

QUR'ANI MURKUZ TRUST

England & Wales · Charity number 1081317

Details

Status Registered

Legal form Other

Registered 2000-06-29

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

Contact

Address South Woodford Islamic Centre
Primrose Road
London
E18 1DD

Phone 02089894759

Email info@swic.uk

Website www.swic.uk

Activities

Objects: (I) THE ADVANCEMENT OF RELIGION IN ACCORDANCE WITH THE TENETS AND DOCTRINES OF ISLAM BY THE PROVISION OF MOSQUES, PUBLICATION OF ISLAMIC LITERATURE AND RELIGIOUS EDUCATION; (II) TO ADVANCE THE EDUCATION OF THE GENERAL PUBLIC IN THE TEACHINGS, CULTURE, TRADITIONS AND PRACTICES OF THE ISLAMIC FAITH; AND (III) TO BENEFIT THE PUBLIC IN SUCH MANNER AS MAY BE CHARITABLE BY THE PROMOTION OF GOOD RELATIONS BETWEEN PEOPLES OF DIFFERENT NATIONS AND DIFFERENT FAITHS.

Activities: 1) Holding daily and Friday Congregational prayers. 2) Religious educational classes for children. 3) Classes for adult in English are held regularly to enhance reading and understanding of the Qur'an and teachings of Muhammad (pbuh). 4) Lectures and weekend workshops on religious, social and cultural topics are held by invited scholars. 5) Collect and distribute donations to poor.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, 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

- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£523,678	£245,627	£4,510,729	1
2024-04-05	£593,287	£214,042	£4,232,678	1
2023-04-05	£730,041	£135,401	£3,853,433	7
2022-04-05	£946,705	£89,996	£3,258,793	7
2021-04-05	£437,213	£116,892	-	-

Trustees

Name	Role	Appointed
Dr MOHAMMED ESSAM EL-DIN MOHAMMED FAHIM PHD FCMI	Chair	
Dr ASHRAF ESSMAT A GABR		2016-11-12
IBRAHIM SALA'AM		
Liquat Khan		2016-11-12
MOHAMMED SALEEM MALIK		2016-11-12
QAISER MANSOOR MALIK		
SADIA ANWAR		2016-11-12

QUR'ANI MURKUZ TRUST

England & Wales - Charity number 1081317

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED
5 APRIL 2025
FOR
QUR'ANI MURKUZ TRUST
(Charity Registration No. 1081317)**

**aab Accountants Limited
72 South View Drive
London E18 1NS**

QUR'ANI MURKUZ TRUST

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QUR'ANI MURKUZ TRUST

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025.

The Trustees present their report and financial statements for the year ending 5 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 10 to 11 of the financial statements and comply with the Qur'ani Murkuz Trust's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) applicable in the UK (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objective and Activities

The objects of the Charity as set out in the Trust Deed dated 24 February 2000 (as amended) are as follows:

- a) The advancement of religion in accordance with the tenets and doctrine of Islam by the provision of Mosques, publications of Islamic literature and religious education;
- b) To advance the education of the general public in the teachings, culture, traditions and practices of the Islamic faith;
- c) To benefit the public in such a manner as may be charitable by promotion of good relations between people of different nations and different faiths.

Our objects are set out to reflect our faith and community aims. Each year the Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit in particular, and its supplementary public guidance on the advancement of religion for public benefit.

Significant Activities

During the year, the following significant activities were carried out to achieve the Charity's aims and objectives:

1. We successfully provided facilities for all five daily prayers, Friday prayers. Taraweeh and Tahajjud prayers were successfully conducted during Ramadan 2025, Eid Ul Fitr and Eid Ul Adha prayers successfully conducted in 2024 and 2025.
2. A food bank initiative was undertaken to help families in need. The families were nominated by the congregation. Initially food was purchased by the volunteers (who were reimbursed by the Charity) and delivered to the families. As the initiative became successful, the trustees allocated funds for the food bank. An account was opened with Sainsburys and food/necessities were ordered online by the Charity and delivered by Sainsburys directly to the families home. In this way the families that received support were not identified or felt embarrassed collecting food in the Centre or elsewhere.

3. Classes for adults in English held regularly to enhance reading and understanding of the Qur'an and the teachings of the prophet Mohammed (may peace be upon him).
4. Lectures on religious, social and cultural topics held by invited scholars were arranged.
5. Solemnizing Muslim marriages were carried out by Dr Fahim (Chair), in the Masjid and at other places. Due to the popularity of Dr Fahim and the beauty of the Masjid the number of requests for conducting Nikah and civil ceremonies (attended by Registrars from Redbridge) in the Masjid increased dramatically. The number increased further due to couples or wedding decorators posting ceremonies held at the Masjid on social media.
6. The school (outsourced to Iqraa Arabic School Limited) was successfully operating under the names "SWIC – Iqraa School". No material issues had been noted. The school had a good admission rate. The Trustees received numerous requests from parents to subsidise or pay all the fees. The Trustees approved all such requests after careful consideration of each application and their resources.
7. Provision of marriage guidance counselling services and general counselling to Muslim individuals and families on various Islamic matters where possible were carried out by Dr Fahim (Chair) online or by telephone.
8. The Masjid hosted numerous schools from Redbridge and surrounding areas as part of the schools' religious education for young pupils. These events were run by volunteers and the Masjid received many positive and complimentary responses. Many schools come each year.
9. Chai and Chat group for seniors, Toddler Group, Senior Ladies Club, Table Tennis and other regular activities were successfully operating.
10. The masjid was prominently featured on an online BBC programme describing the work done by Masjids. The programme described the wide activities that take place in the Masjid such as lectures for women, toddlers and senior citizens: <https://youtu.be/SjMM86B1yWs?si=ZHiRkvhLBbT2EZ5->
11. The Masjid was featured on the Islam Channel programme "Your Local Jumma" for a second time.
12. Nouman Ali Khan, a Pakistani-American Islamic speaker, author, Arabic instructor and social media personality renowned for his efforts in making the Quran's message accessible and relevant to a global audience recorded several lectures in the Masjid that were broadcast on Islam Channel and You Tube during Ramadan 2025. One of the broadcasts can be viewed at: <https://youtu.be/8rEl3Z3eaWQ?si=mAoYjipi83Rr83Wh>
13. The Trustees and volunteers organised and successfully raised substantial funds for the following:
 - a. funds for humanitarian aid to victims in Gaza and Syria;
 - b. funds for natural disasters in Pakistan and Bangladesh.

Monies raised were distributed to UK registered charities who had operations in the affected countries.

14. A group of doctors who attended the Centre were authorised to provide a Mental Wellbeing and Support Service for those who may be struggling with mental health difficulties.
15. Mothers and daughters group held regularly to read the Quran and increase understanding.

16. Chaplain visits to hospitals to provide pastoral care for Muslims.
17. Organised and attended local events to promote interfaith dialogue, co-hosted with other institutions of different faiths.
18. Police chaplaincy work offering independent welfare and spiritual care to officers and staff.
19. School chaplaincy work involving lectures at local schools, counselling students and teachers and delivering religious services.
20. Hikes and cycling club events organised for Sunday mornings. Table tennis on Saturday and other activities were organised by the volunteers.
21. An Islamic storytelling event was organised for children. An external speaker came.
22. The Charity is a member of FORMO, an organisation of Redbridge Muslim organizations, attended their online meetings.
23. An active member of Redbridge Three Faiths Forum, online meetings were attended.
24. First Aid course was organized and successfully run by the Muslim Doctors Association.
25. The four flats provided rental income.

Volunteers

The Charity is very grateful for the unstinting work of its volunteers who are involved in the provision of services and fundraising activities. The Trustees and volunteers give their time freely and do not receive remuneration or other financial benefits for doing so.

Achievement and Performance

The Charity was at the forefront of fundraising activities. The Charity uses funds raised to help the poor and needy in various parts of the world especially during the holy month of Ramadan and at other times if natural disasters occurred.

The Charity is an active and continuous supporter and member of the East London Three Faiths Forum. Dr. Fahim (the Chair of the Charity) and many Trustees regularly participated (in person or online) and contributed to various sessions of the Three Faiths Forum.

The Charity provides the opportunity to collect the obligatory annual alms offering (Zakat), on behalf of members of the congregation and arranges to send these funds to reputable charities to be used for qualifying purposes. The Centre does not make any charge for this nor does it receive any payment for it.

The Charity also extended help to other charitable institutions during the year and especially those affected by calamities such as flood victims, communities displaced by wars, earthquakes etc.

Financial review

Reserves Policy

Restricted funds are those specified for specific purposes such as Disaster/calamity fund raising, Masjid/Centre developments, specific religious donations (Fitr and Zakah) given by the Donors. The restricted fund balance as at 5 April 2025 stands at £150,000 (2024 - £215,000).

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and in particular those relating to the operations and finances of the Charity. They are satisfied that appropriate controls are in place to provide reasonable assurance against fraud and error. Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks, supported by policies, are made for all those who work with children or other vulnerable groups.

Redevelopment

The redevelopment is substantially complete.

Structure, governance and management

Governing documents

Qur'ani Murkuz Trust, also known as "South Woodford Islamic Centre", is constituted as a charitable trust registered with the Charity Commission on 29 June 2000 under charity number 1081317. It is controlled by its governing document, a Declaration of Trust dated 24 February 2000 (as amended) ("Trust Deed") and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Pursuant to the Trust Deed, the Board is a self-appointing body. New trustees are appointed in an event of resignation, death or where the numbers fall below the minimum stipulated in the Trust Deed. In the event of an appointment the existing trustees are invited to nominate suitable candidates from among the community who are familiar with the work of the Charity and who the existing trustees feel can contribute to the Charity and agree who should be approached. If the candidate agrees then the Trustees invite him/her for an interview and then formally vote on the candidate. Induction and training of new trustees. As new trustees are chosen from among the local community, they are familiar with the work of the Charity hence there has not been, to date, a need to organize formal training sessions. However, all new trustees are given an orientation session where they are briefed on their obligations to the Charity and under the law. A number of publications from the Charity Commission are also provided including guidance on charities and public benefit and also on the advancement of religion for public benefit.

