

**Registered Company Number: 04730509 (England and Wales)**

**Registered Charity Number: 1099574**

**THE CMA WELFARE TRUST**

**TRUSTEES' REPORT AND  
CONSOLIDATED FINANCIAL STATEMENTS  
YEAR ENDED 29 APRIL 2022**

## THE CMA WELFARE TRUST



## ANNUAL REPORT 2021-22

TRUSTEES' REPORT AND CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

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**CHAIRMAN'S FOREWORD**  
**FOR THE YEAR ENDED 29 APRIL 2022**

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**CHAIRMAN'S FOREWORD**

It gives me great pleasure to introduce Cheadle Masjid's Annual Report for the year to 29 April 2022. Cheadle Masjid ("CMA") is a leading UK mosque based in South Manchester. Established at its current site in 2003, through the grace of Allah SWT, the CMA has grown significantly in this time. Following two difficult years due to COVID-19, where the mosque was closed for a large period, a sense of normality returned and we were able to open our doors to the thousands of visitors, including those attending the daily salah and special guests and visitors from the wider community.

Home to a diverse community, the objectives of the CMA are focussed on the key principles of Islam, to educate, drive community cohesion and serve our people.

At CMA we strive to follow the Sunnah (prophetic tradition) of our Prophet (peace be upon him) by creating a Mosque which serves the needs of the people. The Prophet's (peace be upon him) Mosque was a place of prayer, in addition to being a place of education, a place of community action and a place where charity was collected and distributed. We continually strive to operate this model.

After years of planning and fundraising we started the redevelopment of our site in August 2021. We had been hoping to start in 2020, however, we were delayed due to COVID-19 and the uncertainty in the construction sector. Alhamdulillah the project is now in full swing, the steel structure has been erected and by December 2022 the new building should be completed. Following on from that the old facility will be demolished, and the site fully completed by March 2023 insha'Allah.

On behalf of the Trustees I express my gratitude to our passionate and dedicated volunteers and staff, who make CMA the special Mosque that it is. Equally, the Mosque would not be able to provide the range of activities it is synonymous with, without the amazing generosity of the community who continue to show their love and support for the Mosque.

As always, we give thanks to Allah SWT, whose blessings and favour are the reason for all our successes; may He forgive our shortcomings, and grant us even more blessings and success in the future in serving the Cheadle community and beyond.



**Atif Rulal**

**Chairman, Board of Trustees**

**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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**REPORT OF THE BOARD OF TRUSTEES**

The Trustees (who are also directors of the charity for the purpose of the Companies Act 2006) present their Annual Report together with the Financial Statements of The CMA Welfare Trust ("the CMA") for the year ending 29 April 2022.

The Trustees affirm that the Annual Report and financial proclamations of the charitable company and the group comply with the current statutory pre-requisites, the requirements of the charitable company and the CMA's governing document and the provisions of the Statement of Recommended Practice (SORP) for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS102).

The Trustees are satisfied with the performance of the CMA during the year and its financial position at 29 April 2022 and consider the CMA is in a strong position to continue its activities in the coming year and that the CMA's assets are adequate to fulfil its obligations.

**Objectives and activities**

**Purpose and aims**

The CMA has developed aims and objectives that are set out below. In terms of setting, reviewing and planning the CMA's future activities, the Trustees have also given careful consideration to the Charity Commission's general guidance on Public Benefit. Since its inception, the CMA has strived to live up to the values by being a peaceful facility where Muslims can pray and learn while also providing a welcoming environment for the entire community.

Our vision is to be at the centre of our local community, celebrating the diverse nature of the Muslim community and inspiring all communities to embrace diversity. We are not only a centre of spiritual development, we aim to address community needs, provide a supportive environment to help young people flourish as vibrant British Muslims. We want to help create a cohesive society and achieve a financially sustainable operation. We aim to achieve this by providing community activities which promote the diverse heritage of the local Muslim community and make our activities accessible to all members of the local community.

Our vision is:

- To be at the centre of our local community, for both Muslims and non-Muslims;
- To provide educational classes on Islam and to instil values of a British Muslim; and
- To be a welcoming environment for all and work in partnership with the local community thereby developing community cohesion.

**Our objectives**

Our objectives have been set to reflect both the needs of the Muslim faith and those of the local community. Our dual aims remain to provide a facility where Muslims can worship, as well as providing facilities for the local community (e.g. educational and sports facilities). Our long term aim is to support both the Muslim and wider community in understanding Islam and promote cohesive working and integration.

**Strategies**

We want our facilities to be open and available to all members of the community, where Muslims and the wider community can come and learn about the teachings of Islam in a positive manner. This is achieved through inviting local children, schools and clubs to the Mosque, hosting inter-faith events and holding events where all the community feel welcome.

An important facet of the CMA is to cater for both men and women, and ensure there is always adequate provision of facilities and activities for both genders.

**Ensuring our work delivers our aims**

Our objectives are set to reflect our local community aims. Each year the Trustees review our activities and performance to ensure they continue to reflect the long term vision for the CMA. The review looks at the success of each key activity and the benefits they have brought to the community.

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**Use of volunteers**

Volunteers are an essential part of running weekly activities at the Mosque. Volunteers are involved in all of our faith and community work. We encourage people, particularly those with certain skills, to provide their time on a voluntary basis to ensure their skills are used for the good of the CMA and a cost benefit is provided at the same time.

All of the Trustees give their time on a voluntary basis.

**STRATEGIC REPORT – ACTIVITIES AND ACHIEVEMENTS**

**How our activities provide a public benefit**

The CMA carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider these activities, summarised below, provide a benefit to those who attend our facilities and the wider community of Cheadle and Heald Green.

The CMA's core aim is to connect us with Allah (SWT) so that we may be successful in this life and the hereafter. It also aims to be there to support each and every one of us as we go through the rollercoaster of life. The CMA supports the community through its many services, activities and through the congregation becoming an extended family to many of us.

As a brief summary, in a typical twelve month period, we have 150,000 visits to the Mosque from those attending the daily Salah, the Jum'ah prayers and the many circles and classes that encompass both genders and ages. In addition, the CMA has held numerous Aqiqah's to celebrate the birth of a child as well as praying for the bereaved when they returned to Allah SWT. This was combined with over forty Nikkah ceremonies as the Mosque is a registered site for civil marriages as we have an in house Registrar.

As well as supporting with these important life events, the CMA has a weekday and weekend school for children aged between 5 and 12, a selection of youth activities, provides advice and support for those going through difficult times, holds frequent family events, supports both local and international charities and hosts various coffee mornings.

Our main activities and who we try to help are described in further detail below.

**1. MOSQUE AND RELIGIOUS SERVICES**

The Mosque provides for prayers and activities associated with Islam. During the year ended 29 April 2022, we offered a range of religious services and activities, which included:

**a) PRAYER FACILITIES**

The Mosque is open for five daily prayers, with additional congregations for Friday prayers. During the week we have approximately 100 people that attend daily prayers and approximately 800 that attend Friday prayers (across two congregations). We also hold three congregations on each of the two Eid days.

**b) RAMADHAN**

Ramadhan 2021 and Ramadhan 2022 were the most eventful months in the CMA calendar, with hundreds taking part in prayers every evening. In addition, community iftar's (meals to break the fast) were held every Saturday, attracting over 400 people each week.

The prayers were accompanied by beneficial reminders, short lectures and opportunities for the congregation to donate towards various causes.

I'tikaf (seclusion) was again offered in 2022, with approximately 20 people attending.

The Masjid carried out the following services and initiatives with great engagement from the community:

- Family Iftars;
- The Share Ramadhan 2022 initiative;
- In Ramadhan 2022 We had a number of drive-thru Iftars helping to connect our community with the Masjid - with 300 bookings at each Iftar; and

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- Had a very successful iftar for the wider community to engage and share our well-respected hospitality.

**c) JUMUAH KHUTBAS**

Over the year we have 52 Jumuah (Friday) khutbas (sermons). We try and vary our Imams for the khutbas to provide a variety of knowledge sources to the congregation. Our khateeb also attend and support other Mosques as part of our outreach work.

**d) CIVIL MARRIAGE AND NIKKAH'S**

We conducted over 40 Nikkahs in the period under review, thanks to the premises being a registered site for civil marriage and our in-house Registrar.

**e) FUNERALS**

The Mosque holds funeral prayers when required by the local community, in accordance with the teachings of Islam.

**f) UMRAH**

In February 2022 the Masjid undertook its second guided Umrah trip. The feedback received was exceptionally positive and we will aim to make this an annual event.

**2. EDUCATION**

The vision of the CMA's Madrasah is to produce a generation of Muslims who have a balanced and contextualised understanding of Islam, Muslims who are not only God conscious, but also positively contribute to British society thereby leading purpose-driven lives in a way that promotes peace, harmony, tolerance and justice.

In order to achieve this vision we have developed a holistic curriculum which not only focuses on the transmission of knowledge, but also focuses on the spiritual and emotional development of the child. Our key focus is on Tarbiyah, as we seek to cultivate and facilitate the spiritual growth of our children. While there are many supplementary schools for Islamic education, we believe the CMA's has a number of unique features, which include:

- Small class sizes;
- Interactive lessons utilising some of the latest technology;
- Activity based learning implementing the latest research in pedagogy and practice;
- Unique syllabus encompassing Qur'an, Du'a memorisation and Islamic Studies;
- The weekday school also includes Arabic language as a subject;
- Focus on 'living Islam' through implementing what we learn.

One of the key objectives of the Madrasah is to engage children in the learning experience and for children to enjoy their time at the Madrasah. This is something which is recognised and appreciated by both the children and parents. Through our weekday and weekend madrasahs we are currently facilitating the learning of over 380 children.

Moving forward we would like to expand the Madrasah beyond the primary school years and establish a Madrasah for children aged 11-16 insha'Allah (god willing). While we are currently restricted for space, through the redevelopment of the site we will be able to provide more classes and better facilities for all of our children.

**3. STUDY CIRCLES AND MONTHLY TALKS**

The CMA's vision has education at its centre – through Islamic education we build that personal relationship with our Lord – hence the wide variety of interesting educational talks and courses for all age groups and genders.

