

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives:

Fixture & Fittings is 33% on Reducing Balance

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2021**

**2. Grants and Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2021</b>	<b>2020</b>
	£	£	£	£
Donations - Cash & Cheque Deposit	71,814	-	71,814	109,223
Donations - Direct Credit	95,735	-	95,735	88,161
Education & Training	17,325	-	17,325	59,730
Eid Donations	3,471	-	3,471	4,660
ELM- Ramadan Collection	-	-	-	5,662
Friday Collection - Cash	53,387	-	53,387	106,478
Just Giving / Muslim Giving	7,914	-	7,914	46,697
Weekend Madrasha	1,618	-	1,618	8,183
Launchgood	7,621	-	7,621	-
Ramadan Family Commitment (RFC)	-	-	-	3,445
HMRC JRS Grant	-	47,479	47,479	-
Ramadan Donations	-	-	-	29,563
	<u>258,885</u>	<u>47,479</u>	<u>306,364</u>	<u>461,802</u>

**3. Cost of Charitable activities**

	2021	2020
	£	£
Cost Directly Allocated to Activities:		
Fundraising Cost	-	16,350
Advertising and PR	320	2,170
Bank Charges	1,862	1,611
Cleaning	206	304
Depreciation	1,988	2,966
Events & Activities	6,555	-
Imam & Teachers Remuneration	10,120	8,270
Insurance	1,593	1,532
Light and Heat	5,276	7,169
Legal and Professional Fee	513	752
Pensions	205	301
Rates & Water	312	686
Repairs and Maintenance	9,196	22,555
Stationery and Printing	1,656	5,369
Subscriptions	716	716
Telephone and Internet	229	491
Wages & Salaries	61,563	65,243
	<u>102,310</u>	<u>136,485</u>

**4. Governance Cost**

	2021	2020
	£	£
Accountancy Fee	1,800	1,800
	<u>1,800</u>	<u>1,800</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2021**

<b>5. Tangible Fixed Assets</b>	<b>Freehold Land</b>	<b>Fixture, Fittings &amp; Equipment</b>	<b>Portable Buildings</b>	<b>Total £</b>
<b>COST</b>				
At 1 April 2020	1,839,932	19,199	90,083	1,949,214
Additions During The Year	320,694	-	-	320,694
As at 31 March 2021	<u>2,160,626</u>	<u>19,199</u>	<u>90,083</u>	<u>2,269,908</u>
<b>DEPRECIATION</b>				
At 1 April 2020	-	19,199	84,060	103,259
Charge For The Year	-	-	1,988	1,988
As at 31 March 2021	<u>-</u>	<u>19,199</u>	<u>86,048</u>	<u>105,247</u>
<b>NET BOOK VALUES</b>				
As at 31 March 2021	<u>2,160,626</u>	<u>-</u>	<u>4,035</u>	<u>2,164,661</u>
As at 31 March 2020	<u>1,400,572</u>	<u>-</u>	<u>6,023</u>	<u>1,845,955</u>

<b>6. Creditors: Amounts Falling Due Within One Year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accountancy Fee	1,813	1,813
Net Wages	3,306	3,015
Tax & Social Security	1,905	1,261
Qard-e-Hasanah	402,500	112,480
	<u>409,524</u>	<u>118,569</u>

<b>7. Debtors &amp; Prepayment</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Prepayments	1,249	1,177
LB Tower Hamlets	9,274	9,274
	<u>10,523</u>	<u>10,451</u>

**STEPNEY SHAHJALAL MOSQUE AND CULTURAL CENTRE**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2021**

	<u>2021</u>	<u>2020</u>
<b>8.Cash at Bank and in hand</b>	£	£
Cash at Bank	535,172	360,728
Cash in Hand	9	16
	<u>535,181</u>	<u>360,744</u>

**9.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.