

CAMBRIDGE MUSLIM TRUST



MASJID AL IKHLAS
CAMBRIDGE ISLAMIC CENTRE

Annual Report

For the Year Ended 31st December 2024

Presented on 1st January 2025

“Serving the Community with Compassion, Integrity, and Unity”



Contact Information

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Cambridge Muslim Trust, Annual Report

For the Year Ended 31st December 2024

Presented: 1st January 2025

The trustees are pleased to present their report together with the financial statement for the year ended 31st December 2024

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

Trustee Imtiaz Ahmed Din General Secretary

Introduction

Bismillah ar-Rahman ar-Raheem.

All praise is due to Allah (SWT), who has blessed us with another year of service to our community. We present this annual report to highlight the achievements, activities, and growth of the Cambridge Muslim Trust, Masjid Al-Ikhlās, and the Cambridge Islamic Centre during 2024. It is our sincere hope that these pages reflect our ongoing commitment to serving the Ummah and the broader community with integrity, transparency, and dedication to Islamic principles.

Our institutions work collaboratively to meet the religious, educational, and social needs of Muslims in Cambridge, while also engaging positively with our neighbours of all faiths and backgrounds. This year, we focused on expanding our educational programs, enhancing community support services, increasing our outreach initiatives, and deepening intercultural and interfaith dialogue. We also carried out a wide array of weekly, monthly, and special events that enriched our community's spiritual, social, and educational life.

We present this with the hope that it will inspire confidence, pride, and a shared sense of accomplishment among all who have supported us.

Executive Summary:

In 2024, we surpassed all our key performance indicators, including significant increases in youth participation, financial stability, and madrasah enrolment. We broadened our social outreach services, supported vulnerable community members, and strengthened intercultural and interfaith relations. As we look ahead to 2025, we remain committed to building on this solid foundation—expanding educational opportunities, enhancing accessibility, deepening community engagement, and fostering unity and understanding both locally and globally.

Impact at a Glance (2024)

- Youth Participation: Increased by 22% (Target: 20%)

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- Financial Stability: Achieved 3.2 months of reserves (Target: 3 months)
 - Madrasah Growth: 16% increase in enrolment (Target: 15%)
 - Outreach & Support: 90+ individuals helped with loneliness/mental health challenges
 - Community Beneficiaries: ~5,000 individuals benefited from our programs and events
 - Shahada's: 15 individuals embraced Islam this year
 - Charity & Relief: Supported ~200 families with food packages during Ramadan, Eid al-Fitr, and Eid al-Adha
-

Governance and Mission

Governance:

- The Cambridge Muslim Trust oversees all strategic decisions and ensures that Masjid Al-Ikhlās and the Cambridge Islamic Centre operate in accordance with Islamic values, local regulations, and charity governance best practices.
- The trustees meet quarterly to review the charity's activities, financial health, and strategic direction. Key decisions are made during these meetings in accordance with the charity's constitution. The trustees work closely with the CEO, Secretary, and a dedicated group of volunteers who support the day-to-day operations of the Trust. Our Board of Trustees met quarterly, supplemented by monthly operational meetings.
- The charity's policies, including safeguarding, health and safety, and conflict of interest, were reviewed this year to ensure compliance with current regulations and best practices. This is part of our commitment to good governance and transparency.
- The trustees did not receive any remuneration during the year. Staff salaries are benchmarked against local charity sector norms to ensure fairness while maintaining our financial sustainability.

Mission:

- To provide a welcoming and nurturing environment for worship, spiritual growth, education, community-building, and social cohesion. Our endeavours strive to foster understanding, compassion, and communal harmony guided by the Qur'an and the Sunnah of the Prophet Muhammad (peace be upon him).
-

Charitable Objectives

- **Primary Objective:** To provide a focal point for religious, educational, and social activities for Muslims in Cambridge and the surrounding areas, in accordance with Islamic teachings and traditions. The Trust aims to positively contribute to the local community's social and cultural environment.
- **Youth Engagement:** We offer dedicated facilities for young people to grow as conscientious individuals who actively contribute to society. We organize leisure activities and social events with clear objectives to foster their development.
- **Community Outreach:** The Trust works to provide culturally and faith-sensitive services within local communities.
- **Islamic Education:** As an information resource, the Trust aims to foster a deeper understanding of Islam as a faith, religion, and way of life, without making distinctions based on race, ethnicity, or socioeconomic status.

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- **Positive Contributions:** The Trust actively addresses social challenges such as drug and alcohol abuse, promiscuity, violence, extremism, and radicalism, fostering a socially conscious and positive Muslim community.
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2024 Key Performance Indicators (KPIs) and Achievements

At the start of 2024, we set four primary KPIs to guide our work. Our events, initiatives, and resource allocations were structured to achieve these targets, ensuring purposeful growth and measurable impact.

2024 KPIs:

1. Increase youth participation by 20%.
2. Ensure financial reserves cover three months of operating expenses.
3. Expand madrasah enrolment by 15%.
4. Expand social outreach services, particularly for those suffering from loneliness and mental health issues.

Below, we detail how our activities supported each KPI, and the outcomes achieved.

KPI 1: Increasing Youth Participation by 20%

- **Youth Leadership Workshops & Study Circles:**
Introduced Quarterly youth leadership and character-building workshops and programs, attracting over 40 participants (a 25% increase from 2023). Weekend youth group and study circles also brought in around 40 regular attendees, focusing on ethics and societal contributions.
- **Sports and Recreation Events:**
Our Friday evening sports sessions grew from 30 youths in 2023 to about 40 in 2024. Activities included football, table tennis, and group exercise programs that provided a safe, Islamic environment for recreation. Moreover, our active program including Boxing over 25 Youth and youth football every Sunday attract over 30 Youth

Outcome: Youth participation increased by approximately 22%, surpassing our 20% target.

KPI 2: Ensuring Financial Reserves Cover Three Months of Operating Expenses

- **Fundraising Campaigns & Corporate Partnerships:**
Targeted Ramadan appeals and community donation drives, along with Deliver a Smile sponsorships and a successful grant application, bolstered our financial stability.
- **Transparent Financial Updates:**
Regular financial reports to the community encouraged consistent donations, helping us build a stable reserve fund.

Outcome: By December 2024, our reserves covered 3.2 months of operating expenses, meeting and slightly exceeding our financial stability goal.

KPI 3: Expanding Madrasah Enrolment by 15%

- **Curriculum Enhancement & Parent Engagement:**
We introduced advanced Tajweed lessons, basic Arabic, and Seerah storytelling sessions. Regular “Parent Days” showcased student progress, encouraging referrals.
- **Flexible Scheduling:**
Added Summer classes for busy families, making the madrasah more accessible.

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Outcome: Madrasah enrolment increased from 80 children in 2023 to 93 in 2024 (a 16% rise), achieving our 15% growth target.

KPI 4: Expanding Social Outreach Services (Loneliness/Mental Health)

- **Services for those going through difficulties and Vulnerable:**

Increased one to one session with couples and families going through difficult times, including relationship counselling and students and young people going through financial, loneliness and identity crisis, now engaging more than 10 community members every month.

- **Mental Health Workshops & Home Visits:**

The “Mindsavers” workshop seamlessly incorporated Islamic principles into contemporary mental health awareness, prevention, and recovery. Four mental health workshops, in partnership with local professionals, provided guidance and reduced stigma for about 100 attendees. Volunteers engaged 30 isolated individuals, offering companionship and support.

- **Financial and Food Support**

Working together with the Karim Foundation, Islamic Relief, Cambridge Mosque council and Alamin we successfully Increased the number of full months food package provided to refugees, those in sheltered housing and those in difficulty to over 200 families for Ramadan as well as 200 for Eid ul Fitr and 200 for Eid ul Adha.

Outcome: Significantly expanded outreach efforts helped over 90 individuals suffering from loneliness or mental health challenges, substantially surpassing previous engagement levels.

Key mental health concepts covered included:

- Why we need to know about mental health
- Signs of poor mental health
- A simple Muslim-focused framework for improving mental health
- Supporting others and accessing help
- Simple wellbeing techniques in small groups

Religious Services and Spiritual Growth

- **Daily Prayers and Jumu'ah:**

Five daily prayers at Masjid Al-Ikhlās remained consistent, with an average of 300 attendees during peak times. Jumu'ah prayers often saw around 350 worshippers.

- **Ramadan Activities:**

Nightly Taraweeh prayers drew approximately 300 worshippers on average. Over 250 meals were provided daily for Iftar for all 30 nights, benefiting approximately 7,500 individuals in total, and food packages supported 38 families. Special Qiyam prayers in the last ten nights saw steady attendance (~100 worshippers). We hosted a “Taste Ramadan” evening, inviting non-Muslims to share iftar, enhancing interfaith and intercultural understanding.

- **Eid Prayers:**

Eid al-Fitr and Eid al-Adha celebrations hosted more than 5,000 community members each at Cambridge Parkers Piece, fostering unity and shared joy.