While we cover the core topics and teachings of Islam, the CMA is brave enough to tackle more difficult and contemporary issues, such as drug use, mental health problems and domestic violence. We believe that we need to address issues that impact society, in particular subjects that can feel taboo in most communities.

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**a) LADIES CLASSES**

The ladies at the CMA are extremely active and drive many of the activities at the CMA. There are also a number of dedicated classes for ladies, which include:

- Ladies Qur'an Tafsir Classes, which run on Mondays and Wednesdays and are some of our most well attended and popular study circles;
- Al Manhal Tajweed classes;
- Mother's and toddlers groups; and
- General study circles on Fridays and Saturdays.

**b) ENGAGING YOUTH**

The CMA places huge importance in engaging the next generation. There are a number of educational programmes aimed at the youth which are below:

- Study circles: The CMA has two regular study circles for girls every Friday evening – it is not only about learning but about making good friends and developing the attachment to the Mosque;
- Nasheed Group / Spoken Word: This group evolved following the CMA's Got Talent event in 2018. We have a desire for our children to be confident orators and to be able to stand up and be proud of their faith.
- Youth Qiyaams and the Junior leaders course which are covered in the Youth section of the report.

**c) STUDY CIRCLES**

The CMA offers a wide variety of study circles, including:

Quran recitation and understanding

- Imam Abdul Ghaffar's Qur'anic Arabic for Beginners, where no previous knowledge of Arabic required, and Tajweed class;
- Qur'an Tafsir for adults;
- Qur'an Club for youth encouraging Hifz of the Qur'an.

General Islamic topics (short courses)

- Fiqh of Death;
- Hajj seminar;
- Fiqh of Ramadhan and Zakat;
- Stories from the Qur'an; and
- Arabic language taught by Abu Islam, from beginner to advanced level.

**d) MONTHLY TALKS / EVENTS**

The CMA is committed to ensuring there is also a wide variety of updates and events, that are engaging and reflect current hot topics. We have been fortunate to attract a number of popular scholars and speakers, and some of these events included:

- Ramadan Preparation;
- Marriage workshop;
- Digital Careers Show; and
- Well-being seminars.

As well as the talks / events stated above, the CMA is at the forefront in tackling contemporary issues, with a big focus placed on mental health and wellbeing, drug awareness and wider issues facing the youth in our community. Some of the key events held this year include:

Contemporary issues

- Mental health support sessions; and
- Drug awareness and support sessions.



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**4. SUPPORTING THOSE IN NEED**

**a) GRANTS TO OTHER CHARITIES**

As a Mosque we are one of a few which allows numerous other charities to have collections on a regular basis. We feel supporting other charities is essential in both supporting those in need and also raising awareness of issues that people are facing both locally and abroad.

In the year to 29 April 2022, the congregation donated £86,931 (2021: £52,782) to numerous charities, including Islamic Relief and the Royal British Legion.

Further details on charities to whom the CMA has provided grants are set out in the notes to the financial statements.

**b) FOODBANK**

Supporting the needy in our local community is critical as a Muslim – so we currently provide food for six local foodbanks. Thank you to the community who support this project so that some of the most needy in society can have food on the table. We currently deliver food to Chelwood Foodbank, Copperdale Trust, Tree of Life, Unity Community, Myriad Foundation and The Wellspring who then distribute it those in need.

**c) SOUP KITCHEN**

The CMA has long been delivering “Curry Nights” to the homeless. We provide monthly curry nights to the homeless/ those in need at The Wellspring and Stockport Baptist Church. We cater for around 1,200 people a year and are always looking at expanding this project further. We have to thank the amazing volunteers and those who cook/donate towards the project.

As has been mentioned before – the best way to educate others around the beauty of Islam is through our practice - just as people were attracted to the Prophet (SAW)’s character, empathy and excellent actions. It is really important that our Islam embodies all our actions.

**5. ENGAGING OUR YOUTH**

The CMA recognises the importance of keeping our youth close to the Mosque, through providing them with activities and classes that attract them and allow them to socialise in a halal environment. To further our activities this year, the CMA has been supported by a Youth co-ordinator to further enhance these activities and provide additional courses.

In 2022-23 we aim to further increase the youth activities for both boys and girls. We have recruited new volunteers who are eager to drive activities for our youth and keep them close to the Masjid.

**a) YOUTH QIYAAMS**

We run two Qiyaams every month, one for boys aged 10-16 and another for girls aged 13-19, which are both educational and fun. The programme typically includes talks and activities based on Islamic topics, games, the Qiyaam prayer and food. It is a great opportunity for the youth to build and develop friendships and bring them closer to the Mosque.

**b) YOUTH CLUB**

The CMA runs a weekly club for children where they study Islam in a classroom environment with children their own age. The class also includes a personal development aspect, focusing on developing life skills and good character through interesting workshops and activities. We also offered the youth the chance to get involved in first aid training, map reading, archery, fitness training and much more.

As the class size in the club is limited to 10 students, focus can be given to each student to guide them as they spiritually and personally develop through the sensitive ages of 11-15.

**c) REVISION CLASSES**

The CMA facilitated maths revision classes for GCSE students, through a qualified teacher.

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**6. COMMUNITY ACTIVITIES**

The CMA is committed to providing halal, engaging activities for the whole community. Over the year we have provided numerous events.

**a) OPEN DAY**

Due to the ongoing redevelopment of the site we were unable to hold the Annual Open Day. We hope to recommence the Open Day in 2023.

**b) COMMUNITY BREAKFAST**

The CMA arranged one community breakfast over the year. There was a variety of food and also entertainment for children, including face painting, henna and a science show.

**c) RAMADHAN IFTARS AND TALKS**

Throughout Ramadhan 2021 and 2022, the CMA held various family talks. These talks brought families together and shared spiritual nourishment through bringing the Qur'an to life and helped the community benefit from the blessings of Ramadan.

**d) LIFESAVERS EVENT**

For a number of years now, the CMA has been honoured to be part of the Lifesavers Campaign, where Mosques up and down the country opened their doors to training the local community in the art of CPR. We would all agree it is important to know what to do if someone around us collapses or has a cardiac arrest, therefore this training at the Mosque is vital. We expect this training programme to recommence in 2023.

We have a Community Access Defibrillator installed at the CMA's premises. This life saving device is for the use of anyone in the community to help a person who has suffered from a cardiac arrest. As part of the British Heart Foundation "CPR" Campaign we have provide two basic life support courses each year.

**e) CMA RAMBLING CLUB**

The CMA Ramblers Club was formed and regular walks have been held with people from across the community.

**f) CMA FOOTBALL AND CRICKET**

As well as the regular sports clubs, the CMA also has football and cricket facilities which are used on a regular basis by the community.

**g) CMA BADMINTON CLUB**

A group from the CMA have set up a badminton club, where a number of regulars get together and play badminton at a local centre most Tuesday evenings.

**h) CMA ARCHERY CLUB**

CMA is proud to be reviving the Sunnah in setting up the archery club. Archery is a mental and physical art, it works on your upper body strength, balance and co-ordination - so is a good sport in getting the community active. It helps the participants to learn to stay focused and is a lot of fun.

The primary objectives are to:

- Link our community with the Mosque through this inclusive and open activity;
- To promote archery within the community as a Sunnah; and
- To promote physical activity and health-keeping the community safe and healthy.

**i) LUNCH FOR THE ELDERS**

Every week (when the Masjid is open) the CMA hosts lunch for our elders, providing them with a hearty lunch and also an opportunity to meet and spend time with a variety of people.

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**7. PROMOTING A POSITIVE IMAGE OF ISLAM**

The CMA and its volunteers were exceptionally busy this year promoting a positive image of Islam, through many events, as set out below.

**a) SHARING THE JOY OF EID**

Eid is a special time for the whole of the Muslim community, and we wanted to share the joy of Eid, through a number of initiatives. These included:

- Delivering cakes to the emergency services for Eid, which were well received; and
- Delivering presents to children at UHSM, Stepping Hill and Central Manchester Hospitals for Eid – spreading some happiness for those going through a hard time.

**b) LOCAL SCHOOLS**

One of the best ways to promote a better understanding of Islam is through school visits and engaging with local schools in providing advice on religious matters. As an example we actively work with Kingsway School in this area.

In addition to working closely with schools, our partnerships with local schools mean that the Masjid typically has twenty schools visit us in a normal year, where they can learn about the practical aspects of a Muslim's life and gaining a better understanding of Islam.

**8. COMMUNITY & INTERFAITH EVENTS**

The CMA is usually active in hosting and attending a number of successful events, which brought together people of all faiths. As Muslims we respect and celebrate the shared values we have with many other faiths, therefore bringing people closer together is always our aim. A few of the activities from the year are set out below:

- We represented the Muslim Community at seven Remembrance Day Services across the borough. Many Muslim gave their lives in WWII to fight fascism and the Nazi regime, therefore it is important to recognise their sacrifice amongst others;
- Active participants of the Heald Green Litter Pick; and
- Are part of the organising committee of the Heald Green Festival.

**9. REDEVELOPMENT**

The success of the CMA has become one of our greatest challenges, as it is now at full capacity and beyond. The Trustees have been looking to address this issue, not only so the congregation can all pray under one roof, but also so the CMA can expand the services provided, enabling the CMA to welcome, support and guide more people. To do this we need to build a new facility to provide for the community today and for future generations.

**The Project**

The Budget for the redevelopment of the site is £5.0 million. The Board of Trustees have done extensive research and the proposed cost compared favourably to other Mosques of similar size and quality. However, raising the money for this ambitious project is still a challenge. In order to pursue this ambitious fundraise, the CMA engaged a fundraising consultant, to support the fundraising effort.

There have been a variety of fundraising campaigns (e.g. Mussalla campaign and Bricks Appeal), and all have been widely supported by the community. Fundraising events have included the Ladies Gala Night, the CMA Cycle Ride to Paris, Scafell Pike climb, charity car washes, cake sales and many more.

Again, we must thank the community, who have fully supported the fundraising activities.

**The Build**

The contractor commenced on site in August 2021, with the expectation that the full project will be delivered within 18-21 months. After this the old facility will be demolished over a period of three months.

