

# 20

**"NEVER SHALL YOU ATTAIN TO RIGHTEOUSNESS UNLESS YOU  
SPEND OUT OF THAT WHICH YOU LOVE; AND WHATEVER YOU  
SPEND, ALLAH SURELY KNOWS IT WELL."**

*THE HOLY QURAN CHAPTER 3 VERSE 93*

# 24





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# Introduction to **AHMADIYYA MUSLIM JAMAAT**

The Ahmadiyya Muslim Jamaat is a rapidly growing global revival movement in Islam, founded in 1889, with over tens of millions of members across 214 countries. Its headquarters are in the UK, and it uniquely believes its founder, Hazrat Mirza Ghulam Ahmad, is the Messiah. The community, led by a divinely-guided Caliphate, rejects terrorism and promotes an intellectual "jihad of the pen" to defend Islam. With the motto "Love for All, Hatred for None," it advocates for universal human rights, the separation of mosque and state, and engages in extensive educational, healthcare, and humanitarian efforts worldwide.



# Introduction to Ahmadiyya Muslim Jamaat

## AHMADIYYA MUSLIM JAMAAT AND THE ARRIVAL OF THE MESSIAH

The Ahmadiyya Muslim Jamaat stands out as the only Islamic organisation that believes the long-awaited Messiah has arrived in the form of Mirza Ghulam Ahmad (as) (1835-1908) from Qadian. Ahmad (as) asserted that he is the metaphorical second coming of Jesus (as) of Nazareth and the divine guide whose arrival was prophesied by the Prophet Muhammad (saw). The Ahmadiyya Muslim Jamaat holds that God sent Ahmad (as) to, much like Jesus (as), put an end to religious conflicts, denounce violence, and restore morality, justice, and peace. His coming has initiated an extraordinary period of Islamic revival, freeing Islam from extreme beliefs and practices while passionately advocating its true and fundamental teachings. Ahmad (as) also acknowledged the virtuous teachings of great religious leaders and saints, including Zoroaster (as), Abraham (as), Moses (as), Jesus (as), Krishna (as), Buddha (as), Confucius (as), Lao Tzu, and Guru Nanak, illustrating how these teachings harmonise within the one true Islam.

## A STAUNCH OPPOSITION TO TERRORISM

The Ahmadiyya Muslim Jamaat is a prominent Islamic organisation that firmly denounces terrorism. Over a century ago, Ahmad (as) clearly stated that an aggressive “jihad by the sword” has no place in Islam. Instead, he encouraged his followers to participate in a peaceful and intellectual “jihad of the pen” to defend their faith.

To fulfil this mission, Ahmad (as) authored more than 80 books, wrote tens of thousands of letters, delivered hundreds of lectures, and engaged in public debates. His thorough and logical defences of Islam challenged traditional Muslim perspectives. In its ongoing mission to revive Islam, the Ahmadiyya Muslim Jamaat continues to promote Ahmad’s (as) teachings of moderation and restraint, even in the face of significant opposition from certain factions within the Muslim community.

## THE UNIQUE ROLE OF AHMADIYYA MUSLIM JAMAAT

Ahmadiyya Muslim Jamaat is distinct as the only Islamic organisation advocating for a separation of religion and state. Over a century ago, Ahmad (as) instructed his followers to uphold the sanctity of both faith and governance by embodying righteousness and loyalty as citizens. He warned against irrational interpretations of the Qur’anic text and the misapplication of Islamic law, consistently emphasising the importance of protecting the rights of all of God’s creations. Today, the organisation continues to promote universal human rights and safeguards for religious and other minorities, and it actively champions the empowerment and education of women. Its members are recognised as some of the most law-abiding, educated, and engaged Muslims globally.



Ahmadiyya Muslim Jamaat also stands out as the only Islamic organisation with a central spiritual leader. More than a century ago, Ahmad (as) reminded his followers of God's assurance to preserve the message of Islam through khilafat, the spiritual institution of succession to prophethood. The organisation maintains that only spiritual leadership can uphold the true values of Islam and foster unity among humanity. Since Ahmad's (as) passing in 1908, five spiritual leaders have succeeded him, with the current head, Mirza Masroor Ahmad, residing in the United Kingdom.

Under the guidance of its spiritual successors, Ahmadiyya Muslim Jamaat has established over 16,000 mosques, more than 700 schools, and over 40 hospitals and clinics. It has translated the Holy Qur'an into 78 languages and disseminates the authentic teachings of Islam, promoting messages of peace and tolerance through a 24-hour satellite television channel (MTA), online platforms (alislam.org), and print media (Islam International Publications). The organisation has also been at the forefront of global disaster relief efforts through its independent charitable organisation, Humanity First.



“He it is Who has raised among the unlettered people a Messenger from among themselves who recites unto them His Signs, and purifies them, and teaches them the Book and Wisdom, though before that they were in manifest error; And He will raise him among others of them who have not yet joined them. He is the Mighty, the Wise.”

The Holy Quran (62:3-4)

One of the companions of the Holy Prophet (peace be upon him) questioned to who this verse relates to, and the Prophet of Islam (peace be upon him) replied while putting his hand on Salman (ra), a Persian man,

**“If faith were to go up to the Pleiades, a man from among these would surely find it.”  
(Bukhari).**



# Introduction to Hazrat Mirza Masroor Ahmad (May Allah be his Helper)

His Holiness, Hazrat Mirza Masroor Ahmad (Mir-za Mas-roor Ah-mad), is the fifth Khalifa (Caliph) of the Ahmadiyya Muslim Community. He was elected to this lifelong role on April 22, 2003, and now serves as the spiritual leader of a global religious community comprising tens of millions of members across more than 214 countries and territories.

## PEACE INITIATIVES

As the foremost Muslim leader advocating for peace and interfaith harmony, His Holiness promotes the worship of God Almighty and the service of humanity through his sermons, lectures, books, and personal interactions. He tirelessly champions universal human rights, a just society, and the separation of religion from the state. Since he was elected Khalifa, His Holiness has led a global initiative to communicate the peaceful message of Islam via various print and digital media platforms. Under his guidance, national branches of the Ahmadiyya Muslim Community have launched campaigns that reflect the true and peaceful teachings of Islam. Ahmadi Muslims worldwide are actively engaged in grassroots efforts, distributing millions of 'Peace' leaflets to both Muslims and non-Muslims, hosting interfaith and peace symposiums, and showcasing exhibitions of The Holy Qur'an to convey its true and noble message. These initiatives have garnered international media attention, demonstrating that Islam promotes peace, loyalty to one's country of residence, and dedication to humanitarian service.

## INAUGURATION OF THE ANNUAL NATIONAL PEACE SYMPOSIUM

In 2004, His Holiness initiated the Annual National Peace Symposium, a gathering that brings together individuals from diverse backgrounds to share ideas on fostering peace and harmony. Each year, the Symposium draws a wide array of attendees, including serving ministers, parliamentarians, politicians, religious leaders, and various dignitaries. In 2009, His Holiness also established the annual 'Ahmadiyya Muslim Prize for the Advancement of Peace,' an international award recognising individuals or organisations that have shown exceptional dedication and service to peace and humanitarian efforts.

## COMMUNICATION WITH AHMADI MUSLIMS

His Holiness receives thousands of letters daily from Ahmadi Muslims around the globe, seeking his guidance and prayers. In addition to responding to each letter, he meets with individual community members every day. Each week, His Holiness delivers a Friday Sermon, addressing the entire Ahmadiyya Muslim Community worldwide. This sermon is broadcast live on MTA International, an Ahmadi Muslim satellite television station founded in 1992, with translations available in multiple languages. Through his sermons, His Holiness provides counsel on a variety of significant issues affecting the community.