Organizational structure

The Board of Trustees meets at regular intervals and takes overall accountability for ensuring that the Charity complies with current legislation and the rules of the constitution. The Charity operates from a single office at the address above.

Related parties

During the year no Trustees or other person related to the Charity had any contracts or transactions entered into by the Charity.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Trustees

Dr M. E. E. Fahim (Chairman)
Mr. Qaiser Malik
Mr. Ibrahim Salaam
Mr. Saleem Malik (Treasurer)
Mr. Liquat Khan (Deputy Treasurer)
Ms. Sadia Anwar (Secretary)
Dr. Ashraf Gaber

ON BEHALF OF THE BOARD OF TRUSTEES

Sadia Anwar – Secretary and Trustee

26 January 2026.

QUR'ANI MURKUZ TRUST

BALANCE SHEET AS AT 5 APRIL 2025

	Notes	£	<u>2025</u> £	£	<u>2024</u> £
FIXED ASSETS	2		3,668,621		3,617,144
<u>CURRENT ASSETS</u>					
Sundry Debtors	3	1,326		2,000	
Cash at Bank & in hand		849,821		625,759	
		-----		-----	
		851,147		627,759	
CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	4	9,039		12,225	
		-----		-----	
NET CURRENT ASSETS			842,108		615,534
CREDITORS : AMOUNTS FALLING DUE OVER ONE YEAR	4		0		0
			-----		-----
TOTAL ASSETS LESS CURRENT LIABILITIES			4,510,729		4,232,678
			=====		=====
<u>CAPITAL & RESERVES</u>					
Unrestricted Funds			4,360,729		4,017,678
Restricted Funds			150,000		215,000
			-----		-----
TOTAL FUNDS			4,510,729		4,232,678
			=====		=====

These financial statements were approved by the Board of Trustees on 26 January, 2026.

Signed on behalf of the Board of Trustees

Mr Saleem Malik,
Treasurer (Trustee)

QURA'NI MURKUZ TRUST

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR
ENDING 5 APRIL 2025**

		<u>2025</u>	<u>2024</u>
		£	£
<u>Resources received</u>			
Donations	(Restricted)	71,525	480,678
Donations	(Unrestricted)	360,869	36,000
Rent received		91,284	76,609
		-----	-----
Total incoming resources		523,678	593,287
<u>Resources expended</u>			
Donations paid		146,490	110,816
Collection machine rentals		3,319	3,562
Salaries and pension cost		22,604	19,255
Assistant Imam's fees		12,980	21,100
Car park rent & council tax		23,150	24,075
Printing,post,stationery		590	478
Insurance		3,979	6,377
Repairs and renewals		6,036	1,426
Utilities		4,608	4,553
Phone, internet & website		598	1,425
Bank charges		1,992	2,322
Cleaning		5,092	4,871
General Expenses		4,707	1,889
Commission & other professional cost		250	0
Accountancy & Independent Report		4,626	8,510
Depreciation		4,606	3,383
		-----	-----
Total Resources Expended		245,627	214,042
		-----	-----
Net Incoming Resources		278,051	379,245
		-----	-----
Surplus funds brought forward		4,232,681	3,853,436
		-----	-----
Surplus funds carried forward		4,510,732	4,232,681
		=====	=====

QURA'NI MURKUZ TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 5 APRIL 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These accounts have been prepared under the Charities Act 2011 on the historical cost convention and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities: The SORP 2005.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on accrual basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expenses to which it relates. Governance costs comprise the cost associated with meeting the constitutional and strategic aims of the charity and the accountancy fees and costs linked to strategic management of the charity.

Fund Accounting

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

Unrestricted funds are used in accordance with the charitable objectives at the discretion of the Trustees.

TAXATION: The Company by virtue of its charitable status is exempt from taxation.

INVESTMENT INCOME	<u>05.04.25</u>	<u>05.04.24</u>
Rental Income	<u>£91,284</u>	<u>£76,609</u>

2. TANGIBLE ASSETS: Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

	As at <u>05.04.24</u>	<u>Additions</u>	<u>Disposal</u>	As at <u>05.04.25</u>
<u>Cost</u>				
Freehold Properties	3,598,283	46,007	-	3,644,290
Furniture and Fixtures	21,135	10,076	-	31,211
Equipment	3,898	-	-	3,898
	-----	-----	-----	-----
	3,623,316	56,083	-	3,679,399
	=====	=====	=====	=====

		<u>05.04.24</u>	<u>Additions</u>	<u>Disposal</u>	<u>05.04.25</u>
<u>Depreciation</u>	Freehold Properties	-	-	-	-
	Furniture and Fixtures	4,928	3,942	-	8,870
	Equipment	1,244	664	-	1,908
		-----	-----	-----	-----
		6,172	4,606	-	10,778
		=====	=====	=====	=====
		<u>2024</u>			<u>2025</u>
	Net Fixed Assets	<u>3,617,144</u>			<u>3,668,621</u>
				<u>05.04.25</u>	<u>05.04.24</u>
3. DEBTORS : amounts due before and after 12 months			<u>1,326</u>		<u>2,000</u>
4. CREDITORS: AMOUNT DUE BEFORE & AFTER 12 MONTHS.					
	Sundry Creditors		9,039		12,225
			=====		=====
5. CONTINGENT LIABILITIES	There are no contingent liabilities at 5 April 2025				
6. RELATED PARTY TRANSACTIONS	None				
7. AVERAGE NUMBER OF EMPLOYEES			<u>1</u>		<u>1</u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
REPORT TO THE TRUSTEES OF QURANI MURKUZ TRUST (CHARITY NO. 1081317)
ON ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2025.

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

Responsibilities and basis of report

As the Trustees of Qurani Murkuz trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Financial Statements of the charity are not required to be audited under para 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Qurani Murkuz Trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1) The accounting records were not kept in accordance with Section 130 of the Charities Act; or
- 2) The financial statements did not accord with the accounting records; or
- 3) The financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: M M Rahman
MAAT

Firm: AAB Accountants Ltd
72 South View Drive
London
E18 1NS

Date: 26 January 2026

QUR'ANI MURKUZ TRUST

England & Wales - Charity number 1081317

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024.
FOR**

**QUR'ANI MURKUZ TRUST
(Charity Registration No. 1081317)**

**aab Accountants Limited
72 South View Drive
London E18 1NS**

QUR'ANI MURKUZ TRUST

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FOR THE YEAR ENDED 5 APRIL 2024.

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QUR'ANI MURKUZ TRUST

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

The Trustees present their report and financial statements for the year ending 5 April 2024.

Objective and Activities

The objects of the Charity as set out in the Trust Deed dated 24 February 2000 (as amended) are as follows:

- a) The advancement of religion in accordance with the tenets and doctrine of Islam by the provision of Mosques, publications of Islamic literature and religious education;
- b) To advance the education of the general public in the teachings, culture, traditions and practices of the Islamic faith;
- c) To benefit the public in such a manner as may be charitable by promotion of good relations between people of different nations and different faiths.

Our objects are set out to reflect our faith and community aims. Each year the Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit in particular, and its supplementary public guidance on the advancement of religion for public benefit.

Significant Activities

During the year, the following significant activities were carried out to achieve the Charity's aims and objectives:

1. The redevelopment was considered complete, however various items were still outstanding such as completion of the installation of a kitchen in the basement and other minor works which will be completed over the coming year.
2. We successfully provided facilities for all five daily prayers, Friday prayers (at least two each Jumma and on very busy periods sometimes three), Taraweeh prayers during Ramadan 2024, Eid Ul Fitr and Eid Ul Adha prayers 2023 and 2024.
3. The school (outsourced to Iqraa Arabic School Limited) was successfully operating under the name "SWIC – Iqraa School". No material issues have been noted. The school had a good admission rate.
4. The Trustees received numerous requests from parents of the school to subsidise or pay all the fees. The Trustees approved all requests after careful consideration of each application and their resources. Funds received as rental from Iqraa for the basement were used to subsidise the fees. Fees were paid to Iqraa school directly.
5. Classes for adults in English held regularly to enhance reading and understanding of the Qur'an and the teachings of the prophet Mohammed (may peace be upon him).
6. Lectures on religious, social and cultural topics held by invited scholars were arranged.
7. Solemnizing Muslim marriages were carried out by Dr Fahim, (Chair) in the Masjid and at other places.
8. As the old building had been demolished, the Trust was legally required to apply for and successfully registered the new building: (i) for solemnizing marriages under the Marriages Act 1949 (as amended); and (ii) as a place of worship under the Places of Religious Worship Registration Act 1855.
9. Provision of marriage guidance counselling services and general counselling to Muslim individuals and families on various Islamic matters and where possible these were carried out by Dr Fahim (Chair) in person, online or by telephone. In addition, a group of doctors who attended the Centre were authorised to provide counseling and such services in the Centre.
10. Mothers and daughters group held regularly to read the Quran and increase understanding.
11. Chaplain visits to hospitals to provide pastoral care for Muslims.
12. Organised and attended local events to promote interfaith dialogue, co-hosted with other institutions of different faiths.
13. Police chaplaincy work offering independent welfare and spiritual care to officers and staff.