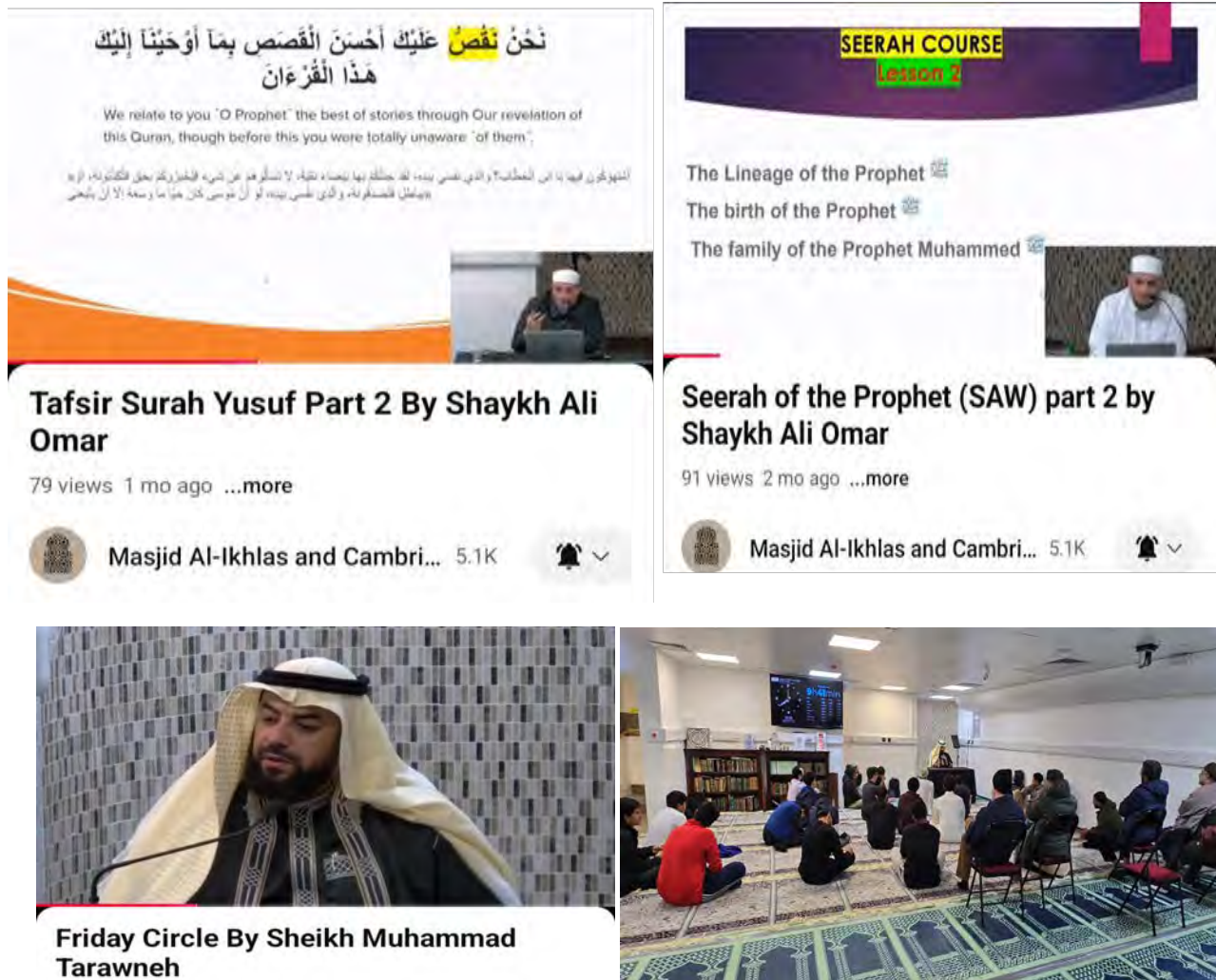
- **Friday Weekly Circles:**

Every Friday evening, we held lessons alternating between Sheikh Ali Omar and Sheikh Muhammad

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Tarawneh (except in Ramadan). Sheikh Muhammad Tarawneh taught Islamic Jurisprudence (al-Wajeez), while Sheikh Ali Omar completed Tafsir of Surah An-Noor (Jan-Sept, 18 lessons) and from October introduced monthly Seerah and monthly Tafsir of Surah Yusuf sessions. These circles were interactive, with PowerPoint slides on TV screens aiding engagement.

Pictures and videos for Circles.



See circles:

- <https://www.youtube.com/watch?v=kOddyH4lss>
- <https://www.youtube.com/watch?v=s3lkIzWRiiU>
- <https://www.youtube.com/watch?v=82NVPC6m0D4>

Precious Seeds - Mother and Toddler group,

The Precious Seeds Mother & Toddler group Led by Sister Amani meeting Every Monday and Thursday Mornings, held from 10.00am to 12.00, enables babies/children to begin their early Islamic learning in a safe and nurturing environment in the company of their mother. The Mother & Toddler sessions also help children transition into Fitrah. The core of our teaching and ethos we believe children are pure in their state of Fitrah. Basing our ethos and curriculum on the Qur'an and Sunnah, we offer free play, cooking, crafts, physical play, snack time with Islamic etiquette, Arabic language, Dua's, Qur'an time, Hadith, Prophetic tales, Nasheeds and more for children aged between 2 and 5 years! Accompanied by their mothers.

Children join the session in a relaxed atmosphere with a variety of suitable toys. Mothers have the opportunity to meet other mums, have a chat and share their experiences during this time.

This is designed to nurture little minds with Islamic etiquette and ideals in a fun interactive way. Children will learn Surahs and Duas. Meets Monday/Thursday (10am-12pm), nurturing early Islamic learning in a safe environment for children (2-5 years) and their mothers, reinforcing core Islamic etiquette and ideals through play, crafts, and Qur'anic learning.

Educational Programs

- Madrasah (Weekend and Evening Classes):
With 16% increased enrolment (93 children), we offered Qur'an, Tajweed, Arabic, and Islamic studies. Some classes focused on Tajweed, Seerah, Fiqh basics, moral education, and Islamic civilisation's intercultural legacy. Over the year, ~100 children aged 5-18 participated in these classes.
- Our madrasa, led by the esteemed Sheikh Ali Omar, operates four days a week with nearly 100 students. We are proud of our teaching team, consisting of five male and eight female teachers, eight of whom have Quran ijazah, Alhamdulillah. The madrasa offers a comprehensive syllabus, including Quran reading, Aqidah, Akhlaq, Fiqh, and Seerah, aiming to nurture exemplary Islamic character, manners, etiquettes, and interpersonal skills through the guidance of the Qur'an and Sunnah.
- At the heart of our programs is the beauty and eloquence of Quranic recitation. We aim to spiritually develop individuals and communities by perfecting the reading of the Qur'an and reflecting upon its meanings. Additionally, we are committed to integrating modern technology into our curriculum to enhance both the quality and engagement of our lessons.

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- Our madrasa aims to excel in the following areas, The Science of Intonation (Tajweed), Memorisation & Retention (Hifdh), The Perfection of Recital (Qira'ah), Understanding (Arabic Language), Islamic Personality / Character Building (Islamic Studies).
- As a madrasa, we continually strive to meet the highest standards of teaching and learning through constant evaluation and development. We recognize the need for a modern, engaging approach to education that resonates with today's children while maintaining a solid foundation in Islamic knowledge. With the many distractions children face in the present age, it is essential that we adopt innovative tools to keep our students engaged and connected to their learning.

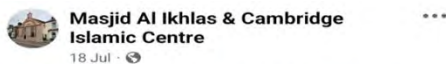
Some pictures and videos:

Madrasah success and parental satisfaction evidenced by ceremonies and online resources:

- <https://www.facebook.com/photo.php?fbid=809981597990070>
- <https://www.facebook.com/cambridgeislamiccentre/videos/1083010613415673>
- <https://www.facebook.com/cambridgeislamiccentre/videos/1994836667619814>



Madrasa Exams



Madrasah end of year ceremony



Masjid Al Ikhlas & Cambridge Islamic Centre

20 Dec · 🌐

Talk on Jesus in Islam by brother AbdulHakim Paulias Bergaudas (Cambridge University, Masjid Al-Ikhlas Dawah Table Member) yesterday at Madrasah end of Term.





Masjid Al Ikhlas & Cambridge Islamic Centre

20 Jun · 🌐

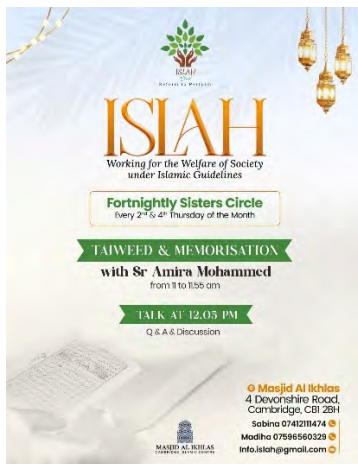
Madrasah Eed party yesterday



Alhamdulillah the Madrasah is very successful with great satisfaction from the parents.