# Introduction to Hazrat Mirza Masroor Ahmad (May Allah be his Helper)

## RESPONSE TO PERSECUTION

After his election in 2003, His Holiness was compelled to seek refuge outside of Pakistan, his homeland. The Constitution and Penal Code of Pakistan impose severe restrictions on members of the Ahmadiyya Muslim Community, prohibiting them from practising or associating with Islam, or even identifying as Muslims. Violating these oppressive laws can lead to fines, imprisonment, and in some cases, capital punishment. As a result, these laws hinder His Holiness from carrying out his responsibilities as the Head of the Community, making a return to Pakistan impossible.

Despite the ongoing sectarian persecution faced by Ahmadi Muslims in various Muslim-majority countries, His Holiness firmly prohibits any acts of violence. On May 28, 2010, anti-Ahmadiyya terrorists launched an attack on two mosques belonging to the Ahmadiyya Muslim Community in Lahore, Pakistan, resulting in the martyrdom of 86 Ahmadi Muslims during their Friday prayers, with many others injured. In the face of this horrific and premeditated crime against humanity, His Holiness urged Ahmadi Muslims around the world to respond solely through prayer and entirely peaceful means.

## PERSONAL BIOGRAPHY

His Holiness was born on September 15, 1950, in Rabwah, Pakistan, to the late Mirza Mansoor Ahmad and the late Nasira Begum Ahmad. After earning his Master's Degree in Agricultural Economics in 1977 from the Agriculture University in Faisalabad, Pakistan, he dedicated his life to serving Islam.

From 1977 to 1985, His Holiness worked in Ghana, where he was involved in various social, educational, and agricultural development projects. Notably, he achieved the historic feat of successfully growing wheat on Ghanaian soil for the first time.

Upon returning to Pakistan in 1985, His Holiness held several senior administrative positions within the Community over the next 18 years, including the role of Chief Executive of the Ahmadiyya Muslim Community in Pakistan from 1997 until he was elected Khalifa.

He currently resides in Farnham, Surrey, United Kingdom, with his wife, Amtul Sabooh Ahmad. Together, they have two children and five grandchildren. His Holiness enjoys gardening, reading, photography, and walking. As the spiritual leader of Ahmadi Muslims worldwide, he passionately advocates for Islam through a message of peace and compassion.





# Hazrat Mirza Ghulam Ahmad, the Promised Messiah said in : **THE WILL** **AL-WASIYYAT**



*"Do not think that these things which I have said are inconceivable. No, they are the Will of that Mighty One Who is the Lord of the earth and the heaven. I am not worried about how these funds will be collected, nor do I grieve over how such a Jama'at will be raised who, inspired by their faith, shall perform such heroic feats.*

*Rather, I am worried that, after I am gone, those who will be entrusted with these funds may not, seeing their abundance, stumble and fall in love with the world. So I pray that such honest people may always be found by the Jama'at who work for God alone. However, it shall be lawful that those who have no means to support themselves should be given something from these funds by way of assistance. "*





# Trustees' REPORT

The Trustees are pleased to share their report along with the Charity's financial statements for the year ending December 31, 2024. These financial statements have been prepared in accordance with the accounting policies outlined in the accompanying notes and comply with the stipulations of the charity's governing document, the Charities Act 2011, the Companies Act 2006, and the Accounting and Reporting by Charities: Statement of Recommended Practice. This framework is applicable to charities that prepare their financial statements following The Financial Reporting Standard relevant in the UK and the Republic of Ireland (FRS 102).

AMJ International operates as a charitable company limited by guarantee. Under the terms of this guarantee, each member has pledged to contribute £1 in the event that the Charity is dissolved.

## OUR OBJECTIVES

The objectives for which the Charity is established are:

- The advancement of the Muslim faith worldwide as expounded by Hazrat Mirza Ghulam Ahmad of Qadian, the Promised Messiah and the Founder of the Ahmadiyya Movement and interpreted by his successor, known as Khalifatul Masih. The present Khalifatul Masih is Hazrat Mirza Masroor Ahmad Khalifatul Masih V (May Allah be his Helper);
- To promote generally an understanding of the moral and spiritual values propounded by Islam;
- To do and promote charity and to promote and advance the welfare and wellbeing of people at large;
- To advance religious and secular education;
- To relieve poverty and sickness and the suffering of those affected, amongst others, by disease, natural disaster, war and other conflicts; and
- To promote the advancement of scientific research and learning.



# Our OBJECTIVES



## ACTIVITY 1

the propagation of Islam worldwide



## ACTIVITY 2

the building of mosques, hospitals and schools



## ACTIVITY 3

scientific research and development



## ACTIVITY 4

the award of scholarships for higher education



## ACTIVITY 5

the provision of emergency relief in cases of natural disasters



## ACTIVITY 6

assistance to the deserving and needy



# Activities & Performance

## THE PROPAGATION OF ISLAM WORLDWIDE

### KEY ACHIEVEMENTS IN ISLAM AHMADIYYAT

#### MEMBERSHIP & COMMUNITY EXPANSION

- **238,561** individuals embraced Islam Ahmadiyyat.
- **Jamaats** have been established in **214** countries and territories worldwide. In **2024**, a new Jamaat was inaugurated in Taiwan, hosting its inaugural Annual Conference (Jalsa Salana).
- **384** new chapters were launched in the past year.
- Ahmadiyyat was introduced in **908** new locations.
- **117** new mission houses were set up.

#### BROADCASTING & RADIO

- There are **26** Jamaat radio stations operating globally.
- **MTA International** (Broadcasting Channel) employs **554** staff across **16** departments.
- **Eight** channels operate 24 hours a day.
- In Suriname and Belize, MTA can be accessed without an antenna or satellite via two terrestrial channels.
- Programs are simultaneously translated into **23** different languages.
- **MTA Africa** has expanded to **13** branches.
- MTA has been recognised by a prominent African Union Broadcast Organisation, a reputable entity representing all major channels in Africa.



#### HOLY QUR'AN & LITERATURE

- The **Holy Qur'an** has been translated into **78** languages, including a new Latin American language published for the first time, alongside the completion of the first Hebrew translation.
- Over **7 million** pieces of literature covering more than **15,000** different topics were distributed globally, reaching over **10 million** people.
- The writings of the Promised Messiahas have been translated and published in various languages.
- More than **200,000** books have been disseminated across **40** languages.
- The Jamaat and its auxiliary organisations currently publish **128** newspapers and magazines in **23** languages.
- Through **4,700** book fairs, over **1 million** people were introduced to the message of Islam, while **27,840** bookstalls reached an additional **1.4 million** individuals.



# Activities & Performance



## THE BUILDING OF MOSQUES, HOSPITALS AND SCHOOLS

### MOSQUES

- A total of **106** mosques have been established, including the acquisition of **48** existing ones.
- **117** new mission houses of the Jamaat have been established across the world.

### HOSPITAL

- **40** hospitals and clinics operate across **13** countries, staffed by **36** central doctors, **53** local doctors, and **74** visiting doctors.

### SCHOOLS

- 620 primary schools operate in **13** countries, and 81 secondary schools in 10 countries are operational.





# Activities & Performance



## SCIENTIFIC RESEARCH AND DEVELOPMENT

### IAAAE'S IMPACT ON RENEWABLE ENERGY IN AFRICA

- IAAAE has conducted research and delivered renewable energy solutions to underserved regions of Africa, undertaking several initiatives, including the Water for Life project and others.

### SOLAR WELLS

- In 2024, IAAAE successfully installed **31** new solar wells, ensuring access to clean water.

### HAND PUMPS

- During the same year, IAAAE also installed **49 hand pumps**, providing water access to over **74,000 individuals**.



## THE AWARD OF SCHOLARSHIPS FOR HIGHER EDUCATION

- Over the course of the year, **7,239 students** received scholarships.
- We are currently managing **620 primary schools** across **13 countries** and **81 secondary schools** in **10 countries**.





