

**MASJID-E-UMER TRUST**  
**Report and Financial Statements**  
**Year ended 31 December 2023**  
**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  
Suleman 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-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.

### **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 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)**

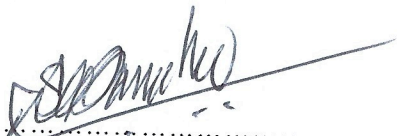
**Accounting and reporting responsibilities (cont'd)**

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>	<b>4</b>			
Investment property	5		2,125,183	2,153,305
			1,100,000	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	<u>19,025</u>
				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  
SecretaryDate... 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

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

## 3. Specific income

	2023	2022
	£	£
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

	Freehold land & buildings	Furniture fitting & equipment	Ambulance	Total
	£	£	£	£
<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	-----
	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.

### 6. Debtors and prepayments

	2023	2022
	£	£
Prepayments	12,103	7,260
	-----	-----
	12,103	7,260
	=====	=====

### 7. Creditors and accruals

	2023	2022
	£	£
Interest free loans	13,350	13,350
Accruals and other creditors	19,725	5,675
	-----	-----
	33,075	19,025
	=====	=====

### 8. Restricted funds

	Building	Other	Total	Total
	£	£	2023	2022
			£	£
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	1,980,898	10,064	1,990,962	2,017,955
	=====	=====	=====	=====

**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>
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>