- **Adult Islamic Education:**

60 adults (brothers and sisters) participated in weekly Tafsir and Fiqh study circles. 20 adult sisters enrolled in beginner and intermediate Arabic language courses, and 40 sisters attended weekly Tafsir and Hadith circles, deepening their understanding.



- **Women's Programs:**

Twice-weekly Tajweed and Qur'an memorization classes ran for women, providing a supportive and empowering environment. The bi-weekly Muslim Girls Youth Club offered a safe space for young Muslim girls to connect, learn, and grow in faith and identity, fostering personal growth and leadership skills. A Sacred Shrouding Workshop for Sisters provided practical training in Ghusl and Kafaan, upholding important Islamic rites.



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• Youth Seminars & Workshops:

10 themed workshops were held, covering topics like “Building Islamic Character,” “Mental Health and Faith,” and “Preparing for University as a Muslim,” reaching about 200 young people.

• Online Courses with Sheikh Suhaib Hasan:

We completed “Al-Insaf fi Bayan Sabab Al-Ikhtilaf” (18 hrs). Before Ramadan 2024. We began a 30-hour course summarizing “Minhaj As-Sunnah” by Ibn Taymiyah On 20 April 2024, to finish before Ramadan 2025. Registered students receive certificates, and the course is free for students in Asia and Africa.

Community Social and Financial Support Services

The Cambridge Muslim Trust is committed to ensuring that vulnerable individuals and families within our community receive the essential support they need. Our dedicated team, working alongside volunteers and partner organisations, strives to address social, financial, and emotional challenges through culturally sensitive, faith-based services. Below are the key areas of our community support:

1. Casework and Counselling

- **Personal and Family Assistance:** We provide one-to-one casework for individuals and families grappling with financial hardship, loneliness, mental health issues, and other social crises.
- **Relationship Counselling:** Trained volunteers and professionals offer guidance to couples and families experiencing marital or parenting difficulties, helping them navigate complex challenges while maintaining an Islamic perspective.
- **Emotional and Spiritual Well-Being:** In collaboration with mental health practitioners, our “Mindsavers” workshops incorporate Islamic teachings into modern mental health strategies, fostering resilience and hope among attendees.

2. Financial Aid and Resource Distribution

- **Zakat & Sadaqah Funds:** We harness the power of Zakat (obligatory charity) and Sadaqah (voluntary charity) to deliver crucial financial aid to struggling individuals and families, including those with no recourse to public funds.
- **Food Packages and Essential Supplies:** Through partnerships with local charities such as the Karim Foundation, Alamin, and Islamic Relief, we distribute monthly or seasonal food parcels to those in dire circumstances—especially refugees, asylum seekers, single parents, and the elderly.
- **Emergency Assistance:** During crises, including unexpected medical issues or sudden unemployment, we assess cases and provide short-term financial relief. Our contingency reserves ensure we can swiftly address urgent needs.

3. Outreach and Integration

- **Refugee Support:** Newly arrived refugee families receive comprehensive assistance, from accessing government services to language support and food aid, allowing them a smoother transition into Cambridge life.
- **Community Connection:** Our volunteers engaged regularly with isolated individuals and seniors, offering companionship and linking them to other community services.
- **Resource Referrals:** When needed, we connect beneficiaries to specialised agencies for housing support, mental health care, or legal advice.

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4. Personal Stories and Successes

- **Family Flourishing:** A Syrian refugee family of five, newly resettled in Cambridge, received food parcels, housing referrals, and childcare support through our programs. This holistic approach allowed them to celebrate Ramadan and Eid with dignity and a sense of belonging.
- **Renewed Hope:** One single mother, facing eviction after job loss, was granted rental assistance from our Zakat fund and later found new employment thanks to our local job network.

Impact and Future Goals

In 2024, our Social and Financial Support Services reached over 80 families through direct financial aid, 200 families through food packages, and numerous individuals through counselling and one-on-one casework. As we look ahead, we aim to expand training for volunteers and staff to better serve our community's evolving needs, ensuring that compassion and social responsibility remain at the core of our Islamic values.

Janazah and end-of-life care and bereavement support.

- **50 families** benefitted from our funeral service.
- **35 families** benefitted from our end-of-life care and bereavement support.

Marriage and Family Counselling, Financial and General support services

- **18 families** benefitted from our marriage and relationship support services. We facilitated 15 pre-marital counselling sessions and 10 family mediation sessions.

Sisters' Support:

- Sisters' support reached 46 community members and 54 sisters seeking companionship, advice, and spiritual upliftment

Zakat & Sadaqah Distribution:

- We supported **80 families** through zakat funds and food packages, helping them meet basic needs. We support all groups in need, including refugees and asylum seekers, residents and migrants from ethnic minority backgrounds, single parents, the disabled, children and young people, the elderly, those who are isolated or with no recourse to public funds, and those facing domestic violence.

Iftar Meals & Food Packages:

- 250 daily Iftar meals (~7,500 individuals total),

- 18 families regularly supported every month with food packages,

Refugee & Asylum Seeker Support:

Financial and Food Support

- In partnership with the Karim Foundation and Alamin we provided providing essential food support to refugees and asylum seekers who are resettling here in Cambridge, as well as some of the nearby towns and villages to 68 families. As well as providing food through a soup kitchen to over 500 homeless, elderly and those who are isolated or with no recourse to public funds.
- Additional working In partnership with Islamic Relief, Cambridge Mosque Council, and Alamin, we provided full-month Ramadan food packages to over 215 families of refugees and asylum seekers who are resettling here in Cambridge, as well as some of the nearby towns and villages
- For Eid al-Fitr, working in partnership with Islamic Relief, Cambridge Mosque Council, and Alamin, we successfully Increased the number of food and Eid related food package to refugees, asylum seekers, those in sheltered housing and those in difficulty to 200 families.
- For Eid al-Adha. Working in partnership Islamic Relief, Cambridge Mosque council and Alamin we successfully provided food packages including Qurbani Meat to over 200 families of those in sheltered housing, those in difficulty, refugees and asylum seekers who are resettling here in Cambridge, as well as some of the nearby towns and villages

Personal Story: A Family Helped by Food Packages:

- A Syrian refugee family of five, newly arrived in Cambridge, benefited from our Ramadan and Eid food packages. The father expressed heartfelt gratitude: “Without this support, we wouldn’t have had a proper meal during Ramadan. Your kindness allowed us to celebrate Eid with dignity and hope, reminding us that we are not alone in this new land.”
- “As a refugee family, your Ramadan food support allowed us to breakfast with dignity and hope. We felt embraced by the community, which helped us settle and feel at home in Cambridge.”

Charity Works

Our Gaza Appeal in partnership with One Ummah Charity coordinated by Humayun Saleem, including during Ramadan 2024, when we enabled 5 Trucks for Gaza (£30,000 each), raised £153,155.24 in total.

- We also supported multiple Gaza appeals, orphan appeals, and general charity initiatives through various organisations (Seven Spikes, Islamic Help, One Ummah) raising £44,888.33.

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- Zakat-ul-Fitr (£3,623.45) went to orphans in Uganda.



<https://www.facebook.com/cambridgeislamiccentre/videos/455531830151935>

- Additionally, by Selling Palestinian Keffiyeh scarves, we raised £3730 for Gaza.
- We also organized a campaign for Bangladesh floods

Hijama on Weekends

Hijama sessions by qualified practitioners for brothers and Sisters.

- Dr. Jamal from Hijama Clinic provides weekend Hijama sessions for men at the masjid
 - Sister Amara a qualified practitioner provides Hijama sessions for Sisters
-

Community Engagement, Outreach, and Intercultural Exchange

Open Mosque Days & Interfaith Initiatives:

Three open mosque days welcomed ~200 visitors, including neighbours and local school groups.

Partnerships with faith organisations led to four interfaith panels and a number of community peace walk (~500 attendees), strengthening mutual understanding.

Intercultural Initiatives & Dialogue (Explaining RSE):

Collaborations with churches, synagogues, and community centres addressed moral issues, RSE (Relationships and Sex Education) in schools, and safeguarding Muslim children against harmful influences.

- Partnering with the Muslim Family Initiative held an workshop and webinar addressed, “How to Protect Your Children from Sexual Messaging and 'LGBT' Ideologies,” to help raise resilient Muslim children in today’s challenging environment.

