



All praise is due to Allah and blessings and peace be upon His servant and messenger, Muhammad and upon his family and companions and all who follow his guidance until the Day of Judgment

Annual Report and Accounts

Year Ended
31st December
2020

Cambridge Muslim Trust
Registration Number: 1125964
PO Box 423, Cambridge CB5 8ZT, UK
Tel: 0845 6123 353 Fax: 0871 242 9696
Website: www.cambridgemuslims.co.uk
Email: info@cambridgemuslimtrust.org



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The trustees are pleased to present their report together with the financial statement for the year ended 31st December 2020

Cambridge Muslim Trust is a registered charity (No: 1125964) and is governed by its constitution. Its registered address is PO Box 423, Cambridge CB5 8ZT, United Kingdom.

The Cambridge Muslim Trust has three life Trustees and one Secretary namely:

Trustee	Abdul Kayum Arain	CEO
Trustee	Abdul Latif Rajput	
Trustee	Mahmood Chaudhri	
Trust Secretary	Imtiaz Ahmed Din	

As previously stated in last years report the Charity was established with the following aims and objectives:

- The primary objective of the Cambridge Muslim Trust is to provide a focus of activities for Muslims living in the Cambridge and surrounding area. This will enable the organisation of religious, educational, and social life within the community in light of the Islamic teachings and traditions. Ultimately, making positive and effective contributions towards both the well being and enhancement of the social and cultural environment in which they live.
- We believe that men, women and young people in particular deserve a dedicated facility in which they can grow and develop as socially and spiritually conscientious, well-rounded individuals who become active members of society capable of making positive contributions to their local communities.
- Through Muslim youth-work, we seek to engage with young people (boys and girls) by arranging leisure activities, events and outings with clearly defined social objectives to meet our goals.
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The charity's work is supported by volunteers and has a *Khateeb* for all the prayers

A couple of volunteer brothers are also available to clean the Centre and open the Mosque for the daily five prayers

Day to Day activities of the Trust are run by the CEO and he is assisted by the Trust Secretary and a number of dedicated volunteers.

The Charity is dependant on donations from individuals for all its funding needs.

Review of Progress and Achievements:

- ✓ The building was purchased for £453,258.00 is now worth approximately £1 million+ more based on a basic rate of 2.78% annual increase and renovation and additions to the Building
- ✓ 2020 has been a very difficult year for everyone due to Covid – 19 which has resulted in zero activity in the Centre
- ✓ The Trust took it upon itself to provide food for 38 local families, numerous students stuck in Cambridge after the University closure including food and provisions for Addenbrookes Hospital staff that have continued to provide an amazing service to the residents of Cambridge and beyond
- ✓ We have continued to employ technologies like Skype, WhatsApp and Social Media to maintain contact with our congregation and our Friday Halaka's are also broadcasted using YouTube
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We have maintained dialogue with the UK Government, Faith Associates, London Central Mosque and British Muslim Council for guidelines on the way forward and this dialogue continues with regular updates being received

Premises:

- ❖ The premises were closed completely during lockdown and reopened on 4th of August 2020 and the first Friday prayers were conducted on 7th August 2020 under strict social distancing guidelines
- ❖ Stringent rules have been put in to place on the minimal allowed usage of the centre since re- opening along the guidelines and advice received from UK Government, Faith Associates, London Central Mosque and British Muslim Council
- ❖ All works to the expansion of the centre were on hold and after extensive discussion on way forward, the work restarted at the beginning of December.

Financial Results

The results of the year end and the Charity's financial position at the end of the year are shown in the attached financial statement

Official Custodian

The titles to the land and property are held by the Official Custodian for Charities in Trust of the Charity

Reserves and Contingency

The Trustees regards three months of operational expenses as a appropriate level of reserve. The present level of funding is inadequate to support the continuation of the current level of needed expense.