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**STRATEGIC REPORT – FINANCIAL REVIEW**

**Financial performance**

The consolidated Statement of Financial Activities for the year ended 29 April 2022 shows group incoming resources of £1.7 million (2021: £0.8 million) and group resources expended of £0.4 million (2021: £0.3 million), generating a surplus of income over expenditure totalling £1.3 million (2021: £0.5 million). The main reason for the increase in the net surplus in the year has been the increased level of funds raised for the redevelopment of the existing site, which generated £1.1 million of funds in the year to 29 April 2022 (2021: £0.46 million).

As a result, the CMA's Group net assets have increased from £4.8 million as at 29 April 2021 to £6.1 million as at 29 April 2022.

Included within the group's net assets is the purchase of six investment properties which have been acquired over the past ten years. The purpose of these investment properties is to provide income to support the ongoing services the CMA provides.

**Investment policy and objectives**

The Trustees are authorised under the Memorandum and Articles of Association to make and hold investments using the general funds of the CMA in any way that is in accordance with the objectives of the CMA. No financial investments are presently held.

As at 29 April 2022 the CMA had invested a total of £1.2 million in acquiring six residential properties for the CMA in the local area (29 April 2021: £1.2 million), with the long term aim of these investments to provide the CMA with a sustainable revenue source to allow the CMA to become self-sufficient in the long term. Based on revaluations undertaken by a third party, the value of these properties has increased to £1.4 million at 29 April 2022.

In the year ended 29 April 2022 rental income from the properties held generated £50,020 in rental income (2021: £47,330).

**Principal funding sources**

The CMA is primarily funded through the generous donations of local community members. Donations and income from unrestricted donations increased in the year ended 29 April 2022, with £0.45 million unrestricted income received in the year (2021: £0.31 million). The strong income generated in the year demonstrated the strong support the community continues to provide to the CMA and in support of its ongoing activities.

Restricted income of £1.2 million in the year ended 29 April 2022 (2021: £0.52 million) relate to donations made in relation to specific appeals in respect of the redevelopment of the existing facility and also by a number of UK registered charities and not for profit organisations.

**Grant making policy**

In 2022, £86,931 (2021: £52,782) was given in grants to eight UK registered charities and not for profit organisations. The CMA provides grants to partner organisations for the following reasons:

1. Primarily to distribute funds which have been donated specifically for Zakat (obligatory charitable donations to the needy) and cannot be utilised by the CMA;
2. To distribute funds, which have been specifically donated for charitable projects the CMA does not operate;
3. To support local communities who are in need of charitable funds (particularly in support of health and social and welfare programmes).

Our selection of partners is informed by, a set of clear procedures and principles. Partners are chosen on the basis that their overall objectives are consistent with the CMA or they have a track record of being able to deliver aid to those in need in line with Islamic principles. Before selecting a partner organisation the CMA undertakes due diligence of the partner organisation (including a review of the key objectives, projects and management) to ensure the proposed partner is able to deliver against the terms of the grant.

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**Reserves policy**

The CMA recognises the importance of maintaining sufficient reserves. These funds are freely available to spend on any of the CMA's purposes and hence exclude restricted funds. They are used to mitigate any significant reductions in income or unexpected expenditure required.

The CMA faces a number of risks that may result in the need to use the CMA's reserves, these include:

1. Reduction in donations from the congregation / members of the public; and
2. External factors impacting the CMA, such as Living Wage increases, the cost of living crisis and increases in utility bills.

Reserves are represented by the fund balances as disclosed in the Group balance sheet within the financial statements section.

The CMA has unrestricted reserves (reserves which do not carry any restrictions on how they can be used) of £4.0 million at 29 April 2022 (2021: £2.7 million). In assessing the CMA's level of free reserves at 29 April 2022, fixed assets totalling £3.8 million have been excluded, leaving £0.2 of free unrestricted reserves.

The Trustees maintain available unrestricted reserves to provide coverage for approximately four to six months of ongoing running costs. It is the Trustees view that this amount means the CMA has a balanced approach between having funds available to run the Mosque on a day to day basis and keeping funds aside in case any of the risks mentioned below materialise. The Trustees also believe this level of reserves provides the CMA with adequate financial stability and the means to meet its charitable objectives for the future.

We have seen a continual increase in the social footprint of the organisation over the last few years. This has resulted from increasing activities offered to the local community and the increased awareness of the CMA's activities from the local community. As a result of the increasing number of activities undertaken at the Mosque, the Trustees are seeking to redevelop the existing facilities, to increase and improve the available facilities.

The CMA has been raising funds for this specific purpose, and there are £2.1 million of restricted reserves in relation to this project at 29 April 2022 (2021: £2.1 million). The funds raised for the redevelopment, have been offset by funds expended on the redevelopment following commencement of the project in August 2021.

The level of reserves is reviewed annually to ensure they align with the key risks the CMA faces.

The Trustees are satisfied that the CMA's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

**COVID-19 impact**

The CMA's ability to fundraise was severely impacted by the closure of the Mosque due to COVID-19 in 2020 and parts of 2021. While donations from standing orders and rental income from the investment properties continued, there was a significant reduction in the general donations received. As a result of the closure and losses the CMA was incurring, the following actions were taken immediately:

1. All discretionary expenditure was stopped;
2. No new agreements for services were entered into;
3. Two employees were furloughed under the Government's Coronavirus Job Retention Scheme; and
4. Online fundraising campaigns were launched, which partially offset the reduction in donations.

The Trustees had also set aside £0.1 million in reserves at 29 April 2021, which provided the CMA with adequate financial stability and meant it was able to meet its charitable objectives for a minimum of four months, had the Mosque remain closed. Fortunately the online campaigns were more successful than anticipated resulting in the Mosque maintaining a reasonable surplus.

**Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the CMA has adequate resources to continue its operations for the foreseeable future. For this reason the Trustees have continued to adopt a going concern basis in preparing the financial statements. Assessments for going concern include long term cash flow forecasts and scenario planning.

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**Principal risks and uncertainties**

The Board of Trustees has responsibility for ensuring effective risk management and systems of internal control in place to manage the CMA and group's major risks and support the achievement of the CMA's strategic aims. The CMA maintains a risk register of potential risks, with the principal risks to the CMA's objectives and how these are managed set out below.

Safeguarding of vulnerable and young people

Risk concerning the safeguarding of vulnerable and young people includes negligence in relation to safeguarding policies or when practice results in or contributes to serious harm or injury to a young person or vulnerable adult and damages the CMA's reputation.

Risk concerning the safeguarding of vulnerable and young people is managed by safeguarding training for all employees directly working with vulnerable and young people. The CMA also carries out statutory DBS checks on all employees and volunteers who work directly with vulnerable and young people.

Financial performance and sustainability

Risk concerning financial performance and sustainability includes any significant reduction in fundraising due to economic conditions, with the impact of this risk being the CMA's ability to provide the services required by the CMA's users and fulfil its strategic objectives.

Risks concerning financial performance and sustainability is managed by the holding of adequate reserves and a regular review of these reserves to ensure they remain in line with the targets set by the Trustees. The financial performance of the CMA is regularly reviewed by the Board of Trustees to manage the financial position of the CMA.

This risk has been increased following the temporary closure of the facility during the COVID-19 crisis. The Trustees' took a number of actions to minimise the financial impact on the CMA, stopping all discretionary spend and reducing costs where appropriate. Due to the existing reserves of the CMA and the immediate actions undertaken by the CMA to reduce expenses and raise funds through alternative sources, the Trustees' believe that the CMA has adequate resources to continue its operations for the foreseeable future.

Security

Threats from the far right and extremists remain a threat to the attendees of the Mosque. Over the past few years we have seen an increase in Islamophobia, that came to the fore in the horrific massacre at a Mosque in New Zealand. Due to the increasing threat faced by Muslims, the CMA has invested in increased security personnel and equipment in order to provide continuing protection to our attendees. Security management continues to be monitored on a monthly basis, and the CMA continue to take advice from experts on how this can be improved at the existing facility and the proposed new facility.

Information security

Risk concerning information security includes serious data protection or security failure which may result in legal and contractual issues, reputational damage and potential fines or losses of income.

Risk concerning information security is managed by having a structure in place for Data Protection Act monitoring and compliance and by frequent testing of the IT systems in place to identify and significant flaws in the system.

**STRATEGIC REPORT – FUTURE PLANS**

The CMA's plans for the future are: to redevelop the Mosque facilities as they are inadequate to support our ongoing activities; continue to expand the services and activities offered in the community and to young people, and; to review our organisational structure to ensure we can deliver our long term strategy.

Facility redevelopment

The CMA secured a revised planning permission in November 2019 to redevelop the Mosque facility. This redevelopment will mainly result in an improvement in the facilities the CMA can provide to regular attendees as well as to the local community.

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**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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The CMA has been fundraising to allow it to undertake the redevelopment, and the donations secured have allowed the Trustees to operate a full design team. The construction of the new build commenced in August 2021.

The fundraising continues for this project, with £4.1 million of the £5.0 million budget raised as at 29 April 2022. The £4.1 million raised, includes £3.3 million funds raised in 2018/19, 2019/20, 2020/21, 2021/22 and £0.3 million funds raised in previous years, £0.2 million of funds transferred from the general reserve and £0.3 million of outstanding pledges.

Community and youth work

We continue to expand our activities in the community and for the local youth, through increased dialogue with local religious and non-religious groups as well as providing increasing educational and sporting activities for the local youth.

Strategic review

During 2022 we have continued to develop our strategy, in particular considering the organisational structure that is required to deliver that strategy. We will continue to develop our plans around the future organisational structure throughout 2022.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The CMA was incorporated on 10 April 2003 as CMA Custodian Trust, a company limited by guarantee (company number 4730509), and has been granted charitable status under The Charities Act (registration number 1099574). The CMA's name was changed to The CMA Welfare Trust on 8 September 2003.

The CMA is governed by a Memorandum and Articles of Association (amended by special resolutions dated 15 and 31 August 2003, 20 June 2016 and 24 October 2019). There are no specific restrictions imposed on how the CMA should operate to achieve its objectives. However, the income and assets of the CMA must be applied solely for the purpose of achieving its objectives.

**Recruitment and appointment of Trustees**

The existing members are responsible for the recruitment of new Trustees but in doing so the members adhere to the governing documents, and additionally seek the views and recommendations of respected community members, who are regular attendees of the CMA's facilities. Trustees are selected on the basis of their skills, experience, and the needs of the CMA and company.