Inter-Cultural Events & Abrahamic Accord Dialogues:

- We held inter-cultural events and dialogue on the Abrahamic accord, calling on educational authorities to address moral issues in the curriculum. The Muslim Family Initiative partnered with us to raise confident, resilient Muslim children navigating today’s challenges.
 - We engaged with the Jewish and Christian communities, holding inter-cultural events.
-

Dialogue with External Organisations and Intercultural Representation

We maintained productive dialogue with the UK Government, Faith Associates, London Central Mosque, and the British Muslim Council, Mill Road Traders Association, Cambridge Gateway from India, Cambridge University and ARU University’s Art and Architectural Schools, Hills Road Sixth Form College, National Burial Council, Cambridge Centre for Palestinian Studies, The Knights of Order of St. George the Martyr, The Spoken Word. Partnerships with the Karim Foundation, Beacon Mosque, Cambridge Mosque Council, Police and Cambridge City and County Council strengthened our outreach and resource-sharing initiatives.

Chaplaincy at ARU & Addenbrookes:

- Chaplaincy work at ARU and collaboration with Addenbrookes Hospital Chaplaincy enriched spiritual life through interfaith panels, mindfulness workshops, and support groups.
- In November this year, in collaboration with the Mayor of Cambridge, council leaders, we lead on the commemoration of Indian soldiers of the World Wars at St Mary’s and the Guild Hall in Cambridge, attended by over 200 dignitaries.

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Discussion at the Cambridge Centre for Palestinian Studies on Peace in the Middle East:

- Representatives of our community were invited to a roundtable at the Cambridge Centre for Palestinian Studies, where we offered insights on peace-building efforts and emphasised the importance of fostering mutual understanding and dialogue to achieve lasting peace in the Middle East.



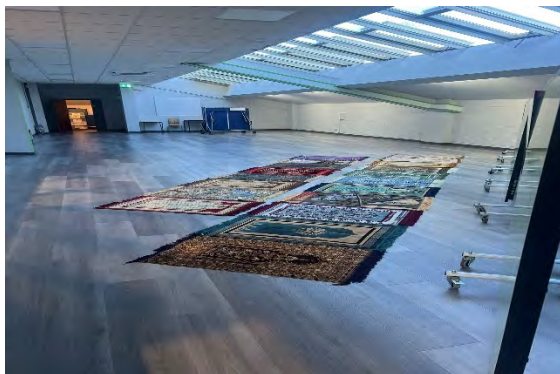
Graveyard Clearance, Maintenance, and Upkeep:

- Volunteers from our congregation dedicated time and resources toward the clearance, maintenance, and general upkeep of a local Muslim graveyard, ensuring it remains a dignified resting place. This ongoing initiative reflects our commitment to respecting our heritage and honouring those who have passed away.



Donation of Old Prayer Mats to Hills Road Sixth Form College:

- Our centre donated old prayer mats to Hills Road Sixth Form College, which established a new prayer room for Muslim students. This act of support enhanced the college's efforts to provide a comfortable and inclusive worship space for their student community.



Before

After - With Our Prayer Mats

Attending the National Burial Council Annual Conference:

- We represented the Cambridge Muslim community at the National Burial Council's Annual Conference. Discussions included new legislation on death certification and burial requirements, ensuring that our

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voice and represented as well as our local practices remain compliant with national standards while preserving Islamic rites and customs.

Discussions with Malaysian Delegates to Cambridge University:

- We engaged in a dialogue with a Malaysian delegation, including Datuk Seri Dr. Mujahid Yusof Rawa from the Prime Minister's Department (Religious Affairs). The conversation covered the concept and Malaysian model of leadership and governance through the 'Rahmatan Lil 'Alamin' principle (Mercy to all creation). Held in November, this session provided valuable cross-cultural insights into Islamic governance and leadership.



Collaboration with the University's Art and Architectural School (Cambridge Gateway Project):

- We partnered with architecture students working on the Cambridge Gateway Project, sharing cultural and Islamic design concepts that contributed to their final degree work. This collaboration not only provided real-world design experience for the students but also enriched our ongoing efforts to enhance Masjid Al-Ikhlâs with culturally resonant and functional architectural elements.

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Cultural Exchange Projects:

Cultural Exchange with Castelluccio Valmaggiore, Italy (August 2024):

- Trustee Abdul Kayum Arain joined a Cambridge delegation visiting Castelluccio Valmaggiore. Exceptional hospitality, vibrant cultural performances, and the installation of a mounted rose (part of the Cambridge Gateway from India project) showcased our commitment to cultural unity.



Cultural Exchange with Castelluccio Valmaggiore, Italy:

- In August, a Cambridge delegation including our trustee, Abdul Kayum Arain, visited Castelluccio Valmaggiore, Italy. This visit, undertaken in collaboration with the Mayor of Cambridge and other civic leaders, was marked by exceptional hospitality and warmth extended to our delegation—consisting of Mr. Piero D’Angelico, Ambassador; Mr. Abdul Kayum Arain, Chair of Cambridge Muslim Trustee and Treasurer; Mayor Baiju Thittala Varkey; and Councillor Robert Dryden of the City of Cambridge and Grand Master of Great Britain and Ireland of the Order of the Knights of St. George the Martyr—profoundly touched us.

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Trustee Abdul Kayum Arain given Honour of Castelluccio Valmaggiore

- These events Vibrant cultural events, and the installation of a mounted rose—part of the Cambridge Gateway from India project, symbolized our commitment to building bridges across cultures and was supported wholeheartedly by local officials, cultural foundations, and the Valle del Celone Museum. We are deeply thankful for the community’s enthusiastic participation, which highlighted our shared values and further strengthened bonds between our cities. Looking ahead, we anticipate continued collaboration and cultural exchange, reflecting the enduring friendship and unity exemplified during this visit.

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- We are deeply appreciative of the effort and dedication demonstrated by Deputy Mayor Michele Giannetta, Assessore alla Cultura Prof. Giovanna De Lorenzis, all the councillors, and every team member, as well as the Carabinieri di Faeto. The ceremonial installation of the Mounted Rose, a significant component of the Cambridge Gateway from India project, was made memorable by the community's enthusiastic support and participation.



- Our heartfelt thanks also extend to the Valle del Celone Museum and its Director, Dr. Pasquale Blosio. Their insightful contributions and the museum's role in celebrating and preserving our shared cultural heritage were invaluable. We also acknowledge Mr. Antonio Ziccardi for his skilled craftsmanship in creating the scaled arch housing for the stone rose, and the La Picarella Foundation, led by Ing. Vittorio Pompa, whose commitment to cultural and community initiatives was evident throughout our time in Castelluccio Valmaggiore.



- The traditional Italian feast, vibrant cultural performances, and rich discussions exemplified the spirit of unity and cooperation that defines Castelluccio Valmaggiore. This visit reflected the enduring friendship and collaborative spirit between our cities. Looking ahead, we anticipate further collaboration and cultural exchange. The Cambridge Gateway from India in Cambridge and the mounted rose stone on the

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“Arco Del Pozzo” in Castelluccio Valmaggiore symbolize our shared values and commitment to building bridges across cultures, strengthening bonds between our communities.

Response to the Southport Tragedy and Countering Hate:

- Following the tragic Southport incident (31st July 2024), we engaged with community leaders. We condemned violence fuelled by misinformation and hate, highlighting the need for social media responsibility. Despite attempts to divide, Southport’s community showed resilience and unity. We pray for comfort, justice, and national cohesion.
- We also engaged with many community, civil, and faith leaders within the Cambridgeshire community following the Southport Tragedy on 31st July 2024. As a nation, we were deeply shocked and saddened by the murders of the young girls and the injuries sustained by others. This horrific incident united us in collective grief. Our thoughts and prayers go out to the victims, their families, and all those affected, and we send our heartfelt love and support.
- Tragically, some exploited this incident to spread hatred and incite violence, further traumatizing a grieving community. We witnessed violent, disruptive behaviour on Southport’s streets—actions that contradict British values. Fuelled by rumours, speculation, and misinformation aimed at stoking Islamophobia, this violence highlighted the danger of unchecked “fake news” on social media. Certain alternative media and political figures contributed to the spread of misinformation, exacerbating tensions.
- In these challenging times, we must exercise greater social responsibility in what we share online, recognizing that some individuals are more susceptible to negative influences. Social media companies must also take a more active role in preventing the spread of racist, hateful material. The Southport violence is a wake-up call about the perils of misinformation and hate-filled rhetoric.
- Despite attempts to create division, Southport’s people showed remarkable community spirit, demonstrating that hope can overcome hate. They remind us of the importance of unity and working together to ensure that hope triumphs over hate. We pray for ease, comfort, and justice for those affected, and for Allah (SWT) to keep our hearts united in hope, not divided by hate.

Collaboration with the Mayor of Cambridge

- In November this year, in collaboration with the Mayor of Cambridge, council leaders, we lead on the commemoration of Indian soldiers of the World Wars at St Mary’s and the Guild Hall in Cambridge, attended by over 200 dignitaries. The speakers included the lord lieutenant of Cambridgeshire, ambassadors of India, Pakistan, Bangladesh and Nepal, bishop of Ely, mayor of London, resident judge of Cambridge, lord mayors, representatives of Indian National Congress, representatives of political parties of Pakistan and Bangladesh, representatives of Indian National Trade Union Congress, along with many others. honouring their sacrifices and promoting awareness of their legacy. The service included readings, prayers, and reflections paying tribute to the pivotal contributions of the Indian soldiers during both wars where a combined total of 4 million brave soldiers served.