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In light of this the Trust has had to put into place contingencies in order to carry on track with the vision and aspiration that the Trust has placed upon itself

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed to with particular onus on the Charities activities and finances. At present the Trustees have deemed that systems are in place to mitigate any exposure to major risk

Independent Examiner:

The Independent Examiners and Auditors are Jasani and Co
The set accounts have been submitted to the Charities Commission

Abdul Kayum Arain
(Chairman)

Approved by the Board of Trustees and signed on their behalf
Date: 31st January 2021



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Year Ended 31st December 2020

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(Chairman)

Approved by the Board of Trustees and signed on their behalf
Date: 31st January 2021



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees of

Cambridge Muslim Trust

On accounts for the year ended

31 December 2020

Charity no
(if any)

1125964

Set out on pages

1 to 18

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met ; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 29 october 2021

Name:

Mazhar Jasani

Relevant professional qualification(s) or body (if any):

FCA

Address:

Jasani & Co, Chartered Accountants

380 Cherry Hinton Road

Cambridge CB1 8BA

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



Charity Name Cambridge Muslim Trust			Charity No (if any)	1125964	CC39a
Annual accounts for the period					
Period start date		To	Period end date		
	01-Jan-20			31-Dec-20	


Section A Statement of financial activities

Recommended categories by activity	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Donations, legacies and Grants		15,696	52,701	-	68,397	125,879
Interest and dividends		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total incoming resources	S01	15,696	52,701	-	68,397	125,879
Resources expended (Notes 4-7)						
Rent, rates and Insurance		6,922	-	-	6,922	9,783
legal and professional fees		13,200	-	-	13,200	10,600
depreciation		-	17,137	-	17,137	16,889
telephone postage and stationery		330	-	-	330	330
bank charges and interest		-	-	-	-	-
Light and heat		4,519	-	-	4,519	5,680
Misc expenses		10,629	-	-	10,629	35,909
Repairs and maintenance		-	-	-	-	208
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total resources expended	S02	35,600	17,137	-	52,737	79,399
Net incoming/(outgoing) resources before transfers	S03	- 19,903	35,564	-	15,660	46,480
Gross transfers between funds	S04	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)	S05	- 19,903	35,564	-	15,660	46,480
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed	S06	-	-	-	-	-
Gains and losses on investment assets	S07	-	-	-	-	-
Net movement in funds	S08	- 19,903	35,564	-	15,660	46,480
Total funds brought forward	S09	88,915	835,740	-	924,654	848,198
Total funds carried forward	S10	69,011	871,304	-	940,315	924,654

Section B Balance sheet

	Note	Total this year £ F01	Total last year £ F02
Fixed assets			
Tangible assets (Note 8)	B01	1,185,807	1,190,535
	B02	-	-
Investments (Note 9)	B03	-	-
Total fixed assets	B04	1,185,807	1,190,535
Current assets			
Stock and work in progress	B05	-	-
Debtors (Note 10)	B06	-	-
(Short term) investments	B07	-	-
Cash at bank and in hand	B08	15,905	6,252
Total current assets	B09	15,905	6,252
Creditors: amounts falling due within one year (Note 11)	B10	258,896	272,132
Net current assets/(liabilities)	B11	- 242,991	- 265,880
Total assets less current liabilities	B12	942,816	924,655
Creditors: amounts falling due after one year (Note 11)	B13	2,500	-
Provisions for liabilities and charges	B14	-	-
Net assets	B15	940,316	924,655
Funds of the Charity			
Unrestricted funds	B16	69,011	88,915
Designated funds	B17	-	-
Total unrestricted funds		69,011	88,915
Restricted income funds (Note 12)	B18	871,304	835,740
Endowment funds (Note 12)	B19	-	-
Total funds	B20	940,316	924,655

Signed by one or two trustees on behalf of all the trustees

Signature	Date of approval
	29/10/2021

Cells highlighted in Blue contain formulas in protected cells. The protection can be removed from the tools menu

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

--

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

This is the first year of accounts. The charity was established under a trust deed dated 18 July 2008 and was registered with the Charities Commission on 19 September 2008.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

None

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Donations, legacies and Grants	Donations	15696.11	52701.14	68,397	125,879
				-	-
				-	-
	Total	15,696	52,701	68,397	125,879
Interest and dividends				-	-
				-	-
				-	-
	Total	-		-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
	Total			-	-

Section C**Notes to the accounts****(cont)****Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Rent, rates and Insurance	Rent	5,000		5,000	7,800
	Insurance	1,922		1,922	1,983
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	6,922	-	6,922	9,783
legal and professional fees	Legal fees			-	-
	Kateeb -Imam	13200		13,200	10,600
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	13,200	-	13,200	10,600
telephone postage and stationery	Stationery	330		330	330
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	330		330	330
bank charges and interest	Bank Charges	0		-	-
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	-		-	-

Note 5 Details of certain items of expenditure**5.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
None	None
£	£

5.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
None	None
None	None

Section C	Notes to the accounts	(cont)
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Note 6 **Paid employees**

Please complete this note if the charity has any employees. (The Charity does not have any employees).