14. School chaplaincy work involving lectures at local schools, counselling students and teachers and delivering religious services.
15. Hikes and cycling club events organised for Sunday mornings. Table tennis on Saturday and other activities were organized by the volunteers.
16. Chai and Chat group for seniors, Toddler Group, Senior Ladies Club, Table Tennis, Amal Café after Jumma and other regular activities were started at various times. The Chai and Chat and Toddlers groups were particularly successful.
17. An Islamic storytelling event was organised for children. An external speaker came.
18. The Charity is a member of FORMO, an organisation of Redbridge Muslim organisations, and attended their online meetings.
19. An active member of Redbridge Three Faith Forum, online meetings were attended.
20. A First Aid course was organized and successfully run by the Muslim Doctors Association.
21. The Trustees and volunteers organised and successfully raised substantial funds for humanitarian aid to victims in Gaza, approx. £50,000. These funds were donated to reputable English registered charities operating in Gaza. In addition, the Trustees allowed two charities affiliated with the Islam Channel to collect for Gaza on certain days in Ramadan 2024, they collected substantial funds too.
22. The Fitra and Zakah collections were distributed to various large and small reputable charities.
23. The four flats were let and provided rental income.

Rebranding as "South Woodford Islamic Centre"

As reported last year the Trustees decided that on the reopening of the new Masjid/Centre it would be a good time to introduce a new name by which it can be known (and which is already used by others) in order to make it easier for people identify the Masjid/Centre. Accordingly, it was decided that Qur'ani Murkuz Trust, should be also known as "South Woodford Islamic Centre" or "SWIC". This name has been used in all new materials and events. It is made clear that South Woodford Islamic Centre is managed and operated by Qur'ani Murkuz Trust and uses its charity number.

Volunteers

The Charity is very grateful for the unstinting work of its volunteers who are involved in the provision of services and fundraising activities. The Trustees and volunteers give their time freely and do not receive remuneration or other financial benefits for doing so.

Achievement and Performance

The Charity was at the forefront of fundraising activities. The Charity uses funds raised to help the poor and needy around the world especially during the holy month of Ramadan.

The Charity is an active and continuous supporter and member of the East London Three Faiths Forum. Dr. Fahim (the Chair of the Charity) and many Trustees regularly participated (in person or online) and contributed to various sessions of the Three Faiths Forum.

The Charity provides the opportunity to collect the obligatory annual alms offering (Zakat), on behalf of members of the congregation and arranges to send these funds to reputable charities to be used for qualifying purposes. The Centre does not make any charge for this nor does it receive any payment for it.

The Charity also extended help to other charitable institutions during the year and especially those affected by calamities such as flood victims, communities displaced by wars, earthquakes etc.

Financial review

Reserves Policy

Restricted funds are those specified for specific purposes such as Disaster/calamity fund raising, Masjid/Centre developments, specific religious donations (Fitra and Zakah) given by the Donors. The restricted fund balance as at 5 April 2024 stands at £215,000 (2023 - £3,817,433).

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and in particular those relating to the operations and finances of the Charity. They are satisfied that appropriate controls are in place to provide reasonable assurance against fraud and error. Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks, supported by policies, are made for all those who work with children or other vulnerable groups.

Redevelopment

The redevelopment is considered as complete.

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Qur'ani Murkuz Trust, also known as "South Woodford Islamic Centre", is constituted as a charitable trust registered with the Charity Commission on 29 June 2000 under charity number 1081317. It is controlled by its governing document, a Declaration of Trust dated 24 February 2000 (as amended) ("Trust Deed") and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Pursuant to the Trust Deed, the Board is a self-appointing body. New trustees are appointed in the event of a resignation, death or where the numbers fall below the minimum stipulated in the Trust Deed. In the event of an appointment the existing trustees are invited to nominate suitable candidates from among the community who are familiar with the work of the Charity and who the existing trustees feel can contribute to the Charity and agree who should be approached. If the candidate agrees then the Trustees invite him/her for an interview and then formally vote on the candidate. Induction and training of new trustees. As new trustees are chosen from among the local community, they are familiar with the work of the Charity hence there has not been, to date, a need to organize formal training sessions. However, all new trustees are given an orientation session where they are briefed on their obligations to the Charity and under the law. A number of publications from the Charity Commission are also

provided including guidance on charities and public benefit and also on the advancement of religion for public benefit.

Organizational structure

The Board of Trustees meets at regular intervals and takes overall accountability for ensuring that the Charity complies with current legislation and the rules of the constitution. The Charity operates from a single office at the address above.

Related parties

Two of the Trustees and one employee were related to each other. The Trustees have taken a resolution to recognise the situation and adopted the policy that the two related Trustees will not take any part in any proceeding directly or indirectly when the personal affairs of the related employee are discussed. During the year no Trustees or other person related to the Charity had any contracts or transactions entered into by the Charity, except drawing salary by the caretaker.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Dr M. E. E. Fahim (Chairman)

Mr. Qaiser Malik (Secretary)

Mr. Ibrahim Salaam (Treasurer)

Mr. Saleem Malik

Mr. Liquat Khan

Dr. Ashraf Gaber

Mrs. Rukhsana Zafar

Mrs. Sadia Anwar

ON BEHALF OF THE BOARD OF TRUSTEES

Q. M. Malik – Secretary and Trustee

31 January 2025

QUR'ANI MURKUZ TRUST**BALANCE SHEET AS AT 5 APRIL 2024.**

	Notes	2024	2023
		£	£
FIXED ASSETS	2	3,617,144	3,513,485
<u>CURRENT ASSETS</u>			
Sundry Debtors	3	2,000	3,255
Cash at Bank & in hand		625,759	348,002
		-----	-----
		627,759	351,257
CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	4	12,225	11,309
		-----	-----
NET CURRENT ASSETS		615,534	339,948
CREDITORS : AMOUNTS FALLING DUE OVER ONE YEAR	4	0	0
		-----	-----
TOTAL ASSETS LESS CURRENT LIABILITIES		4,232,678	3,853,433
		=====	=====
<u>CAPITAL & RESERVES</u>			
Unrestricted Funds		4,017,681	36,000
Restricted Funds		215,000	3,817,433
		-----	-----
TOTAL FUNDS		4,232,681	3,853,433
		=====	=====

These financial statements were approved by the Board of Trustees on 31 January, 2025.

Signed on behalf of the Board of Trustees

Q. Malik
Secretary
Trustee

QUR'ANI MURKUZ TRUST

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDING 5 APRIL 2024.

	2024	2023
	£	£
<u>Resources received</u>		
Donations (Restricted: Development)	516,678	686,407
Rent Received	76,609	37,854
Fees received	0	5,780
	-----	-----
Total incoming resources	593,287	730,041
<u>Resources expended</u>		
Donations paid	110,816	44,050
Collection machine rentals	3,562	2,941
Salaries and pension	19,255	21,034
Assistant Imams' fees and conference	21,100	11,347
Car park rent & council tax	24,075	22,578
Hall hire	0	5,125
Insurance	6,377	3,997
Repairs and renewals	1,426	650
Utilities	4,553	5,275
PPS and calendar	478	1,058
Phone, internet & website	1,425	809
Cleaning	4,871	1,354
Bank charges	2,322	2,265
General Expenses	1,854	1,505
Commission and other professional charges	35	1,791
Accountancy & Independent Report	8,510	6,830
Depreciation	3,383	2,789
	-----	-----
Total Resources Expended	214,042	135,398
	-----	-----
Net Incoming Resources	379,245	594,643
Surplus funds brought forward	3,853,436	3,258,793
	-----	-----
Surplus funds carried forward	4,232,681	3,853,436
	=====	=====

QURA'NI MURKUZ TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDING 5 APRIL 2024.

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These accounts have been prepared under the Charities Act 2011 on the historical cost convention and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities: The SORP 2005.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on accrual basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expenses to which it relates. Governance costs comprise the cost associated with meeting the constitutional and strategic aims of the charity and the accountancy fees and costs linked to strategic management of the charity.

Fund Accounting

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

Unrestricted funds are used in accordance with the charitable objectives at the discretion of the Trustees.

TAXATION: The Company by virtue of its charitable status is exempt from taxation.

2. TANGIBLE ASSETS: Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

	<u>As at</u> <u>05.04.23</u>	<u>Additions</u>	<u>Disposal</u>	<u>As at</u> <u>05.04.24</u>
<u>Cost</u>				
Freehold Properties	3,498,638	99,645	-	3,598,283
Furniture and Fixtures	16,200	4,935	-	21,135
Equipment	1,436	2,462	-	3,898
	-----	-----	-----	-----
	3,516,274	107,042	-	3,623,316
	=====	=====	=====	=====
<u>Depreciation</u>				
Freehold Properties	-	-	-	-
Furniture and Fixtures	2,430	2,498	-	4,928
Equipment	359	885	-	1,244
	-----	-----	-----	-----
	2,789	3,383	-	6,172
	=====	=====	=====	=====
	<u>2023</u>			<u>2024</u>
Net Fixed Assets	<u>3,513,485</u>			<u>3,617,144</u>
		<u>05.04.24</u>		<u>05.04.23</u>
3. DEBTORS : amounts due before and after 12 months		<u>2,000</u>		<u>3,255</u>
4. CREDITORS: AMOUNT DUE BEFORE & AFTER 12 MONTHS.				
Sundry Creditors		12,225		11,309
		=====		=====
5. CONTINGENT LIABILITIES		There are no contingent liabilities at 5 April 2024.		
6. RELATED PARTY TRANSACTIONS		Dealt with in the Trustee Report.		
7. AVERAGE NUMBER OF EMPLOYEES		<u>1</u>		<u>7</u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

REPORT TO THE TRUSTEES OF QUR'ANI MURKUZ TRUST (CHARITY NO. 1081317)

ON ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2024

SET OUT ON PAGES 7 TO 10

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

Responsibilities and basis of report

As the Trustees of Qur'ani Murkuz trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Financial Statements of the charity are not required to be audited under para 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Qur'ani Murkuz Trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1) the accounting records were not kept in accordance with section 130 of the Charities Act.,
or
- 2) the financial statements did not accord with the accounting records; or
- 3) the financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: M M Rahman, MAAT

Firm: AAB Accountants Ltd
72 South View Drive
London
E18 1NS

Date: 31 January 2025

QUR'ANI MURKUZ TRUST

England & Wales - Charity number 1081317

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023.
FOR
QUR'ANI MURKUZ TRUST**

**aab Accountants Limited
72 South View Drive
London E18 1NS.**

QUR'ANI MURKUZ TRUST
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023.