# Activities & Performance



## THE PROVISION OF EMERGENCY RELIEF IN CASES OF NATURAL DISASTERS

- **Humanity First**, an independent charity, benefits from both human resources and financial support provided by **AMJ International**, which also finances numerous projects and disaster relief initiatives. Formally established as a charity in the UK in **1994**, Humanity First has responded to countless disasters, assisting hundreds of thousands of victims across various affected communities. Over the years, the organisation broadened its focus beyond disaster relief to encompass various sustainable human development projects and initiatives worldwide.
- Now operating in **65 countries**, Humanity First has treated over **100,000 people** for a range of medical conditions and has supported an additional **100,000 individuals** impacted by conflict in nine different countries.
- In **Gaza**, Humanity First has delivered essential services, including shelter, water, medical aid, and supplies.



## ASSISTANCE TO THE DESERVING AND NEEDY

- More than 108,000 patients have received treatment globally.
- Assistance has been given to 130,000 individuals in 12 conflict zones and countries impacted by natural disasters.
- Those affected by the war in Gaza were supplied with emergency shelter, food, water, clothing, and medical aid.







## TRUSTEES' EVALUATION OF PUBLIC BENEFIT, ADVANTAGES & BENEFICIARIES

The Trustees have carefully considered The Charity Commission's general guidance on public benefit, as outlined in their publication "Public Benefit", along with specific guidance, while preparing their public benefit statement included in this annual trustee report.

The primary beneficiaries of the charity are detailed within this report. Consequently, the trustees' evaluation of public benefit is grounded in the actual performance reported for the year.

# STRUCTURE, GOVERNANCE & MANAGEMENT

## CORPORATE GOVERNANCE

The Board of Trustees of AMJ International, made up of nine members, convenes formally a minimum of three times per year, along with numerous informal gatherings throughout the year.

The Board has established a sub-committee known as "The Finance Committee," which has been assigned specific responsibilities and terms of reference by the Board. This Committee oversees the daily financial operations of the Charity and is also responsible for preparing the annual Income and Expenditure budget, which must receive approval from the Board.

## METHOD OF RECRUITMENT & APPOINTMENT OF TRUSTEES

Potential Board members are chosen from the global Ahmadiyya Muslim Community. The existing Board assesses its current skill and experience needs to ensure that new trustees possess a diverse range of professional, academic, and essential skills.

Once a new Trustee is appointed, they participate in a thorough induction process. This includes meetings with the Trustees, an overview of the grant-making process, an understanding of the Board's powers and responsibilities, and insights into the role of the Finance Committee. Additionally, new Trustees receive key documents such as the latest minutes from the Board and Finance Committee, the Annual Report and financial statements, the Memorandum and Articles of Association, and guidance from the Charity Commission. The Board actively encourages Trustees to attend relevant seminars and conferences to remain knowledgeable about the charity sector and current issues.

We are committed to the transparent and responsible management of donor funds, ensuring that pay and remuneration for our Key Management Personnel (KMP) are determined fairly and diligently. Our remuneration policies strike a balance between competitiveness and fiscal responsibility, undergoing regular reviews by our Board of Trustees and Human Resources. We apply both internal equity and external benchmarks to ensure appropriate compensation for our KMP while advancing our charitable mission through donor contributions.





# STRUCTURE, GOVERNANCE & MANAGEMENT

## Reserves Policy

The Trustees are of the opinion that, in the long run, the Charity should sustain free reserves at a level equivalent to 10% of the projected budgeted expenditure for the upcoming year. This approach ensures that the Charity can cover its ongoing operational costs for a minimum of six months while securing appropriate funding for future grants.

The free reserves for the year are £25.41 million, a decrease of £9.42 million (27%) from £34.83 million in the prior year. Despite this reduction, the reserves remain robust and successfully meet the target of at least 10% of anticipated budgeted expenditure.

## Investments

The Finance Committee is tasked with making investment decisions. Any surplus cash is allocated to money market accounts for durations varying from overnight to one year fixed. Over the coming year, the Finance Committee will formulate investment policies that will be presented to the Board of Trustees for approval prior to their implementation.

## Grants

AMJ International is a non-profit organisation that secures global funding from the Ahmadiyya Muslim Communities. The Trustees allocate grants to other charities that share similar goals, as well as to Ahmadiyya Muslim communities in the UK and abroad, focusing on areas of greatest need. Grants are awarded after a comprehensive evaluation by the trustees on a case-by-case basis, ensuring that both institutions and individuals receive support to advance our objectives over the specified period.

The grant application process is designed to be both simple and efficient, collecting all the essential information needed to make informed decisions.



# STRUCTURE, GOVERNANCE & MANAGEMENT

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## Grant priorities & selection criteria

The Trustees are particularly interested in:

- the propagation of Islam worldwide;
- the building of mosques, hospitals and schools;
- scientific research and development;
- the award of scholarships for higher education;
- the provision of emergency relief in cases of natural disasters; and
- assistance to the deserving and needy.

The above priorities have been established since the formation of the Charity. Whilst they are reviewed each year, they are unlikely to change radically in the foreseeable future.

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## Social Investment

AMJ International provides ongoing support to the Mirza Sharif Ahmad Foundation, a charity dedicated to similar goals, particularly focused on aiding the poor and needy while ensuring access to decent housing. The cumulative funds allocated to the foundation stood at £4.45 million as at the end of 2024 (2023: £2.87 million). The foundation is governed by an independent Board of Trustees.

The charity has invested its funds in residential properties. AMJ International maintains a formal charge on these properties, while the trustees hold the right to impose interest charges.

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## Volunteers & Fundraising

The charity is guided by committed trustees who selflessly dedicate their time as volunteers. The main focus of the organisation is grant-making, which requires limited participation from additional volunteers. However, many grant recipients of AMJ International rely heavily on volunteers, especially from the global AMJ community, for organising events such as the Annual Convention (Jalsa Salana).

AMJ International does not engage in fundraising efforts, as it is financially supported by Ahmadiyya Muslim Communities around the world.



# FINANCIAL REVIEW



*At present, any excess of income over expenditure is retained as unrestricted funds unless received as part of a specific appeal.*

*The balance on undesignated reserves as at 31 December 2024 is £58.90 million (31 December 2023 was £67.73 million). Additionally, the trustees have retained the social investment reserve (designated reserves) of £4.56 million (31 December 2023, £2.88 million).*

*It continues to be the trustees' policy to establish a level of reserves sufficient to enable the Charity to operate as a going concern. The trustees are of the opinion that the Charity has adequate reserves to cover one year's worth of core costs and to fund existing projects worldwide.*

*The result this year has been a decrease in total reserves to £63.46 million at 31 December 2024 (31 December 2023, £70.61 million). This current level of unrestricted reserves represents approximately one year's worth of grants payable.*



# Going concern

## Embracing the Future

The Trustees have reviewed the financial forecasts for the charity and have, in particular, considered its anticipated income and expenditure commitments for a period of twelve months from the date of approval of this Trustees' Annual Report. The Trustees believe that the Charity has adequate resources to continue in operational existence for at least the next twelve months and to meet all of its liabilities during that period as they fall due. For that reason, the Trustees continue to adopt the going concern basis in preparing the financial statements.