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- Lord Lieutenant, Julie **Spence**
- Representing King Charles



Indian deputy High Commission
Sujit Ghosh



Nepal Charge d'affaires
Bipin Duwadi



-
- Zambia's High Commissioner
- Ms Macenje 'Che Che' Mazoka



Pakistan Deputy High Commissioner
Haseeb bin Aziz



Bangladesh High Commissioner
Mr. Mohammad Hazrat Ali Khan



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Intercultural Representation in Rome (November 2024):

- In November, this year, the Cambridge Muslim Trust also participated in a profound demonstration of unity, intercultural dialogue, and moral purpose through our representative, Abdul-Kayum Arain, joined the Order of St. George the Martyr on a historic visit to Rome, carrying goodwill messages from Cambridge's civic and faith leaders to Pope Francis. This journey underscored how Muslims, Christians, Jews, and others can unite around moral responsibilities—addressing poverty, climate change, and fostering peace. Engagements at the Vatican, English College, Jewish Quarter, Grand Mosque of Rome, and discussions with diplomats and religious leaders emphasized shared values and the universal pursuit of knowledge, justice, and understanding. The lessons learned abroad will inform our community forums, educational workshops, and intercultural dialogues in Cambridge, promoting empathy, resilience, and sustainability



Intercultural Representation in Rome:

- Our representative Abdul-Kayum Arain joined the Order of St. George the Martyr's visit to Rome, delivering goodwill messages from Cambridge's civic and faith leaders to Pope Francis. This journey demonstrated how diverse faiths can unite on moral responsibilities—tackling poverty, climate change, and peace. Insights gained will guide forums, workshops, and dialogues in Cambridge, fostering empathy, resilience, and sustainability.

A Message of Unity, Compassion, and Shared Responsibility

- This year, the Cambridge Muslim Trust participated in a profound demonstration of unity, intercultural dialogue, and moral purpose through our representative, Abdul-Kayum Arain, and the Order of St. George the Martyr's historic visit to Rome.
- Our representative, Abdul-Kayum Arain, joined the Order of St. George the Martyr on a historic visit to Rome, carrying goodwill messages from Cambridge's civic and faith leaders to Pope Francis. This journey underscored how Muslims, Christians, Jews, and others can unite around moral responsibilities—addressing poverty, climate change, and fostering peace. Engagements at the Vatican, English College, Jewish Quarter, Grand Mosque of Rome, and discussions with diplomats and religious leaders emphasized shared values and the universal pursuit of knowledge, justice, and understanding. The lessons learned abroad will inform our community forums, educational workshops, and intercultural dialogues in Cambridge, promoting empathy, resilience, and sustainability.

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Carrying Cambridge's Voice and Values to the Vatican:

- Abdul-Kayum Arain, a respected leader within our Muslim community, journeyed to Rome as part of the Order's delegation. He uniquely carried personal messages on behalf of Cambridge's civic and faith leaders—including letters from our Member of Parliament Daniel Zeichner; Mayor Baiju Thittala Varkey; City Council Leader Mike Davey; and faith-based institutions such as the Cambridge Muslim Trust, the Cambridge Mosque Council, and the Cambridge Central Mosque. Presented directly to His Holiness Pope Francis, these communications underscored our city's and our Trust's unwavering commitment to compassion, justice, and cooperation on pressing global challenges.



Shared Mission with the Order of St. George:

- The Order of St. George the Martyr has a centuries-old tradition of service and charitable work. Their journey to Rome, highlighted by an audience with Pope Francis, illustrated how people of diverse faiths and traditions—Muslims, Christians, Jews, and beyond—can unite around a moral responsibility to uplift the vulnerable, safeguard the planet, and seek reconciliation in times of conflict.



- From a Muslim perspective, this interfaith and intercultural encounter demonstrates that faith communities can stand together, leading on issues of poverty, climate change, and peacebuilding. Meetings with Chris Trott His Majesty's Ambassador to the Holy See and a reception at the Italian Senate hosted by Senatrice Gisella Naturale showed how faith-inspired values can shape compassionate policies, strengthen cultural bonds, and guide international relations toward greater justice and harmony.

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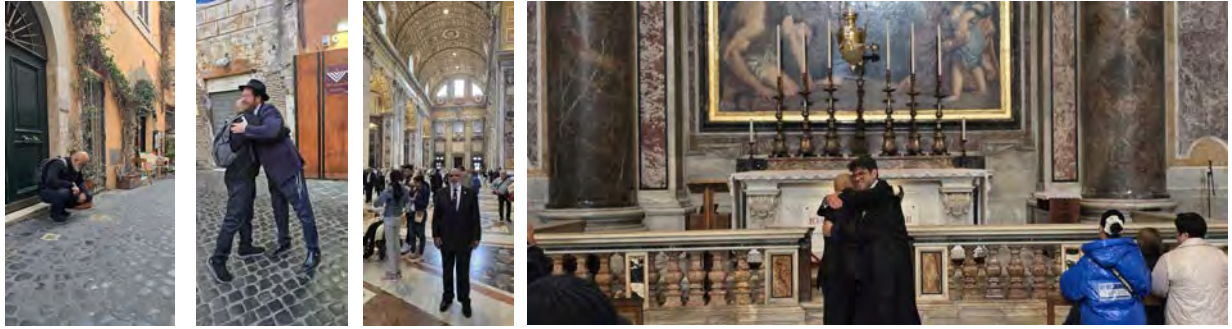
Reflections at Rome's Historic Institutions:



- Visits to the Venerable English College, Rome's Jewish Quarter, and the Grand Mosque of Rome reinforced these lessons. At the College, centuries of English Catholic heritage resonated with our pursuit of knowledge and moral integrity. In the Jewish Quarter, recalling Holocaust victims reminded us that remembering and rejecting hatred transcends religious lines. At the Grand Mosque of Rome—

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championed by Pope John Paul II for Catholic-Muslim unity—our representative discussed the universal aspirations of mercy, peace, and understanding.



Inspiration and Action for Cambridge:

- Upon returning to Cambridge, Abdul-Kayum brought home renewed purpose. Just as the Vatican audience and Rome's engagements showcased global faith cooperation, so can we foster intercultural dialogue, environmental stewardship, and humanitarian relief locally. Our continued work with local organizations—faith-based and secular—will translate these insights into community forums, educational workshops, and intercultural dialogues, addressing pressing social, moral, and environmental challenges and supporting projects tackling the root causes of social injustice.

A Call to Compassion and Cooperation:

- The Rome experience serves as a beacon of hope and guidance, affirming that people of all faiths can listen to one another's traditions, find common ground, and stand in moral courage. By sending Abdul-Kayum Arain to Rome with messages from civic and religious leaders, Cambridge's Muslim community asserted its integral role in global conversations on compassion, unity, sustainability, and justice.
- We remain committed to promoting intercultural dialogue, protecting the vulnerable, and standing in solidarity with communities striving for a more just, understanding, and harmonious future. The journey demonstrated that Muslims, Christians, Jews, and others can unite around compassion and moral courage to address the world's most pressing issues, illustrating a path where all people of goodwill walk together, guided by empathy, united in purpose, and dedicated to building bridges of peace.

Through these various events and collaborations, we continuously strive to foster an environment of mutual respect, understanding, and service—both within our local community and on a global scale—upholding the Islamic principles of compassion, unity, and sincerity.

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Dawah Table and New Muslim Classes:

- Dawah Table every Saturday on Market Square in town centre from 10.00 am to 4.00 pm. Led by Brother Mahmoud Ouda, assisted by volunteers, including converts like Brother AbdulHakim Paulius Bergaudas, a covert from Lithuania who currently studies in Cambridge University, Brother Mohammad Arsalan, and visiting Sheikhs including Sheikh Muhammad (Islam Channel, Hyde Park, Salam with Ali Dawa) participates in the Dawah Table twice a month. Multiple Shahadahs occurred at the Dawah Table from individuals of diverse backgrounds (e.g., Argentina, Italy, Poland, France, China, etc). Free Qur'ans distributed and positive dialogues held, presenting Islam's teachings in a welcoming manner.



- Weekly Classes for New Muslims led by Brother Mahmoud Ouda (Egypt, Engineer graduate from King Saud University Riyadh) are conducted every Sunday at the Masjid.

New Shahadahs (Conversions to Islam):

- Alhamdulillah, 15 individuals embraced Islam this year.
- Each new Muslim received educational materials, mentoring, and community support.
- Each new Muslim was paired with a mentor for guidance and support, ensuring a smooth transition into the community.
- Alhamdulillah we had many Shahadah this year at the Dawah Table and also in the Masjid:

On 6th July 2024 brother Alfredo from Argentina took his shahadah, his ancestors were Muslim from Andalusia, and he was reading about Islam and Allah (Ta'ala) brought him to Islam

Testimonial from a New Muslim Beneficiary:

"I embraced Islam at the Dawah Table after weeks of welcoming conversations. The mentors, free Qur'an, and guidance I received helped me feel confident and loved. I found a family and a new sense of purpose."