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Independent Examiner's Report	11

QUR'ANI MURKUZ TRUST

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023.

The Trustees present their report and financial statements for the year ending 5 April 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 10 to 11 of the financial statements and comply with the Qur'ani Murkuz Trust's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) applicable in the UK (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objective and Activities

The objects of the Charity as set out in the Trust Deed dated 24 February 2000 (as amended) are as follows:

- a) The advancement of religion in accordance with the tenets and doctrine of Islam by the provision of Mosques, publications of Islamic literature and religious education;
- b) To advance the education of the general public in the teachings, culture, traditions and practices of the Islamic faith;
- c) To benefit the public in such a manner as may be charitable by promotion of good relations between people of different nations and different faiths.

Our objects are set out to reflect our faith and community aims. Each year the Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit in particular, and its supplementary public guidance on the advancement of religion for public benefit.

Significant Activities

During the year, the following significant activities were carried out to achieve the Charity's aims and objectives:

1. The redevelopment continued to be challenging for the contractor and Trustees due to supply issues caused by Covid which had resulted in prices for materials and labour rising dramatically during the period. Inflation was at a record high and there had been political turmoil which resulted in an increase in interest rates and so further increased costs. The Trustees had to deal with many such issues. As a result of this the contractor was suffering unexpected high cost increases which put pressure on him and there was a material risk of default by him. The trustees consulted with the QS and took his advice on what was happening in the industry. After careful review and advice from the QS the trustees agreed to provide extra funding to the contractor to cover his increase in costs rather than risk him defaulting and getting a new contractor - which would have resulted in greater costs and uncertainty - which was not in the best interest of the project, the congregation or the Trust.

2. Although much work still needed to be done for completion of the redevelopment, the new Masjid opened on 2 April 2022 and successfully provided facilities for all five daily prayers, Friday prayers, Taraweeh prayers during Ramadan 2022 and 2023, Eid Ul Fitr and Eid Ul Adha prayers 2022.
3. Covid 19 safety was still being recommended and so various members of the congregation donated and the Trustees purchased PPE for all staff and the congregation, such as masks and hand sanitizers. The safety guidelines were relaxed during the period.
4. Religious educational evening and weekend classes for young children in our Young Muslims Academy. When the old Masjid closed for the redevelopment and Covid lockdown, the Board of Trustees arranged online classes for the students. This was welcomed by the teachers, students and parents. This continued until July 2022 when the online school closed.
5. The school reopened in late September 2022 (delayed due to the late Queens death) but was outsourced to Iqraa Arabic School Limited who will run and operate the new school under the names "SWIC – Iqraa School". The syllabus was agreed with Iqraa, who will have day to day running of the school etc. The Trustees agreed to provide screens, AV system etc. to ensure that the school operated in a modern environment. This resulted in material expenditure which was for the benefit of the students. Iqraa pays rentals for use of the space provided in the Masjid/Centre to the SWIC – Iqraa School.
6. Classes for adults in English held regularly to enhance reading and understanding of the Qur'an and the teachings of the prophet Mohammed (may peace be upon him) were resumed in October 2022.
7. Lectures on religious, social and cultural topics held by invited scholars were arranged.
8. Solemnizing Muslim marriages were carried out by Dr Fahim, (Chair) in the Masjid and at other places. Fees paid to him are donated by him to the Charity.
9. As the old building had been demolished, the Trust was legally required to apply for and registered the new building for solemnizing marriages under the Marriages Act 1949 (as amended) as a place of worship under the Places of Religious Worship Registration Act 1855.
10. Provision of marriage guidance counselling services and general counselling to Muslim individuals and families on various Islamic matters and where possible these were carried out by Dr Fahim (Chair) online or by telephone. A group of doctors also offered counseling and such services started a trial run in February 2023.
11. Chaplain visits to hospitals and prisons to provide pastoral care for Muslims.
12. Organised and attended local events to promote interfaith dialogue, co-hosted with other institutions of different faiths.
13. Police chaplaincy work offering independent welfare and spiritual care to officers and staff.
14. School chaplaincy work involving lectures at local schools, counselling students and teachers and delivering religious services.
15. Hikes and cycling club events organised for Sunday mornings. Table tennis on Saturday and other activities were organized by the volunteers.
16. A careers day was organised to provide guidance to parents and students. This volunteers included doctors, lawyers, teachers, businesspeople and other professionals.

17. Lectures to both public and private institutions to increase understanding of Islam and Muslims, including Social Services, Rotary Clubs.

18. Toddler Group, Senior Ladies Club, Table Tennis, Amal Café after Jumma and other regulatory activities were started at various times.

19. An Islamic storytelling event was organised for children over 4. An external speaker came.

20. A Matrimonial introduction service was organised by Dr Fahim with the help of others. The service was well received and chaperoned. Several such events were held in the Masjid/Centre.

21. Queen Elizabeth II died on Thursday 8 September 2022. The Trustees sent condolences and prayers to the royal family. The Chair sent a personal message to the new King and received an acknowledgement.

22. In February 2023, the Masjid/Centre hosted NHS/Redbridge initiative to encourage people to get their flu and Covid booster jab. Space was made available in the Masjid/Centre for doctors and other practitioners to provide the vaccines.

23. The Charity is a member of FORMO, an organisation of Redbridge Muslim organisations, attended their online meetings.

24. An active member of Redbridge Three Faith Forum, online meetings were attended.

25. First Aid course was organized and successfully run by Muslim Doctors Association.

26. The Trustees and volunteers organised and successful raised substantial funds for the following:

- a. In May 2022 – Bangladesh floods appeal where about £5,000 was raised;
- b. June 2022 – Afghanistan Earthquake appeal where about £10,000 was raised;
- c. July 2022 – Pakistan floods appeal where about £15,000 was raised.
- d. February 2023 - Turkey/Syria earthquake appeal where about £10,000 was raised.

Monies raised were distributed to UK register charities who had operations in the affected countries.

27. The four flats were completed by early December 2022. The trustees met with various local agents and chose one to fully manage the letting of the flats. Necessary expenditure was incurred in fitting out the flats such as washing machines, fridge/freezer and blinds. The flats were all let by end of January 2023 and provide rental income.

28. The congregation was very generous with its donations despite the Masjid being closed until 2 April 2022 and Covid. As a result of this the Trustees did not need to take any qard e hasna (interest free loans) from anyone, although many offers were received.

Rebranding as “South Woodford Islamic Centre”

The Trustees decided that on the reopening of the new Masjid/Centre it would be a good time to introduce a new name by which it can be known (and which is already used by others) in order to make it easier for people identify the Masjid/Centre. Accordingly, it was decided that Qur’ani Murkuz Trust, should be also known as “South Woodford Islamic Centre” or “SWIC”. This name will be used

in all new materials and events. It would be made clear that South Woodford Islamic Centre is managed and operated by Qur'ani Murkuz Trust and give its charity number.

Volunteers

The Charity is very grateful for the unstinting work of its volunteers who are involved in the provision of services and fundraising activities. The Trustees and volunteers give their time freely and do not receive remuneration or other financial benefits for doing so.

Achievement and Performance

The Trustees and volunteers successfully raised substantial funds to undertake the redevelopment without the need of any external assistance or qard e hasna. Most of the funds were raised at Jumma prayers and during the holy month of Ramadan. This resulted in the project running smoothly without lost periods as the contractor was paid on time.

The Charity was at the forefront of fundraising activities. The Charity uses funds raised to help the poor and needy around the world especially during the holy month of Ramadan.

The Charity is an active and continuous supporter and member of the East London Three Faiths Forum. Dr. Fahim (the Chair of the Charity) and many Trustees regularly participated (in person or online) and contributed to various sessions of the Three Faiths Forum.

The Charity provides the opportunity to collect the obligatory annual alms offering (Zakat), on behalf of members of the congregation and arranges to send these funds to reputable charities to be used for qualifying purposes. The Centre does not make any charge for this nor does it receive any payment for it.

The Charity also extended help to other charitable institutions during the year and especially those affected by calamities such as flood victims, communities displaced by wars, earthquakes etc.

The Charity regularly helps the local homeless shelter, Redbridge Mayor's Charity, the children's hospice - Haven House, and local League of Friends at Whipps Cross Hospital and King George Hospital.

Financial review

Reserves Policy

Restricted funds are those specified for specific purposes such as Disaster/calamity fund raising, Masjid/Centre developments, specific religious donations (Fitr and Zakah) given by the Donors. The restricted fund balance as at 5 April 2023 stands at £3,817,433 (2022 - £3,222,793).

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and in particular those relating to the operations and finances of the Charity. They are satisfied that appropriate controls are in place to provide reasonable assurance against fraud and error. Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks, supported by policies, are made for all those who work with children or other vulnerable groups.

Redevelopment

Further to approval of the Planning Consent by the local Council in April 2019, the Trustees and volunteers engaged in fund raising for the redevelopment throughout the accounting period. During the year substantial sums were pledged and the majority paid.