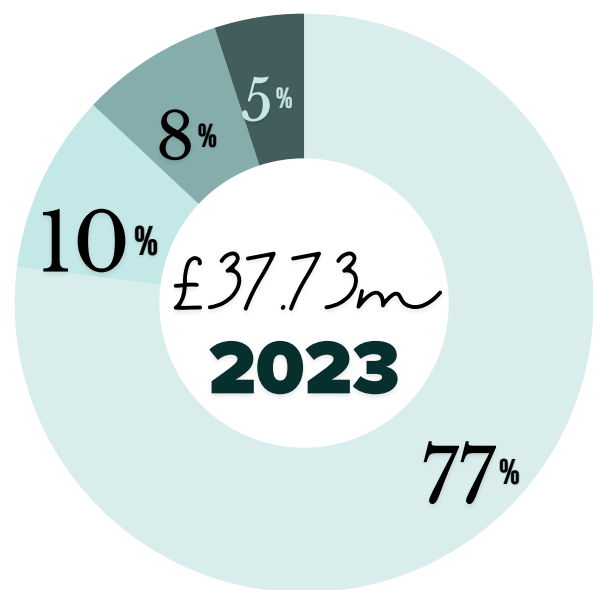
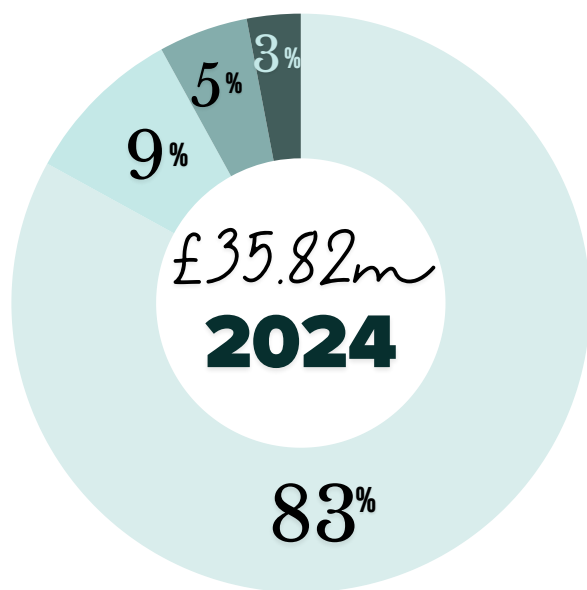


# Grant INCOME

2024	2023	2022
INSITUTIONAL GRANTS		
£43.44m	£55.15m	£44.19m
OTHER DONATIONS		
£1.51m	£1.38m	£1.47m
TOTAL INCOME		
£44.95m	£56.53m	£45.66m



# Grant Paid For Charitable Expenditure



**Activity 1**  
Propagation of  
Islam  
worldwide

**Activity 2**  
Building of  
Mosques, Hospitals  
& Schools

**Activity 3**  
Scientific Research  
&  
Development

**Activity 4**  
Scholarships for  
Higher  
Education

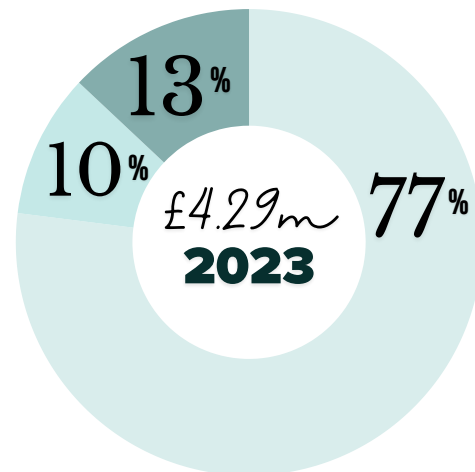
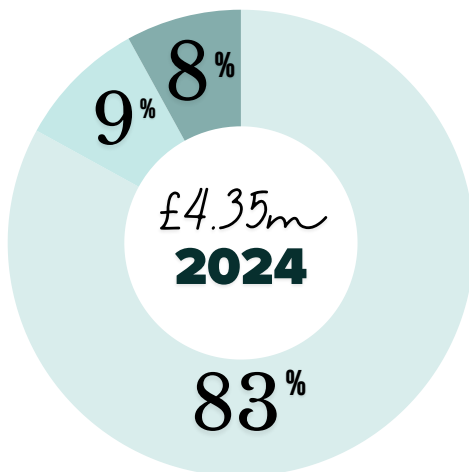
**Activity 5**  
Emergency Relief -  
Natural  
Disasters

**Activity 6**  
Assistance to  
deserving &  
Needy



# Grant Paid For Charitable Expenditure

## SUPPORT COST



Activity  
1



Activity  
2



Activity  
3-6



### Activity 1

Propagation of  
Islam  
worldwide



### Activity 2

Building of  
Mosques, Hospitals  
& Schools



### Activity 3

Scientific Research  
&  
Development



### Activity 4

Scholarships for  
Higher  
Education



### Activity 5

Emergency Relief -  
Natural  
Disasters



### Activity 6

Assistance to  
deserving &  
Needy



Gain insights into our strategic direction, growth prospects, and upcoming initiatives as we look towards an exciting future.

# Section 172(1) STATEMENT





# Section 172(1)

# STATEMENT

The Directors/Trustees, who comprise the Board of the Ahmadiyya Muslim Jamaat International (AMJ), have acted in a way that they considered, in good faith, to be most likely to promote the success of AMJ and its members as a whole, and in doing so had regard, amongst other matters, to:

- the likely consequences of any decision in the long term;
- the interests of AMJ's employees;
- the need to foster AMJ's business relationships with suppliers, customers and others;
- the impact of AMJ's operations on the community and the environment;
- the desirability of AMJ maintaining a reputation for high standards of business conduct;
- and the need to act fairly as between the members of AMJ.

Additionally, the Directors/Trustees have also considered the perspectives and interests of a broader array of stakeholders, which includes our partners, regulators, and non-governmental organisations. Taking this wide-ranging set of interests into account is a crucial aspect of the Board's decision-making process and the decisions they ultimately make.

The Board may occasionally engage directly with specific stakeholders on particular issues. However, due to the extensive size and distribution of our stakeholders and AMJ, stakeholder engagement typically occurs at an operational level, with various matters assigned to management for daily handling rather than the Board. Nevertheless, the Board remains informed of all significant issues, and key decisions are made by the Board itself.

The Board reviews and discusses information from across AMJ to grasp the impact of our operations and to understand the interests and perspectives of our key stakeholders. It also evaluates strategy, financial and operational performance, as well as information regarding key risks and legal and regulatory compliance. This information is delivered to the Board through periodic reports provided before meetings and presented in person.

As a result of these activities, the Board maintains an overview of stakeholder engagement and other relevant factors, enabling the Directors to fulfil their legal responsibilities in accordance with Section 172 of the Companies Act 2006.



# Section 172(1)

# STATEMENT

In discharging their s.172(1) duties, the Directors have had regard to the factors set out above, as well as other factors deemed relevant by the Directors to the decisions being made. The Board acknowledges that every decision made may not result in a positive outcome equally for all stakeholders. By considering AMJ's objectives, together with AMJ's strategic priorities, the Board aims to ensure that the decisions pursued are consistent and intended to promote AMJ's long-term success.

Examples of how the Directors have engaged with the Charity's stakeholders with regard to section 172(1) (a) to (f) are detailed below:

## A. The Likely Consequences of Any Decision in the Long-Term

AMJ is committed to long-term sustainability, a principle embedded in our strategic decision-making process. The Board ensures that decisions are made with a forward-looking perspective, promoting the enduring success and stability of the organisation. This is put into practice through robust financial governance, which includes regular Board oversight and the maintenance of reserves in accordance with the Statement of Recommended Practice (SORP). Crucially, our long-term view extends to our stakeholders; we actively prioritise the financial health and viability of our grantee and grantor partners, recognising that their sustainability is integral to our own.

## B. The Interests of the Company's Employees

AMJ is dedicated to the well-being of its employees, recognising their vital contribution to our success. We ensure fair compensation by aligning our pay scales with the National Living Wage (NLW), which stood at £11.44 as of 31 December 2024. The Board actively considers the NLW and related guidance when setting remuneration. Beyond statutory requirements, we provide additional financial support to a majority of our staff to assist with rent and other essential living costs. Furthermore, we engage with a dedicated team of volunteers, which not only enhances our operational efficiency but also provides valuable experience to individuals who contribute their time and commitment.

