

**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			As at
		<u>05.04.24</u>	<u>Additions</u>	<u>Disposal</u>	<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 QURA'NI 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