The redevelopment commenced on 14 August 2020 and continued during the accounting year subject to applicable Covid restrictions which naturally caused delays. However, the builder was good and tried to make up for lost time, where possible.

Each month a valuation of the invoice(s) submitted by the builder was undertaken by the Charity's appointed Quantity Surveyor who certified the works done before any payment is made to the builder or any other contractor.

During the period the congregation were kept up to date with the development via the website and WhatsApp Broadcasts, this included pictures and videos of the progress. In addition the updates included the amounts spent and shortfall in funds required.

Structure, governance and management

Governing documents

Qur'ani Murkuz Trust, also known as "South Woodford Islamic Centre", is constituted as a charitable trust registered with the Charity Commission on 29 June 2000 under charity number 1081317. It is controlled by its governing document, a Declaration of Trust dated 24 February 2000 (as amended) ("Trust Deed") and constitutes an unincorporated charity.

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Organizational structure

The Board of Trustees meets at regular intervals and takes overall accountability for ensuring that the Charity complies with current legislation and the rules of the constitution. The Charity operates from a single office at the address above.

Related parties

Two of the Trustees and one employee are related to each other. The Trustees have taken a resolution to recognise the situation and adopted the policy that the two related Trustees will not take any part in any proceeding directly or indirectly when the personal affairs of the related employee are discussed. During the year no Trustees or other person related to the Charity had any contracts or transactions entered into by the Charity, except drawing salary by the caretaker.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Trustees

Dr M. E. E. Fahim
(Chairman)
Mr. Qaiser Malik
(Secretary)
Mr. Ibrahim Salaam
(Treasurer)
Mr. Saleem Malik
Mr. Liquat Khan
Dr. Ashraf Gaber
Mrs. Rukhsana Zafar
Mrs. Sadia Anwar

ON BEHALF OF THE BOARD OF TRUSTEES

Q. M. Malik – Secretary and Trustee

29 January 2024.

QUR'ANI MURKUZ TRUST

BALANCE SHEET AS AT 5 APRIL 2023.

	Notes	£	2023 £	£	2022 £
FIXED ASSETS	2		3,513,485		3,070,062
<u>CURRENT ASSETS</u>					
Sundry Debtors	3	3,255		927	
Cash at Bank & in hand		348,002		196,997	
			351,257	197,924	
CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	4	11,309		9,193	
NET CURRENT ASSETS			339,948		188,731
CREDITORS : AMOUNTS FALLING DUE OVER ONE YEAR	4		0		0
TOTAL ASSETS LESS CURRENT LIABILITIES			3,853,433		3,258,793
<u>CAPITAL & RESERVES</u>					
Unrestricted Funds			36,000		36,000
Restricted Funds			3,817,433		3,222,793
TOTAL FUNDS			3,853,433		3,258,793

These financial statements were approved by the Board of Trustees on 3 February, 2024.

Signed on behalf of the Board of Trustees

I. Salaam

Treasurer (Trustee)

QURA'NI MURKUZ TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 5 APRIL 2023.

	<u>2023</u>	<u>2022</u>
	£	£
<u>Resources received</u>		
Donations (Restricted: Development)	686,407	917,349
Donations (Syria Refugee Project)	0	480
Donations (Restricted: for outside QMT)	0	6,537
Grant received for employees	0	12,709
Rent Received	37,854	0
Fees received	5,780	9,630
	730,041	946,705
<u>Resources expended</u>		
Donations paid	44,050	16,365
Collection machine rentals	2,941	0
Salaries and Madrassa cost	21,037	34,558
Services provided	11,347	0
Car park rent & council tax	22,578	21,334
Hall hire	5,125	5,490
Insurance	3,997	1,226
Repairs and renewals	650	0
Utilities	5,275	4,294
PPS and calendar	1,058	0
Phone, internet & website	809	314
Cleaning	1,354	0
Bank charges	2,265	91
General Expenses	1,505	1,614
Commission and other professional charges	1,791	0
Accountancy & Independent Report	6,830	4,710
Depreciation	2,789	0
	135,401	89,996
Net Incoming Resources	594,640	856,709
Surplus funds brought forward	3,258,793	2,402,084
Surplus funds carried forward	3,853,433	3,258,793

QURA'NI MURKUZ TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 5 APRIL 2023.

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These accounts have been prepared under the Charities Act 2011 on the historical cost convention and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities: The SORP 2005.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on accrual basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expenses to which it relates.

Governance costs comprise the cost associated with meeting the constitutional and strategic aims of the charity and the accountancy fees and costs linked to strategic management of the charity.

Fund Accounting

Restricted funds are used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted funds are used in accordance with the charitable objectives at the discretion of the Trustees.

TAXATION : The Company by virtue of its charitable status is exempt from taxation.

INVESTMENT INCOME	05.04.23	05.04.22
Profit on Deposits	<u>£0</u>	<u>£2</u>

2. TANGIBLE ASSETS: Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

	As at 05.04.22	Additions	Disposal	As at 05.04.23
Cost Freehold Properties	3,070,062	428,576	-	3,498,638
Furnitur and Fixtures	-	16,200	-	16,200
Equipment	-	1,436	-	1,436
	<u>3,070,062</u>	<u>446,212</u>	<u>-</u>	<u>3,516,274</u>
	=====	=====	=====	=====
Dep Freehold Properties	-	-	-	-
Furnitur and Fixtures	-	2,430	-	2,430
Equipment	-	359	-	359
	<u>-</u>	<u>2,789</u>	<u>-</u>	<u>2,789</u>
	=====	=====	=====	=====
	<u>2022</u>			<u>2023</u>
	=====			=====
Net Fixed Assers	<u>3,070,062</u>			<u>3,513,485</u>

	05.04.23	05.04.22
3. DEBTORS : amounts due before and after 12 months	<u>3,255</u>	<u>927</u>
4. CREDITORS: AMOUNT DUE BEFORE & AFTER 12 MONTHS.		
Sundry Creditors	<u>11,309</u>	<u>9,193</u>
	=====	=====

5. CONTINGENT LIABILITIES There are no contingent liabilities at 5 April 2023.

6. RELATED PARTY TRANSACTIONS Dealt with in the Trustee Report.

7. AVERAGE NUMBER OF EMPLOYEES 7 7

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

REPORT TO THE TRUSTEES OF QURANI MURKUZ TRUST (CHARITY NO. 1081317)
ON ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2023.

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

Responsibilities and basis of report.

As the Trustees of Qurani Murkuz trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Financial Statements of the charity are not required to be audited under para 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Qurani Murkuz Trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement.

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

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

- 1) the accounting records were not kept in accordance with section 130 of the Charities Act., or
- 2) the financial statements did not accord with the accounting records; or
- 3) the financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Sigr M M Rahman
MAAT
Firm AAB Accountants Ltd
72 South View Drive
London
E18 1NS.

Date: 3rd February 2024.

QUR'ANI MURKUZ TRUST

England & Wales - Charity number 1081317

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022.
FOR
QUR'ANI MURKUZ TRUST**

**aab Accountants Limited
72 South View Drive
London E18 1NS.**

QUR'ANI MURKUZ TRUST
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FOR THE YEAR ENDED 5 APRIL 2022.

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QUR'ANI MURKUZ TRUST

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022.

The Trustees present their report and financial statements for the year ended 5 April 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 10 to 11 of the financial statements and comply with the Qur'ani Murkuz Trust's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) applicable in the UK (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objective and Activities

The objects of the Charity as set out in the Trust Deed dated 24 February 2000 (as amended) are as follows:

- a) The advancement of religion in accordance with the tenets and doctrine of Islam by the provision of Mosques, publications of Islamic literature and religious education;
- b) To advance the education of the general public in the teachings, culture, traditions and practices of the Islamic faith;
- c) To benefit the public in such a manner as may be charitable by promotion of good relations between people of different nations and different faiths.

Our objects are set out to reflect our faith and community aims. Each year the Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit in particular, and its supplementary public guidance on the advancement of religion for public benefit.

Significant Activities

During the year the following significant activities were carried out to achieve the Charity's aims and objectives:

1. The masjid has been closed due to redevelopment since August 2020. Despite Covid restrictions the contractor was able to make good progress during the accounting period. For example, the basement had been dug out, piling undertaken, steel structure put up. By October 2021 the external wall block and brickwork was complete; roof had been completed; solar panels have been installed; plaster boarding the internal walls was about 50% complete; screeding on two floors had been completed; installation of two internal stairs to basement, first floor and to the flats had been completed; awaiting basement to be sealed and tanking to be done; double glazed windows had been installed apart from ground floor; half internal walls erected; and lift has been ordered. These and other works were ordered and substantially completed by the end of this accounting year which meant that the Masjid was able to reopen for Ramadan 2022 – also see 5, 6 and 7 below.