- Also on the same day, 2 brothers from Italia Claudio and Mattia, just took Shahadah at Masjid Al-Ikhlās Dawah Table today with Shaikh Muhammad Tarawneh

New Shahadahs:

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- Brother Sebastian took Shahadah in the Masjid with Sheikh Ali Omar:



•

With these Shahada, many took Free copies of the Quran, and we pray that Allah SWT guides them in the future, and also held many positive discussions about Islam at the Dawah Table, showing them a positive image of Islam

Events, Talks, Conferences, and Recreational Activities

Monthly Talks, Conferences & Youth Activity Days:

- We organized 4 conferences with 2 speakers each and 12 single talks (20 talks total). Four talks were followed by youth activities (video games, snooker, table tennis) until late night, especially during school holidays.
- Highlights included talks by Shuyookh and Ustadhs from the UK, Canada, Kuwait, Pakistan, the US, and Australia, covering themes like “Barakah,” “Sa’d ibn Abi Waqqas,” Ramadhan Quranic rights, the danger of free mixing, the world of angels, Islamic awakening guidelines, social media addiction, Surah Yusuf’s lessons, biographies of great scholars (Imam Nasai, Bakr Abu Zaid), and steadfastness in Islam.
- A youth conference in June addressed social media addiction and young companions of the Prophet (peace be upon him).

The breakdown of Talks and Workshops is as follow:

Talks

- In January, Talk by Sheikh Zahed Fettah on “Barakah, its role in our lives”.

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<https://www.facebook.com/photo/?fbid=687477760240455&set=pb.100069347106345.-2207520000>



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- In February, during school holidays, we had a talk by Sheikh Imraan Mollagee on “Sa'd ibn Abi Waqqas” followed by Video Games, Snooker and Table Tennis up to late night.

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- In March, we had an Online Ramadhan conference with talks of Sheikh Suhaib Hasan on “The Rights of the Quran” and Sheikh Abu Usamah Ath-Thahabi on “The Impact of the Quran”



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- Also in Ramadhan, Sheikh Abu Taymiyyah who led Tarawih did a reminder about the Danger of Free mixing, which has more than 30 000 views, while his Tarawih recitation has more 189 000 views and the Masjid was completely full.

<https://www.facebook.com/photo/?fbid=741944251460472&set=pb.100069347106345.-2207520000>

- In April, Sheikh Abu Abdil Aziz did a talk about “The World of Angels”

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- In May, Sheikh Kamil Ahmad (Canada) did an online talk on the biography of Allamah Bakr Abu Zaid
- In June, we had a youth Conference on 1st June with Ustadh Waseem Khan who did a talk on “Youth Addiction to Social Media” and Imam Abdel Hamid Mahdi on “Young Companions around the Messenger (saw)”. There were games after the talks, Video Games, Snooker and Table Tennis.



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- Also, on 9 June we had an online talk of Ustadh Waseem Razvi (IREA Australia) on “Muhammad (saw) on Hindu Scriptures”
- Furthermore, on 27 June, Sheikh Adnan AbdulQadir (Kuwait) did a talk “Signs of Allah's love from Surah Yusuf” translated by Sheikh Ahsan Hanif

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- Also on 29 June, Sheikh Shadeed Muhammad (US) did a talk on “Lessons from the life of the mother of Believers Khadeejah”

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- On 21 July, Sheikh Ibrahim Al-Fauzan (KSA) did a talk on “How to be a strong Muslim”

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- Also, we had a Summer Conference on 28 July with Talks with Sheikh Hammad Lakhvi (Pakistan) and Yusuf Chambers (Iera). Sheikh Hammad Lakhvi spoke on “Guidelines for the Islamic Awakening” and Yusuf Chambers on “The Purpose of Life”

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- In September we had a talk by Ustadh Imran Hussein (Sapience Institute) on the topic: “The Purpose of Life and Danger of Nihilism”

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- In October during school holidays, we had a talk by Sheikh Asif Uddin on “How to remain Steadfast in Islam” followed by video games, Table Tennis and Snooker.

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<https://www.facebook.com/photo/?fbid=879149734406589&set=pb.100069347106345.-2207520000>



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- In November we had a conference on Imam Nasai with a talk by Ustadh Umar Muqaddam on the biography of Imam Nasai, and a talk by Sheikh Shabbir Usmani on Sheikh Ata'ullah Haneef Bhujiani, who explained Sunnan Nasai. This conference was planned in the Masjid but then conducted online due to extreme weather conditions.



- On 28 December, we have scheduled a talk by Sheikh Mustafa Razzak (teacher at Birmingham College of Humanities) on the importance of doing Tadabbur on the Quran. This talk will Insha'Allah be followed by Video games, Snooker and Table Tennis.

Workshops

2 Workshops were conducted this year:

- One conducted by Ustadh Yusuf Patel on “RSE Champions, One Day Training” in May, addressing sex education & LGBTQ+ questions in schools.



- One conducted by BIMA (British Islamic Medical Association) on “Mindsavers Workshop, 5 pillars for better mental help, a practical framework for Muslims” in October, offering a Muslim-focused mental health framework.



Ramadan

- Sheikh Ahmad Hilal from Egypt lead Tarawih, with 3 guests Qaris brought by charities who lead each for 1 night or part of it: Sheikh Abu Taymiyyah, Qari AbdulWahab Tahir (Kuwait) and Sheikh Moath Salem Arab (Jordan)



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Taste Ramadan

- Invited non-Muslims for Iftar, promoting understanding and cultural exchange.



Pictures of Taste Ramadhan:

<https://www.facebook.com/cambridgeislamiccentre/posts/pfbid031wCzqumFBkfqvDCgtNAFXWQ7rC2S7t3L9LgbbX9ugaKZMLwqQnAVBVTmfMsmXpWEI>

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<https://www.facebook.com/photo/?fbid=737173255270905&set=pb.100069347106345.-2207520000>

- Brother Mahmood Ouda delivered a short reminder in between Tarawih during some nights of Ramadan
- Sheikh Abu Taymiyah did a reminder after Tarawih, and
- Sheikh Suhaib Hasan and Sheikh Abu Usamah Ath-Thahabi did online talks in Ramadhan.

The recitation of Sheikh Abu Taymiyah went viral with more than 189 000 views:

<https://www.youtube.com/watch?v=shO2NLeyo-g>

Friday Evening Youth Club & Sports:

- In addition to Friday study circles, a Friday evening youth club offered table tennis, football, arts activities, and more, with about 30 young people regularly attending, fostering a wholesome Islamic environment.



Testimonial from a Youth Participant:

“The youth sessions keep me connected and help me make new friends. It’s a safe place where my parents are happy for me to come to.”

Testimonial from a Youth Session Participant:

“The youth sessions have helped me stay connected to my faith while also making new friends. It’s great to have a safe place where we can learn and grow.”

Weekly Boxing for Boys:

- Conducted every Tuesday (7:30-9:00 pm), these classes, with four trainers, successfully engaged over 20 boys in physical fitness and discipline training.
- We conduct Boxing Training Classes for Boys every Tuesday night from 7.30 to 9.00 pm. These classes with 4 trainers are very successful and currently more than 20 boys attend these classes weekly:



<https://www.facebook.com/cambridgeislamiccentre/videos/1452473502107902>

<https://www.facebook.com/reel/>

Hijama on Weekends

Dr. Jamal from Hijama Clinic provides weekend Hijama sessions for men at the masjid, And by Sister Amara a qualified practitioner provides Hijama sessions for Sisters, both appreciated by Local, saving them travel time to other cities.

ISLAH Sister Group Activities

ISLAH Organization ran several programmes for women at Masjid Al Ikhlas, providing sisters with regular activities to enhance their spiritual, educational, and social well-being. including fortnightly Islamic study circles, weekly Tajweed & Qur'an memorisation classes, monthly Girls Youth club, Quarterly workshops covering various themes and topics ie Women's health, Diabetes and Fasting, Ghusl rites etc

Support for Sisters: Empowering sisters is essential for the holistic development of our community. Through the Women's Hub, Masjid Al-Ikhlas and Cambridge Islamic Centre provide a platform for the ISLAH's Girls Youth Group activities, Ladies Halaqa sessions, and specialist visits addressing women's health, social, mental, physical, and spiritual wellbeing.

- The Bi-Weekly Muslim Girls Youth Club is a safe and empowering space where young Muslim girls will come together to connect, learn, and grow in their faith and identity. This club will provide a supportive and inclusive environment for girls for personal growth and development.

