

# MASJID-E-UMER TRUST

England & Wales · Charity number 1083652

## Details

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**Other names** MASJID - E - UMER TRUST

**Status** Registered

**Legal form** Other

**Registered** 2000-11-24

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

## Contact

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**Address** 79 Queens Road  
London  
E17 8QR

**Phone** 07977212591

**Email** [info@masjideumer.org.uk](mailto:info@masjideumer.org.uk)

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

## Activities

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**Objects:** THE ADVANCEMENT OF THE RELIGION OF ISLAM IN ACCORDANCE WITH THE TENETS AND DOCTRINES OF THE HANAFI SUNNI SECT OF ISLAM; THE RELIEF OF POVERTY, SICKNESS AND DISTRESS; AND TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES FOR RECREATION AND OTHER LEISURE-TIME OCCUPATION THE MUSLIM INHABITANTS OF THE AREA OF BENEFIT (WALTHAMSTOW) IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE THEIR CONDITIONS OF LIFE.

**Activities:** Masjid-E Umer is place of worship, It offers family educational classes, funeral, marriage services and bereavement Counselling. The masjid stands as a pillar within the community and helps connect diverse groups of people and is an active participant within all faith communities.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** WALTHAMSTOW, LONDON
- Waltham Forest

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£446,577	£229,210	-	-
2023-12-31	£309,217	£262,043	-	-
2022-12-31	£278,357	£244,354	-	-
2021-12-31	£244,535	£212,258	-	-
2020-12-31	£175,387	£122,298	-	-

## Trustees

Name	Role	Appointed
<b>SULEMAN GORA AHMED PAREKH</b>	Chair	
ABDUL-KADER TOORAWA		
AHMED ISMAIL VAWDA		
Casim Mahmood Patel		2013-10-27
EBRAHIM YOUSUF VAWDA		
IQBAL EBRAHIM MEHTAR		
MUSAJI AHMED HARIFF		
Muhammad Saeed Mulla		2013-10-27
OOSMAN DADABHOY		
SALIM AHMED KAZI		
SOOLEMAN AHMED DADABHOY		
USMANGANI ISMAIL VAWDA		
Yusuf Yacoob VAWDA		

**MASJID-E-UMER TRUST**

England & Wales - Charity number 1083652

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# Accounts

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**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2024**  
**Charity no. 1083652**

## **MASJID-E-UMER TRUST**

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Balance Sheet	9
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## **MASJID-E-UMER TRUST**

### **Legal and Administrative Information**

The Masjid-E-Umer Trust was constituted by deed made on 22 October 2000 and its property ('the trust fund') is administered and managed by the trustees who have served in office throughout the year and to the date of this report except where indicated. They are:

#### **Trustees**

Musaji Ahmed Hariff  
Sooleman Ahmed Dadabhoy  
Ahmed Ismail Vawda  
Iqbal Ebrahim Mehtar  
Yusuf Yacoob Vawda  
Mohammed Yusoof  
Ebrahim Yousuf Vawda

Suleman Ahmed Parekh  
Salim Ahmed Kazi  
Oosman Suleman Dadabhoy  
Usmangani Ismail Vawda  
Abdual Kader M.H Toorawa  
Casim Mahmood Patel  
Muhammad Saeed Mulla

The Board of Trust collectively take all decision on behalf of the trust. Under delegated authority from the Board the following office bearers have been appointed:

Chairman  
Vise Chairman  
Secretary  
Assistant Secretary  
Treasurer  
Assistant Treasurer

Suleman Ahmed Parekh  
Yusuf Yacoob Vawda  
Ebrahim Yousuf Vawda  
Oosman Suleman Dadabhoy  
Iqbal Ebrahim Mehtar  
Usmangani Ismail Vawda

#### **Bankers**

Lloyds Bank Plc

180-182 High Street  
Walthamstow, London E17 7JH

Barclays Bank plc

278 Hoe Street  
Walthamstow, London E17 9QE

Co-Operative Bank plc

P O Box 250  
Skelmersdale, WN8 6WT

#### **Independent Examiner**

Jayson & Co  
Chartered Certified Accountants & Registered Auditors  
4 Blenheim Avenue  
Gants Hill  
IG2 6JG

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

The trust have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

### **Structure, Governance and Management**

#### **Governing document**

The trust is constituted by a Trust Deed and registered with the Charity Commission under charity number 1083652.

#### **Risk management**

The trustees are responsible for the management of risks faced by the charity. The trustees have undertaken a full risk assessment of the organization and have introduced various key controls. These controls are reviewed annually.

The trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

#### **Charitable objects**

The object of the Trust shall be to help the local community of Walthamstow and the surrounding area:

- (i) for the advancement of the religion of Islam in accordance with the tenets and doctrines of the Hanafi Sunni Sect of Islam;
- (ii) for the relief of poverty, sickness and distress; and
- (iii) to provide and assist in the provision of facilities for the recreation and other leisure time occupation of the Muslim inhabitants of the area which will help in improving their social environment and conditions of life.

#### **Organisation**

The Board of trustees meet regularly to administer the Trust.

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2024 (cont'd)**

#### **Related parties**

At 31<sup>st</sup> December 2024 there were interest free loans from the trustees amounting to £13,350 (2023 - £13,350).

#### **Review of activities**

The results for the year under review are as shown in the attached Financial Statements

To cater for the large Muslim community at the time of Eid, the Trust arrange two Eid prayers; one in the Masjid and one in the Pavilion Hall in Walthamstow.

The Trust runs a Madressah (Arabic school) with approximately 200 boys and girls ranging from age of 5 to 18 years in the evenings on Monday to Friday. The aim is to teach children about Islam and learn the Holy Qur'an, as well as learning the values and ethos of the religion. In addition to this, to support our children during their youth whilst preparing them for the future and making them proud of the peaceful, loving religion they follow.

The Trust runs classes that specialising in the memorization of the Holy Qur'an. These classes accommodate approximately 20 students. These classes are run in the evenings on Monday to Friday.

During the year, the weekly talks are held on the Tafsir of Qur'an and Islah of Nafs (Self Rectification) and have attended by a large audience, both in person and via audio streaming. During weekly Friday Khutba (sermon), our two Imams address number of topics, current issues and Islamic Jurisprudence affecting our youth and elderly community. These are delivered in both English and Urdu to achieve maximum audience. The Trust recognises and promotes the work by both Imams concerning youth, women and education.

The Trust has always encouraged links with schools in the borough of Waltham Forest and beyond. This provides an ideal opportunity for students to learn about Islam and help to clarify any misconceptions and misunderstandings that they have. The Trust continues to have a dialogue with the Metropolitan Police on the matters affecting the local community.

To enhance community cohesion, the doors of the Masjid are always open, and people of all faith and no faith are welcome to visit the Masjid. During the year, the Trust organised monthly collection of food and other essentials for the local charities who support the needy people of the Waltham Forest community.

#### **Accounting and reporting responsibilities**

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Trust financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the trustees follow best practice and

- \* Select suitable accounting policies and apply them consistently,
  - Make judgments and estimates that are reasonable and prudent.

**MASJID-E-UMER TRUST**

**Report of the Trustees**

**for the year ended 31<sup>st</sup> December 2024 (cont'd)**


**Accounting and reporting responsibilities (cont'd)**

Follow applicable accounting standards and the Charities SORP (FRS 102), disclosing and explaining any departures in the financial statements; and

Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Trust will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and to enable them as trustees to ensure that the financial statements comply with Charities Act 2011, The Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the Trust's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees and signed on its behalf by:

  
.....  
S Parekh  
Chairman

Date: 3-10-2025

**MASJID-E-UMER TRUST**

**Independent Examiner's report**

**To the Trustees of Masjid-E-Umer Trust**

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 8 to 13.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's statement**

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

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS 102)

have not been met; or

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

I. Ramgoolam  
Jayson & Co  
Chartered Certified Accountants  
Blenheim Avenue  
Gants Hill, Essex  
IG2 6JG



Date: 17/09/2025

**MASJID-E-UMER TRUST**

**Statements of financial activities**

**or the year ended 31 December 2024**

	Notes	Unrestricted Funds £	Restricted Funds (Building) £	Restricted Funds (Other) £	Total Funds 2024 £	Total Funds 2023 £
<b>Incoming resources</b>						
Donations	1	212,566	-	-	212,566	205,408
Investment income	2	49,525	-	-	49,525	46,600
Specific income		-	-	34,912	34,912	62,208
Gift Aid		4,844	-	-	4,844	4,237
Pecuniary legacy		144,730			144,730	-
<b>Net incoming resources available for charitable application</b>		<b>411,665</b>	<b>-</b>	<b>34,912</b>	<b>446,577</b>	<b>317,473</b>
<b>Charitable expenditure</b>						
Salaries and NIC		114,375		-	114,375	107,516
Pension		1,335	-	-	1,335	1,384
Insurance		4,381	-	-	4,381	4,129
Water rates		1,301	-	-	1,301	420
Light and heat		36,853	-	-	36,853	38,300
Telephone & internet		1,537	-	-	1,537	484
Repairs and maintenance - Building		3,613	-	-	3,613	15,821
- - Equipment		1,698	-	-	1,698	15,023
Independent examiner's fees		1,350	-	-	1,350	1,300
Sundry expenses		412	-	-	412	424
Cleaning		601	-	-	394	492
License fee		185	-	-	185	185
Depreciation		3,005	25,117	-	28,122	28,122
Motor expenses		-	-	1,659	1,659	1,865
Payments made to charities		-	-	19,100	19,100	43,824
Food distribution		-	-	10,448	10,448	10,860
Praying mats for prison		-	-	2,240	2,240	-
<b>Total charitable expenditure</b>		<b>170,646</b>	<b>25,117</b>	<b>33,447</b>	<b>229,210</b>	<b>270,299</b>
<b>Total resources expended</b>		<b>170,646</b>	<b>25,117</b>	<b>33,447</b>	<b>229,210</b>	<b>270,299</b>
<b>Net incoming resources</b>		<b>241,019</b>	<b>(25,117)</b>	<b>1,465</b>	<b>217,367</b>	<b>47,174</b>
Increase in fair value of investment property		50,000	-	-	50,000	-
Funds balances at 31 December 2023		1,478,570	1,980,898	10,064	3,469,532	3,422,358
<b>Funds balances at 31 December 2024</b>		<b>1,769,589</b>	<b>1,955,781</b>	<b>11,529</b>	<b>3,736,899</b>	<b>3,469,532</b>

All accounts derive from continuing activities. All gains and losses recognized in the year are included in the statement of Financial Activities.