Our commitment to fostering a fair and inclusive workplace includes comprehensive support for disabled employees. We ensure equal access to training and career progression opportunities and are proactive in making necessary adjustments and reasonable accommodations to roles and working conditions. This may include redeployment or retraining where appropriate, to support the continued employment and development of our disabled colleagues.



# Section 172(1)

# STATEMENT

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## **Policies, Procedures And Training:**

To further support our team, AMJ has completed a comprehensive review of its employment policies and safety protocols, engaging external consultants where necessary. These modernised policies have been approved by the Board and implemented, with all team members receiving training relevant to their roles. A new online portal, IHASCO, provides all staff with access to essential courses, including Health and Safety, Safeguarding, and Bullying and Harassment, ensuring a safe and respectful working environment.

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## **Hybrid Workplace Environment:**

We have also cultivated a hybrid work environment that prioritises staff well-being and aligns with our sustainability policy. By encouraging remote and flexible working arrangements and utilising technology for virtual collaboration, we reduce our collective environmental impact while supporting the mental health and work-life balance of our team. This approach is central to our organisational culture, reflecting our dual commitment to our people and the planet.



# Section 172(1)

# STATEMENT

## C. Fostering Relationships with Suppliers, Partners, and Others

The Board values the input of a diverse range of stakeholders, including our partners, regulators, and other non-governmental organisations, viewing this engagement as critical to the decision-making process. While balancing varying perspectives presents inherent challenges, we are committed to understanding the interests of our key stakeholders and the impact of our activities. To achieve this, the Board conducts comprehensive reviews of information from across the organisation, covering strategy, financial and operational performance, key risks, and regulatory compliance. This information is shared through regular reports and presentations to ensure the Board's decisions are well-informed and consider the wider stakeholder landscape.

## D. The Impact of Operations on the Community and the Environment

Our organisation is dedicated to making a positive impact on both the community and the environment. We actively engage with the community through a variety of philanthropic events, including cricket matches, fundraising drives, and mosque tours. In parallel, we prioritise environmental sustainability through tangible initiatives such as the installation of solar panels, green rooftops, and eco-friendly vehicle charging stations, with plans to introduce a cycle-to-work scheme. These efforts reflect our commitment to being responsible stewards of the environment and making a meaningful contribution to the communities we serve.

## E. The Desirability of Maintaining a Reputation for High Standards of Business Conduct

AMJ is steadfast in its commitment to the highest standards of ethical conduct. This principle guides our strategic objectives and is evident in our partnerships. We conduct thorough due diligence on the goals of our key partners, ensuring grants are awarded only to organisations that align with our charitable objectives and adhere to our internal financial controls. Safeguarding and leadership principles are embedded in our staff recruitment, induction, and appraisal processes. Furthermore, we have a zero-tolerance policy for corruption; all suppliers, partners, and employees must abide by a strict code of conduct that prohibits fraud, bribery, money laundering, and nepotism.

## F. The Need To Act Fairly as Between Members of the Company

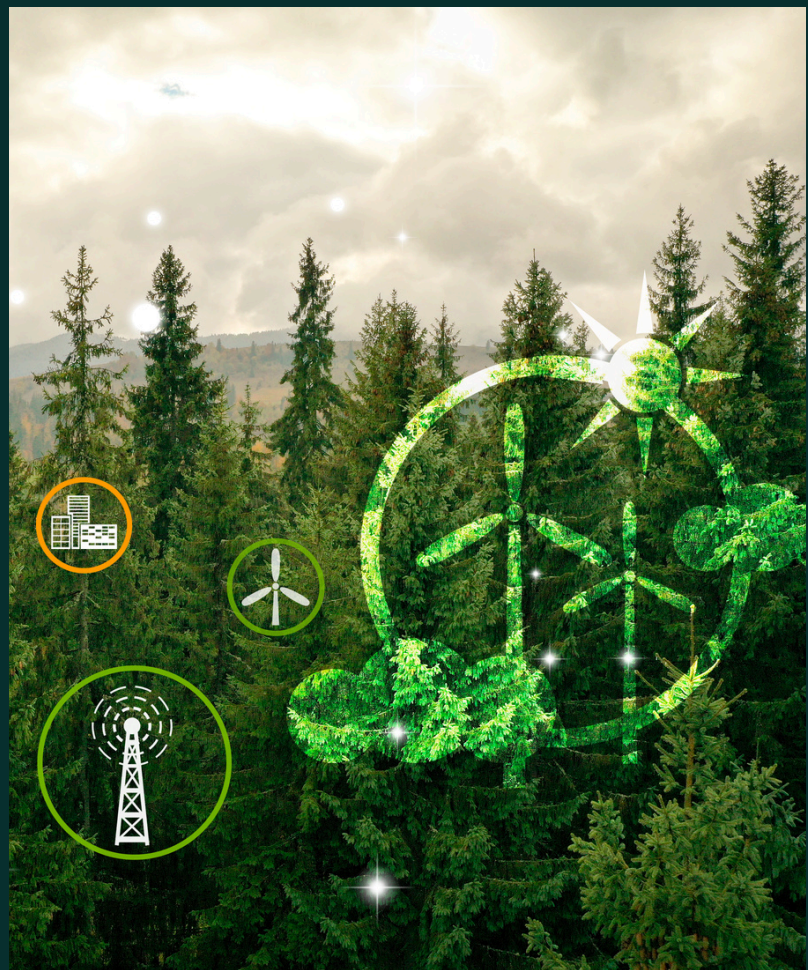
The Charity is governed by a Council of Members, which has appointed a Board of Trustees to provide independent control and oversight. The Board of Trustees is accountable for the Charity's overall performance, which is reported and reviewed in regular, detailed Board meetings. To ensure alignment and effective governance, some Members of the Charity also serve as trustees and hold key management decision-making authority, including participation in the Finance Committee. To enhance the breadth of expertise within our governance structure, AMJ International is actively working to appoint additional members to the Council of Management, ensuring a wider variety of skills is represented.



# Energy & Carbon REPORTING



*The Board considers energy and carbon reporting for 2024 as required by 'The Companies (Directors' Report) and Limited Liability Partnerships (Energy and Carbon Report) Regulations 2018'*





# Energy & Carbon

# REPORTING

## Energy and Carbon Reporting

AMJ International is committed to monitoring and reducing its environmental impact. In line with the Energy Savings Opportunity Scheme (ESOS), we have undertaken a comprehensive assessment of our energy consumption across our buildings and transport operations. The methodology for this assessment is based on BS EN16247-1 and uses UK Government GHG conversion factors for emissions calculations.

## Energy Consumption

Our Total Energy Consumption (TEC) for the Phase III reporting period was 2,984,686 kWh. The breakdown by source is as follows:

Fuel Type	Consumption (kWh)	Percentage of Total
Natural Gas	1,635,610	54.8%
Grid Supplied Electricity	923,613	30.9%
Transport (All types)	232,165	7.8%
Generated Electricity	94,016	3.2%
Propane	53,229	1.8%
Gas Oil	46,054	1.5%
<b>Total</b>	<b>2,984,687</b>	<b>100.0%</b>





# Energy & Carbon REPORTING

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## Energy Efficiency Measures

AMJ actively promotes energy efficiency across its sites. The ESOS report highlighted our existing high standards and identified further opportunities for improvement.