2. We regularly posted photos and videos of the work in progress on the WhatsApp Group, website, social media and kept the congregation updated with announcements at Jumma.
3. The Trustees continued holding Jumma at Hawkey Hall and the United Reform Church on those few occasions that Hawkey Hall was not available. The last Jumma held at Hawkey Hall was 1 April 2022. The Trustees are grateful to the management and staff of these venues for extending cooperation to the Trust in the best interests of community spirit.
4. During March 2022 a lot of work was done by the Trustees, volunteers, the contractor and others to get the building cleaned and the masjid ready for reopening for Ramadan by laying temporary carpets, painting the walls and ceilings, installing limited ablution facilities, temporary doors, AV system etc.
5. As Ramadan 2022 was anticipated for 2 April 2022 it was decided by the Trustees that the last Jumma prayers at Hawkey Hall will be held on Friday 1 April 2022 and from Saturday 2 April 2022 the new masjid would open and used for Taraweeh prayers and the five daily prayers.
6. The new masjid has been in use since 2 April 2022 and successfully provided prayer facilities during Ramadan 2022.
7. When the Masjid closed for Redevelopment and Covid lockdown, religious educational evening and weekend classes for young children in our Young Muslims Academy were suspended, the Board of Trustees then arranged online classes for the students. This was welcomed by the teachers, students and parents.
8. Classes for adults in English held regularly to enhance reading and understanding of the Qur'an and the teachings of the Prophet Mohammed (may peace be upon him) were still suspended and will resume when more work has been completed.
9. Lectures on religious, social and cultural topics held by invited scholars were suspended during this period.
10. Solemnizing Muslim and Civil marriages (as allowed by Covid restrictions) were carried out by Dr Fahim, (Chair).
11. Provision of marriage guidance counselling services and general counselling to Muslim individuals and families on various Islamic matters (as allowed by Covid restrictions), and where possible these were carried out by Dr Fahim (Chair) online or by telephone.
12. Where permitted by Covid regulations, chaplain visits to hospitals and prisons to provide pastoral care for Muslims.
13. Where permitted by Covid regulations, local events promoting interfaith dialogue, co-hosted with other institutions of different faiths.
14. Where permitted by Covid regulations police chaplaincy work offering independent welfare and spiritual care to officers and staff.
15. Where permitted by Covid regulations school chaplaincy work involving lectures at local schools, counselling students and teachers and delivering religious services.
16. Where permitted by Covid regulations lectures to both public and private institutions to increase understanding of Islam and Muslims, including Social Services, Rotary Clubs.

17. Member of FORMO, an organisation of Redbridge Muslim organisations, attended their online meetings.

18. An active member of Redbridge Three Faith Forum, online meetings were attended.

19. The congregation was very generous with its donations despite the masjid being closed until 2 April 2022 and Covid. As a result of this the Trustees did not need to take any qard e hasna (interest free loans) from anyone, although many offers were received.

Volunteers

The Charity is grateful for the unstinting work of its volunteers who are involved in the provision of services and fundraising activities. The Trustees and volunteers give their time freely and do not receive remuneration or other financial benefits for doing so.

Achievement and Performance

Despite Covid and the masjid being closed, the Trustees and volunteers successfully raised substantial funds to undertake the redevelopment without the need of any external assistance or qard e hasna. Most of the funds were raised at Jumma and during the holy month of Ramadan. This resulted in the project running smoothly without lost periods as the contractor was paid on time.

The Charity was at the forefront of fundraising activities. The Charity uses funds raised to help the poor and needy around the world especially during the holy month of Ramadan.

The Charity is an active and continuous supporter and member of the East London Three Faiths Forum. Dr. Fahim (the Chair of the Charity) and many Trustees regularly participated (in person or online) and contributed to various sessions of the Three Faiths Forum.

The Charity provides the opportunity to collect the obligatory annual alms offering (Zakat), on behalf of members of the congregation and arranges to send these funds to reputable charities to be used for qualifying purposes. The Centre does not make any charge for this, nor does it receive any payment for it.

The Charity also extended help to other charitable institutions during the year and especially those affected by calamities such as flood victims, communities displaced by wars, earthquakes etc. The Charity regularly helps the local homeless shelter, Redbridge Mayor's Charity, the children's hospice - Haven House, and local League of Friends at Whipps Cross Hospital and King George Hospital.

Financial review

Reserves Policy

Restricted funds are those specified for specific purposes such as Disaster/calamity fund raising, masjid developments, specific religious donations (Fitr and Zakah) given by the Donors. The restricted fund balance as at 5 April 2022 stands at £3,222,793 (2021 - £2,402,084).

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and, in particular, those relating to the operations and finances of the Charity. They are satisfied that appropriate controls are in place to provide reasonable assurance against fraud and error. Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks, supported by policies, are made for all those who work with children or other vulnerable groups.

Redevelopment

Further to approval of the Planning Consent by the local Council in April 2019, the Trustees and volunteers engaged in fund raising for the redevelopment throughout the accounting period. During the year substantial sums were pledged and the majority paid.

The redevelopment commenced on 14 August 2020 and continued during the accounting year subject to applicable Covid restrictions which naturally caused delays. However, the builder was good and tried to make up for lost time, where possible.

During the period the congregation were kept up to date with the development via the website and WhatsApp Broadcasts, this included pictures and videos of the progress. In addition, the updates included the amounts spent and shortfall in funds required.

Structure, governance and management

Governing documents

Qur'ani Murkuz Trust, also known as "South Woodford Islamic Centre", is constituted as a charitable trust registered with the Charity Commission on 29 June 2000 under charity number 1081317. It is controlled by its governing document; a Declaration of Trust dated 24 February 2000 (as amended) ("Trust Deed") and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Pursuant to the Trust Deed, the Board is a self-appointing body. New trustees are appointed in an event of resignation, death or where the numbers fall below the minimum stipulated in the Trust Deed. In the event of an appointment the existing trustees are invited to nominate suitable candidates from among the community who are familiar with the work of the Charity and who the existing trustees feel can contribute to the Charity and agree who should be approached. If the candidate agrees then the Trustees invite him/her for an interview and then formally the vote is taken on the candidate. Induction and training of new trustees. As new trustees are chosen from among the local community, they are familiar with the work of the Charity hence there has not been, to date, a need to organize formal training sessions. However, all new trustees are given an orientation session where they are briefed on their obligations to the Charity and under the law. Several publications from the Charity Commission are also provided including guidance on charities and public benefit and on the advancement of religion for public benefit.

Organizational structure

The Board of Trustees meets at regular intervals and takes overall accountability for ensuring that the Charity complies with current legislation and the rules of the constitution. The Charity operates from a single office at the address above.

Related parties

Two of the Trustees and one employee are related to each other. The Trustees have taken a resolution to recognise the situation and adopted the policy that the two related Trustees will not take any part in any proceeding directly or indirectly when the personal affairs of the related employee are discussed. During the year no Trustees or other people related to the Charity had any contracts or transactions entered into by the Charity, except drawing salary by the caretaker.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Trustees

Dr.M.E.E.Fahim (Chair)
Mr. Qaiser Malik (Secretary)
Mr. Ibrahim Salaam (Treasurer)
Mr. Saleem Malik
Mr.Liquat Khan
Dr. Ashraf Gaber
Mrs. Rukhsana Zafar
Ms. Sadia Anwar

ON BEHALF OF THE BOARD OF TRUSTEES

Q. M. Malik – Secretary and Trustee

3 February 2023.

QUR'ANI MURKUZ TRUST

BALANCE SHEET AS AT 5 APRIL 2022.

	Notes		<u>2022</u>		<u>2021</u>
		£	£	£	£
FIXED ASSETS	2		3,070,062		1,394,215
<u>CURRENT ASSETS</u>					
Sundry Debtors	3	927		212	
Cash at Bank & in hand		196,997		1,018,674	
			<u>197,924</u>	<u>1,018,886</u>	
CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	4	9,193		11,017	
NET CURRENT ASSETS			188,731		1,007,869
CREDITORS : AMOUNTS FALLING DUE OVER ONE YEAR	4		0		0
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>3,258,793</u>		<u>2,402,084</u>
<u>CAPITAL & RESERVES</u>					
Unrestricted Funds			36,000		0
Restricted Funds			3,222,793		2,402,084
TOTAL FUNDS			<u>3,258,793</u>		<u>2,402,084</u>

These financial statements were approved by the Board of Trustees on 3 February, 2023.

Signed on behalf of the Board of Trustees

I. Salaam

Treasurer (Trustee)

QURA'NI MURKUZ TRUST

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDING 5 APRIL 2022.

	<u>2022</u>	<u>2021</u>
	£	£
<u>Resources received</u>		
Donations (Unrestricted)	1,755	17,084
Donations (Restricted: Development)	915,594	351,617
Donations (Syria Refugee Project)	480	25,070
Donations (Restricted: for outside QMT)	6,537	850
Grants received (for employees)	12,709	33,391
Fees received	9,630	9,199
Profits received	0	2
	-----	-----
Total incoming resources	946,705	437,213
<u>Resources expended</u>		
Donations paid (Restricted)	13,335	0
Donations paid (Syria Refugee project)	3,030	19,353
Salaries and Madrassa cost	34,558	48,329
Car park rent & council tax	21,334	21,000
Hall hire	5,490	1,650
Insurance	1,226	789
Repairs and renewals	0	690
Utilities	4,294	7,811
Phone, internet & website	314	258
Bank charges	91	1,830
General Expenses	1,614	1,587
Accountancy & Independent Report	4,710	8,710
Depreciation	0	4,885
	-----	-----
Total Resources Expended	89,996	116,892
	-----	-----
Net Incoming Resources	856,709	320,321
	-----	-----
Surplus funds brought forward	2,402,084	2,081,763
	-----	-----
Surplus funds carried forward	3,258,793	2,402,084
	=====	=====

QURA'NI MURKUZ TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 5 APRIL 2022.

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These accounts have been prepared under the Charities Act 2011 on the historical cost convention and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities: The SORP 2005.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on accrual basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expenses to which it relates. Governance costs comprise the cost associated with meeting the constitutional and strategic aims of the charity and the accountancy fees and costs linked to strategic management of the charity.

Fund Accounting

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

Unrestricted funds are used in accordance with the charitable objectives at the discretion of the Trustees.

TAXATION :

The Company by virtue of its charitable status is exempt from taxation.