# MASJID-E-UMER TRUST

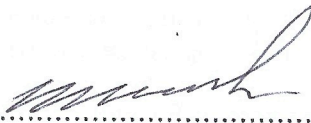
## Balance Sheet

as at 31 December 2024

	Notes	£	2024 £	2023 £
<b>Fixed assets</b>	<b>4</b>		2,097,061	2,125,183
<b>Investment property</b>	<b>5</b>		1,150,000	1,100,000
			<u>3,247,061</u>	<u>3,225,183</u>
<b>Current assets</b>				
Debtors and prepayments	6	12,144	12,103	
Bank current accounts		499,414	265,271	
Cash		50	50	
		<u>511,608</u>	<u>277,424</u>	
<b>Creditors due within one year</b>				
Creditors and accruals	7	<u>21,770</u>	489,838	<u>33,075</u>
<b>Total assets less current liabilities</b>			<u>3,736,899</u>	<u>3,469,532</u>
<b>Total net assets</b>			<u>3,736,899</u>	<u>3,469,532</u>
<b>Restricted funds</b>	<b>8</b>		1,967,310	1,990,962
<b>Unrestricted funds</b>	<b>9</b>		1,769,589	1,478,570
<b>Total funds</b>			<u>3,736,899</u>	<u>3,469,532</u>

Approved by the board of trustees on 15<sup>th</sup> September 2025 and signed on its behalf by:

  
.....  
I Mehtar  
Treasurer

  
.....  
E Vawda  
Secretary

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statement**

**For the year ended 31<sup>st</sup> December 2024**

**1. Principal accounting policies**

The financial statement of the Trust, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities': Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (effective 1 January 2019) and the Charities Act 2011. These financial statements are drawn up on the historical cost accounting basis.

**(a) Donations and fund accounting**

Donations received for the general purpose of the Trust are included as unrestricted funds. Donations received for the purpose of construction and extension of the mosque and for helping needy and deprived children are taken to restricted funds.

**(b) Resources expended**

Resources expended are accounted for on an accrual basis. The irrecoverable element of VAT is included with the item of expense to which it relates.

**(c) Tax refund on gift aid**

Income tax refunds on donation under gift aid are accounted for when received.

**(d) Depreciation**

Depreciation is provided on fixed asset from the date of acquisition and up to the date of disposal at the following annual rates which are estimated to write off their expected useful lives.

Freehold Building	Over 50 years
Furniture, fitting and equipment	5/10/25 % on cost
Ambulance	Over 12 years

**(e) Investment property**

Investment properties which are held to earn rentals and/or capital appreciation, is initially recognised at cost. Subsequently, it is measured at fair value at the reporting date. Changes in the fair value are recognised in the statements of financial activities.

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements (cont'd)**

**For the year ended 31<sup>st</sup> December 2024**

<b>2. Investment income</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Rental income	49,525	45,600
	<u>49,525</u>	<u>45,600</u>

<b>3. Specific income</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Charitable donations	20,942	43,963
Food distribution	11,730	10,860
Praying mats collection	2,240	-
Doors replacement	-	7,385
	<u>34,912</u>	<u>62,208</u>

<b>4. Tangible fixed assets</b>	<b>Freehold land &amp; buildings</b>	<b>Furniture fitting &amp; equipment</b>	<b>Ambulance</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 January 2024	2,255,855	80,505	24,070	2,360,430
Additions	-	-	-	-
At 31 December 2024	<u>2,255,855</u>	<u>80,505</u>	<u>24,070</u>	<u>2,360,430</u>
<b>Depreciation</b>				
At 1 January 2024	150,702	68,505	16,040	235,247
Charge for the year	25,117	1,000	2,005	28,122
At 31 December 2024	<u>175,819</u>	<u>69,505</u>	<u>18,045</u>	<u>263,369</u>
<b>Net book value At 31 December 2024</b>	<u>2,080,036</u>	<u>11,000</u>	<u>6,025</u>	<u>2,097,061</u>
At 31 December 2023	<u>2,105,153</u>	<u>12,000</u>	<u>8,030</u>	<u>2,125,183</u>

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements (cont'd)**

**For the year ended 31<sup>st</sup> December 2024**

**5. Investment Properties**

	<b>Total</b>
	<b>£</b>
Fair value	
At 1 January 2024	1,100,000
Addition	-
Revaluation	50,000
	<u>-----</u>
At 31 December 2024	<u>1,150,000</u>

The valuation of the investment properties was made by the Trustees of the trust, on an open market basis. No depreciation is provided in respect of these properties.

<b>6. Debtors and prepayments</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Prepayments	12,144	12,103
	<u>-----</u>	<u>-----</u>
	<u>12,144</u>	<u>12,103</u>

<b>7. Creditors and accruals</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Interest free loans	13,350	13,350
Accruals and other creditors	8,420	19,725
	<u>-----</u>	<u>-----</u>
	<u>21,770</u>	<u>33,075</u>

<b>8. Restricted funds</b>	<b>Building</b>	<b>Other</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 01 January 2024	1,980,898	10,064	1,990,962	2,0177,955
Addition in the year	-	34,912	34,912	62,208
Repayments	-	(33,447)	(33,447)	(64,084)
Depreciation	( 25,117)	-	(25,117)	(25,117)
	<u>-----</u>	<u>-----</u>	<u>-----</u>	<u>-----</u>
At 31 December 2024	<u>1,955,781</u>	<u>11,529</u>	<u>1,967,310</u>	<u>1,990,962</u>

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements (cont'd)**

**For the year ended 31<sup>st</sup> December 2024**

<b>9. Unrestricted funds</b>	<b>Revaluation Reserve £</b>	<b>General Reserve £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
At 01 January 2024	634,783	843,787	1,478,570	1,404,403
Surplus for the year	50,000	241,019	291,019	74,167
At 31 December 2024	<u>684,783</u>	<u>1,084,806</u>	<u>1,769,589</u>	<u>1,478,570</u>



**MASJID-E-UMER TRUST**

England & Wales - Charity number 1083652

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# Accounts

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**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2023**  
**Charity no. 1083652**

## MASJID-E-UMER TRUST

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180-182 High Street  
Walthamstow, London E17 7JH

Barclays Bank plc

278 Hoe Street  
Walthamstow, London E17 9QE.

Co-Op Bank Plc

P O Box 250  
Skelmersdale, WN8 6WT.

#### **Independent Examiner**

Jayson & Co  
Chartered Certified Accountants & Registered Auditors  
4 Blenheim Avenue  
Gants Hill  
IG2 6JG

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2021. The trustees confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP (FRS 102).

The trust have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

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#### **Organisation**

The Board of trustees meet regularly to administer the Trust.

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2023 (cont'd)**

#### **Related parties**

At 31<sup>st</sup> December 2023 there were interest free loans from the trustees amounting to £13,350 (2022 - £13,350).

#### **Review of activities**

The results for the year under review are as shown in the attached Financial Statements

To cater for the large Muslim community at the time of Eid, the Trust arrange two Eid prayers; one in the Masjid and one in the Pavilion Hall in Walthamstow.

The Trust runs a Madressah (Arabic school) with approximately 200 boys and girls ranging from age of 5 to 18 years in the evenings on Monday to Friday. The aim is to teach children about Islam and learn the Holy Qur'an, as well as learning the values and ethos of the religion. In addition to this, to support our children during their youth whilst preparing them for the future and making them proud of the peaceful, loving religion they follow.

The Trust runs classes that specialising in the memorization of the Holy Qur'an. These classes accommodate approximately 20 students. These classes are run in the evenings on Monday to Friday.

During the year, the weekly talks are held on the Tafsir of Qur'an and Islah of Nafs (Self Rectification) and have attended by a large audience, both in person and via audio streaming. During weekly Friday Khutba (sermon), our two Imams address number of topics, current issues and Islamic Jurisprudence affecting our youth and elderly community. These are delivered in both English and Urdu to achieve maximum audience. The Trust recognises and promotes the work by both Imams concerning youth, women and education.