### Current Initiatives:

- **Solar Energy:** We have installed Solar PV panels on office cabins and another building, generating a total of 80 kWh.
- **Building Management System (BMS):** A BMS has been installed in Phase One and Two buildings to manage, control, and monitor building services and plant rooms.
- **Lighting Upgrades:** We have undertaken a comprehensive upgrade to LED lighting, incorporating motion sensors, dimmable lights, and timed switches to reduce consumption.
- **Environmental Initiatives:** We have installed electric vehicle charging stations in the main car park and planted 900 trees in 2024, with a long-term goal of planting 10,000 trees to reduce carbon emissions.

### Identified Opportunities for Further Reduction:

The ESOS audit has identified potential energy savings of 439,982 kWh per year. Key opportunities include:

- Implementing a formal Energy Management Plan.
- Enhancing energy metering and monitoring to better target reductions.
- Optimising air conditioning systems and office equipment efficiency.
- Installing Voltage Optimisation technology to reduce electricity consumption.
- Improving insulation by adding thermal jackets to hot water cylinders.

We are committed to exploring these opportunities in greater depth to drive additional energy and carbon reductions in the coming years.



# Trustees' REPORT

## Modern Slavery and Human Trafficking

The Board of Trustees of Ahmadiyya Muslim Jamaat International (AMJ) has approved its modern slavery and human trafficking statement in accordance with section 54 of the Modern Slavery Act 2015.

This statement affirms our commitment to preventing modern slavery within our organisation and supply chains. As part of this commitment, we conduct annual reviews of high-risk areas and ensure that all new supplier contracts explicitly align with our Modern Slavery policy. AMJ International maintains several policies that collectively address and mitigate the risk of modern slavery in its supply chain.

The full statement can be obtained from our website  
– [www.amjinternational.org](http://www.amjinternational.org)

## Anti-Money Laundering (AML) & Counter-Terrorist Finance (CTF)

During the year, AMJ International updated its Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) policies. These policies are applicable to all staff, including trustees, employees, contractors, and consultants. Furthermore, all parties receiving funds from or representing AMJ International, such as suppliers, grant recipients, and partners, are required to act in full accordance with these policies.

AMJ International maintains a zero-tolerance stance towards money laundering and terrorist financing. Our policies are informed by UK Home Office guidance on counter-terrorism, and we do not engage in any business relationships with individuals or entities designated on HM Treasury's sanctions lists.

A comprehensive code of conduct is in place to foster a culture of integrity and to counter all forms of extremism and terrorism. The policy framework details our procedures for assessing exposure to money laundering and terrorism risks, outlines mandatory staff training, and specifies the internal and external reporting obligations for any suspected or actual incidents.

A full copy of the AML and CTF policies is available upon request.





# Trustees' REPORT

## Auditor

RSM UK Audit LLP has indicated its willingness to continue in office.

## STATEMENT AS TO DISCLOSURE OF INFORMATION TO THE AUDITOR

As far as the Trustees are aware, at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the Trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

## FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS

Although the charity would maintain restricted funds to deal with incoming resources that are earmarked for a particular purpose by donors, sponsors, and other funders, Ahmadiyya Muslim Jamaat International does not hold any funds, and the trustees do not anticipate that it will in the future hold any funds as the custodian for any third party.

This report was approved by the trustees on **23rd October 2025**, and was signed for and on behalf of the board by:

**Shajar Ahmad Farooqi FCA**

Trustee



Gain insights into our strategic direction, growth prospects, and upcoming initiatives as we look towards an exciting future.

# Strategic REPORT



# RISK & INTERNAL CONTROL

The Trustees hold the ultimate responsibility for ensuring that AMJ International has a suitable system of controls, both financial and otherwise. They are also tasked with protecting the Charity's assets, which involves taking reasonable measures to prevent and detect fraud and other irregularities, thereby providing assurance that:

- **Assets are protected** against unauthorised use or disposal.
- **Accurate records are maintained**, ensuring that financial information used within the Charity or for publication is trustworthy.
- **The Charity complies** with all relevant laws and regulations.

As part of the Charity's risk management strategy, the Trustees recognise their duty concerning the internal control system and its effectiveness. They understand that this system is intended to manage, rather than eliminate, the risk of failing to achieve the Charity's objectives. It can only offer reasonable, not absolute, assurance against significant misstatement or loss.

The Trustees, through the Finance Committee, have set policies and procedure on risk and internal controls, which cover the following:

- the responsibility of management to implement the Trustees' policies and identify and evaluate risks for their consideration on an on-going basis;
- consideration of the type of risks the Charity faces;
- the level of risks which they regard as acceptable;
- the likelihood of the risks concerned materialising;
- the Charity's ability to reduce the incidence and impact on the business of risks that do materialise;
- the costs of operating particular controls relative to the benefit obtained; and
- arrangements for monitoring and reporting on risk and control matters of importance, together with details of corrective action being undertaken.



# RISK & INTERNAL CONTROL

## KEY PERFORMANCE INDICATORS

Given the charity's unique characteristics, the Trustees do not utilise specific key performance indicators to assess performance. Instead, there is an overarching emphasis on the charity's contribution to the community, as highlighted by the activities detailed on pages 10 to 13.

## ENSURING COMPLIANCE WITH CHARITABLE OBJECTIVES

Below is a summary of the major risks faced by the Charity, along with the strategies for managing these risks:

### LACK OF CORE FUNDING INCOME

AMJ International has implemented processes to secure standing order payments from its donors, eliminating reliance on fluctuating income from grant-making organisations.

### MISUSE OF GRANT FUNDS

The trustees of AMJ International require a thorough and precise budgetary plan to be approved before any funds are allocated to community projects. They also conduct personal reviews of project progress until completion.

## FUTURE PLANS

The key objectives for the upcoming periods focus on the financial support of ongoing projects managed by the Ahmadiyya Muslim Community globally. Alongside this main focus for 2024, the current initiatives will continue, with a strong commitment to constructing at least 100 mosques each year.

This report received approval from the trustees on **23rd October 2025**, and was signed on behalf of the board by:

**Shajar Ahmad Farooqi FCA**

Trustee



# Statement of trustees' **RESPONSIBILITIES**

The Trustees (who are also directors of AMJ International for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom's Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charitable Company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Trustees are also responsible for safeguarding the assets of the Charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



# Independent AUDITOR'S REPORT





# Independent AUDITOR'S REPORT

## OPINION

We have audited the financial statements of Ahmadiyya Muslim Jamaat International (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the 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 FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 December 2024 and of 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 Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## BASIS OF 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 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.



# Independent AUDITOR'S REPORT



## CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' 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 charitable company'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, except to the extent otherwise explicitly stated in our report, 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.





# Independent AUDITOR'S REPORT

## OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report and the Strategic Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report or the Strategic Report included within the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- 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 set out on page 35 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 liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.



# Independent AUDITOR'S REPORT

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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.

## THE EXTENT TO WHICH THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES, INCLUDING FRAUD

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond

appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the charitable company operates in and how the charitable company is complying with the legal and regulatory frameworks;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;



# Independent AUDITOR'S REPORT

- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011 and the charitable company's governing document.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud.

Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business and challenging judgments and estimates.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

## USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006.

Our audit work has been undertaken so that we might state to the charitable company'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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

## Kerry Gallagher (Senior Statutory Auditor)

*Kerry Gallagher*

For and on behalf of RSM UK AUDIT LLP, Statutory Auditor Chartered Accountants  
Davidson House  
Forbury Square  
Reading  
RG1 3EU  
United Kingdom

Date: 29 October 2025



# STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024	2023
		£ '000	£ '000
INCOME & ENDOWMENTS FROM:			
Donation & legacies	2	44,945	56,532
Investments		136	17
<b>TOTAL INCOME</b>		<b>45,081</b>	<b>56,549</b>
EXPENDITURE ON:			
Charitable Activities	3	52,230	52,958
<b>TOTAL EXPENDITURE</b>		<b>52,230</b>	<b>52,958</b>
<b>NET SURPLUS</b>		<b>(7,149)</b>	<b>3,591</b>
Net Movement in Funds		(7,149)	3,591
RECONCILIATION OF FUNDS			
<b>TOTAL FUNDS BROUGHT FORWARD</b>	12	<b>70,611</b>	<b>67,020</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>12</b>	<b>63,462</b>	<b>70,611</b>



# BALANCE SHEET

## AT 31 DECEMBER 2024

Company Reg No: 4785585

	Note	As at 31 Dec 2024	As at 31 Dec 2023
		£ '000	£ '000
<b>FIXED ASSETS - LEASEHOLD - PROPERTY</b>	8	33,307	32,852
<b>FIXED ASSETS - TANGIBLE ASSETS</b>	8	180	56
<b>FIXED ASSETS - SOCIAL INVESTMENT</b>	8	4,562	2,877
		<b>38,049</b>	<b>35,785</b>
<b>CURRENT ASSETS - DEBTORS</b>	9	2,757	1,533
<b>CURRENT ASSETS - CASH AT BANK &amp; IN HAND</b>		26,746	36,359
		<b>29,503</b>	<b>37,892</b>
<b>CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	10	(4,090)	(3,066)
<b>NET CURRENT ASSETS</b>		25,413	34,826
<b>NET ASSETS</b>		<b>63,462</b>	<b>70,611</b>
<b>FUNDS - UNRESTRICTED FUNDS</b>			
UNDESIGNATED FUNDS	12	58,900	67,734
DESIGNATED FUNDS	12	4,562	2,877
		<b>63,462</b>	<b>70,611</b>

The accompanying notes are an integral part of this Balance Sheet. Approved and authorised for issue by the Trustees on **23rd October 2025**, and signed on their behalf by:

**Mubarak Ahmad Zafar**  
Trustee & Chairman of Finance Committee

**S. A. Farooqi FCA**  
Trustee & Secretary



# STATEMENT OF CASH FLOWS

## FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024		2023	
		£ '000	£ '000	£ '000	£ '000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	13		(6,964)		6,013
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of Tangible Fixed Assets		(1,007)		(592)	
Interest Received		43		17	
Acquisition of Investment		(1,685)		-	
<b>NET CASH USED IN INVESTING ACTIVITIES</b>			(2,649)		(575)
<b>CHANGE IN CASH &amp; CASH EQUIVALENTS IN THE REPORTING YEAR</b>			(9,613)		5,438
<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE REPORTING YEAR</b>			36,359		30,921
<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE REPORTING YEAR</b>			<b>26,746</b>		<b>36,359</b>



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1. PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland”, the requirements of the Companies Act 2006 and under the historical cost convention. Within the definitions of FRS 102, the charity is a public benefit entity.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below, to comply with the charity’s governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with The Financial Reporting Standard applicable in the UK and Republic of Ireland published on October 2019 (the FRS 102 Charities SORP 2019).

#### GENERAL INFORMATION

AMJ International is a private company limited by guarantee incorporated in England and Wales. The registered office is Tahir House, 22 Deer Park Road, London SW19 3TL, United Kingdom. The charities objectives and aims are disclosed in the Trustees and Strategic Report.

#### GOING CONCERN

The trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern.

The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the accounts.

The trustees are satisfied that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about its ability to continue as a going concern.

This conclusion has been formed as a result of the strong net assets position of the Charity at the year-end of £63,462k, cash balance of £26,746k and the continued support from global donors.

Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

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### TANGIBLE FIXED ASSETS AND DEPRECIATION

Items of a capital nature are reviewed for their purpose and are capitalised where they are considered to provide an ongoing use to the Charity.

Depreciation is charged against fixed assets commencing with the year of acquisition at rates estimated to write off their cost or valuation less any residual value over the expected useful lives which are as follows:

Fixtures, fittings & equipment	1 year
Motor vehicles	4 years
Finance leased property	99 years

Any assets which are impaired in value are written down to their recoverable amount.

### DONATIONS AND GIFTS

Donations and gifts are recognised in the Statement of Financial Activities as soon as they are receivable.

### INVESTMENT INCOME

Money Market investment income is included in the Statement of Financial Activities when receivable.

### GRANTS PAYABLE

Grants payable are expensed when events have created a valid expectation in other parties that the Charity will discharge its liabilities.





# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

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### APPORTIONMENT OF EXPENDITURE

Expenditure (including irrecoverable VAT) is apportioned under the guidance of the SORP and analysed between directly undertaken activities, grant funding of activities and support cost;

Expenditure is recognised on an accruals basis as a liability is incurred.

The method of apportionment is as follows:

- Costs attributable solely to one activity are allocated to that activity;
- Costs which contribute directly to the output of more than one activity are apportioned on a reasonable, justifiable and consistent basis;
- Support costs are apportioned based on the following criteria:
  - General Management - Total cost of activities
  - PR & Communication - Total cost of activities
  - Administration - Total cost of activities
  - Finance - Total cost of activities
  - Currency translation gains - Total cost of activities

### FOREIGN CURRENCIES

Transactions in foreign currency are recorded at the rate of exchange prevailing at the time of transaction. Foreign currency balances are translated into sterling at the exchange rates prevailing at the Balance Sheet date. Any gains or losses are included in the Statement of Financial Activities.

### GOVERNANCE

Governance costs are the costs associated with the constitutional and statutory arrangements of the Charity as opposed to those costs associated with income generation or charitable activity. Included within this category are costs associated with the strategic rather than day to day management of the Charity's activities. These costs include external audit and reimbursed trustee expenses.

### FUNDS

Unrestricted funds are donations and other incoming resources receivable or generated in furtherance of the Charity's objectives without further specified purpose and are available as general funds. Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Transfers between undesignated and designated funds occur when donations are earmarked for specific projects.



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

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### FINANCIAL INSTRUMENTS

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of listed investments which are subsequently measured at fair value.

### FINANCIAL ASSETS

Other debtors which are receivable within one year are recognised at the settlement amount due after any discount offered.

A provision for impairment of other debtors is established when there is objective evidence that the amounts due will not be collected according to the original terms of the contract.

Impairment losses are recognised in income and expenditure for the excess of the carrying value of the trade debtor over the present value of the future cash flows discounted using the original effective interest rate.

Subsequent reversals of an impairment loss that objectively relate to an event occurring after the impairment loss was recognised, are recognised immediately in income or expenditure.

### FINANCIAL LIABILITIES

Creditors and provisions are recognised when the charitable company has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### PENSION SCHEME ARRANGEMENTS

Defined contribution plans. The charity makes contributions to personal pension arrangements in respect of all staff.

Contributions are shown as expenditure in the year in which they are paid. The charitable company has no liability in this respect other than the amounts actually paid in any year.



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### SOCIAL INVESTMENT

The social investment reflects funds provided to a charity with similar objectives, emphasising helping the poor and needy and providing a reasonable standard of accommodation.

Initially, these investments are recognised at cost. Subsequently, they are subject to ongoing assessments for impairment. The estimation of recoverable amounts involves considering value in use estimations and necessitating projections of future cash flows. Periodic adjustments are made as necessary based on revised estimates and changes in circumstances.