INVESTMENT INCOME	05.04.22	05.04.21
Profit on Deposits	<u>£0</u>	<u>£2</u>

2. TANGIBLE ASSETS: Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

<u>Cost</u>	Freehold Properties	As at	<u>Additions</u>	<u>Disposal</u>	As at
		05.04.21			05.04.22
		1,394,215	1,675,847	-	3,070,062
		=====	=====	=====	=====
			<u>05.04.22</u>		<u>05.04.21</u>

3. DEBTORS : amounts due before and after 12 months 927 212

4. CREDITORS: AMOUNT DUE BEFORE & AFTER 12 MONTHS.

Sundry Creditors	9,193	11,017
	=====	=====

5. CONTINGENT LIABILITIES There are no contingent liabilities at 5 April 2022.

6. RELATED PARTY TRANSACTIONS Dealt with in the Trustee Report.

7. AVERAGE NUMBER OF EMPLOYEES 7 (2021 - 10)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

REPORT TO THE TRUSTEES OF QURA'NI MURKUZ TRUST (CHARITY NO. 1081317)

ON ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2022.

SET OUT ON PAGES 8 to 10

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

Responsibilities and basis of report.

As the Trustees of Qurani Murkuz trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Financial Statements of the charity are not required to be audited under para 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Qurani Murkuz Trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement.

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

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

- 1) the accounting records were not kept in accordance with section 130 of the Charities Act., or
- 2) the financial statements did not accord with the accounting records; or
- 3) the financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: M M Rahman
MAAT
Firm AAB Accountants Ltd
72 South View Drive
London
E18 1NS.

Date: 3 February 2023.

QUR'ANI MURKUZ TRUST

England & Wales - Charity number 1081317

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021.
FOR
QUR'ANI MURKUZ TRUST**

**aab Accountants Limited
72 South View Drive
London E18 1NS.**

QUR'ANI MURKUZ TRUST

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FOR THE YEAR ENDED 5 APRIL 2021.

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QUR'ANI MURKUZ TRUST

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021.

The Trustees present their report and financial statements for the year ended 5 April 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 10 to 11 of the financial statements and comply with the Qur'ani Murkuz Trust's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) applicable in the UK (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objective and Activities

The objective of the Charity as set out in the Trust Deed dated 24 February 2000 (as amended) are summarised as follows:

- a) The advancement of religion in accordance with the tenets and doctrine of Islam by the provision of Mosques, publications of Islamic literature and religious education;
- b) To advance the education of the general public in the teachings, culture, traditions and practices of the Islamic faith;
- c) To benefit the public in such a manner as may be charitable by promotion of good relations between people of different nations and different faiths.

Our objectives are set out to reflect our faith and community aims. Each year our Trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit in particular, and its supplementary public guidance on the advancement of religion for the public benefit

Significant Activities

During the year the following activities were carried out to achieve the Charity's aims and objectives:

1. On 17 March 2020 some Trustees attended a meeting, at Albert Road Masjid, Ilford, organised by FORMO at which various professional speakers, doctors, lawyers, government representatives, local councilors etc. were present who strongly advised all faith leaders/trustees that due to the impending Covid pandemic all places of worship must close. On 18 March 2020 the Trustees held an emergency meeting and it was unanimously agreed that for the well-being of the congregation etc. to close the Masjid after Jumma on Friday 20 March 2020, this was similar to what other masjids in Redbridge were doing.
2. After the closure on 20 March 2020, subject to Covid 19 guidance from the local authority and national government and laws, the Masjid reopened for short periods during which we held the five daily prayers. Tarweeh prayers were not conducted during Ramadan 2020 and Eid ul Fitr prayers were not conducted as there was a lockdown due to the pandemic. Eid ul Adha prayers were conducted on 31 July 2020 as these were permitted.
3. On 7 August 2020 the Masjid was closed for the redevelopment of the Masjid. On 14 August 2020 the Masjid was demolished and the redevelopment commenced.
4. About six months prior to the closure of the masjid for the redevelopment, to cater for the congregation during the redevelopment the Trustees spent a lot of time in looking for alternative local venues for the five daily prayers but no suitable venue was available due to the changing times of salat. The Trustees reluctantly agreed that they could not provide a venue to conduct the five daily prayers during the redevelopment. The Trustees were successful in getting alternative venues for Jumma at Hawkey Hall and the United Reform Church on those few occasions that Hawley Hall was not available. This exercise was very time consuming and required a great deal of effort by all the Trustees. During certain Covid lockdowns in 2020 and early 2021 Jumma had to be suspended and recommenced as allowed by law.
5. To cater for the various Covid 19 safety regulations various members of the congregation donated and the Trustees purchased PPE for all staff and the congregation, such as masks, hand sanitizers, temperature guns and ensuring there was a two metre gap between musillis etc. This required the Trustees to spend considerable time in risk assessments and liaising with the local authority and others. The congregation were kept up date at all times by the website and WhatsApp Broadcast.
6. Religious educational evening and weekend classes for young children in our Young Muslims Academy. When the Masjid closed for the redevelopment and Covid lockdown, the Board of Trustees arranged online classes for the students. This was welcomed by the teachers, students and parents.

7. Classes for adults in English held regularly to enhance reading and understanding of the Qur'an and the teachings of the prophet Mohammed (may peace be upon him). Since the start of building works these classes were suspended and will resume on opening of the new Centre.
8. Lectures on religious, social and cultural topics held by invited scholars whilst the masjid was open.
9. Solemnizing Muslim and Civil marriages as allowed by covid restrictions.
10. Provision of marriage guidance counselling services and general counselling to Muslim individuals and families on various Islamic matters.
11. Where permitted by Covid regulations, chaplain visits to hospitals and prisons to provide pastoral care for Muslims.
12. Where permitted by Covid regulations local events to promote interfaith dialogue, co-hosted with other institutions of different faiths
13. Where permitted by Covid regulations police chaplaincy work offering independent welfare and spiritual care to officers and staff.
14. Where permitted by Covid regulations school chaplaincy work involving lectures at local schools, counselling students and teachers and delivering religious services.
15. Where permitted by Covid regulations lectures to both public and private institutions to increase understanding of Islam and Muslims, including Social Services, Rotary Clubs.
16. Member of FORMO, an organisation of Redbridge Muslim organizations, attended their online meetings.
17. As part of Redbridge Community Sponsorship Partnership, the Charity worked with local churches and sponsored a Syrian refugee family to settle in Redbridge in June 2019 under the Home Office community Sponsorship Scheme. The Charity, as Lead Sponsor continued to support the refugee family during the Pandemic and among other things arranged English classes for them and also offered online support.
18. Active member of Redbridge Three Faith Forum.

Volunteers

The Charity is grateful for the unstinting work of its volunteers who are involved in the provision of services and fundraising activities. The Trustees and volunteers give their time freely and do not receive remuneration or other financial benefits for doing so.

Achievement and Performance

The Charity was at the forefront of fundraising activities. The Charity uses funds raised to help the poor and needy around the world especially during the holy month of Ramadan.

The Charity provided training session for men and women to learn how to provide first aid and use of defibrillator to heart sufferers by the local doctors team called HEART START. These sessions had to be suspended due to pandemic restrictions.

The Young Muslim Academy normally holds special events of Eid party & prize giving to the children, but these events were suspended due to the pandemic.

The Young Muslim Academy had a busy schedule of activities including their special events on Eid party and prize day for those who excelled in their subject/class.

Visits from children and teachers from various local schools has become a regular feature where the Trustees and volunteers provide information about Islam and activities in the Masjid. The visiting school children also observed the Muslim prayers during their visit and were encouraged to ask questions to help them better to understand various aspects of their educational visits. These visits were suspended during the pandemic.

The Charity is an active and continuous supporter of the East London Three Faiths Forum. Dr. Fahim (the Chair of the Charity) and many Trustees regularly attended and contributed to various sessions of the Three Faiths Forum, of which some were held at the Charity's Centre.

The Charity's ladies wing has regular sessions for mothers and toddlers, educational programmes and health activities for women which are well attended. They also have a senior sisters club who regularly meet every week for coffee and local activities. These activities were suspended during lockdowns.

The Charity provides the opportunity to collect the obligatory annual alms offering (Zakat), on behalf of members of the congregation and arranges to send these funds to reputable charities to be used for qualifying purposes. The Centre does not make any charge for this nor does it receive any payment for it.

Before closing of the Centre for redevelopment, a coffee morning was held for McMillan Cancer Support to raise funds for them.

The Charity also extended help to other charitable institutions during the year and especially those affected by calamities such as flood victims, communities displaced by wars, earthquakes etc. The Charity regularly helps the local homeless shelter, Redbridge Mayor's Charity, the children's hospice - Haven House, and local League of Friends at Whipps Cross Hospital and King George Hospital.

Financial review

Reserves policy

Restricted funds are those specified for specific purposes such as Disaster/calamity fund raising, Mosque developments, specific religious donations (Fitr and Zakah) given by the Donors. The restricted fund balance as at 5 April 2021 stands at £2,402,084 (2020 - £2,020,025).

Risk management

The Trustees have assessed the major risks to which the Charity is exposed and in particular those relating to the operations and finances of the Charity. They are satisfied that appropriate controls are in place to provide reasonable assurance against fraud and error. Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks, supported by policies, are made for all those who work with children or other vulnerable groups.

Redevelopments

Further to approval of the Planning Consent by the local Council in April 2019, the Trustees engaged in fund raising for the redevelopment throughout 2020-2021. During the year (other than Ramadan 2020 when the masjid was closed and so fund raising could take place) substantial sums were pledged and paid in.

The Trustees continued with fund raising and collection of donations.

In early 2020 the Trustees had put out to tender the redevelopment of the Masjid. However, due to requests for extensions and difficulty in pricing the tender due to the Coronavirus lockdown the deadline for tenders was extended to 30 April 2020 for all bidders.