The Trust has always encouraged links with schools in the borough of Waltham Forest and beyond. This provides an ideal opportunity for students to learn about Islam and help to clarify any misconceptions and misunderstandings that they have. The Trust continues to have a dialogue with the Metropolitan Police on the matters affecting the local community.

To enhance community cohesion, the doors of the Masjid are always open, and people of all faith and no faith are welcome to visit the Masjid. During the year, the Trust organised monthly collection of food and other essentials for the local charities who support the needy people of the Waltham Forest community.

#### **Accounting and reporting responsibilities**

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Trust financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the trustees follow best practice and

- \* Select suitable accounting policies and apply them consistently,
  - Make judgments and estimates that are reasonable and prudent.

**MASJID-E-UMER TRUST**

**Report of the Trustees**

**for the year ended 31<sup>st</sup> December 2023 (cont'd)**

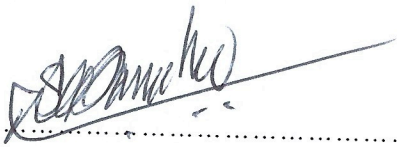
**Accounting and reporting responsibilities (cont'd)**

Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements; and

Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Trust will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and to enable them as trustees to ensure that the financial statements comply with Charities Act 2011, the trust deed and The Charities SORP ( FRS 102). They are also responsible for safeguarding the Trust's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees and signed on its behalf by:



.....  
S Parekh  
Chairman

Date: - 06 / 09 / 2024.

**MASJID-E-UMER TRUST**

**Independent Examiner's report**

**To the Trustees of Masjid-E-Umer Trust**

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

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's statement**

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

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

I. Ramgoolam  
Jayson & Co  
Chartered Certified Accountants  
Blenheim Avenue  
Gants Hill, Essex  
IG2 6JG



Date: 06/09/2024

## MASJID-E-UMER TRUST

### Statements of financial activities for the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds (Building) £	Restricted Funds (Other) £	Total Funds 2023 £	Total Funds 2022 £
<b>Incoming resources</b>						
Donations	1	205,428	-	-	205,428	170,350
Investment income	2	45,600	-	-	45,600	42,600
Specific income		-	-	53,952	53,952	65,407
Gift Aid		4,237	-	-	4,237	-
<b>Net incoming resources available for charitable application</b>		<u>255,265</u>	<u>-</u>	<u>53,952</u>	<u>309,217</u>	<u>278,357</u>
<b>Charitable expenditure</b>						
Salaries and NIC		107,516	-	-	107,516	93,431
Pension		1,384	-	-	1,384	1,187
Staff training		-	-	-	-	1,086
Insurance		4,129	-	-	4,129	4,846
Water rates		420	-	-	420	1,354
Light and heat		38,300	-	-	38,300	7,811
Telephone & internet		484	-	-	484	326
Repairs and maintenance - Building		8,436	-	7,385	15,821	1,053
- Equipment		15,023	-	-	15,023	19,035
- Lift renovation		-	-	-	-	34,587
Accountancy fee		1,300	-	-	1,300	1,300
Sundry expenses		424	-	-	424	426
Cleaning		492	-	-	492	245
License fee		185	-	-	185	185
Professional fees		-	-	-	-	2,070
Depreciation		3,005	25,117	-	28,122	28,122
Motor expenses		-	-	1,865	1,865	1,362
Repayments made to charities		-	-	35,718	35,718	32,878
Food distribution		-	-	10,860	10,860	13,050
<b>Total charitable expenditure</b>		<u>181,098</u>	<u>25,117</u>	<u>55,828</u>	<u>262,043</u>	<u>244,354</u>
<b>Total resources expended</b>		<u>181,098</u>	<u>25,117</u>	<u>55,828</u>	<u>262,043</u>	<u>244,354</u>
<b>Net incoming resources</b>		<u>74,167</u>	<u>(25,117)</u>	<u>(1,876)</u>	<u>47,174</u>	<u>34,003</u>
Increase in fair value of investment property		-	-	-	-	108,767
<b>Net movement in funds</b>						
Funds balances at 31 December 2022		1,404,403	2,006,015	11,940	3,422,358	3,279,588
<b>Funds balances at 31 December 2023</b>		<u>1,478,570</u>	<u>1,980,898</u>	<u>10,064</u>	<u>3,469,532</u>	<u>3,422,358</u>

All accounts derive from continuing activities. All gains and losses recognized in the year are included in the statement of Financial Activities.

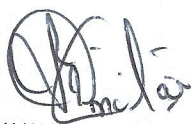
# MASJID-E-UMER TRUST

## Balance Sheet

as at 31 December 2023

	Notes	£	2023 £	2022 £
<b>Fixed assets</b>				
Investment property	4 5		2,125,183 1,100,000	2,153,305 1,100,000
			<u>3,225,183</u>	<u>3,253,305</u>
<b>Current assets</b>				
Debtors and prepayments	6	12,103	7,260	
Bank current accounts		265,271	180,768	
Cash		50	50	
		<u>277,424</u>	<u>188,078</u>	
<b>Creditors due within one year</b>				
Creditors and accruals	7	<u>33,075</u>	244,349 19,025	169,053
Total assets less current liabilities			<u>3,469,532</u>	<u>3,422,358</u>
<b>Total net assets</b>			<u><u>3,469,532</u></u>	<u><u>3,422,358</u></u>
Restricted funds	8		1,990,962	2,017,955
Unrestricted funds	9		1,478,570	1,404,403
<b>Total funds</b>			<u><u>3,469,532</u></u>	<u><u>3,422,358</u></u>

Approved by the board of trustees and signed on its behalf by



I Mehtar  
Treasurer



E Vawda  
Secretary

Date... 06 / 09 / 2024

## **MASJID-E-UMER TRUST**

### **Notes forming part of the financial statement**

**For the year ended 31<sup>st</sup> December 2023**

#### **1. Principal accounting policies**

The financial statement of the Trust have been prepared in accordance with Charities SORP ( FRS 102) and with applicable UK Accounting Standards and the Charities Act 2011. These financial statements are drawn up on the historical cost accounting basis.

##### **(a) Donations and fund accounting**

Donations received for the general purpose of the Trust are included as unrestricted funds. Donations received for the purpose of construction and extension of the mosque and for helping needy and deprived children are taken to restricted funds.

##### **(b) Resources expended**

Resources expended are accounted for on an accrual basis. The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **(c) Tax refund on gift aid**

Income tax refunds on donation under gift aid are accounted for when received.

##### **(d) Depreciation**

Depreciation is provided on fixed asset from the date of acquisition and up to the date of disposal at the following annual rates which are estimated to write off their expected useful lives.

Freehold Building	Over 50 years
Furniture, fitting and equipment	5/10/25 % on cost

##### **(e) Investment property**

Investment properties which are held to earn rentals and/or capital appreciation, is initially recognised at cost. Subsequently, it is measured at fair value at the reporting date. Changes in the fair value are recognised in profit or loss.

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements (cont'd)

For the year ended 31<sup>st</sup> December 2023

**2. Investment income**

	<b>2023</b>	<b>2022</b>
	£	£
Rental income	45,600	42,600
	<u>45,600</u>	<u>42,600</u>

**3. Specific income**

	<b>2023</b>	<b>2022</b>
	£	£
Charitable donations	35,707	31,857
Food distribution	10,860	13,050
Lift renovation	-	20,500
Doors replacement	7,385	-
	<u>53,952</u>	<u>65,407</u>

**4. Tangible fixed assets**

	<b>Freehold land &amp; buildings</b>	<b>Furniture fitting &amp; equipment</b>	<b>Ambulance</b>	<b>Total</b>
	£	£	£	£
<b>Cost or valuation</b>				
At 1 January 2023	2,255,855	80,505	24,070	2,360,430
Additions	-	-	-	-
At 31 December 2023	<u>2,255,855</u>	<u>80,505</u>	<u>24,070</u>	<u>2,360,430</u>
<b>Depreciation</b>				
At 01 January 2023	125,585	67,505	14,035	207,125
Charge for the year	25,117	1,000	2,005	28,122
At 31 December 2023	<u>150,702</u>	<u>66,505</u>	<u>16,040</u>	<u>235,247</u>
<b>Net book value</b>				
At 31 December 2023	<u>2,105,153</u>	<u>12,000</u>	<u>8,030</u>	<u>2,125,183</u>
At 31 December 2022	<u>2,130,270</u>	<u>13,000</u>	<u>10,035</u>	<u>2,153,305</u>

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements (cont'd)

For the year ended 31<sup>st</sup> December 2023

**5. Investment Properties**

Fair value	Total
At 1 January 2023	£
Addition	1,100,000
Revaluation	-
	-
At 31 December 2023	<u>1,100,000</u>

The valuation of the investment properties was made by the Trustees of the trust, on an open market basis.  
No depreciation is provided in respect of these properties.