### 2. INCOME AND ENDOWMENTS

#### Donations and Legacies

Donations from Institutions and Individuals

#### Investments

Bank and Money Market interest receivable

2024	2023
£ '000	£ '000
44,945	56,532
136	17

#### Donation income is split as follows:

Income from UK Sources

Income from Sources Outside of the UK

2024	2023
£ '000	£ '000
10,966	11,945
33,979	44,587
44,945	56,532



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 3. EXPENDITURE

	Activities Undertaken Directly	Grant Funding of Activities	Support Costs	2024	2023
	£ '000	£ '000	£ '000	£ '000	£ '000
<b>CHARITABLE EXPENDITURE</b>					
1. Propagation of Islam Worldwide	12,058	29,746	3,622	45,426	43,295
2. Building of mosques, hospitals & schools	-	3,027	367	3,394	4,092
3. Scientific research & development	-	570	70	640	581
4. Scholarships for higher education	-	1,252	152	1,404	2,839
5. Emergency relief - natural disasters	-	100	7	107	-
6. Assistance to deserving and needy	-	1,123	136	1,259	2,151
	<b>12,058</b>	<b>35,818</b>	<b>4,354</b>	<b>52,230</b>	<b>52,958</b>

The trustees have taken the exemption from disclosing the recipients of institutional grants in accordance with paragraph 16.23 of the Charities Statement of Recommended Practice FRS102 on the grounds of serious prejudice.



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

	A C T I V I T Y						TOTAL
	1	2	3	4	5	6	
	£ '000	£ '000	£ '000	£ '000	£ '000	£ '000	
<b>SUPPORT COSTS</b>							
General Management	1,183	120	23	50	4	45	1,425
PR & Communication	142	14	3	6	-	5	170
Administration	1,462	149	28	62	-	55	1,756
Finance	13	1	-	-	-	-	14
Governance	34	3	1	1	-	1	40
<b>SUB TOTAL</b>	<b>2,834</b>	<b>287</b>	<b>55</b>	<b>119</b>	<b>4</b>	<b>106</b>	<b>3,405</b>
CURRENCY TRANSLATION LOSS	788	80	15	33	3	30	949
<b>Total payable for the year ended 31 December 2024</b>	<b>3,622</b>	<b>367</b>	<b>70</b>	<b>152</b>	<b>7</b>	<b>136</b>	<b>4,354</b>
<i>Total payable for the year ended 31 December 2023</i>	<i>3,330</i>	<i>419</i>	<i>59</i>	<i>290</i>	<i>-</i>	<i>220</i>	<i>4,288</i>



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 4. AUDITORS REMUNERATION

RSM UK Audit LLP and its associates:

Audit services

2024	2023
£ '000	£ '000
41	40
41	40

### 5. TRUSTEES' REMUNERATION

The trustees (who are considered to be the key management personnel) did not receive any emoluments during either year. The aggregated amount of travel expenses reimbursed to 2 (2023: 2) trustees during the year was £1,732.99 (2023: £1,610.86)



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 6. STAFF COSTS

	2024	2023
	£ '000	£ '000
Wages and salaries	10,850	9,845
Social security costs	1,057	941
Pension Scheme	113	109
	12,020	10,895

The average number of employees was 308 (2023: 294) during the year. During the year 292 (2023: 278), employees were engaged in the propagation of Islam worldwide, with 16 (2023: 16) employees engaged in administration. Twenty-one (21) employees received emoluments in excess of £60,000 during this year (2023:16).

	2024	2023
In the band £60,001 - £70,000	18	11
In the band £70,001 - £80,000	2	3
In the band £80,001 - £90,000	1	2



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 7. TAXATION

The company is a registered charity, and as such, its income and gains falling within Section 471 to 489 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 are exempt from corporation tax to the extent that they are applied to its charitable objectives.

### 8. FIXED ASSETS

	Finance Leased Property	Fixtures Fittings & Equipment	Motor vehicles	Total
	£ '000	£ '000	£ '000	£ '000
<b>TANGIBLE ASSETS</b>				
<b>COST</b>				
At 1 January 2024	33,525	823	238	34,586
Additions	802	66	139	1,007
Adjustment on Disposal	-	-	(58)	(58)
At 31 December 2024	34,327	889	319	35,535
<b>DEPRECIATION</b>				
At 1 January 2024	673	776	229	1,678
Depreciation charge	347	65	16	428
Adjustment on Disposal	-	-	(58)	(58)
At 31 December 2024	1,020	841	187	2,048
<b>NET BOOK VALUE</b>				
At 1 January 2024	32,852	47	9	32,908
At 31 December 2024	<b>33,307</b>	<b>48</b>	<b>132</b>	<b>33,487</b>

The net book value at 31 December 2024 represents fixed assets used for the charity's own use.





# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### SOCIAL INVESTMENTS

	2024	2023
	£ '000	£ '000
Social Investments	4,562	2,877

AMJ International has provided funds to the Mirza Sharif Ahmad Foundation, a charity with similar objectives. The Charity emphasises helping the poor and needy and providing reasonable standards of accommodation. The Charity is managed by an independent board of trustees and has invested funds in residential properties. AMJ International has retained a formal charge on these properties, and trustees retain the right to charge interest.

No interest has been charged for the year ended 31 December 2024 (2023: £nil).

### 9. DEBTORS

	2024	2023
	£ '000	£ '000
Other debtors	2,757	1,533

The total loan receivable of £1,371k is due from AL-SHIRKATUL ISLAMIYYAH (ASI). The loan is unsecured and repayment is scheduled in instalments and is due in more than one year.



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 10. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£ '000	£ '000
Other creditors	2,125	2,297
Other taxes and social security	582	595
Accruals	1,383	174
	4,090	3,066

### 11. FINANCIAL INSTRUMENTS

	2024	2023
	£ '000	£ '000
<b>Carrying amount of financial assets</b>		
Debt instruments measured at amortised cost	2,757	1,533
<b>Carrying amount of financial liabilities</b>		
Measured at amortised cost	3,508	2,471



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 12. FUND

#### Year Ended 31 December 2024

##### Unrestricted funds

Undesignated funds

Designated funds

	Balance brought forward	Income	Expenditure	Transfer	Balance carried forward
	£ '000	£ '000	£ '000	£ '000	£ '000
Undesignated funds	67,734	45,081	(52,230)	(1,685)	58,900
Designated funds	2,877	-	-	1,685	4,562
	70,611	45,081	(52,230)	-	63,462

Undesignated funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds represent external investment in a third party charity's freehold property assets (See note 8).

#### Year Ended 31 December 2023

##### Unrestricted funds

Undesignated funds

Designated funds

	Balance brought forward	Income	Expenditure	Transfer	Balance carried forward
	£ '000	£ '000	£ '000	£ '000	£ '000
Undesignated funds	64,143	56,549	(52,958)	-	67,734
Designated funds	2,877	-	-	-	2,877
	67,020	56,549	(52,958)	-	70,611



# NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

## ANALYSIS OF NET ASSETS BETWEEN FUNDS

### 2024

	Undesignated	Designated	Total
	£ '000	£ '000	£ '000
Tangible fixed assets	33,487	-	33,487
Long term Investments	-	4,562	4,562
Current assets	29,503	-	29,503
Current liabilities	(4,090)	-	(4,090)
Net assets	58,900	4,562	63,462

### 2023 Comparative

	Undesignated	Designated	Total
	£ '000	£ '000	£ '000
Tangible fixed assets	32,908	-	32,908
Long term Investments	-	2,877	2,877
Current assets	37,892	-	37,892
Current liabilities	(3,066)	-	(3,066)
Net assets	67,734	2,877	70,611



# NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2024

### 13. RECONCILIATION OF NET INCOMING RESOURCES TO NET CASH INFLOW FROM OPERATING ACTIVITIES

	2024	2023
	£ '000	£ '000
<b>Net (expenditure)/income</b>	(7,149)	3,591
Adjusted for:		
Interest received	(43)	(17)
Depreciation	428	408
	(6,764)	3,982
Movement in debtors	(1,224)	(218)
Movement in creditors	1,024	2,249
<b>CASH GENERATED FROM OPERATING ACTIVITIES</b>	(6,964)	6,013

### 14. RELATED PARTY TRANSACTIONS

No related party transactions occurred during the period (2023: £nil).



# AHMADIYYA MUSLIM JAMAAT INTERNATIONAL



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