In selecting new Trustees, the CMA seeks to identify people who regularly attend events and functions organised by the CMA and are willing to volunteer to help in the local community. New Trustees are selected on the basis of their skills, experience and qualifications in order to further enhance the existing management team.

**Induction and training and of Trustees**

Potential Trustees are initially invited to attend Trustees meetings as observers and are given further details of the CMA's objectives and activities. Subsequently if both the existing Trustees and proposed new Trustee agree, then s/he is proposed as a new Trustee after observing a minimum of three meetings and completion of an eligibility declaration. This process allows due consideration of the person's commitment, personal competence and specialist knowledge and skills.

New Trustees are briefed on their legal commitments under charity law, the content of the Memorandum and Articles of Association, the decision making process and the recent financial performance of the CMA. Dependant on the proposed area of focus of new Trustees, there is additional guidance provided on their proposed role and area of focus. Initially new Trustees work closely with an existing Trustee assisting on various projects. Following a probationary period, new Trustees are then permitted to lead projects or given an area of focus they are able to lead.

Trustees are also encouraged to attend relevant briefings, external courses and review relevant materials where these will facilitate the undertaking of their role.

**Organisational structure and decision making**

The CMA has one wholly owned subsidiary, CMA Design and Built Ltd, which is incorporated in England and Wales (Company No: 11448447). The financial statements represent the consolidated financials of The CMA Welfare Trust Limited

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**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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and CMA Design and Built Ltd ("Group"). The nature of the subsidiary's business is set out in the notes to the financial statements.

The overall management and control of the CMA is the responsibility of the Trustees who give their time freely and receive no remuneration or other benefits for carrying out their role. The Trustees meet together as a body on a fortnightly basis and are responsible for all decisions taken in relation to running the CMA and its facilities and activities.

The Trustees deal with matters pertaining to both long term and short term strategies and key targets. The Trustees also deal with major decision making including the use of financial and other resources and the agreement of budgets for projects and operations.

To assist in the smooth running of the CMA in the day to day management of the facilities and co-ordinating daily activities, the Trustees are supported by a group of dedicated volunteers who donate their time at no cost. The CMA has established working groups, which generally comprise of between one or two Trustees and a number of volunteers to support the diverse operations of the CMA.

The CMA also had three employees in the year ended 29 April 2022, an Imam, a Director of Education and an administrator. The employees of the CMA are responsible for undertaking the day to day activities of the CMA.

**Key Management Remuneration**

In the Trustees' opinion, the key management personnel of the CMA responsible for the direction, control, running and operation of the CMA on a day to day basis consist of the Board of Trustees and all three employees.

Key management personnel - Trustees

The Trustees receive no remuneration in respect to the services they provide to The CMA Welfare Trust.

Details of Trustees' expenses and related party transactions are disclosed in notes 11 and 23 to the financial statements.

Key management personnel - Employees

The pay of the CMA's staff is reviewed annually and normally increased based upon the financial position of the CMA and the cost of living.

**Risk management**

The Trustees have assessed the major risks to which the CMA is exposed, with the key risks relating to reputational risk, financial management, operational risk and governance. The Trustees maintain a risk register setting out these risks in detail, and are satisfied that the CMA has policies, procedures and systems in place to mitigate the exposure to significant risks.

**Fundraising**

The majority of the CMA's income comes from voluntary donations from our supporters. Through the fundraising efforts of our staff, volunteers and supporters we generate the funds to allow us to provide our services. We have a wide portfolio of fundraising activities to generate voluntary donations towards the services we provide. The Board of Trustees is committed to building trust with our supporters and has a high level of oversight over our fundraising activities to ensure compliance and best practice in these areas.

We continue to be committed to addressing feedback from our supporters and to examine ways to improve the levels of service to them.



**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company Number**

04730509

**Registered Charity Number**

1099574

**Registered Office**

377 Wilmslow Road  
Heald Green  
Cheadle  
SK8 3NP

**Names**

The CMA Welfare Trust, is also known under the following names:

1. CMA;
2. Cheadle Mosque;
3. Cheadle Masjid.

**Trustees**

Atif Rulal  
Saima Ahmed  
Mohammad Saeed Akhtar  
Tariq Masaud Anwar  
Umar Usman Aziz  
Usman Choudry  
Fawzi Haffar  
Rifat Khorsheed Mirza  
Farooq Rafiq

**Chairman**

Atif Rulal

**Senior statutory auditor**

Waqqas Shabir Memon

**Independent auditors**

MMBA London Limited  
16 Upper Woburn Place  
London  
England  
WC1H 0AF

**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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**Bankers**

Al-Rayan Bank  
601 Stockport Road  
Longsight  
Manchester  
M13 0RX

Santander UK Plc  
712-716 Wilmslow Road  
Manchester  
M20 6DQ

Royal Bank of Scotland  
467 Wilmslow Road  
Withington  
Manchester  
M20 6DQ

Natwest Bank  
11 Spring Gardens  
Manchester  
M2 1FB

**STATUTORY RESPONSIBILITIES**

**Statement of Trustees Responsibility**

The Trustees (who are also the directors of The CMA Welfare Trust for the purposes of company law) are responsible for preparing the Report of the Board of Trustees and financial statements in accordance with applicable law and UK Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company and charity law require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CMA as at the end of the financial year and of the surplus or deficit of the CMA.

In preparing the Report of the Trustees and those financial statements the Board of Trustees is required to provide explanations for each financial year which provide an accurate and reasonable perspective of the situation of the CMA and the approach to utilising the assets of the CMA (including income and expenditure). In providing these proclamations, the Trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether applicable UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume the charitable group will continue in operation.

The Trustees are also responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the CMA and which are sufficient to show and explain the CMA's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the CMA and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- So far that each Trustee is aware, there is no relevant audit information of which the CMA and Group's auditors are unaware; and
  - That each Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the CMA's and group's auditors in connection with preparing their report and to establish that the CMA and Group's auditors are aware of that information.
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**REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 29 APRIL 2022**

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**Auditors**

The auditors, MMBA London Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the Board of Trustees on 5 January 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'Atif Rulal', with a long horizontal stroke extending to the right.

Atif Rulal  
Trustee and Director

## THE CMA WELFARE TRUST

### INDEPENDENT AUDITOR'S REPORT

#### TO THE MEMBERS OF THE CMA WELFARE TRUST

##### Opinion

We have audited the financial statements of The CMA Welfare Trust (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 29 April 2022 which comprise the group statement of financial activities and Income and Expenditure Account, the group and Charity statement of financial position, the group and charity Statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 29 April 2022 and its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Principles;
- have been prepared in accordance with the requirements of the Companies Act 2006; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

##### Basis for opinion

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

##### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' annual report use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

##### Other information

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

We have nothing to report in this regard.

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

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

- the information given in the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report under the Companies Act 2006**

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report included in the Annual Report.

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

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

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

### **Responsibilities of trustees**

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

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

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

We have been appointed as auditor under section 144 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect there under.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### **Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). The extent to which our procedures are capable of detecting

irregularities, including fraud, is detailed below:

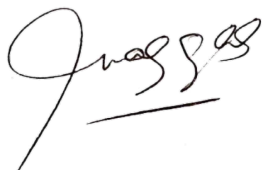
- We obtained an understanding of the legal and regulatory frameworks that are applicable to the group and the sector in which it operates. We determined that the following laws and regulations were most significant: The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102), Charities SORP (FRS 102), the Companies Act 2006, Charities Act 2011, Data Protection Act 2018 and The Charities (Protection and Social Investment) Act 2016.
- We understood how the group is complying with these legal and regulatory frameworks by making inquiries of management and those charged with governance. We enquired of management and those charged with governance whether there were any instances of non-compliance with laws and regulations, or whether they had any knowledge of actual or suspected fraud. We corroborated the results of our enquiries through our review of board and other minutes and through our legal and professional expenses review.
- We assessed the susceptibility of the group's financial statements to material misstatement, including how fraud might occur and the risk of material override of controls.

Audit procedures performed by the engagement team included:

- identifying and assessing the design effectiveness of certain controls management has in place to prevent and detect fraud
  - challenging assumptions and judgements made by management in its significant accounting policies
  - identifying and testing journal entries, with a focus on unusual journals with specific risk characteristics and large value journals
  - Identifying and testing related party transactions
  - inspecting the board and other committee minutes
  - assessing the extent of compliance with the relevant laws and regulations as part of our procedures on the related financial statement item.
- 
- These audit procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error. However, detecting irregularities that result from fraud is inherently more difficult than detecting those that result from error, as those irregularities that result from fraud may involve collusion, deliberate concealment, forgery or intentional misrepresentations. Also, the further removed non-compliance with laws and regulations is from events and transactions reflected in the financial statements, the less likely we would become aware of it.
  - Assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's:
    - understanding of, and practical experience with audit engagements of a similar nature and complexity through appropriate training and participation.
    - knowledge of the charity sector.
    - understanding of the legal and regulatory requirements specific to the group including:
      - the provisions of the applicable legislation
      - guidance issued by the Charity Commission.
  - The team communications in respect of potential non-compliance with relevant laws and regulations included the potential for fraud in revenue through manipulation of income and management override of controls: and
  - In assessing the potential risks of material misstatement, we obtained an understanding of:
    - the group's operations, including the nature of its income and expenditure and its services and of its objectives and strategies to understand the classes of transactions, account balances, expected financial statement disclosures and business risks that may result in risks of material misstatement.
    - the group's control environment, including:
      - the policies and procedures implemented by the group to ensure compliance with the requirements of the financial reporting framework and relevant laws and regulations
      - the adequacy of procedures for authorisation of transactions and review of management accounts
      - procedures to ensure that possible breaches of laws and regulations are appropriately resolved.

**Use of our report**

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act as well as Chapter 3 of part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Waqqas', with a horizontal line underneath.