**6. Debtors and prepayments**

	2023	2022
	£	£
Prepayments	12,103	7,260
	<u>12,103</u>	<u>7,260</u>

**7. Creditors and accruals**

	2023	2022
	£	£
Interest free loans	13,350	13,350
Accruals and other creditors	19,725	5,675
	<u>33,075</u>	<u>19,025</u>

**8. Restricted funds**

	Building	Other	Total	Total
	£	£	£	£
At 01 January 2023	2,006,015	11,940	2,017,955	2,045,455
Addition in the year	-	62,208	62,208	65,407
Repayments	-	(64,084)	(64,084)	(67,790)
Depreciation	(25,117)	-	(25,117)	(25,117)
At 31 December 2023	<u>1,980,898</u>	<u>10,064</u>	<u>1,990,962</u>	<u>2,017,955</u>

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements (cont'd)**

**For the year ended 31<sup>st</sup> December 2023**

<b>9. Unrestricted funds</b>	<b>Revaluation Reserve</b>	<b>General Reserve</b>	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 01 January 2023	634,783	769,620	1,404,403	1,234,133
Surplus for the year	-	74,167	74,167	170,270
At 31 December 2023	<u>634,783</u>	<u>843,787</u>	<u>1,478,570</u>	<u>1,404,403</u>

**MASJID-E-UMER TRUST**

England & Wales - Charity number 1083652

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# Accounts

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**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2022**  
**Charity no. 1083652**

**MASJID-E-UMER TRUST**

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Notes to the Financial Statements	10 - 13

## MASJID-E-UMER TRUST

### Legal and Administrative Information

The Masjid-E-Umer Trust was constituted by deed made on 22 October 2000 and its property ('the trust fund') is administered and managed by the trustees who have served in office throughout the year and to the date of this report except where indicated. They are:

#### Trustees

Musaji Ahmed Hariff	Oosman Suleman Dadabhoy
Ali Azam Esmail	Usmangani Ismail Vawda
Sooleman Ahmed Dadabhoy	Abdullah Ebrahim Dadabhoy (Resigned 16 November 2022)
Ahmed Ismail Vawda	Abdual Kader M.H Toorawa
Shabbir Ahmed Kazi(Resigned 11 December 2022)	Iqbal Ebrahim Mehtar
Yusuf Yacoob Vawda	Ismail Yacoob Dadabhai (Resigned 10 November 2022)
Mohammed Yusoof	Casim Mahmood Patel
Ebrahim Yousuf Vawda	Muhammad Saeed Mulla
Suleman Ahmed Parekh	Ayoub Kaka (Resigned 07 December 2022)
Salim Ahmed Kazi	Anwar Murad (Resigned 28 November 2022)

The Board of Trust collectively take all decision on behalf of the trust. Under delegated authority from the Board the following office bearers have been appointed:

Chairman	Suleman Ahmed Parekh
Vise Chairman	Yusuf Yacoob Vawda
Secretary	Ebrahim Yousuf Vawda
Assistant Secretary	Oosman Suleman Dadabhoy
Treasurer	Iqbal Ebrahim Mehtar
Assistant Treasurer	Usmangani Ismail Vawda

#### Bankers

Lloyds Bank Plc	180-182 High Street Walthamstow, London E17 7JH
Barclays Bank plc	278 Hoe Street Walthamstow, London E17 9QE

#### Independent Examiner

Jayson & Co  
Chartered Certified Accountants & Registered Auditors  
4 Blenheim Avenue  
Gants Hill  
IG2 6JG

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice, The Charities SORP (FRS 102) and the Charities Act 2011.

The trust have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

### **Structure, Governance and Management**

#### **Governing document**

The trust is constituted by a Trust Deed and registered with the Charity Commission under charity number 1083652.

#### **Risk management**

The trustees are responsible for the management of risks faced by the charity. The trustees have undertaken a full risk assessment of the organization and have introduced various key controls. These controls are reviewed annually.

The trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

#### **Charitable objects**

The object of the Trust shall be to help the local community of Walthamstow and the surrounding area:

- (i) for the advancement of the religion of Islam in accordance with the tenets and doctrines of the Hanafi Sunni Sect of Islam;
- (ii) for the relief of poverty, sickness and distress; and
- (iii) to provide and assist in the provision of facilities for the recreation and other leisure time occupation of the Muslim inhabitants of the area which will help in improving their social environment and conditions of life.

#### **Organisation**

The Board of trustees meet regularly to administer the Trust.

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2022 (cont'd)**

#### **Related parties**

At 31<sup>st</sup> December 2022 there were interest free loans from the trustees amounting to £13,350 (2021 - £17,350).

#### **Review of activities**

The results for the year under review are as shown in the attached Financial Statements

To cater for the large Muslim community at the time of Eid, the Trust arranges two Eid prayers; one in the Masjid and one in the Pavilion Hall in Walthamstow.

The Trust runs a Madressah (Arabic school) with approximately 200 boys and girls ranging from age of 5 to 18 years in the evenings on Monday to Friday. The aim is to teach children about Islam and learn the Holy Qur'an, as well as learning the values and ethos of the religion. In addition to this, to support our children during their youth whilst preparing them for the future and making them proud of the peaceful, loving religion they follow.

The Trust runs classes that specialise in the memorization of the Holy Qur'an. These classes accommodate approximately 20 students. These classes are run in the evenings on Monday to Friday.

During the year, the weekly talks are held on the Tafsir of Qur'an and Islah of Nafs (Self Rectification) and are attended by a large audience, both in person and via audio streaming. During weekly Friday Khutba (sermon), our two Imams address number of topics, current issues and Islamic Jurisprudence affecting our youth and elderly community. These are delivered in both English and Urdu to achieve maximum audience. The Trust recognises and promotes the work by both Imams concerning youth, women and education.

The Trust has always encouraged links with schools in the borough of Waltham Forest. This provides an ideal opportunity for students to learn about Islam and help to clarify any misconceptions and misunderstandings that they have. The Trust continues to have a dialogue with the Metropolitan Police on the matters affecting the local community.

To enhance community cohesion, the doors of the Masjid are always open, and people of all faith and no faith are welcome to visit the Masjid. During the year, the Trust organised monthly collection of food and other essentials for the local charities who support the needy people of the Waltham Forest community.

#### **Accounting and reporting responsibilities**

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Trust financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the trustees follow best practice and

- \* Select suitable accounting policies and apply them consistently,
- \* Make judgments and estimates that are reasonable and prudent.

**MASJID-E-UMER TRUST**

**Report of the Trustees**

**for the year ended 31<sup>st</sup> December 2022 (cont'd)**

**Accounting and reporting responsibilities (cont'd)**

Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements; and

Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Trust will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and to enable them as trustees to ensure that the financial statements comply with Charities Act 2011, The Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the Trust's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees and signed on its behalf by:

  
.....  
S Parekh  
Chairman

Date: 31-July 2023.

**MASJID-E-UMER TRUST**

**Independent Examiner's report**

**To the Trustees of Masjid-E-Umer Trust**

I report on the accounts of the Trust for the year ended 31 December 2022, which are set out on pages 8 to 12.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's statement**

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

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

I. Ramgoolam  
Jayson & Co  
Chartered Certified Accountants  
Blenheim Avenue  
Gants Hill, Essex  
IG2 6JG



Date: 31/07/2023

**MASJID-E-UMER TRUST**

**Statements of financial activities**

**or the year ended 31 December 2022**

	Notes	Unrestricted Funds £	Restricted Funds (Building) £	Restricted Funds (Other) £	Total Funds 2022 £	Total Funds 2021 £
<b>Incoming resources</b>						
Donations	1	170,350	-	-	170,350	177,429
Investment income	2	42,600	-	-	42,600	25,164
Specific income		-	-	65,407	65,407	41,942
		-----	-----	-----	-----	-----
<b>Net incoming resources available for charitable application</b>		<b>212,950</b>	<b>-</b>	<b>65,407</b>	<b>278,357</b>	<b>244,535</b>
		=====	=====	=====	=====	=====
<b>Charitable expenditure</b>						
Salaries and NIC		93,431	-	-	93,431	95,643
Pension		1,187	-	-	1,187	1,177
Staff training		1,086	-	-	1,086	-
Insurance		4,846	-	-	4,846	4,644
Water rates		1,354	-	-	1,354	2,658
Light and heat		7,811	-	-	7,811	5,595
Telephone & internet		326	-	-	326	816
Repairs and maintenance - Building		1,053	-	-	1,053	3,876
- Equipment		19,035	-	-	19,035	16,756
- Lift renovation		14,087	-	20,500	34,587	-
Accountancy fee		1,300	-	-	1,300	1,300
Sundry expenses		426	-	-	426	521
Cleaning		245	-	-	245	308
License fee		185	-	-	185	185
Professional fees		2,070	-	-	2,070	3,990
Depreciation		3,005	25,117	-	28,122	28,122
Motor expenses		-	-	1,362	1,362	1,302
Repayments made to charities		-	-	32,878	32,878	36,545
Food distribution		-	-	13,050	13,050	8,820
		-----	-----	-----	-----	-----
<b>Total charitable expenditure</b>		<b>151,447</b>	<b>25,117</b>	<b>67,790</b>	<b>244,354</b>	<b>212,258</b>
		=====	=====	=====	=====	=====
<b>Total resources expended</b>		<b>151,447</b>	<b>25,117</b>	<b>67,790</b>	<b>244,354</b>	<b>212,258</b>
		=====	=====	=====	=====	=====
<b>Net incoming resources</b>		<b>61,503</b>	<b>(25,117)</b>	<b>(2,383)</b>	<b>34,003</b>	<b>32,277</b>
		=====	=====	=====	=====	=====
Increase in fair value of investment property		108,767	-	-	108,767	-
<b>Net movement in fund</b>						
Funds balances at 31 December 2021		1,234,133	2,031,132	14,323	3,279,588	3,247,311
		-----	-----	-----	-----	-----
<b>Funds balances at 31 December 2022</b>		<b>1,404,403</b>	<b>2,006,015</b>	<b>11,940</b>	<b>3,422,358</b>	<b>3,279,588</b>
		=====	=====	=====	=====	=====

All accounts derive from continuing activities. All gains and losses recognized in the year are included in the statement of Financial Activities.