Tenders were received on 28 April 2020 from reputable and experienced companies ranging from £3.9m to £2.9m. After careful negotiations and taking professional advice and positive references from other masjids, a final price of £2.5m* was agreed with the chosen contractor NB Builders UK Ltd. The Trustees had hoped to get it lower but due to shortages and general price increases because of the Covid 19 it was not possible get further reductions. In the Trustees and their appointed quantity surveyors opinion this was the best price. *The final price did not include any contingency or the internal fit out costs, such as carpets, taps etc. which will need to be separately costed and budgeted.

The redevelopment commenced on 14 August 2020 and continued during the year subject to applicable covid restrictions which naturally caused delays. However, the builder was good and tried to make up for lost time, if possible.

Each month a valuation of the invoice(s) submitted by the builder is undertaken by the Charity's appointed Quantity Surveyor who certifies the works done before any payment is made to the builder or any other contractor.

During the period the congregation were kept up to date with the development via the website and WhatsApp Broadcasts, this included pictures and videos of the progress. In addition the updates included the amounts spent and shortfall in funds required.

The impact of the pandemic during 2020-21 affected the nation in different ways. As most organisations suffered with the lockdown restrictions, the Masjid was closed during various lockdowns before it was finally knocked down by the builders. While operating from Hawkey Hall on Fridays, it was ensured that the congregation complied with all the pandemic protocols including safe distancing, sanitising, face masks, own prayer mats, shoe bags etc. In addition, like all venues, the Trustees were required to keep a log of all attendees (for Covid tracing purposes) to Hawkey Hall etc. To facilitate this Trustees subscribed to a service where attendees scanned a QR code on their mobile phone and input their details.

The ancillary effect of the Covid closure was that after 19 March 2020, the Masjid was closed during Ramadan 2020 and so did not raise any funds during this important fund raising period. Fund raising was confined to Jumma prayers.

Structure, governance and management

Governing documents

Qur'ani Murkuz Trust, also known as "The South Woodford Islamic Centre", is constituted as a charitable trust registered with the Charity Commission on 29 June 2000 under charity number 1081317. It is controlled by its governing document, a Declaration of Trust dated 24 February 2000 (as amended) ("Trust Deed") and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

Pursuant to the Trust Deed, the Board is a self-appointing body. New trustees are appointed in an event of resignation, death or where the numbers fall below the minimum stipulated in the Trust Deed. In the event of an appointment the existing trustees are invited to nominate suitable candidates from among the community who are familiar with the work of the Charity and who the existing trustees feel can contribute to the Charity and agree who should be approached. If the candidate agrees then the Trustees invite him/her for an interview and then formally vote on the candidate. Induction and training of new trustees. As new trustees are chosen from among the local community, they are familiar with the work of the Charity hence there has not been, to date, a need to organize formal training sessions. However, all new trustees are given an orientation session where they are briefed on their obligations to the Charity and under the law. A number of publications from the Charity Commission are also provided including guidance on charities and public benefit and also on the advancement of religion for public benefit.

Organizational structure

The Board of Trustees meets at regular intervals and takes overall accountability for ensuring that the Charity complies with current legislation and the rules of the constitution. The Charity operates from a single office at the address above.

Related parties

Two of the Trustees and one employee are related to each other. The Trustees have taken a resolution to recognise the situation and adopted the policy that the two related Trustees will not take any part in any proceeding directly or indirectly when the personal affairs of the related employee are discussed. During the year no Trustees or other person related to the Charity had any contracts or transactions entered into by the Charity, except drawing salary by the caretaker.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Dr M. E. E. Fahim (Chairman)
Mr. Qaiser Malik (Secretary)
Mr. Ibrahim Salaam (Treasurer)
Mr. Saleem Malik
Mr. Liqueat Khan
Dr. Ashraf Gaber
Mrs. Rukhsana Zafar
Ms. Sadia Anwar

ON BEHALF OF THE BOARD OF TRUSTEES

Q. M. Malik – Secretary and Trustee

28 January 2022.

QUR'ANI MURKUZ TRUST

BALANCE SHEET AS AT 5 APRIL 2021.

	Notes		<u>2021</u>		<u>2020</u>
		£	£	£	£
FIXED ASSETS	2		1,394,215		392,190
<u>CURRENT ASSETS</u>					
Sundry Debtors	3	212		8,750	
Cash at Bank & in hand		1,018,674		1,689,219	
			-----	-----	
		1,018,886		1,697,969	
CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	4	11,017		8,396	
			-----	-----	
NET CURRENT ASSETS			1,007,869		1,689,573
CREDITORS : AMOUNTS FALLING DUE OVER ONE YEAR	4		0		0
			-----	-----	
TOTAL ASSETS LESS CURRENT LIABILITIES			2,402,084		2,081,763
			=====		=====
<u>CAPITAL & RESERVES</u>					
Unrestricted Funds			0		61,738
Restricted Funds			2,402,084		2,020,025
			-----	-----	
TOTAL FUNDS			2,402,084		2,081,763
			=====	=====	

These financial statements were approved by the Board of Trustees on 28 January, 2022.

Signed on behalf of the Board of Trustees

I. Salaam

Treasurer (Trustee)

QURA'NI MURKUZ TRUST

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDING 5 APRIL 2021.

	<u>2021</u>	<u>2020</u>
	£	£
<u>Resources received</u>		
Donations (Unrestricted)	17,084	72,655
Donations (Restricted: Development)	351,617	850,668
Donations (Restricted: for outside QMT)	850	29,318
Donations (Syria Refugee Project)	25,070	0
Grants received(Employee)	33,391	21,904
Fees received	9,199	44,220
Profits received	2	791
	-----	-----
Total incoming resources	437,213	1,019,556
<u>Resources expended</u>		
Donations paid (Restricted)	0	8,900
Donations (Syria Refugee Project)	19,353	0
Hall hire	1,650	0
Salaries and Madrassa cost	48,329	87,815
Car park rent	21,000	21,000
Insurance	789	1,307
Repairs and renewals	690	4,783
Utilities	7,811	7,998
Phone, internet & website	258	514
Bank charges	1,830	2,714
General Expenses	1,587	2,494
Accountancy & Independent Report	8,710	6,200
Depreciation	4,885	2,745
	-----	-----
Total Resources Expended	116,892	146,470
	-----	-----
Net Incoming Resources	320,321	873,086
	-----	-----
Surplus funds brought forward	2,081,763	1,208,677
	-----	-----
Surplus funds carried forward	2,402,084	2,081,763
	=====	=====

QURA'NI MURKUZ TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDING 5 APRIL 2021.

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

These accounts have been prepared under the Charities Act 2011 on the historical cost convention and in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities: The SORP 2005.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources can be measured with sufficient reliability.

Resources expended

Expenditure is accounted for on accrual basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expenses to which it relates. Governance costs comprise the cost associated with meeting the constitutional and strategic aims of the charity and the accountancy fees and costs linked to strategic management of the charity.

Fund Accounting

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

Unrestricted funds are used in accordance with the charitable objectives at the discretion of the Trustees.

TAXATION :

The Company by virtue of its charitable status is exempt from taxation.

INVESTMENT INCOME

Profit on Deposits

05.04.21

05.04.20

£2

£791

2. TANGIBLE ASSETS: Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

		<u>As at</u> <u>05.04.20</u>	<u>Additions</u>	<u>Disposal</u>	<u>As at</u> <u>05.04.21</u>
<u>Cost</u>	Freehold Properties	387,305	1,006,910	-	1,394,215
	Furniture, Fixtures & Fittings	25,077	-	(25,077)	-
	Equipment	5,889	-	(5,889)	-
		<u>418,271</u>	<u>1,006,910</u>	<u>(30,966)</u>	<u>1,394,215</u>
<u>Depreciation</u>	Freehold Properties	-	-	-	-
	Furniture, Fixtures & Fittings	22,804	2,273	(25,077)	-
	Equipment	3,277	2,612	(5,889)	-
		<u>26,081</u>	<u>4,885</u>	<u>(30,966)</u>	<u>-</u>
	<u>Net Book Value</u>				
	Freehold Properties	387,305			1,394,215
	Furniture, Fixtures & Fittings	2,273			-
	Equipment	2,612			-
		<u>392,190</u>	<u>-</u>	<u>-</u>	<u>1,394,215</u>
			<u>05.04.21</u>		<u>05.04.20</u>

3. DEBTORS : amounts due before and after 12 months 212 8,750

4. CREDITORS: AMOUNT DUE BEFORE & AFTER 12 MONTHS.

Sundry Creditors 11,017 8,396

5. CONTINGENT LIABILITIES There are no contingent liabilities at 5 April 2021.

6. RELATED PARTY TRANSACTIONS Dealt with in the Trustee Report.

7. AVERAGE NUMBER OF EMPLOYEES 10 13

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

REPORT TO THE TRUSTEES OF QURA'NI MURKUZ TRUST ON ACCOUNTS FOR THE YEAR ENDED 5 APRIL 2021. SET OUT ON PAGES 8 TO 11.

I report to the trustees on my examination of the financial statements on pages 10 to 13 of Qurani Murkuz Trust (Charity no. 1081317) for the year ended 5 April 2021.

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

Responsibilities and basis of report.

As the Trustees of Qurani Murkuz trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

Having satisfied myself that the Financial Statements of the charity are not required to be audited under para 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Qurani Murkuz Trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement.

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

- 1) the accounting records were not kept in accordance with section 130 of the Charities Act., or
- 2) the financial statements did not accord with the accounting records; or
- 3) the financial statements did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: M M Rahman
MAAT
Firm AAB Accountants Ltd
72 South View Drive
London
E18 1NS.