**Mr. Waqqas Shabir Memon, BSc, FCCA (Senior Statutory Auditor)  
for and on behalf of MMBA London Limited**

**Chartered Accountants  
Statutory Auditor**

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 29 APRIL 2022**

	<i>Note</i>	2021-22			2020-21
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>INCOME AND ENDOWMENTS</b>					
Donations and legacies	2	247,892	1,247,513	1,495,405	675,398
Charitable activities	3	108,846	-	108,846	91,745
Waqf rent receivable	4	50,020	-	50,020	47,330
Investment income	5	2,745	-	2,745	3,408
Other income	6	39,436	-	39,436	17,096
<b>TOTAL INCOME</b>		<b>448,939</b>	<b>1,247,513</b>	<b>1,696,452</b>	<b>834,977</b>
<b>EXPENDITURE</b>					
Raising funds	7	(151)	(47,305)	(47,456)	(21,418)
Charitable activities	8	(200,704)	(86,851)	(287,555)	(208,340)
Support costs	9	(106,757)	-	(106,757)	(85,894)
<b>TOTAL EXPENDITURE</b>		<b>(307,612)</b>	<b>(134,156)</b>	<b>(441,768)</b>	<b>(315,652)</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>141,327</b>	<b>1,113,357</b>	<b>1,254,684</b>	<b>519,325</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		2,442,815	2,130,359	4,573,174	4,053,849
Transfer between funds		1,170,000	(1,170,000)	-	-
Revaluation reserve		251,659	-	251,659	251,659
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>4,005,801</b>	<b>2,073,715</b>	<b>6,079,517</b>	<b>4,824,833</b>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.



**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
**INCOME AND EXPENDITURE ACCOUNT (AS REQUIRED BY THE COMPANIES ACT 2006)**  
**FOR THE YEAR ENDED 29 APRIL 2022**

	<b>2021-22</b>	<b>2020-21</b>
	<b>£</b>	<b>£</b>
<b>Income</b>		
Income from operations	1,646,432	787,647
<b>Investment income</b>		
Income from investment, other than interest received	50,020	47,330
<b>Gross income in the year before exceptional items</b>	<b>1,696,452</b>	<b>834,977</b>
<b>Gross income in the year including exceptional items</b>		
<b>Expenditure</b>		
Charitable expenditure, excluding amortisation and depreciation	(385,053)	(286,329)
Fundraising costs	(47,457)	(21,418)
Governance costs	(6,902)	(5,132)
Depreciation	(2,357)	(2,772)
<b>Total expenditure in the year</b>	<b>(441,768)</b>	<b>(315,652)</b>
<b>Net income before tax in the financial year</b>	<b>1,254,684</b>	<b>519,325</b>
Tax on surplus on ordinary activities	-	-
<b>Net income after tax in the financial year</b>	<b>1,254,684</b>	<b>519,325</b>
<b>Retained surplus for the financial year</b>	<b>1,254,684</b>	<b>519,325</b>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.

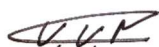
In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the CMA's activities.

**CONSOLIDATED BALANCE SHEET**  
**AT 29 APRIL 2022**

	Note	29 April 2022			29 April 2021
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	14	2,324,779	-	2,324,779	1,142,135
Investments held as fixed assets	15	1,427,000	-	1,427,000	1,427,000
		<b>3,751,779</b>	<b>-</b>	<b>3,751,779</b>	<b>2,569,135</b>
<b>CURRENT ASSETS</b>					
Debtors	16	164,821	-	164,821	54,712
Cash at bank and in hand	17	142,510	2,191,215	2,333,726	2,379,198
		<b>307,332</b>	<b>2,191,215</b>	<b>2,498,547</b>	<b>2,433,910</b>
<b>CURRENT LIABILITIES</b>					
Creditors: amounts falling due within one year	18	(53,309)	-	(53,309)	(55,713)
		<b>(53,309)</b>	<b>-</b>	<b>(53,309)</b>	<b>(55,713)</b>
<b>NET CURRENT ASSETS</b>		<b>254,022</b>	<b>2,191,215</b>	<b>2,445,238</b>	<b>2,378,197</b>
Creditors: amounts falling after one year	19	-	(117,500)	(117,500)	(122,500)
<b>TOTAL NET ASSETS</b>		<b>4,005,801</b>	<b>2,073,715</b>	<b>6,079,517</b>	<b>4,824,833</b>
<b>FUNDS</b>					
Unrestricted funds	21	3,754,143	-	3,754,143	2,442,815
Revaluation reserve	21	251,659	-	251,659	251,659
Restricted funds	21	-	2,073,715	2,073,715	2,130,359
<b>TOTAL FUNDS</b>		<b>4,005,801</b>	<b>2,073,715</b>	<b>6,079,517</b>	<b>4,824,833</b>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 5 January 2023 and signed on its behalf by:

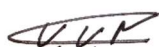


Umar Aziz, Trustee

**COMPANY BALANCE SHEET**  
**AT 29 APRIL 2022**

	Notes	29 April 2022			29 April 2021
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	14	2,494,879	-	2,494,879	1,142,235
Investments held as fixed assets	15	1,427,000	-	1,427,000	1,427,000
		<b>3,921,879</b>	<b>-</b>	<b>3,921,879</b>	<b>2,569,235</b>
<b>CURRENT ASSETS</b>					
Debtors	16	61,088	-	61,088	51,969
Cash at bank and in hand	17	52,941	2,191,215	2,244,157	2,350,665
		<b>114,029</b>	<b>2,191,215</b>	<b>2,305,244</b>	<b>2,402,635</b>
<b>CURRENT LIABILITIES</b>					
Creditors: amounts falling due within one year	18	(30,107)	-	(30,107)	(24,538)
		<b>(30,107)</b>	<b>-</b>	<b>(30,107)</b>	<b>(24,538)</b>
<b>NET CURRENT ASSETS</b>		<b>83,922</b>	<b>2,191,215</b>	<b>2,275,138</b>	<b>2,378,097</b>
Creditors: amounts falling due after more than one year	19	-	(117,500)	(117,500)	(122,500)
		<b>4,005,801</b>	<b>2,073,715</b>	<b>6,079,517</b>	<b>4,824,833</b>
<b>TOTAL NET ASSETS</b>					
<b>FUNDS</b>					
Unrestricted funds	21	3,754,143	-	3,754,143	2,442,815
Revaluation reserve	21	251,659	-	251,659	251,659
Restricted funds	21	-	2,073,715	2,073,715	2,130,359
<b>TOTAL FUNDS</b>		<b>4,005,801</b>	<b>2,073,715</b>	<b>6,079,517</b>	<b>4,824,833</b>

The financial statements were approved by the Board of Trustees on 5 January 2023 and signed on its behalf by:



Umar Aziz

Trustee

**CONSOLIDATED CASH FLOW STATEMENT  
FOR THE YEAR ENDED 29 APRIL 2022**

	<b>Note</b>	<b>2021-22</b>	<b>2020-21</b>
		<b>£</b>	<b>£</b>
<b>Cash flow from operating activities</b>			
Cash generated from operations	(a)	1,144,527	507,198
<b>Net cash provided by (used in) operating activities</b>		<b>1,144,527</b>	<b>507,198</b>
<b>Cash flow from investing activities</b>			
Purchase of tangible fixed assets		(1,185,000)	(54,500)
<b>Net cash provided by (used in) investing activities</b>		<b>(1,185,000)</b>	<b>(54,500)</b>
<b>Cash flow from financing activities</b>			
Financing cash flows		(5,000)	-
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(45,473)</b>	<b>452,698</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b>2,379,198</b>	<b>1,926,500</b>
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>2,333,726</b>	<b>2,379,198</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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**(a) RECONCILIATION OF NET INCOME / (EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2021-22</b>	<b>2020-21</b>
	<b>£</b>	<b>£</b>
<b>Net income for the reporting period (as per the statement of financial activities)</b>	<b>1,254,684</b>	<b>519,325</b>
<b>Adjustments for:</b>		
Depreciation charges	2,357	2,772
Decrease / (increase) in debtors	(110,110)	(11,397)
(Decrease) / increase in creditors	(2,403)	(3,502)
<b>Net cash provided by (used in) operating activities</b>	<b>1,144,527</b>	<b>507,198</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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**1. ACCOUNTING POLICIES**

**GENERAL INFORMATION AND BASIS FOR PREPARING THE FINANCIAL STATEMENTS**

The CMA Welfare Trust ("CMA") is a company limited by guarantee and is registered in England and Wales. The company number and charity registered numbers are shown on the top of each page of these financial statements. The principal activity undertaken by the CMA is detailed in the Trustees' Report.

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities reporting their accounts in accordance with the Financial Reporting Standards in the UK and the Republic of Ireland (FRS102) (effective from 1 January 2019 (Charities SORP (FRS 102)), the Financial Reporting Standards in the UK (FRS102) and the Companies Act 2006.

The CMA meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historic cost or transaction value, unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the CMA, rounded to the nearest £1.

The Statement of Financial Activities ("SOFA") and the Balance Sheet consolidate the results of the charitable company and its subsidiary undertaking. The results of the subsidiary undertaking are consolidated on a line by line basis.

No separate SOFA has been presented for the charitable company alone as permitted by section 408 of the Companies Act 2006.

**BASIS OF CONSOLIDATION**

The consolidated financial statements comprise the financial statements of The CMA Welfare Trust and its subsidiary (CMA Design & Built Ltd) as at 29 April 2022. The subsidiary is controlled by The CMA Welfare Trust.

The results of subsidiaries are presented using accounting policies consistent with those of the parent. All intra-group transactions, balances, income and expenses are eliminated in full on consolidation.

**GOING CONCERN**

The financial statements have been prepared on a going concern basis. The assessment to arrive at this basis, include:

- A review of the current operational reserves of the Charity;
- An assessment of the long term cash flow forecast;
- Scenario planning, should significant risks impact the Charity.

**JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY**

In the application of the CMA's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to the accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The key source of estimation uncertainty within the financial statements relates to allocation of expenditure, where it relates to more than one cost category. See expenditure section below.

**INCOME**

All incoming resources are included in the SOFA when the CMA has entitlement to those funds, certainty of receipt and the amount can be measured with sufficient reliability.

*Donated facilities and services*

Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the CMA where this can be qualified and a third party is bearing the cost.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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Donated services are included at a valuation which is the estimated cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

No amounts are included in the financial statements for services donated by volunteers.

*Waqf rent receivable*

Waqf rent receivable relates to rental income from the investment properties held by the CMA. Rental income is included in the year in which it is receivable.

