

Company Registration Number: 05361672
Charity Number: 1110774

Malayalee Muslim Cultural & Welfare Association (UK)
(A company limited by guarantee, not having a share capital)

Annual Report and Unaudited Financial Statements
for the financial year ended 31 March 2025

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TRUSTEES' AND OTHER INFORMATION

Trustees	P V M Velliyattil B Kallayil S Pookattil A J R Kunhimon
Charity Number in England and Wales	1110774
Company Registration Number	05361672
Registered Office and Principal Address	38 Petts Hill Northolt Middlesex UB5 4NL United Kingdom
Independent Examiner	JR Accounts Chartered Certified Accountants 34-37 Liverpool Street London EC2M 7PP United Kingdom

Malayalee Muslim Cultural & Welfare Association (UK)

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TRUSTEES' ANNUAL REPORT

for the financial year ended 31 March 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 March 2025.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of Malayalee Muslim Cultural & Welfare Association (UK) present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2025.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Financial Review

The results for the financial year are set out on page 6 and additional notes are provided showing income and expenditure in greater detail.

Financial Results

At the end of the financial year the charity has assets of £675,785 (2024 - £665,369) and liabilities of £210,170 (2024 - £234,915). The net assets of the charity have increased by £35,161.

Trustees

The trustees who served throughout the financial year, except as noted, were as follows:

P V M Velliyattil
B Kallayil
S Pookattil
A J R Kunhimon

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Malayalee Muslim Cultural & Welfare Association (UK) subscribes to and is compliant with the following:

- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 4 September 2025 and signed on its behalf by:



S Pookattil
Trustee

Malayalee Muslim Cultural & Welfare Association (UK)

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INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MALAYALEE MUSLIM CULTURAL & WELFARE ASSOCIATION (UK)

We have examined the financial statements of the charity for the financial year ended 31 March 2025, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees that we have done so, and state those matters that we have agreed to state to them in this 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 work, or for this report.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The charity's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under section 145(5) of the Charities Act 2011; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements do not comply with the accounting requirements of the Charities Act
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Javad H Rana

JR ACCOUNTS

Chartered Certified Accountants

34-37 Liverpool Street

London

EC2M 7PP

United Kingdom

Date: 4 September 2025

Malayalee Muslim Cultural & Welfare Association (UK)

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STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

for the financial year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Income					
Donations and legacies	2.1	45,792	45,792	51,928	51,928
Other income	2.2	25,800	25,800	25,800	25,800
Total income		71,592	71,592	77,728	77,728
Expenditure					
Raising funds	3.1	16,891	16,891	-	-
Charitable activities	3.2	19,540	19,540	55,320	55,320
Total Expenditure		36,431	36,431	55,320	55,320
Net income/(expenditure)		35,161	35,161	22,408	22,408
Transfers between funds		-	-	-	-
Net movement in funds for the financial year		35,161	35,161	22,408	22,408
Reconciliation of funds:					
Total funds beginning of the year	12	430,454	430,454	408,046	408,046
Total funds at the end of the year		465,615	465,615	430,454	430,454

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Malayalee Muslim Cultural & Welfare Association (UK)

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Company Number: 05361672

BALANCE SHEET

as at 31 March 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	7	649,877	649,923
Current Assets			
Debtors	8	4,034	3,101
Cash at bank and in hand		21,874	12,345
		25,908	15,446
Creditors: Amounts falling due within one year	9	(136,820)	(40,710)
Net Current Liabilities		(110,912)	(25,264)
Total Assets less Current Liabilities		538,965	624,659
Creditors			
Amounts falling due after more than one year	10	(73,350)	(194,205)
Total Net Assets		465,615	430,454
Funds			
General fund (unrestricted)		465,615	430,454
Total funds	12	465,615	430,454

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

For the financial year ended 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charity.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on 4 September 2025 and signed on its behalf by



S Pookattil
Trustee

Malayalee Muslim Cultural & Welfare Association (UK)

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£).

Statement of compliance

The financial statements of the charity for the financial year ended 31 March 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102', applying Section 1A of that Standard.

Fund accounting

The following are the categories of funds maintained:

Restricted funds

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity 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 cost 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 use of resources.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold	- No depreciation
Fixtures, fittings and equipment	- 25% reducing balance

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at financial year end, is included in debtors.

Creditors

The Charity's policy is to pay suppliers within 30 days of receiving a valid invoice, subject to proper authorization and verification of goods or services received. All creditors are recorded accurately and settled fairly in line with financial procedures.

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

Taxation and deferred taxation

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

2. INCOME**2.1 DONATIONS AND LEGACIES**

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Donations and legacies	45,792	-	45,792	51,928

2.2 OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Other income	25,800	-	25,800	25,800

3. EXPENDITURE**3.1 RAISING FUNDS**

	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Raising funds	16,891	-	-	16,891	-

3.2 CHARITABLE ACTIVITIES

	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Expenditure on charitable activities	-	-	-	-	55,320
Governance Costs (Note 3.3)	-	11,348	8,192	19,540	-
	-	11,348	8,192	19,540	55,320

3.3 GOVERNANCE COSTS

	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
Charitable activities - governance costs	-	11,348	8,192	19,540	-

3.4 SUPPORT COSTS

	Governance Costs £	2025 £	2024 £
Support	8,192	8,192	3,926

4. NET INCOME

	2025 £	2024 £
Net Income is stated after charging/(crediting):		
Depreciation of tangible assets	46	62

5. INVESTMENT AND OTHER INCOME

	2025 £	2024 £
Rent receivable - Investment Income	25,800	25,800

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

6. INTEREST PAYABLE AND SIMILAR CHARGES		2025	2024
		£	£
On bank loans and overdrafts		11,035	18,559
7. TANGIBLE FIXED ASSETS			
	Land and buildings freehold	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 31 March 2025	649,738	1,169	650,907
Depreciation			
At 1 April 2024	-	984	984
Charge for the financial year	-	46	46
At 31 March 2025	-	1,030	1,030
Net book value			
At 31 March 2025	649,738	139	649,877
At 31 March 2024	649,738	185	649,923
8. DEBTORS		2025	2024
		£	£
Other debtors		4,034	3,101
		4,034	3,101
9. CREDITORS		2025	2024
Amounts falling due within one year		£	£
Bank loan		26,509	26,509
Other creditors		109,501	13,445
Accruals and deferred income		810	756
		136,820	40,710
10. CREDITORS		2025	2024
Amounts falling due after more than one year		£	£
Bank loan		73,350	194,205
Repayable in one year or less, or on demand (Note 9)		26,509	26,509
Repayable between one and two years		26,509	27,039
Repayable between two and five years		46,841	82,739
Repayable in five years or more		-	84,427
		99,859	220,714

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

11. RESERVES

	2025 £	2024 £
At the beginning of the year	430,454	408,046
Surplus for the financial year	35,161	22,408
At the end of the year	465,615	430,454

12. FUNDS

12.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Total Funds £
At 1 April 2023	408,046	408,046
Movement during the financial year	22,408	22,408
At 31 March 2024	430,454	430,454
Movement during the financial year	35,161	35,161
At 31 March 2025	465,615	465,615

12.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2025 £
Unrestricted funds					
Unrestricted General	430,454	71,592	36,431	-	465,615
Total funds	430,454	71,592	36,431	-	465,615

12.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use £	Current assets £	Current liabilities £	Long-term liabilities £	Total £
Unrestricted general funds	649,877	25,908	(136,820)	(73,350)	465,615
	649,877	25,908	(136,820)	(73,350)	465,615

13. STATUS

The charity is a company limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one financial year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

14. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.