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- Monthly Girls Youth Club focussed on covering Islamic topics as well as teaching the attendees various skills i.e. Crochet, Calligraphy, Henna Art, Inspirational stories about the great women in the Islamic history etc
- The Muslim Girls Youth Club is designed to offer a well-rounded experience that supports the holistic development of its members. It will provide a sense of belonging, foster personal growth, and empower young Muslim girls to become confident leaders and active contributors to their communities.
- Sacred Shrouding Workshop for Sisters: a unique and essential workshop dedicated to the Islamic rites of Ghusl and Kafaan. This hands-on, sisters-only event provides practical, step-by-step training in an atmosphere of respect and learning.



- Adult Islamic Education: 20 adult sisters enrolled in beginner and intermediate Arabic language courses, and 40 sister's adults participated in weekly Tafsir and Hadith study circles.

Testimonial from a Sister Beneficiary:

"I've never felt more supported and understood in my journey as a Muslim woman. The ISLAH sessions and workshops have helped me grow in knowledge, faith, and confidence."

Participation & Beneficiaries

Overall Participation:

Approximately 5,000 individuals benefited from our programs, prayers, classes, and events throughout the year.

Volunteer Involvement:

- The charity's work is made possible by a small paid team and a dedicated group of volunteers. We employ teachers for our madrasah, cleaners, Imams to lead the daily prayers and Khateeb to give the Jumaah Khutbah and Halaqas.
- In addition to our paid staff, a group of volunteers are responsible for cleaning the mosque and ensuring it is open for the five daily prayers. Volunteers also support administration, event organization, and youth activities.
- Our volunteers are the backbone of our charity, tirelessly contributing their time and effort. Their support allows us to operate efficiently and extend our services to a wider community. We are deeply grateful for the time and energy they bring to support our operations, from keeping the mosque clean and open for prayers to helping organize events and youth activities. The commitment of our volunteers reflects the true spirit of community, and without them, many of our services would not be possible.

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- More than 50 volunteers contributed an estimated 4,000 volunteer hours, assisting in event organization, facility maintenance, teaching, and administrative support. playing a vital role in the smooth operation of our services and activities.
 - We are deeply grateful for their time, energy, dedication, and their commitment reflect the true spirit of community. Without their contribution, many of our services would not have been possible.
-

Premises and Infrastructure

Improvements continued throughout the year:

- **Completed Areas:**
Ground Floor, Basement Areas, brothers' wudu and toilets facilities on both basement and ground floor, Disability Toilets, Offices, Conference Room, and Webcast Room are fully operational.
 - **Technology and Security:**
Enhanced IT systems, audio-visual equipment, CCTV, and large TV screens improved program quality and safety.
 - **Sustainability Efforts:**
Solar panels and recycling initiatives reduced our environmental footprint, reflecting our Islamic values of stewardship.
 - **Ongoing Work:**
The First Floor is complete, including the sister's area, sister wudu and toilet facilities and the imam's flat. We have started work on the flat and upper floor offices. These improvements will offer additional educational sessions, community gatherings, and support services for vulnerable groups.
 - Upon successful Completion of the required building work and paperwork of the flats we will be able to rent them out, which will bring in an income of **£4,000+ per month** once completed. This income will be a significant contribution to the sustainability of the centre and its activities, ensuring the continued growth of our programs and services for the community.
 - In addition to completing the flats, the remaining work includes finishing the **outside main pathway, entrances, and the Main entrance canopy cover** to complement the building's design. This includes essential features like **shoe racks, footpaths, landscaping, and the neighbouring boundary wall**, as well as other **finishing touches** that are necessary for both functionality and aesthetic appeal. These improvements are not only crucial for the usability and accessibility of the centre but also have a long-term impact on the financial sustainability of the mosque and Islamic centre
-

Financial Overview

Note: Detailed financial statements will be attached separately. We remain committed to transparency, ensuring every donation is used effectively.

Key highlights for the year include:

- **Total Income:** £546,848.46 (primarily from donations).
- **Total Expenditure:** £308,249.00 (largely for renovations and operational costs. However, including Charity Support, Iftar and Zakat-ul-Fitr, Madrasa, staff costs, building maintenance, and utilities.).

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- **Assets:** The property is valued at £2,750,500, including the renovation work completed.

Surplus and Reserves:

- £12,981.89, which has been reinvested into ongoing renovations, Building Work and community services.
 - Strategic fundraising and prudent budgeting allowed us to meet our three-month reserve goal, contributing to greater financial security.
 - **Expenditure Focus:**
Funds were allocated toward building maintenance, educational materials, staff costs, community welfare, and program expansions, fulfilling our mission and meeting KPIs.
 - **Income Sources:**
Primarily community donations and grants, reflecting strong communal support and trust.
 - **Contingency Funds:**
A portion of funds reserved for emergency community support ensures readiness for unforeseen needs.
-

Conclusion and Future Outlook

By the grace of Allah (SWT), we have made tangible progress towards our KPIs and broader objectives in 2024. Youth participation has risen, the madrasah expanded, our financial stability strengthened, and our social outreach services have grown to support more individuals in need. Intercultural and interfaith initiatives, educational enhancements, active dawah efforts, charity projects, and infrastructural developments have all contributed to a more vibrant, inclusive, and empowered community.

Looking ahead to 2025, we aim to:

- Expand the madrasah and introduce advanced Islamic studies courses. (target: increase enrolment by another 10%).
- Launch a youth leadership program to nurture future community leaders. (target: engage at least 50 participants by mid-year).
- Enhance our dawah efforts, focusing on new Muslims and those exploring Islam. (target: monthly convert support sessions).
- Improve accessibility for the elderly and people with disabilities. (target: complete additional accessibility features by Q3).
- Continue fostering strong interfaith and community relations, building on the intercultural experiences of this year. (target: host at least 2 new interfaith/cultural events).

With Allah's guidance and the continued support of donors, volunteers, staff, and community members, we remain committed to serving for His sake, upholding integrity, clarity, and transparency in all our endeavours.

May Allah (SWT) accept our efforts, purify our intentions, and bless our community with unity, peace, and understanding.

Premises:

All works to the expansion of the centre continue and the following areas are completely useable, they are:

- The ground floors

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- The basement areas
- The ablution rooms and the disability toilets
- The offices, the conference room and the webcast room
- IT provision has also been completed
- The audio and CCTV cameras are in place and being used as are the large TV screens on all the floors
- The work on replacing the roof has been completed including the installation of Solar Panels
- Work on the 1st floor is now complete

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. We achieved our 3-month reserve target (currently 3.2 months). However, given our growth and rising costs, this remains below the level needed for long-term sustainability.

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

Signed on behalf of the Trustees



Abdul Kayum Arain (Chairman)
CEO and Chair of Trust

Approved by the Board of Trustees on 21st January 2025

Cambridge Muslim Trust

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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 2024	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.

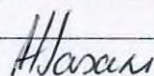
Basis of independent examiner's statement

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:

23 October 2025

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.



CAMBRIDGE MUSLIM TRUST

2024

Income

Donations and grants

546,848

total

546,848

Expenses

Rent rates and Insurance

62,572

Repairs and maintenance

111,237

Depreciation

40,001

Telephone postage and stationery

986

misc expenses

85,823

Legal fees

-

Light and heat

7,630

Total

308,249

surplus

238,600

Fixed assets

Tangible assets

2,199,715

Current Assets

Cash and bank

12,982

Debtors

-

12,982

Current Liabilities

Creditors

182,087

Net Current liabilities

- 169,105

Total assets less current liabilities

2,030,611

Long term liabilities

Loan

82,000

Net Assets

1,948,611

Represented by:

B/f

1,710,010

Funds

238,600

1,948,610

difference

- 0

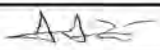


Charity Name Cambridge Muslim Trust		Charity No (if any)		1125964	CC39a
Annual accounts for the period					
Period start date	01-Jan-24	To	Period end date	31-Dec-24	

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		215,931	330,917	-	546,848	384,208
Interest and dividends		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total incoming resources	S01	215,931	330,917	-	546,848	384,208
Resources expended (Notes 4-7)						
Rent, rates and Insurance		62,572	-	-	62,572	39,637
legal and professional fees		103,272	-	-	103,272	78,423
depreciation		-	40,001	-	40,001	36,734
telephone postage and stationery		430	-	-	430	396
bank charges and interest		556	-	-	556	647
Light and heat		7,630	-	-	7,630	8,363
Misc expenses		85,823	-	-	85,823	99,924
Repairs and maintenance		7,965	-	-	7,965	5,200
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total resources expended	S02	268,248	40,001	-	308,249	269,324
Net incoming/(outgoing) resources before transfers	S03	- 52,317	290,916	-	238,600	114,884
Gross transfers between funds	S04	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)	S05	- 52,317	290,916	-	238,600	114,884
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed	S06	-	-	-	-	-
Gains and losses on investment assets	S07	-	-	-	-	-
Net movement in funds	S08	- 52,317	290,916	-	238,600	114,884
Total funds brought forward	S09	114,884	1,595,127	-	1,710,010	1,595,127
Total funds carried forward	S10	62,567	1,886,043	-	1,948,610	1,710,010