*Investment income*

Investment income is earned through holding assets for investment purposes, mainly holding cash on deposit. Interest income (profit on cash deposits held with Al-Rayan Bank) is recognised using the effective interest method.

**EXPENDITURE**

Liabilities are recognised as expenditure as soon as there is legal or constructive obligation committing the CMA to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the uses of resources.

Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Grants offered subject to conditions which have not been met at the year-end dated are noted as a commitment but not accrued as expenditure.

**EMPLOYEE BENEFITS**

When employees have provided services to the CMA, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

**PENSION COSTS AND POST RETIREMENT BENEFITS**

The CMA operates a defined contribution pension scheme. Contributions payable to the CMA's pension scheme are charged to the SOFA in the period to which they relate.

For defined contribution schemes the amount charged to the SOFA in respect of pension costs and other post-retirement contributions is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance.

**OPERATING LEASES**

Rentals under operating leases are charged to the SOFA on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the period until the rent is expected to be adjusted to the prevailing market rate.

**TAXATION**

The CMA is exempt from corporation tax on its charitable activities.

**FUND ACCOUNTING**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the CMA and which have not been designated for other purposes.

Designated funds are unrestricted funds that have been set aside by the Trustees for particular purposes.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the CMA for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**TANGIBLE FIXED ASSETS**

Tangible fixed assets are stated at original cost less depreciation. Cost includes all expenditure in bringing the asset into its intended working condition.

Depreciation is provided at the rates calculated to write off the fixed assets, less their estimated residual value, over the expected useful lives on the following basis:

Land	-	nil
Buildings	-	2% straight line
Assets under the course of construction	-	nil
Fixtures & fittings	-	15% reducing balance
IT equipment	-	15% reducing balance
Motor vehicles	-	15% reducing balance

**INVESTMENTS HELD AS FIXED ASSETS**

The investments held as fixed assets relate to six investment properties held as Waqf's. The investments properties are originally measured at cost, which is the transaction price, including transaction costs. Subsequently, they are measured at fair value and fair value gains and losses are reported in the SOFA.

The fair value of the investment properties was determined by a qualified independent third party in May 2021.

**DEBTORS**

Debtors are measured at their recoverable amounts at their balance sheet date.

**CREDITORS**

Creditors are measured at the payable amounts at the balance sheet date.

**FINANCIAL INSTRUMENTS**

The CMA only has financial assets and liabilities of a kind which qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

**COMPANY STATUS**

The CMA is a company limited by guarantee. At 29 April 2022 there were forty-one members of the CMA, including the Trustees named in the Trustee's report. In the event of the CMA being wound up the liability in respect of the guarantee is limited to £1 per member.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

2. INCOME FROM DONATIONS AND LEGACIES

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Donations	182,865	1,170,154	1,353,019	603,950
Grants received	61,095	-	61,095	28,650
Gift Aid	3,932	77,359	81,291	42,798
<b>Total</b>	<b>247,892</b>	<b>1,247,513</b>	<b>1,495,405</b>	<b>675,398</b>

3. INCOME FROM CHARITABLE ACTIVITIES

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Madrasah fees	88,763	-	88,763	84,898
Islamic course fees	1,388	-	1,388	6,442
Other event fees	18,696	-	18,696	405
<b>Total</b>	<b>108,847</b>	<b>-</b>	<b>108,846</b>	<b>91,745</b>

4. WAQF RENT RECEIVABLE

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Rents receivable	50,020	-	50,020	47,330
<b>Total</b>	<b>50,020</b>	<b>-</b>	<b>50,020</b>	<b>47,330</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

5. INVESTMENT INCOME

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Al-Rayan Profit Share	2,745	-	2,745	3,408
<b>Total</b>	<b>2,745</b>	<b>-</b>	<b>2,745</b>	<b>3,408</b>

6. OTHER INCOME

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Car park rent	5,941	-	5,941	1,902
Nikkah income	6,700	-	6,700	5,920
Advertising	10,276	-	10,276	7,170
Member donations	1,711	-	1,711	1,700
Other income	14,808	-	14,808	404
<b>Total</b>	<b>39,436</b>	<b>-</b>	<b>39,436</b>	<b>17,096</b>

7. EXPENDITURE ON RAISING FUNDS

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Social media	-	-	-	4,750
Marketing	151	-	151	1,532
Redevelopment fundraising	-	47,305	47,305	15,137
<b>Total</b>	<b>151</b>	<b>47,305</b>	<b>47,457</b>	<b>21,418</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

8. EXPENDITURE ON CHARITABLE ACTIVITIES

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Wages and salaries	77,933	-	77,933	71,015
Madrassah teachers	83,138	-	83,138	69,393
Event expenses	2,964	-	2,964	1,005
Youth work	5,369	-	5,369	275
Refreshments	24,985	-	24,985	5,934
Other school costs	1,214	-	1,214	3,015
Grants paid	80	86,851	86,931	52,782
Community work	750	-	750	1,980
Islamic course expenses	4,271	-	4,271	2,940
<b>Total</b>	<b>200,704</b>	<b>86,851</b>	<b>287,555</b>	<b>208,340</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

**9. SUPPORT COSTS**

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>General Support Costs</b>				
Wages and salaries	25,967	-	25,967	25,458
Professional fees	13	-	13	43
Security	10,759	-	10,759	4,828
Repairs and maintenance	14,721	-	14,721	10,236
Utilities	14,277	-	14,277	18,242
Cleaning	13,128	-	13,128	3,315
IT Support	2,221	-	2,221	1,255
Bank charges	3,918	-	3,918	3,132
Printing, postage and stationery	5,464	-	5,464	3,427
Depreciation	2,357	-	2,357	2,772
Insurance	3,304	-	3,304	2,865
Telephone and internet	2,051	-	2,051	1,990
Operating leases	497	-	497	532
Other expenses	2,037	-	2,037	3,527
<b>General Support Costs</b>	<b>100,715</b>	<b>-</b>	<b>100,715</b>	<b>81,662</b>
<b>Governance costs</b>				
Accountancy fees	1,992	-	332	252
Auditor's remuneration	4,050	-	5,710	4,020
<b>Governance costs</b>	<b>6,042</b>	<b>-</b>	<b>6,042</b>	<b>4,272</b>
<b>Total Support Costs</b>	<b>106,757</b>	<b>-</b>	<b>106,757</b>	<b>85,894</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

**10. STAFF COSTS**

	<b>2021-22</b>			<b>2020-21</b>
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages and salaries	97,565	-	97,565	88,255
Employers NI	4,561	-	4,561	5,649
Pension costs	1,749	-	1,749	2,002
Other employee costs	25	-	25	567
<b>Total</b>	<b>103,901</b>	<b>-</b>	<b>103,901</b>	<b>96,473</b>

The average monthly number of employees in the year was as follows:

	<b>2021-22</b>	<b>2020-21</b>
Director of Education	1	1
Imam	1	1
Administration	1	1
<b>Total</b>	<b>3</b>	<b>3</b>

No employees received emoluments in excess of £60,000 (2020-21: None).

The CMA has 50 volunteers that are involved in activities on a daily basis (2020-21: 25).

**11. TRUSTEES' REMUNERATION AND BENEFITS**

There were no Trustees remuneration or other benefits for the year ended 29 April 2022 nor for the year ended 29 April 2021.

During the year ended 30 April 2022 there were no expenses paid to the Trustees nor were there in the year ended 29 April 2021.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**
**12. NET INCOME / (EXPENDITURE)**

Net income / (expenditure) is stated after charging the following:

	<b>2021-22</b>			<b>2020-21</b>
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Auditors' remuneration	4,050	-	4,050	4,020
Depreciation	2,357	-	2,357	2,772
Payments under operating leases	497	-	497	532
<b>Total</b>	<b>6,904</b>	<b>-</b>	<b>6,904</b>	<b>7,324</b>

**13. GRANTS PAYABLE**

	<b>2021-22</b>			<b>2020-21</b>
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Detailed analysis of grants paid</b>				
Islamic Relief	-	58,859	<b>58,859</b>	45,642
Read Foundation	-	10,439	<b>10,439</b>	-
Scholarship Fund	-	4,400	<b>4,400</b>	-
Cheadle Youth	-	3,748	<b>3,748</b>	-
India - Oxygen Appeal	-	3,130	<b>3,130</b>	-
Imam Development Fund	-	1,860	<b>1,860</b>	-
Foodbank	-	1,588	<b>1,588</b>	2,832
WMA	-	1,415	<b>1,415</b>	-
Afifah High School	-	833	<b>833</b>	-
Syria Relief	-	380	<b>380</b>	-
Royal British Legion	-	150	<b>150</b>	60
Free School Meals	80	-	<b>80</b>	-
NHS Food	-	50	<b>50</b>	2,839
COVID-19 Shopping	-	-	-	1,410
<b>Total</b>	<b>80</b>	<b>86,851</b>	<b>86,931</b>	<b>52,782</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

14. TANGIBLE ASSETS

a) CONSOLIDATED

	<u>Land and Buildings</u>	<u>Assets under Construction</u>	<u>Fixtures &amp; Fittings</u>	<u>IT Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost</b>						
At 29 April 2021	814,025	312,400	100,594	9,248	821	1,237,088
Additions	-	1,185,000	-	-	-	1,185,000
At 29 April 2022	<b>814,025</b>	<b>1,497,400</b>	<b>100,594</b>	<b>9,248</b>	<b>821</b>	<b>2,422,088</b>
<b>Depreciation</b>						
At 29 April 2021	-	-	(90,927)	(3,205)	(821)	(94,953)
Depreciation charge	-	-	(1,450)	(906)	-	(2,357)
At 29 April 2022	<b>-</b>	<b>-</b>	<b>(92,377)</b>	<b>(4,111)</b>	<b>(821)</b>	<b>(97,309)</b>
<b>Net book value</b>						
At 29 April 2022	<b>814,025</b>	<b>1,497,400</b>	<b>8,217</b>	<b>5,137</b>	<b>-</b>	<b>2,324,779</b>
At 29 April 2021	<b>814,025</b>	<b>312,400</b>	<b>9,667</b>	<b>6,043</b>	<b>-</b>	<b>1,142,135</b>