**MASJID-E-UMER TRUST**

**Balance Sheet**

as at 31 December 2022

	Notes	£	2022 £	2021 £
<b>Fixed assets</b>	<b>4</b>		2,153,306	2,181,428
<b>Investment property</b>	<b>5</b>		1,100,000	991,233
			<u>3,253,306</u>	<u>3,172,661</u>
<b>Current assets</b>				
Debtors and prepayments	6	7,260	8,135	
Bank current account		180,767	149,116	
Bank deposit account		-	-	
Cash		50	50	
		<u>188,077</u>	<u>157,301</u>	
<b>Creditors due within one year</b>				
Creditors and accruals	7	<u>19,025</u>	169,052	<u>50,374</u>
			<u>3,422,358</u>	<u>3,279,588</u>
<b>Total assets less current liabilities</b>			<u>3,422,358</u>	<u>3,279,588</u>
<b>Total net assets</b>			<u>3,422,358</u>	<u>3,279,588</u>
<b>Restricted funds</b>	<b>8</b>		2,017,955	2,045,455
<b>Unrestricted funds</b>	<b>9</b>		1,404,403	1,234,133
<b>Total funds</b>			<u>3,422,358</u>	<u>3,279,588</u>

Approved by the board of trustees and signed on its behalf by



I Mehtar  
Treasurer



E Vawda  
Secretary

Date... 31 July 2023

## **MASJID-E-UMER TRUST**

### **Notes forming part of the financial statement**

**For the year ended 31<sup>st</sup> December 2022**

#### **1. Principal accounting policies**

The financial statement of the Trust have been prepared in accordance with the Statements of Recommended Practice: The Charities SORP (FRS 102) issued in 2019, and with applicable UK GAAP and the Charities Act 2011. These financial statements are drawn up on the historical cost accounting basis.

##### **(a) Donations and fund accounting**

Donations received for the general purpose of the Trust are included as unrestricted funds. Donations received for the purpose of construction and extension of the mosque and for helping needy and deprived children are taken to restricted funds.

##### **(b) Resources expended**

Resources expended are accounted for on an accrual basis. The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **(c) Tax refund on gift aid**

Income tax refunds on donation under gift aid are accounted for when received.

##### **(d) Depreciation**

Depreciation is provided on fixed asset from the date of acquisition and up to the date of disposal at the following annual rates which are estimated to write off their expected useful lives.

Freehold Building	Over 50 years
Furniture, fitting and equipment	5/10/25 % on cost

##### **(e) Investment property**

Investment properties which are held to earn rentals and/or capital appreciation, are initially recognised at cost. Subsequently, they are measured at fair value at the reporting date. Changes in the fair value are recognised in profit or loss.

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements (cont'd)

For the year ended 31<sup>st</sup> December 2022

<b>2 Investment income</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Return on bank deposit account	-	814
Rental income	42,600	24,350
	<u>42,600</u>	<u>25,164</u>

<b>3 Specific income</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Charitable donations	31,857	33,122
Food distribution	13,050	8,820
Lift renovation	20,500	-
	<u>65,407</u>	<u>41,942</u>

<b>4 Tangible fixed assets</b>	<b>Freehold land &amp; buildings</b>	<b>Furniture fitting &amp; equipment</b>	<b>Ambulance</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 January 2022	2,255,856	80,505	24,070	2,360,431
Additions	-	-	-	-
	<u>2,255,856</u>	<u>80,505</u>	<u>24,070</u>	<u>2,360,431</u>
At 31 December 2022	2,255,856	80,505	24,070	2,360,431
<b>Depreciation</b>				
At 01 January 2022	100,468	66,505	12,030	179,003
Charge for the year	25,117	1,000	2,005	28,122
	<u>125,585</u>	<u>67,505</u>	<u>14,035</u>	<u>207,125</u>
At 31 December 2022	125,585	67,505	14,035	207,125
<b>Net book value</b>				
At 31 December 2022	2,130,271	13,000	10,035	2,153,306
207125				
At 31 December 2021	2,155,388	14,000	12,040	2,181,428

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements (cont'd)

For the year ended 31<sup>st</sup> December 2022

**5 Investment Properties**

	<b>Total</b>
	<b>£</b>
<b>Fair value</b>	
At 1 January 2022	991,233
Addition	-
Revaluation surplus	108,767
	-----
At 31 December 2022	1,100,000
	=====

The valuation of the investment properties was made by the Trustees of the trust, on an open market basis. No depreciation is provided in respect of these properties as per FRS & GAAP.

**6 Debtors and prepayments**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Prepayments	7,260	8,414
	-----	-----
	<b>7,260</b>	<b>8,414</b>
	=====	=====

**7 Creditors and accruals**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Interest free loans	13,350	37,350
Accruals and other creditors	5,675	6,225
	-----	-----
	<b>19,025</b>	<b>43,575</b>
	=====	=====

**8 Restricted funds**

	<b>Building</b>	<b>Other</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 01 January 2022	2,031,132	14,323	2,045,455	2,077,872
Addition in the year	-	65,407	65,407	41,942
Repayments	-	(67,790)	(67,790)	(49,242)
Depreciation	( 25,117)	-	(25,117)	(25,117)
	-----	-----	-----	-----
At 31 December 2022	2,006,015	11,940	2,017,955	2,045,455
	=====	=====	=====	=====

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements (cont'd)

For the year ended 31<sup>st</sup> December 2022

<b>9 Unrestricted funds</b>	<b>Revaluation Reserve £</b>	<b>General Reserve £</b>	<b>Total 2022 £</b>	<b>Total 2021 £</b>
At 01 January 2022	526,016	708,117	1,234,133	1,169,439
Surplus/(Deficit) for the year	108,767	61,503	170,270	64,694
	-----	-----	-----	-----
At 31 December 2022	634,783	769,620	1,404,403	1,234,133
	=====	=====	=====	=====

**MASJID-E-UMER TRUST**

England & Wales - Charity number 1083652

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# Accounts

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**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2021**  
**Charity no. 1083652**

## MASJID-E-UMER TRUST

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Balance Sheet	9
Notes to the Financial Statements	10 - 12

## MASJID-E-UMER TRUST

### Legal and Administrative Information

The Masjid-E-Umer Trust was constituted by deed made on 22 October 2000 and its property ('the trust fund') is administered and managed by the trustees who have served in office throughout the year and to the date of this report except where indicated. They are:

#### Trustees

Musaji Ahmed Hariff	Oosman Suleman Dadabhoy
Ali Azam Esmail	Usmangani Ismail Vawda
Sooleman Ahmed Dadabhoy	Abdullah Ebrahim Dadabhoy
Ahmed Ismail Vawda	Abdual Kader M.H Toorawa
Shabbir Ahmed Kazi	Iqbal Ebrahim Mehtar
Yusuf Yacoob Vawda	Ismail Yacoob Dadabhai
Mohammed Yusoof	Casim Mahmood Patel
Ebrahim Yousuf Vawda	Muhammad Saeed Mulla
Suleman Ahmed Parekh	Ayoub Kaka
Salim Ahmed Kazi	Anwar Murad

The Board of Trust collectively take all decision on behalf of the trust. Under delegated authority from the Board the following office bearers have been appointed:

Chairman	Musaji Ahmed Hariff
Secretary	Ebrahim Yousuf Vawda
Assistant Secretary	Muhammad Saeed Mulla
Treasurer	Iqbal Ebrahim Mehtar

#### Bankers

Lloyds Bank Plc	180-182 High Street Walthamstow, London E17 7JH
Barclay Bank plc	278 Hoe Street Walthamstow, London E17 9QE

#### Independent Examiner

Jayson & Co  
Chartered Certified Accountants & Registered Auditors  
4 Blenheim Avenue  
Gants Hill  
IG2 6JG

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2021**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2021. The charity's accounts have been prepared in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland - Statement of Recommended Practice (SORP FRS 102) issued in October 2019.

The trust have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

### **Structure, Governance and Management**

#### **Governing document**

The trust is constituted by a Trust Deed and registered with the Charity Commission under charity number 1083652.

#### **Risk management**

The trustees are responsible for the management of risks faced by the charity. The trustees have undertaken a full risk assessment of the organization and have introduced various key controls. These controls are reviewed annually.

The trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

#### **Charitable objects**

The object of the Trust shall be to help the local community of Walthamstow and the surrounding area:

- (i) for the advancement of the religion of Islam in accordance with the tenets and doctrines of the Hanafi Sunni Sect of Islam;
- (ii) for the relief of poverty, sickness and distress; and
- (iii) to provide and assist in the provision of facilities for the recreation and other leisure time occupation of the Muslim inhabitants of the area which will help in improving their social environment and conditions of life.