Section B Balance sheet

	Note	Total this year £ F01	Total last year £ F02
Fixed assets			
Tangible assets (Note 8)	B01	2,199,715	2,076,339
	B02	-	-
Investments (Note 9)	B03	-	-
Total fixed assets	B04	2,199,715	2,076,339
Current assets			
Stock and work in progress	B05	-	-
Debtors (Note 10)	B06	-	-
(Short term) investments	B07	-	-
Cash at bank and in hand	B08	12,982	7,119
Total current assets	B09	12,982	7,119
Creditors: amounts falling due within one year (Note 11)	B10	182,087	278,447
Net current assets/(liabilities)	B11	- 169,105	- 271,329
Total assets less current liabilities	B12	2,030,610	1,805,010
Creditors: amounts falling due after one year (Note 11)	B13	82,000	95,000
Provisions for liabilities and charges	B14	-	-
Net assets	B15	1,948,610	1,710,010
Funds of the Charity			
Unrestricted funds	B16	62,567	450,191
Designated funds	B17	-	-
Total unrestricted funds		62,567	450,191
Restricted income funds (Note 12)	B18	1,886,043	1,259,820
Endowment funds (Note 12)	B19	-	-
Total funds	B20	1,948,610	1,710,010
Signed by one or two trustees on behalf of all the trustees	Signature	Date of approval	
		01/10/2025	

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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

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	215931.25	330917.21	546,848	384,208
				-	-
				-	-
				-	-
Total		215,931	330,917	546,848	384,208
Interest and dividends				-	-
				-	-
				-	-
				-	-
Total		-		-	-
				-	-
				-	-
				-	-
				-	-
Total				-	-
				-	-
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				-	-
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	59,470		59,470	59,470
	Insurance	3,102		3,102	3,102
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	62,572	-	62,572	62,572
legal and professional fees	Legal fees			-	-
	Kateeb -Imam			-	19,983
	Madrasa	49,384		49,384	31,447
	Builders-Equipment	53,888		53,888	26,993
				-	-
				-	-
				-	-
	Total	103,272	-	103,272	78,423
telephone postage and stationery	Stationery	430		430	396
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	430		430	396
bank charges and interest	Bank Charges	556.33		556	556
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	556		556	556

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

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

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	2,236,675	-	-	3,591	-	2,240,266
Additions	163,377	-	-	-	-	163,377
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	2,400,052	-	-	3,591	-	2,403,643

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	160,336	-	-	3,591	-	163,927
Depreciation charge for year	40,001	-	-	-	-	40,001
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	200,337	-	-	3,591	-	203,928

8.3 Net book value

Brought forward	2,076,339	-	-	-	-	2,076,339
Carried forward	2,199,715	-	-	-	-	2,199,715

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****Trade debtors****Amounts due from subsidiary and associated undertakings****Other debtors****Prepayments and accrued income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

Note 11 Creditors and accruals*Please complete this note if the charity has any creditors or accruals.***11.1 Analysis of creditors****Loans and overdrafts****Trade creditors****Amounts due to subsidiary and associated undertakings****Other creditors****Accruals and deferred income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
182,087	278,447	-	-
-	-	-	-
-	-	-	-
-	-	82,000	95,000
-	-	-	-
182,087	278,447	82,000	95,000

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 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		53887.73
Building Fund	Services Account		19746.24

12.4 Analysis of net assets between funds

Fixed assets
Investments
Net current assets
Creditors due in more
than one year and
provisions
Total net assets

Unrestricted funds £	Restricted funds £	Endowed funds £	Total £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

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		182,087	278,447
Due to trustees and related parties			-	-
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)
------------------	------------------------------	---------------

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.

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 2024	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.

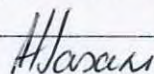
Basis of independent examiner's statement

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:

23 October 2025

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.

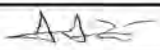


Charity Name Cambridge Muslim Trust		Charity No (if any)		1125964		CC39a
Annual accounts for the period						
Period start date	01-Jan-24	To	Period end date	31-Dec-24		

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		215,931	330,917	-	546,848	384,208
Interest and dividends		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total incoming resources	S01	215,931	330,917	-	546,848	384,208
Resources expended (Notes 4-7)						
Rent, rates and Insurance		62,572	-	-	62,572	39,637
legal and professional fees		103,272	-	-	103,272	78,423
depreciation		-	40,001	-	40,001	36,734
telephone postage and stationery		430	-	-	430	396
bank charges and interest		556	-	-	556	647
Light and heat		7,630	-	-	7,630	8,363
Misc expenses		85,823	-	-	85,823	99,924
Repairs and maintenance		7,965	-	-	7,965	5,200
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total resources expended	S02	268,248	40,001	-	308,249	269,324
Net incoming/(outgoing) resources before transfers	S03	- 52,317	290,916	-	238,600	114,884
Gross transfers between funds	S04	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)	S05	- 52,317	290,916	-	238,600	114,884
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed	S06	-	-	-	-	-
Gains and losses on investment assets	S07	-	-	-	-	-
Net movement in funds	S08	- 52,317	290,916	-	238,600	114,884
Total funds brought forward	S09	114,884	1,595,127	-	1,710,010	1,595,127
Total funds carried forward	S10	62,567	1,886,043	-	1,948,610	1,710,010

Section B Balance sheet

	Note	Total this year £ F01	Total last year £ F02
Fixed assets			
Tangible assets (Note 8)	B01	2,199,715	2,076,339
	B02	-	-
Investments (Note 9)	B03	-	-
Total fixed assets	B04	2,199,715	2,076,339
Current assets			
Stock and work in progress	B05	-	-
Debtors (Note 10)	B06	-	-
(Short term) investments	B07	-	-
Cash at bank and in hand	B08	12,982	7,119
Total current assets	B09	12,982	7,119
Creditors: amounts falling due within one year (Note 11)	B10	182,087	278,447
Net current assets/(liabilities)	B11	- 169,105	- 271,329
Total assets less current liabilities	B12	2,030,610	1,805,010
Creditors: amounts falling due after one year (Note 11)	B13	82,000	95,000
Provisions for liabilities and charges	B14	-	-
Net assets	B15	1,948,610	1,710,010
Funds of the Charity			
Unrestricted funds	B16	62,567	450,191
Designated funds	B17	-	-
Total unrestricted funds		62,567	450,191
Restricted income funds (Note 12)	B18	1,886,043	1,259,820
Endowment funds (Note 12)	B19	-	-
Total funds	B20	1,948,610	1,710,010
Signed by one or two trustees on behalf of all the trustees	Signature	Date of approval	
		01/10/2025	

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

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	215931.25	330917.21	546,848	384,208
				-	-
				-	-
				-	-
Total		215,931	330,917	546,848	384,208
Interest and dividends				-	-
				-	-
				-	-
				-	-
Total		-		-	-
				-	-
				-	-
				-	-
				-	-
Total				-	-
				-	-
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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	59,470		59,470	59,470
	Insurance	3,102		3,102	3,102
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	62,572	-	62,572	62,572
legal and professional fees	Legal fees			-	-
	Kateeb -Imam			-	19,983
	Madrasa	49,384		49,384	31,447
	Builders-Equipment	53,888		53,888	26,993
				-	-
				-	-
				-	-
	Total	103,272	-	103,272	78,423
telephone postage and stationery	Stationery	430		430	396
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	430		430	396
bank charges and interest	Bank Charges	556.33		556	556
				-	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	556		556	556

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

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

6.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

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	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	2,236,675	-	-	3,591	-	2,240,266
Additions	163,377	-	-	-	-	163,377
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	2,400,052	-	-	3,591	-	2,403,643

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	160,336	-	-	3,591	-	163,927
Depreciation charge for year	40,001	-	-	-	-	40,001
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	200,337	-	-	3,591	-	203,928

8.3 Net book value

Brought forward	2,076,339	-	-	-	-	2,076,339
Carried forward	2,199,715	-	-	-	-	2,199,715

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

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* 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**Trade debtors**

Amounts due from subsidiary and associated undertakings

Other debtors

Prepayments and accrued income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

Note 11 Creditors and accruals

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

11.1 Analysis of creditors**Loans and overdrafts****Trade creditors**

Amounts due to subsidiary and associated undertakings

Other creditors

Accruals and deferred income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
182,087	278,447	-	-
-	-	-	-
-	-	-	-
-	-	82,000	95,000
-	-	-	-
182,087	278,447	82,000	95,000

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 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		53887.73
Building Fund	Services Account		19746.24

12.4 Analysis of net assets between funds

Fixed assets
Investments
Net current assets
Creditors due in more
than one year and
provisions
Total net assets

Unrestricted funds £	Restricted funds £	Endowed funds £	Total £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

Section C	Notes to the accounts	(cont)
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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		182,087	278,447
Due to trustees and related parties			-	-
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.