	<u>Land and Buildings</u>	<u>Assets under Construction</u>	<u>Fixtures &amp; Fittings</u>	<u>IT Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost</b>						
At 29 April 2020	814,025	257,900	100,594	9,248	821	1,182,588
Additions	-	54,500	-	-	-	54,500
At 29 April 2021	<b>814,025</b>	<b>312,400</b>	<b>100,594</b>	<b>9,248</b>	<b>821</b>	<b>1,237,088</b>
<b>Depreciation</b>						
At 29 April 2020	-	-	(89,221)	(2,138)	(821)	(92,181)
Depreciation charge	-	-	(1,706)	(1,066)	-	(2,772)
At 29 April 2021	<b>-</b>	<b>-</b>	<b>(90,927)</b>	<b>(3,205)</b>	<b>(821)</b>	<b>(94,953)</b>
<b>Net book value</b>						
At 29 April 2021	<b>814,025</b>	<b>312,400</b>	<b>9,667</b>	<b>6,043</b>	<b>-</b>	<b>1,142,135</b>
At 29 April 2020	<b>814,025</b>	<b>257,900</b>	<b>11,373</b>	<b>7,110</b>	<b>-</b>	<b>1,090,408</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

**b) COMPANY**

	<u>Land and Buildings</u>	<u>Assets under Construction</u>	<u>Fixtures &amp; Fittings</u>	<u>IT Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost</b>						
At 29 April 2021	814,025	312,500	100,594	9,248	821	1,237,188
Additions	-	1,355,000	-	-	-	1,355,000
At 29 April 2022	<b>814,025</b>	<b>1,667,500</b>	<b>100,594</b>	<b>9,248</b>	<b>821</b>	<b>2,592,188</b>
<b>Depreciation</b>						
At 29 April 2021	-	-	(90,927)	(3,205)	(821)	(94,953)
Depreciation charge	-	-	(1,450)	(906)	-	(2,357)
At 29 April 2022	<b>-</b>	<b>-</b>	<b>(92,377)</b>	<b>(4,111)</b>	<b>(821)</b>	<b>(97,309)</b>
<b>Net book value</b>						
At 29 April 2022	<b>814,025</b>	<b>1,667,500</b>	<b>8,217</b>	<b>5,137</b>	<b>-</b>	<b>2,494,879</b>
At 29 April 2021	<b>814,025</b>	<b>312,500</b>	<b>9,667</b>	<b>6,043</b>	<b>-</b>	<b>1,142,235</b>

	<u>Land and Buildings</u>	<u>Assets under Construction</u>	<u>Fixtures &amp; Fittings</u>	<u>IT Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost</b>						
At 29 April 2020	814,025	258,000	100,594	9,248	821	1,182,688
Additions	-	54,500	-	-	-	54,500
At 29 April 2021	<b>814,025</b>	<b>312,500</b>	<b>100,594</b>	<b>9,248</b>	<b>821</b>	<b>1,237,188</b>
<b>Depreciation</b>						
At 29 April 2020	-	-	(89,221)	(2,138)	(821)	(92,181)
Depreciation charge	-	-	(1,706)	(1,066)	-	(2,772)
At 29 April 2021	<b>-</b>	<b>-</b>	<b>(90,927)</b>	<b>(3,205)</b>	<b>(821)</b>	<b>(94,953)</b>
<b>Net book value</b>						
At 29 April 2021	<b>814,025</b>	<b>312,500</b>	<b>9,667</b>	<b>6,043</b>	<b>-</b>	<b>1,142,235</b>
At 29 April 2020	<b>814,025</b>	<b>258,000</b>	<b>11,373</b>	<b>7,110</b>	<b>-</b>	<b>1,090,508</b>



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

15. INVESTMENTS HELD AS FIXED ASSETS

a) CONSOLIDATED AND COMPANY

	<u>Original cost</u> £	<u>Revaluation</u> £	<u>Total</u> £
At 29 April 2021	1,175,341	251,659	1,427,000
Additions	-	-	-
Revaluation in the year ended 29 April 2022	-	-	-
<b>At 29 April 2022</b>	<b>1,175,341</b>	<b>251,659</b>	<b>1,427,000</b>

Analysis of investment properties

	<u>Property value at 29 April 2021</u>	<u>Additions</u>	<u>Revaluation</u>	<u>Property value at 29 April 2022</u>
Waqf 1 - Wilmslow Road, Heald Green	167,000	-	-	<b>167,000</b>
Waqf 2 - Finney Lane, Heald Green	245,000	-	-	<b>245,000</b>
Waqf 3 - Outwood Road, Heald Green	265,000	-	-	<b>265,000</b>
Waqf 4 - Turves Road, Heald Green	235,000	-	-	<b>235,000</b>
Waqf 5 - Greenway Road, Heald Green	250,000	-	-	<b>250,000</b>
Waqf 6 - Wilmslow Road, Heald Green	265,000	-	-	<b>265,000</b>
<b>Total</b>	<b>1,427,000</b>	-	-	<b>1,427,000</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

	<u>Original cost £</u>	<u>Revaluation £</u>	<u>Total £</u>
At 29 April 2020	1,175,341	251,659	1,427,000
Additions	-	-	-
Revaluation in the year ended 29 April 2021	-	-	-
<b>At 29 April 2021</b>	<b>1,175,341</b>	<b>251,659</b>	<b>1,427,000</b>

**Analysis of investment properties**

	<u>Property value at 29 April 2020</u>	<u>Additions</u>	<u>Revaluation</u>	<u>Property value at 29 April 2021</u>
Waqf 1 - Wilmslow Road, Heald Green	167,000	-	-	<b>167,000</b>
Waqf 2 - Finney Lane, Heald Green	245,000	-	-	<b>245,000</b>
Waqf 3 - Outwood Road, Heald Green	265,000	-	-	<b>265,000</b>
Waqf 4 - Turves Road, Heald Green	235,000	-	-	<b>235,000</b>
Waqf 5 - Greenway Road, Heald Green	250,000	-	-	<b>250,000</b>
Waqf 6 - Wilmslow Road, Heald Green	265,000	-	-	<b>265,000</b>
<b>Total</b>	<b>1,427,000</b>	-	-	<b>1,427,000</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

a) CONSOLIDATED

	2021-22			2020-21
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Trade debtors	13,871	-	13,871	600
Prepayments and accrued income	41,787	-	41,787	1,369
VAT debtor	109,163	-	109,163	2,646
Other debtors	-	-	-	50,096
<b>Total</b>	<b>164,821</b>	<b>-</b>	<b>164,821</b>	<b>54,712</b>

b) COMPANY

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Debtors	13,871	-	13,871	600
Prepayments and accrued income	41,787	-	41,787	1,369
Amounts owed by Group undertakings	5,430	-	5,430	-
Other debtors	-	-	-	50,000
<b>Total</b>	<b>61,088</b>	<b>-</b>	<b>61,088</b>	<b>51,969</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

17. CASH IN BANK AND IN HAND

a) CONSOLIDATED

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Cash in Hand	30,236	-	30,236	7,225
Cash at Bank	112,274	2,191,215	2,303,490	2,371,973
<b>Total</b>	<b>142,510</b>	<b>2,191,215</b>	<b>2,333,726</b>	<b>2,379,198</b>

b) COMPANY

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Cash in Hand	30,236	-	30,236	7,225
Cash at Bank	22,706	2,191,215	2,213,921	2,343,441
<b>Total</b>	<b>52,942</b>	<b>2,191,215</b>	<b>2,244,157</b>	<b>2,350,666</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

a) CONSOLIDATED

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Trade creditors	24,762	-	24,762	35,571
Rent deposits	3,050	-	3,050	3,900
Deferred income	5,261	-	5,261	5,563
VAT creditor	378	-	378	378
Accruals and deferred income	19,858	-	19,858	10,301
<b>Total</b>	<b>53,309</b>	<b>-</b>	<b>53,309</b>	<b>55,713</b>

b) COMPANY

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Trade creditors	1,937	-	1,937	4,774
Rent deposits	3,050	-	3,050	3,900
Deferred income	5,261	-	5,261	5,563
Accruals and deferred income	19,858	-	19,858	10,301
<b>Total</b>	<b>30,106</b>	<b>-</b>	<b>30,106</b>	<b>24,538</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

19. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

a) CONSOLIDATED AND COMPANY

	29 April 2022			29 April 2021
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Qard Hassan (Interest free loans)	-	117,500	117,500	122,500
<b>Total</b>	-	<b>117,500</b>	<b>117,500</b>	<b>122,500</b>

20. OPERATING LEASE COMMITMENTS

a) CONSOLIDATED AND COMPANY

	2021-22	2020-21
	£	£
Expiring:	-	-
Within one year	497	532
Within 2-5 years	-	-
<b>Total</b>	<b>497</b>	<b>532</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

**21. MOVEMENT IN FUNDS**

	<b><u>At 30 April 2021</u></b> £	<b><u>Net movement in funds</u></b> £	<b><u>Transfer between funds</u></b> £	<b><u>At 29 April 2022</u></b> £
<b><u>Unrestricted funds</u></b>				
General funds	2,442,815	141,327	1,170,000	3,754,143
Revaluation reserve	251,659	-	-	251,659
<b>Total</b>	<b>2,694,474</b>	<b>141,327</b>	<b>1,170,000</b>	<b>4,005,801</b>
<b><u>Restricted funds</u></b>				
Redevelopment funds	2,105,343	1,090,890	(1,170,000)	2,026,232
Zakat and Sadaqa	5,479	1,522	-	7,002
Fitrana	1,255	1,800	-	3,055
Syrian Families funds	11,035	-	-	11,035
Foodbank, homeless and COVID-19 shopping	4,635	(864)	-	3,771
Fidya	-	150	-	-
COVID-19 fund	-	120	-	120
Scholarship fund	1,418	(145)	-	1,273
Imam Development Fund	813	2,945	-	3,758
Afifah High School	380	(380)	-	-
Cheadle Youth	-	12,851	-	-
WMA	-	4,337	-	-
<b>Total</b>	<b>2,130,359</b>	<b>1,096,039</b>	<b>(1,170,000)</b>	<b>2,056,247</b>
<b>Total funds</b>	<b>4,824,833</b>	<b>1,237,366</b>	<b>-</b>	<b>6,062,048</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