#### **Organisation**

The Board of trustees meet regularly to administer the Trust.

## **MASJID-E-UMER TRUST**

### **Report of the trustees**

**for the year ended 31<sup>st</sup> December 2021 (cont'd)**

#### **Related parties**

At 31<sup>st</sup> December 2021 there were interest free loans from the trustees amounting to £17,350 (2020 - £1,350).

#### **Review of activities**

The results for the year under review are as shown in the attached Financial Statements

To cater for the large Muslim community at the time of Eid, the Trust hires the Pavilion Hall in Walthamstow and arrange two Eid prayers; one in the hall and one in the masjid.

The Trust runs a Madressah (Arabic school) with approximately 200 boys and girls ranging from age of 5 to 18 years in the evenings on Monday to Friday. The aim is to teach children about Islam and learn the Holy Qur'an, as well as learning the values and ethos of the religion. In addition to this, to support our children during their youth whilst preparing them for the future and making them proud of the peaceful, loving religion they follow.

The Trust runs classes that specialises in the memorization of the Holy Qur'an. These classes accommodate approximately 20 students. These classes are run in the evenings, from Monday to Friday.

During the year, the weekly talks are held on the Tafsir of Qur'an and Islah of Nafs (Self Rectification) and have attended by a large audience, both in person and via audio streaming. During weekly Friday Khutba (sermon), our two Imams address number of topical and current issues and Islamic Jurisprudence affecting our youth and elderly community. These are delivered in both English and Urdu to achieve maximum target audience. The Trust recognises and promotes the work by both Imams concerning youth, women and education.

The Trust has always encouraged links with schools in the borough of Waltham Forest. This provides an ideal opportunity for students to learn about Islam and help to clarify any misconceptions and misunderstandings that exist. The Trust continues to have a dialogue with the Metropolitan Police on the matters affecting the local community.

To enhance community cohesion, the doors of the Masjid are always open, and all people of faith and no faith are welcome to visit the Masjid. During the year, the Trust organised collection of food and other essentials for local charities who support the needy people of the Walthamstow community.

The Trust continues to provide counseling services for women by women. Female counselors provide this service, which continues to be beneficial. Women can discuss their personal issues and get advice and guidance.

During the year, the Trust acquired an investment property for £385,000 plus associated acquisition costs, which was financed by using Trust surplus funds and interest free loans from the community.

## MASJID-E-UMER TRUST

### Report of the Trustees

for the year ended 31<sup>st</sup> December 2021 (cont'd)

#### Accounting and reporting responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Trust financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the trustees follow best practice and

- \* Select suitable accounting policies and apply them consistently.
- \* Make judgments and estimates that are reasonable and prudent.

Follow applicable accounting standards and the Charities SORP (FRS 102), disclosing and explaining any departures in the financial statements; and


Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Trust will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and to enable them as trustees to ensure that the financial statements comply with Charities Act 2011, The Charities SORP (FRS 102) and the provisions of the trust deed. They are also responsible for safeguarding the Trust's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Going Concern

Following the pandemic in 2020, many charities were greatly affected but the trustees have taken the necessary steps to minimize the risk by setting up online donations from worshipers and the general public. This has positively impacted on the level of donations received and reduced any liquidity problem, but instead allowed the charity to make an additional acquisition of investment property.

Approved by the Board of Trustees and signed on its behalf by:

  
.....  
M Hariff  
Chairman

Date: 14 - 10 - 2022

## MASJID-E-UMER TRUST

### Independent Examiner's report

#### To the Trustees of Masjid-E-Umer Trust

I report on the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 8 to 12.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

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

#### Basis of independent examiner's statement

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

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

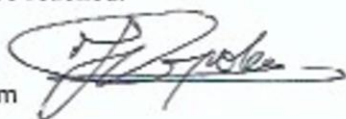
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

I. Ramgoolam  
Jayson & Co  
Chartered Certified Accountants  
Blenheim Avenue  
Gants Hill, Essex  
IG2 6JG



Date:.....14/10/2022

**MASJID-E-UMER TRUST**

**Statements of financial activities  
or the year ended 31 December 2021**

	Notes	Unrestricted Funds £	Restricted Funds (Building) £	Restricted Funds (Other) £	Total Funds 2021 £	Total Funds 2020 £
<b>Incoming resources</b>						
Donations	1	177,429	-	41,942	219,371	151,162
Investment income	2	25,164	-	-	25,164	23,311
Gift-Aid		-	-	-	-	12,382
Job Retention Scheme		-	-	-	-	5,082
<b>Net incoming resources available for charitable application</b>		<b>202,593</b>	<b>-</b>	<b>41,942</b>	<b>244,535</b>	<b>191,937</b>
<b>Charitable expenditure</b>						
Salaries and NIC		95,643	-	-	95,643	98,982
Pension		1,177	-	-	1,177	1,128
Insurance		4,644	-	-	4,644	5,028
Water rates		2,658	-	-	2,658	1,239
Light and heat		5,595	-	-	5,595	5,301
Telephone & internet		816	-	-	816	1,272
Repairs and maintenance - Building		3,876	-	-	3,876	2,610
- Equipment		16,756	-	-	16,756	4,647
Accountancy fee		1,300	-	-	1,300	1,200
Sundry expenses		521	-	-	521	437
Cleaning		308	-	-	308	143
License fee		185	-	-	185	185
Professional fees		1,415	-	2,575	3,990	500
Depreciation		3,005	25,117	-	28,122	28,122
Motor expenses		-	-	1,302	1,302	1,550
Covid 19 expenses		-	-	-	-	1,703
Repayments made to charities		-	-	36,545	36,545	3,700
Food distribution		-	-	8,820	8,820	-
<b>Total charitable expenditure</b>		<b>137,899</b>	<b>25,117</b>	<b>49,242</b>	<b>212,258</b>	<b>157,747</b>
<b>Total resources expended</b>		<b>137,899</b>	<b>25,117</b>	<b>49,242</b>	<b>212,258</b>	<b>157,747</b>
<b>Net incoming resources</b>		<b>64,694</b>	<b>(25,117)</b>	<b>(7,300)</b>	<b>32,277</b>	<b>34,190</b>
Increase in fair value of investment property		-	-	-	-	-
<b>Net movement in fund</b>						
Funds balances at 31 December 2020		1,169,439	2,056,249	21,623	3,247,311	3,213,121
<b>Funds balances at 31 December 2021</b>		<b>1,234,133</b>	<b>2,031,132</b>	<b>14,323</b>	<b>3,279,588</b>	<b>3,247,311</b>

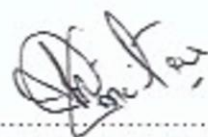
All accounts derive from continuing activities. All gains and losses recognized in the year are included in the statement of Financial Activities.

**MASJID-E-UMER TRUST****Balance Sheet**

as at 31 December 2021

	Notes	£	2021 £	2020 £
<b>Fixed assets</b>	<b>3</b>		2,181,428	2,209,550
<b>Investment property</b>	<b>4</b>		991,233	600,000
			<u>3,172,661</u>	<u>2,809,550</u>
<b>Current assets</b>				
Debtors and prepayments	5	8,135	9,369	
Bank current account		149,116	301,305	
Bank deposit account		-	143,903	
Cash		50	35	
		<u>157,301</u>	<u>454,612</u>	
<b>Creditors due within one year</b>				
Creditors and accruals	6	<u>50,374</u>	106,927	<u>16,851</u>
Total assets less current liabilities			<u>3,279,588</u>	<u>3,247,311</u>
<b>Total net assets</b>			<u>3,279,588</u>	<u>3,247,311</u>
Restricted funds	7		2,045,455	2,077,872
Unrestricted funds	8		1,234,133	1,169,439
<b>Total funds</b>			<u>3,279,588</u>	<u>3,247,311</u>

Approved by the board of trustees and signed on its behalf by

I Mehtar  
TreasurerE Vawda  
Secretary

Date: 11-10-2022

## MASJID-E-UMER TRUST

### Notes forming part of the financial statement

For the year ended 31<sup>st</sup> December 2021

#### 1. Principal accounting policies

The financial statement of the Trust have been prepared in accordance with the Statements of Recommended Practice: Accounting and Reporting by Charities (SORP-FRS 102) issued in October 2019 and with applicable UK Accounting Standards and the Charities Act 2011. These financial statements are drawn up on the historical cost accounting basis.

##### (a) Donations and fund accounting

Donations received for the general purpose of the Trust are included as unrestricted funds. Donations received for the purpose of construction and extension of the mosque and for helping needy and deprived children are taken to restricted funds.

##### (b) Resources expended

Resources expended are accounted for on an accrual basis. The irrecoverable element of VAT is included with the item of expense to which it relates.

##### (c) Tax refund on gift aid

Income tax refunds on donation under gift aid are accounted for when received.

##### (d) Depreciation

Depreciation is provided on fixed asset from the date of acquisition and up to the date of disposal at the following annual rates which are estimated to write off their expected useful lives.

Freehold Building	Over 50 years
Furniture, fitting and equipment	5/10/25 % on cost

##### (e) Investment property

Investment properties which are held to earn rentals and/or capital appreciation, is initially recognised at cost. Subsequently, it is measured at fair value at the reporting date. Changes in the fair value are recognised in profit or loss.