6.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	-	-

6.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work	-	-
	-	-
	-	-
	-	-
Total	-	-

6.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

--

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Section C	Notes to the accounts	(cont)
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Note7 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

7.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount	Grants to individuals Total amount
	£	£
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

7.2 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Section C**Notes to the accounts****(cont)****Note 8 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***8.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	1,244,463	-	-	3,591	-	1,248,054
Additions	12,409	-	-	-	-	12,409
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	1,256,872	-	-	3,591	-	1,260,463

8.2 Accumulated depreciation and impairment provisions

**Basis	SL	SL or RB	SL or RB	SL	SL or RB	
** Rate	2%			20%		
Balance brought forward	53,928	-	-	3,591	-	57,519
Depreciation charge for year	17,137	-	-	-	-	17,137
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	71,065	-	-	3,591	-	74,656

8.3 Net book value

Brought forward	1,190,535	-	-	-	-	1,190,535
Carried forward	1,185,807	-	-	-	-	1,185,807

8.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Section C**Notes to the accounts****(cont)****Note 9 Investment assets***Please complete this note if the charity has any investment assets.***9.1 Fixed assets investments**

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

*Please provide below:***9.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.****9.3 A breakdown of the income from investments agreeing with SOFA.****Analysis of investments**

	9.2 Market value at year end £	9.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

9.4 Material investment holdings

If any investments are material in terms of their value (for example each represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	Market value at year end £
	-
	-
	-
	-
Total	-

Section C**Notes to the accounts****(cont)****Note 10 Debtors and prepayments***Please complete this note if the charity has any debtors or prepayments.***Analysis of debtors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
Total	-	-	-	-

Note 11 Creditors and accruals*Please complete this note if the charity has any creditors or accruals.***11.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	258,896	270,632		-
Trade creditors			-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors		1,500	2,500	-
Accruals and deferred income	-	-	-	-
Total	258,896	272,132	2,500	-

11.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

--

Note 12 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

12.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).
- other funds .

Fund Name	Type PE, EE , R or other	Purpose and restrictions
Building Fund	R	For use of Building and fixtures Related Expenses
Zakah Account	R	For Providing Relief to people in difficulty

12.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

12.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted Funds	Building Fund		0
Building Fund	Services Account		4385

12.4 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowed funds £	Total £
Fixed assets	-	-	-	-
Investments	-	-	-	-
Net current assets	-	-	-	-
Creditors due in more than one year and provisions				
Total net assets	-	-	-	-

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 13 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 5) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

13.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or related party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
		None	
		None	

13.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or related party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Abdul Kayum Arian		258,554	270,632
Due to trustees and related parties	Mahmood Chaudhri		-	-
Due from trustees and related parties				

13.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)
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Note 14	Additional Disclosures
----------------	-------------------------------

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Income categories

Donations, legacies and Grants
Fundraising events
Shop sales
Interest and dividends
fees for charitable services
Grants for services

Expenditure categories

Wages, salaries, pensions and NI
Cost of fundraising events
Rent, rates and Insurance
Repairs and maintenance
Light and heat
telephone postage and stationery
Donations and Grants
legal and professional fees
bank charges and interest
depreciation
Misc expenses

To edit the lists replace existing categories on either list with the new headings you prefer to use.



CAMBRIDGE MUSLIM TRUST

2020

Income

Donations and grants

total

68,397

68,397

Expenses

Rent rates and Insurance

Repairs and maintenance

Depreciation

Telephone postage and stationery

misc expenses

Legal fees

Light and heat

Total

surplus

20,122

-

17,137

330

10,629

-

4,518

52,737

15,660

Fixed assets

Tangible assets

1,185,807

Current Assets

Cash and bank

15,905

Debtors

-

15,905

Current Liabilities

Creditors

258,896

Net Current liabilities

- **242,991**

Total assets less current liabilities

942,816

Long term liabilities

Loan

2,500

Net Assets

940,316

Represented by:

B/f

924,655

Funds

15,660

940,316

difference

0



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees of

Cambridge Muslim Trust

On accounts for the year ended

31 December 2020

Charity no
(if any)

1125964

Set out on pages

1 to 18

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met ; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

29 October 2021

Name:

Mazhar Jasani

Relevant professional qualification(s) or body (if any):

FCA

Address:

Jasani & Co, Chartered Accountants

380 Cherry Hinton Road

Cambridge CB1 8BA

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



Charity Name Cambridge Muslim Trust		Charity No (if any)		1125964		CC39a
Annual accounts for the period						
Period start date	1/1/2020	To	Period end date	31/12/2020		

Section A Statement of financial activities

Recommended categories by activity	Note	Restricted			Total this year	Total last year
		Unrestricted funds	income funds	Endowment funds		
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Donations, legacies and Grants		15,696.11	52,701.14	0.00	68,397.25	125,879.00
Interest and dividends		0.00	0.00	0.00	0.00	
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
Total incoming resources	S01	15,696.11	52,701.14	0.00	68,397.25	125,879.00
Resources expended (Notes 4-7)						
Rent, rates and Insurance		6,922.00	0.00	0.00	6,922.00	9,782.87
legal and professional fees		13,200.00	0.00	0.00	13,200.00	10,600.00
depreciation		0.00	17,137.44	0.00	17,137.44	16,889.26
telephone postage and stationery		330.00	0.00	0.00	330.00	330.00
bank charges and interest		0.00	0.00	0.00	0.00	0.00
Light and heat		4,518.55	0.00	0.00	4,518.55	5,680.00
Misc expenses		10,629.00	0.00	0.00	10,629.00	35,909.00
Repairs and maintenance		0.00	0.00	0.00	0.00	208.00
			0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
Total resources expended	S02	35,599.55	17,137.44	0.00	52,736.99	79,399.13
Net incoming/(outgoing) resources before transfers	S03	-19,903.44	35,563.70	0.00	15,660.26	46,479.87
Gross transfers between funds	S04	0.00	0.00	0.00	0.00	0.00
Net incoming/(outgoing) resources before other recognised gains/(losses)	S05	-19,903.44	35,563.70	0.00	15,660.26	46,479.87
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed	S06	0.00	0.00	0.00	0.00	0.00
Gains and losses on investment assets	S07	0.00	0.00	0.00	0.00	0.00
Net movement in funds	S08	-19,903.44	35,563.70	0.00	15,660.26	46,479.87
Total funds brought forward	S09	88,914.56	835,739.84	0.00	924,654.40	848,198.00
Total funds carried forward	S10	69,011.12	871,303.55	0.00	940,314.67	924,654.40


Section B Balance sheet

	Note	Total this year £ F01	Total last year £ F02
Fixed assets			
Tangible assets (Note 8)	B01	1,185,807	1,190,535
	B02	-	-
Investments (Note 9)	B03	-	-
<i>Total fixed assets</i>	B04	1,185,807	1,190,535
Current assets			
Stock and work in progress	B05	-	-
Debtors (Note 10)	B06	-	-
(Short term) investments	B07	-	-
Cash at bank and in hand	B08	15,905	6,252
<i>Total current assets</i>	B09	15,905	6,252
Creditors: amounts falling due within one year (Note 11)	B10	258,896	272,132
<i>Net current assets/(liabilities)</i>	B11	- 242,991	- 265,880
<i>Total assets less current liabilities</i>	B12	942,816	924,655
Creditors: amounts falling due after one year (Note 11)	B13	2,500	-
Provisions for liabilities and charges	B14	-	-
<i>Net assets</i>	B15	940,316	924,655
Funds of the Charity			
Unrestricted funds	B16	69,011	58,938
Designated funds	B17	-	-
<i>Total unrestricted funds</i>		69,011	58,938
Restricted income funds (Note 12)	B18	871,304	835,740
Endowment funds (Note 12)	B19	-	-
<i>Total funds</i>	B20	940,316	894,678

Signed by one or two trustees on behalf of all the trustees

Signature

Date of approval

	29/10/2021

Cells highlighted in Blue contain formulas in protected cells. The protection can be removed from the tools menu

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Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☒ Accounting Standards;
- or ☐ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

This is the first year of accounts. The charity was established under a trust deed dated 18 July 2008 and was registered with the Charities Commission on 19 September 2008.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2

Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

None

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Donations, legacies and Grants	Donations	15696.11	52701.14	68,397	125,879
				-	-
				-	-
				-	-
	Total	15,696	52,701	68,397	125,879
Interest and dividends				-	-
				-	-
				-	-
				-	-
	Total	-		-	-
				-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
				-	-
	Total			-	-
				-	-
				-	-
				-	-
				-	-
	Total			-	-