The incoming and expended resources for each fund in the year ended 29 April 2022 are shown below:

	<b><u>Incoming resources</u></b> £	<b><u>Resources expended</u></b> £	<b><u>Movement in funds</u></b> £
<b><u>Unrestricted funds</u></b>			
General funds	448,939	(307,612)	141,327
Revaluation reserve	-	-	-
<b>Total</b>	<b>448,939</b>	<b>(307,612)</b>	<b>141,327</b>
<b><u>Restricted funds</u></b>			
Redevelopment funds	1,138,195	(47,305)	1,090,890
Zakat and Sadaqa	56,927	(55,404)	1,522
Fitrana	17,603	(15,803)	1,800
Foodbank, homeless and COVID-19 shopping	601	(1,465)	(864)
Fidya	250	(100)	150
COVID-19 fund	120	-	120
Scholarship fund	4,255	(4,400)	(145)
Imam Development Fund	4,533	(1,588)	2,945
Afifah High School	-	(380)	(380)
India - Oxygen appeal	3,130	(3,130)	-
Cheadle Youth	16,599	(3,748)	12,851
WMA	5,170	(833)	4,337
Interest	130	-	130
<b>Total</b>	<b>1,247,513</b>	<b>(134,157)</b>	<b>1,113,357</b>
<b>Total movement in funds</b>	<b>1,696,452</b>	<b>(441,768)</b>	<b>1,254,684</b>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

Net movements in the funds for the prior period, are as follows:

	<b><u>At 30 April 2020</u></b> £	<b><u>Net movement in funds</u></b> £	<b><u>Transfer between funds</u></b> £	<b><u>At 29 April 2021</u></b> £
<b><u>Unrestricted funds</u></b>				
General funds	2,325,857	62,458	54,500	2,442,815
Revaluation reserve	251,659	-	-	251,659
<b>Total</b>	<b>2,577,516</b>	<b>62,458</b>	<b>54,500</b>	<b>2,694,474</b>
<b><u>Restricted funds</u></b>				
Redevelopment funds	1,705,001	454,841	(54,500)	2,105,343
Zakat and Sadaqa	2,963	2,517	-	5,479
Fitrana	-	1,255	-	1,255
Syrian Families funds	11,035	-	-	11,035
Foodbank, homeless and COVID-19 shopping	6,365	(1,730)	-	4,635
COVID-19 fund	2,627	(2,627)	-	-
Scholarship fund	-	1,418	-	1,418
Imam Development Fund	-	813	-	813
Afifah High School	-	380	-	380
<b>Total</b>	<b>1,727,992</b>	<b>456,867</b>	<b>(54,500)</b>	<b>2,130,359</b>
<b>Total funds</b>	<b>4,305,507</b>	<b>519,325</b>	<b>-</b>	<b>4,824,833</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

The incoming and expended resources for each fund in the prior period are shown below:

	<u>Incoming resources</u> £	<u>Resources expended</u> £	<u>Movement in funds</u> £
<b><u>Unrestricted funds</u></b>			
General funds	309,993	(247,534)	62,458
Revaluation reserve	-	-	-
<b>Total</b>	<b>309,993</b>	<b>(247,534)</b>	<b>62,458</b>
<b><u>Restricted funds</u></b>			
Redevelopment funds	470,237	(15,396)	454,841
Zakat and Sadaqa	41,106	(38,590)	2,517
Fitrana	8,087	(6,832)	1,255
Syrian Families funds	-	-	-
Foodbank, homeless and COVID-19 shopping	2,512	(4,242)	(1,730)
Fidya	220	(220)	-
COVID-19 fund	211	(2,839)	(2,627)
Scholarship fund	1,418	-	1,418
Imam Development Fund	813	-	813
Afifah High School	380	-	380
<b>Total</b>	<b>524,985</b>	<b>(68,118)</b>	<b>456,867</b>
<b>Total funds</b>	<b>834,977</b>	<b>(315,652)</b>	<b>519,325</b>

The purpose of the restricted funds are as follows:

**Cheadle Youth**

These funds relate to specific donations towards activities undertaken specifically by the Youth groups at the Charity.

**COVID-19 fund**

These represent donations towards providing meals to NHS workers during the COVID-19 crisis.

**Fitrana**

These funds represent the compulsory charity paid by every Muslim at the end of Ramadan. It is a way for Muslims to give thanks that they were able to complete the month of fasting. These funds are distributed as soon as they are received.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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**Foodbank and homeless and COVID-19 shopping**

This fund represents donations made specifically towards supporting local foodbanks, soup kitchens and those in need of food items, including during the COVID-19 crisis.

**Fidya**

This fund relates to specific donations made for fidya, where individuals have donated when they have been unable to fast. These donations are passed on to Islamic Relief who are able to distribute these donations in line with Islamic principles.

**Global Relief Trust (New Zealand)**

Following the terrorist attack at a Mosque in New Zealand, a fundraiser was held to support the victims of the massacre. These funds were distributed through Global Relief Trust.

**Imam Development Fund**

The Imam Development fund relates to donations made towards the training and development of UK Imams in line with the Islamic principles adhered to by Cheadle Masjid.

**India oxygen appeal**

During the COVID-19 crisis there was a shortage of oxygen supply in India which was crippling local communities. The Charity raised funds to purchase oxygen cylinders, which were distributed through partners with infrastructure in India.

**Interest**

Individuals donate their interest income to the Charity. This interest income is to be spend in the cleaning of toilets.

**Redevelopment fund**

This fund represents donations made specifically towards the redevelopment of the existing facilities.

**Royal British Legion**

Donations towards the Royal British Legion.

**Scholarship fund**

This is a fund related to providing funding towards the education of those undertaking further Islamic studies, with a view to those individuals providing support on Islamic matters in the future.

**Syrian Families fund**

This fund represents donations made specifically towards the ongoing project to re-house Syrian families, affected by the ongoing war, in the UK.

**Afifah High School**

These funds relate to specific donations towards Afifah High School, a girls school based in Manchester.

**Wythenshawe Muslim Association (WMA)**

In March 2022 the WMA was launched to provide worshippers in the Wythenshawe area access to a prayer facility and talks about Islam, within the local area. As the Muslim population in the South Manchester area continues to grow, the Charity will look to facilitate their needs through expanding via satellite sites.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022**

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**Zakat and Sadaqah**

Zakat is an obligation on Muslims (who hold wealth above a certain threshold) to pay 2.5% of their savings to charity. Funds raised must be spent in accordance with Islamic principles, and are not available to the CMA for general use. The CMA distributed these funds to Zakat eligible projects undertaken by Islamic Relief and Read Foundation.

**22. CAPITAL COMMITMENTS**

At 29 April 2022 the CMA had Capital Commitments of £3.0 million relating to the remainder of the construction contract for the redevelopment of the site (29 April 2021: None).

**23. RELATED PARTY DISCLOSURES**

In the year ended 29 April 2021, Generation Limited in which Zahid Anwar is a shareholder (brother of Trustee Tariq Anwar) were appointed to act as Building Management Consultants in respect to the Redevelopment. Generation Limited were paid £20,000 in the year ended 29 April 2022 (29 April 2021: £5,000). In order to manage the conflict of interest, the Trustees with a relationship with the shareholders of Generation Limited were not involved in the decision making with respect to the appointment of Generation Limited.

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 29 APRIL 2022

24. SUBSIDIARY UNDERTAKINGS OF THE CMA WELFARE TRUST

**CMA Design & Built Ltd (company number: 11448447)**

*Nature of business: Design & Build construction services*

Class of share:	% Holding 100	% Holding 100
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**Summary of trading results**

	<b>2021-22</b> £	<b>2020-21</b> £
Turnover	1,185,000	54,500
Cost of sales	(1,179,010)	(51,728)
<b>Gross profit</b>	<b>5,990</b>	<b>2,772</b>
Overheads	(560)	(860)
Charitable donations	(5,430)	(1,912)
<b>Operating profit</b>	<b>-</b>	<b>-</b>

**The assets and liabilities of the subsidiary were as follows**

	<b>2021-22</b> £	<b>2020-21</b> £
Debtors	103,734	2,742
Cash at bank and in hand	89,569	28,533
Creditors: amounts falling due within one year	(193,203)	(31,175)
<b>Total</b>	<b>100</b>	<b>100</b>

**Represented by:**

	<b>2021-22</b> £	<b>2020-21</b> £
Called up share capital	100	100
Profit and loss account	-	-
<b>Total</b>	<b>100</b>	<b>100</b>

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 29 APRIL 2022**

**25: INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 29 APRIL 2021**

	2020-21			2019-20
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>				
Donations and legacies	150,413	524,985	<b>675,398</b>	<b>1,326,117</b>
Charitable activities	91,745	-	<b>91,745</b>	<b>164,823</b>
Waqf rent receivable	47,330	-	<b>47,330</b>	<b>48,300</b>
Investment income	3,408	-	<b>3,408</b>	<b>2,239</b>
Other income	17,096	-	<b>17,096</b>	<b>28,010</b>
<b>TOTAL INCOME</b>	<b>309,993</b>	<b>524,985</b>	<b>834,977</b>	<b>1,569,489</b>
<b>EXPENDITURE</b>				
Raising funds	(6,282)	(15,396)	<b>(21,677)</b>	<b>(68,612)</b>
Charitable activities	(155,618)	(52,722)	<b>(208,340)</b>	<b>(319,556)</b>
Support costs	(85,635)	-	<b>(85,635)</b>	<b>(208,738)</b>
<b>TOTAL EXPENDITURE</b>	<b>(247,534)</b>	<b>(68,118)</b>	<b>(315,652)</b>	<b>(596,906)</b>
<b>NET INCOME / (EXPENDITURE)</b>	<b>62,458</b>	<b>456,867</b>	<b>519,325</b>	<b>972,583</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	2,325,857	1,727,992	<b>4,053,849</b>	3,081,265
Transfer between funds	54,500	(54,500)	-	-
Revaluation reserve	251,659	-	<b>251,659</b>	251,659
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>2,694,474</b>	<b>2,130,359</b>	<b>4,824,833</b>	<b>4,305,507</b>

**THE CMA WELFARE TRUST**  
**REGISTERED COMPANY: 04730509**  
**REGISTERED CHARITY NUMBER: 1099574**