**MASJID-E-UMER TRUST****Notes forming part of the financial statements****For the year ended 31<sup>st</sup> December 2021**

<b>2 Investment income</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Return on bank deposit account	814	1,711
Rental income	24,350	21,600
	<u>25,164</u>	<u>23,311</u>

<b>3 Tangible fixed assets</b>	<b>Freehold land &amp; buildings</b>	<b>Furniture fitting &amp; equipment</b>	<b>Ambulance</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 January 2021	2,255,856	80,505	24,070	2,360,431
Additions	-	-	-	-
	<u>2,255,856</u>	<u>80,505</u>	<u>24,070</u>	<u>2,360,431</u>
<b>At 31 December 2021</b>				
<b>Depreciation</b>				
At 01 January 2021	75,351	65,505	10,025	150,881
Charge for the year	25,117	1,000	2,005	28,122
	<u>100,468</u>	<u>66,505</u>	<u>12,030</u>	<u>179,003</u>
<b>At 31 December 2021</b>				
<b>Net book value</b>				
At 31 December 2021	<u>2,155,388</u>	<u>14,000</u>	<u>12,040</u>	<u>2,181,428</u>
At 31 December 2020	<u>2,180,505</u>	<u>15,000</u>	<u>14,045</u>	<u>2,209,550</u>

**4 Investment Properties**

	<b>Total</b>
	<b>£</b>
<b>Fair value</b>	
At 1 January 2021	600,000
Addition	391,233
Revaluation	-
	<u>991,233</u>
<b>At 31 December 2021</b>	

The charity acquired another property during the year for £391,233 which was partly funded by the charity's surplus fund and partly by unsecured and interest free loans from the public.

The valuation of the investment properties was made by the Trustees of the trust, on an open market basis. No impairment in value was noted and the one bought in the year was already at market value..

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements**

**For the year ended 31<sup>st</sup> December 2021**

<b>5 Debtors and prepayments</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Prepayments	8,135	9,369
	<u>8,135</u>	<u>9,369</u>
<b>6 Creditors and accruals</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Interest free loans	37,350	12,350
Accruals and other creditors	13,024	4,501
	<u>50,374</u>	<u>16,851</u>

The short term loans from the public are unsecured and interest free.

<b>7. Restricted funds</b>	<b>Building</b>	<b>Other</b>	<b>Total</b>	<b>Total</b>
			<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 01 January 2021	2,056,249	21,623	2,077,872	2,096,771
Net addition in the year	-	41,942	41,942	11,468
Repayments	-	(49,242)	(49,242)	(5,250)
Depreciation	(25,117)	-	(25,117)	(25,117)
At 31 December 2021	<u>2,031,132</u>	<u>14,323</u>	<u>2,045,455</u>	<u>2,077,872</u>
<b>8. Unrestricted funds</b>	<b>Revaluation Reserve</b>	<b>General Reserve</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2021</b>	<b>2020</b>
			<b>£</b>	<b>£</b>
At 01 January 2021	526,016	643,423	1,169,439	1,116,350
Surplus/(Deficit) for the year	-	64,694	64,694	53,089
At 31 December 2021	<u>526,016</u>	<u>706,017</u>	<u>1,234,133</u>	<u>1,169,439</u>

**MASJID-E-UMER TRUST**

England & Wales - Charity number 1083652

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# Accounts

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**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2020**  
**Charity no. 1083652**

## MASJID-E-UMER TRUST

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## MASJID-E-UMER TRUST

### Legal and Administrative Information

The Masjid-E-Umer Trust was constituted by deed made on 22 October 2000 and its property ('the trust fund') is administered and managed by the trustees who have served in office throughout the year and to the date of this report except where indicated. They are:

#### Trustees

Musaji Ahmed Hariff	Oosman Suleman Dadabhoy
Ali Azam Esmail	Usmangani Ismail Vawda
Sooleman Ahmed Dadabhoy	Abdullah Ebrahim Dadabhoy
Ahmed Ismail Vawda	Abdual Kader M.H Toorawa
Shabbir Ahmed Kazi	Iqbal Ebrahim Mehtar
Yusuf Yacoob Vawda	Ismail Yacoob Dadabhai
Mohammed Yusoof	Casim Mahmood Patel
Ebrahim Yousuf Vawda	Muhammad Saeed Mulla
Sulcman Ahmed Parekh	Ayoub Kaka
Salim Ahmed Kazi	Anwar Murad

The Board of Trust collectively take all decision on behalf of the trust. Under delegated authority from the Board the following office bearers have been appointed:

Chairman	Musaji Ahmed Hariff
Secretary	Ebrahim Yousuf Vawda
Assistant Secretary	Muhammad Saeed Mulla
Treasurer	Iqbal Ebrahim Mehtar

#### Bankers

Lloyds Bank Plc	180-182 High Street Walthamstow, London E17 7JH
Barclay Bank plc	278 Hoe Street Walthamstow, London E17 9QE
Al Rayan Bank	97-99 Whitechapel Road London, E1 1DT

#### Independent Examiner

Jayson & Co  
Chartered Certified Accountants & Registered Auditors  
4 Blenheim Avenue  
Gants Hill  
IG2 6JG

## **MASJID-E-UMER TRUST**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

The trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2020. The charity's accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland -Statement of Recommended Practice ( SORP FRS 102 ) issued in October 2019.

The trust have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

### **Structure, Governance and Management**

#### **Governing document**

The trust is constituted by a Trust Deed and registered with the Charity Commission under charity number 1083652.

#### **Risk management**

The trustees are responsible for the management of risks faced by the charity. The trustees have undertaken a full risk assessment of the organization and have introduced various key controls. These controls are reviewed annually.

The trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

#### **Charitable objects**

The object of the Trust shall be to help the local community of Walthamstow and the surrounding area:

- (i) for the advancement of the religion of Islam in accordance with the tenets and doctrines of the Hanafi Sunni Sect of Islam;
- (ii) for the relief of poverty, sickness and distress; and
- (iii) to provide and assist in the provision of facilities for the recreation and other leisure time occupation of the Muslim inhabitants of the area which will help in improving their social environment and conditions of life.

#### **Organisation**

The Board of trustees meet regularly to administer the Trust.

#### **Related parties**

At 31<sup>st</sup> December 2020 there were interest free loans from the trustees amounting to £1,350 (2019 - £1,350)

## **MASJID-E-UMER TRUST**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **Review of activities**

The results for the year under review are as shown in the attached Financial Statements

To cater for the large Muslim community at the time of Eid, the Trust hired the Pavilion Hall in Walthamstow and arranged two Eid prayers; one at the hall and one in the masjid.

The Trust runs a Madressah (Arabic school) with approximately 200 boys and girls ranging from age of 5 to 18 years in the evenings on Monday to Friday. The aim is to teach children about Islam and learn the Holy Qur'an, as well as learning the values and ethos of the religion. In addition to this, to support our children during their youth whilst preparing them for the future and making them proud of the peaceful, loving religion they follow.

The Trust runs classes that specializes in the memorization of the Holy Qur'an. These classes accommodate approximately 20 students. These classes are run in the evenings, from Monday to Friday.

The weekly talks by Moulana Muhammad Patel Sahib on the Tafsir of Qur'an and Islah of Nafs (Self Rectification) have continued and have maintained a large audience, both in person and via audio streaming. During weekly Friday Khutba (sermon), our two Imams Moulana Muhammad Shoaib Sahib and Moulana Zaid Sahib address number of topical and current issues and Islamic Jurisprudence affecting our youth and elderly community. These are delivered in both English and Urdu to achieve maximum target audience. The Trust recognises and promotes the work by both Imams concerning youth, women and education. The Trust invites respected scholars to the Masjid for talks on various topics.

The Trust has always encouraged links with schools in the borough of Waltham Forest. This provides an ideal opportunity for students to learn about Islam and help to clarify any misconceptions and misunderstandings that exist. The Trust continues to have a dialogue with the Metropolitan Police on the matters affecting the local community.

To enhance community cohesion, the doors of the Masjid are always open, and all people of faith and no faith are welcome to visit the Masjid. During the year, the Trust organised collection of food and other essentials for local charities who support the needy people of the Walthamstow community.

The Trust continues to provide counselling services for women by women. Female counselors provide this service, which continues to be beneficial. Women can discuss their personal issues and get advice and guidance.

#### **Accounting and reporting responsibilities**

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Trust financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the trustees should follow best practice and

Select suitable accounting policies and apply them consistently.

Make judgments and estimates that are reasonable and prudent.

**MASJID-E-UMER TRUST**

**Report of the Trustees for the year ended 31<sup>st</sup> December 2020 (cont'd)**

Follow applicable accounting standards and the Charities SORP ( FRS 102), disclosing and explaining any departures in the financial statements; and

Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Trust will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and to enable them as trustees to ensure that the financial statements comply with Charities Act 2011, The Charities SORP ( FRS 102) and the provisions of the trust deed. They are also responsible for safeguarding the Trust's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Going Concern**

Covid 19 had affected Trust along with many other charity organisations in the year. Trustees carried out the risk assessment of the building, employees, volunteers, students and worshipers for their safety and wellbeing. The government guidelines were followed in this respect. This has impacted income stream due to closure of the mosque during the lock downs and reduced praying capacity. Trustees' setup the online donations from the worshipers which was successful. Trustees are of the opinion that all the activities will continue on normal basis for the foreseeable future with the donations, investment income and positive net assets position of the Trust.