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	Unrestricted £	restricted £	This year £	Last year £
Rent, rates and Insurance	Rent	5,000		5,000	7,800
	Insurance	1,922		1,922	1,983
				-	-
				-	-
				-	-
				-	-
	Total	6,922	-	6,922	9,783
legal and professional fees	Legal fees			-	-
	Kateeb -Imam	13200		13,200	10,600
				-	-
				-	-
				-	-
				-	-
	Total	13,200	-	13,200	10,600
telephone postage and stationery	Stationery	330		330	330
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	330		330	330
bank charges and interest	Bank Charges	0		-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	-		-	-

Note 5 **Details of certain items of expenditure**

5.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

This year	Last year
None	None
£	£

Nature of the expenses

Total amount paid

5.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
None	None
None	None

Section C	Notes to the accounts	(cont)
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Note 6 **Paid employees**

Please complete this note if the charity has any employees. (The Charity does not have any employees).

6.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	-	-

6.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work	-	-
	-	-
	-	-
	-	-
Total	-	-

6.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

--

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 7 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

7.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

7.2 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Section C **Notes to the accounts** **(cont)**

Note8 **Tangible fixed assets**
Please complete this note if the charity has any tangible fixed assets

8.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	1,244,463	-	-	3,591	-	1,248,054
Additions	12,409	-	-	-	-	12,409
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	1,256,872	-	-	3,591	-	1,260,463

8.2 Accumulated depreciation and impairment provisions

**Basis	SL	SL or RB	SL or RB	SL	SL or RB
** Rate	2%			20%	

Balance brought forward	53,928	-	-	3,591	-	57,519
Depreciation charge for year	17,137	-	-	-	-	17,137
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	71,065	-	-	3,591	-	74,656

8.3 Net book value

Brought forward	1,190,535	-	-	-	-	1,190,535
Carried forward	1,185,807	-	-	-	-	1,185,807

8.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 9 Investment assets

Please complete this note if the charity has any investment assets.

9.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

9.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

9.3 A breakdown of the income from investments agreeing with SOFA.

Analysis of investments**Investment properties**

Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes

Investments in subsidiary or connected undertakings and companies

Securities not listed on a recognised Stock Exchange

Cash held as part of the investment portfolio

Other investments

	9.2 Market value at year end £	9.3 Income from investments for the year £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

9.4 Material investment holdings

If any investments are material in terms of their value (for example each represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	Market value at year end £
	-
	-
	-
	-
Total	-

Section C	Notes to the accounts	(cont)
------------------	------------------------------	---------------

Note 10 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
Total	-	-	-	-

Note 11 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

11.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	258,896	270,632		-
Trade creditors			-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors		1,500	2,500	-
Accruals and deferred income	-	-	-	-
Total	258,896	272,132	2,500	-

11.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Section C	Notes to the accounts	(cont)
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Note 12 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

12.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).
- other funds .

Fund Name	Type PE, EE , R or other	Purpose and restrictions
Building Fund	R	For use of Building and fixtures Related Expences
Zakah Account	R	For Providing Relief to people in difficulty

12.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

12.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted Funds	Building Fund		0
Building Fund	Services Account		4385

12.4 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowed funds £	Total £
Fixed assets	-	-	-	-
Investments	-	-	-	-
Net current assets	-	-	-	-
Creditors due in more than one year and provisions				
Total net assets	-	-	-	-

Section C**Notes to the accounts****(cont)****Note 13 Transactions with related parties**

If the charity has any transactions with related parties (other than the trustee expenses explained in note 5) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

13.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or related party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
		None	
		None	

13.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or related party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Abdul Kayum Arian		258,554	270,632
Due to trustees and related parties	Mahmood Chaudhri		-	-
Due from trustees and related parties				

13.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)
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Note 14	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Income categories

Donations, legacies and Grants
Fundraising events
Shop sales
Interest and dividends
fees for charitable services
Grants for services

Expenditure categories

Wages, salaries, pensions and NI
Cost of fundraising events
Rent, rates and Insurance
Repairs and maintenance
Light and heat
telephone postage and stationery
Donations and Grants
legal and professional fees
bank charges and interest
depreciation
Misc expenses

To edit the lists replace existing categories on either list with the new headings you prefer to use.