Approved by the Board of Trustees and signed on its behalf by:



M Hariff  
Chairman

Date: 27/12/2021

**MASJID-E-UMER TRUST**

**Independent Examiner's report**

**To the Trustees of Masjid-E-Umer Trust – Registration No: 1083652**

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 8 to 12.

**Respective responsibilities of trustees and examiner**

As charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 and carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the 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 matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
I. Ramgoolam  
Jayson & Co  
Chartered Certified Accountants  
Blenheim Avenue  
Gants Hill, Essex  
IG2 6JG

Date: 27/10/2021

**MASJID-E-UMER TRUST**

**Statements of financial activities**

**For the year ended 31 December 2020**

	Notes	Unrestricted Funds £	Restricted Funds (Building) £	Restricted Funds (Other) £	Total Funds 2020 £	Total Funds 2019 £
<b>Incoming resources</b>						
Donations	1	139,694	-	11,468	151,162	153,918
Investment income	2	23,311	-	-	23,311	24,180
Gift-Aid		12,382	-	-	12,382	5,467
<b>Net incoming resources available for charitable application</b>		<b>175,387</b>	<b>-</b>	<b>11,468</b>	<b>186,855</b>	<b>183,565</b>
<b>Charitable expenditure</b>						
Salaries and NIC		98,982	-	-	98,982	103,466
Pension		1,128	-	-	1,128	1,005
Furlough repayments		(5,082)	-	-	(5,082)	-
Insurance		5,028	-	-	5,028	4,510
Water rates		1,239	-	-	1,239	2,338
Light and heat		5,301	-	-	5,301	7,483
Telephone & internet		1,272	-	-	1,272	1,158
Repairs and maintenance - Building		2,610	-	-	2,610	8,822
- Equipment		4,647	-	-	4,647	5,137
Accountancy fee		1,200	-	-	1,200	1,300
Sundry expenses		437	-	-	437	626
Cleaning materials		143	-	-	143	565
License fee		185	-	-	185	185
Professional fees		500	-	-	500	549
Depreciation		3,005	25,117	-	28,122	28,122
Motor expenses		-	-	1,550	1,550	1,330
Covid 19 expenses		1,703	-	-	1,703	-
Repayments made to charities		-	-	3,700	3,700	22,728
<b>Total charitable expenditure</b>		<b>122,298</b>	<b>25,117</b>	<b>5,150</b>	<b>152,565</b>	<b>189,324</b>
<b>Total resources expended</b>		<b>122,298</b>	<b>25,117</b>	<b>5,150</b>	<b>152,565</b>	<b>189,324</b>
<b>Net incoming resources</b>		<b>53,089</b>	<b>(25,117)</b>	<b>6,318</b>	<b>34,290</b>	<b>(5,759)</b>
Increase in fair value of investment property		-	-	-	-	526,016
<b>Net movement in fund</b>						
Funds balances at 31 December 2019		1,116,350	2,081,366	15,405	3,213,121	2,692,864
<b>Funds balances at 31 December 2020</b>		<b>1,169,439</b>	<b>2,056,249</b>	<b>21,723</b>	<b>3,247,411</b>	<b>3,213,121</b>

All accounts derive from continuing activities. All gains and losses recognized in the year are included in the statement of Financial Activities.


MASJID-E-UMER TRUST

Balance Sheet as at 31 December 2020

	Notes	£	2020 £	2019 £
Fixed assets	3		2,209,550	2,237,672
Investment property	4		600,000	600,000
			<u>2,809,550</u>	<u>2,837,672</u>
<b>Current assets</b>				
Debtors and prepayments	5	9,369	8,589	
Bank current account		301,305	240,458	
Bank deposit account		143,903	142,192	
Cash		35	35	
		<u>454,612</u>	<u>391,274</u>	
<b>Creditors due within one year</b>				
Creditors and accruals	6	<u>16,851</u>	<u>437,761</u>	<u>375,449</u>
Total assets less current liabilities			<u>3,247,311</u>	<u>3,213,121</u>
<b>Total net assets</b>			<u><u>3,247,311</u></u>	<u><u>3,213,121</u></u>
Restricted funds	7		2,077,872	2,096,771
Unrestricted funds	8		1,169,439	1,116,350
<b>Total funds</b>			<u><u>3,247,311</u></u>	<u><u>3,213,121</u></u>

Approved by the board of trustees and signed on its behalf by

  
 .....  
 I Mehtar  
 Treasurer

  
 .....  
 E Vawda  
 Secretary

Date: 27-10-2021

## MASJID-E-UMER TRUST

Notes forming part of the financial statement

For the year ended 31<sup>st</sup> December 2020

### 1. Principal accounting policies

The financial statement of the Trust have been prepared in accordance with the Statements of Recommended Practice: Accounting and Reporting by Charities (SORP – FRS 102) issued in October 2019, and with applicable UK Accounting Standards and the Charities Act 2011. These financial statements are drawn up on the historical cost accounting basis.

#### (a) Donations and fund accounting

Donations received for the general purpose of the Trust are included as unrestricted funds. Donations received for the purpose of construction and extension of the mosque and for helping needy and deprived children are taken to restricted funds.

#### (b) Resources expended

Resources expended are accounted for on an accrual basis. The irrecoverable element of VAT is included with the item of expense to which it relates.

#### (c) Tax refund on gift aid

Income tax refunds on donation under gift aid are accounted for when received.

#### (d) Depreciation

Depreciation is provided on fixed asset from the date of acquisition and up to the date of disposal at the following annual rates which are estimated to write off their expected useful lives.

Freehold Building	Over 50 years
Furniture, fitting and equipment	5/10/25 % on cost

#### (e) Investment property

Investment property which is held to earn rentals and/or capital appreciation, is initially recognised at cost. Subsequently, it is measured at fair value at the reporting date. Changes in fair value are recognised in profit or loss.

**MASJID-E-UMER TRUST**

**Notes forming part of the financial statements**

**For the year ended 31<sup>st</sup> December 2020**

<b>2 Investment income</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Return on bank deposit account	1,711	1,695
Rental income	21,600	22,485
	<u>23,311</u>	<u>24,180</u>

<b>3 Tangible fixed assets</b>	<b>Freehold land &amp; buildings</b>	<b>Furniture fitting &amp; equipment</b>	<b>Ambulance</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 January 2020	2,255,856	80,505	24,070	2,360,431
Additions	-	-	-	-
At 31 December 2020	<u>2,255,856</u>	<u>80,505</u>	<u>24,070</u>	<u>2,360,431</u>
<b>Depreciation</b>				
At 01 January 2020	50,234	64,505	8,020	122,759
Charge for the year	25,117	1,000	2,005	28,122
At 31 December 2020	<u>75,351</u>	<u>65,505</u>	<u>10,025</u>	<u>150,881</u>
<b>Net book value</b>				
At 31 December 2020	<u>2,180,505</u>	<u>15,000</u>	<u>14,045</u>	<u>2,209,550</u>
At 31 December 2020	<u>2,205,622</u>	<u>16,000</u>	<u>1,6050</u>	<u>2,237,672</u>

**4 Investment Property**

	<b>Total</b>
	<b>£</b>
<b>Fair value</b>	
At 1 January 2020	600,000
Revaluation	-
At 31 December 2020	<u>600,000</u>

The valuation of the investment property was made by the Trustees of the trust, on an open market basis. No depreciation is provided in respect of this property as the property value in London is quite stable.

**MASJID-E-UMER TRUST**

Notes forming part of the financial statements

For the year ended 31<sup>st</sup> December 2020

<b>5</b>	<b>Debtors and prepayments</b>			<b>2020</b>	<b>2019</b>
				<b>£</b>	<b>£</b>
	Prepayments			9,369	8,489
				<u>9,369</u>	<u>8,489</u>
<b>6</b>	<b>Creditors and accruals</b>			<b>2020</b>	<b>2019</b>
				<b>£</b>	<b>£</b>
	Interest free loans			12,350	12,350
	Accruals and other creditors			4,501	3,475
				<u>16,851</u>	<u>15,825</u>
<b>7.</b>	<b>Restricted funds</b>				
		<b>Building</b>	<b>Other</b>	<b>Total</b>	<b>Total</b>
				<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	At 01 January 2020	2,081,366	15,405	2,096,771	2,125,038
	Net addition in the year	-	11,468	11,468	20,908
	Repayments	-	(5,250)	(5,250)	(24,058)
	Depreciation	(25,117)	-	(25,117)	(25,117)
	At 31 December 2020	<u>2,056,249</u>	<u>21,623</u>	<u>2,077,872</u>	<u>2,096,771</u>
<b>8.</b>	<b>Unrestricted funds</b>				
		<b>Revaluation Reserve</b>	<b>General Reserve</b>	<b>Total 2020</b>	<b>Total 2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	At 01 January 2020	526,016	590,334	1,116,350	567,826
	Surplus/(Deficit) for the year	-	53,089	53,089	548,524
	At 31 December 2020	<u>526,016</u>	<u>643,423</u>	<u>1,169,439</u>	<u>1,116,350</u>