

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales · Charity number 1126750

Details

Other names COMSWA

Status Registered

Legal form Other

Registered 2008-11-17

Register [View on the Charity Commission register](#)

Contact

Address 88 Paynes Lane
Coventry
CV1 5LJ

Phone 07377076627

Email THECOMSWA@HOTMAIL.CO.UK

Website WWW.COMSWA.COM

Activities

Objects: 2:1 TO ACT AS A RESOURCE FOR YOUNG SWAHILI MUSLIM PEOPLE UP TO THE AGE OF 18 LIVING IN COVENTRY BY PROVIDING ADVICE AND ASSISTANCE AND ORGANISING PROGRAMMES OF PHYSICAL, EDUCATION AND OTHER ACTIVITIES AS MEANS OF >(A) ADVANCING IN LIFE AND HELPING YOUNG PEOPLE BY DEVELOPING THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS INDEPENDENT, MATURE AND RESPONSIBLE INDIVIDUALS.(B) ADVANCING EDUCATION.(C) RELIEVING UNEMPLOYMENT.(D) PROVIDING RECREATIONAL AND LEISURE TIME ACTIVITY IN THE INTERESTS OF SOCIAL WELFARE FOR PEOPLE LIVING IN THE AREA OF BENEFIT WHO HAVE NEED BY REASON OF THEIR YOUTH AGE, INFIRMITY OR DISABILITY, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES WITH A VIEW TO IMPROVING THE CONDITIONS OF LIFE OF SUCH PERSON.2:2 TO FURTHER OR BENEFIT THE RESIDENTS OF COVENTRY AND THE NEIGHBOURHOOD, WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING TOGETHER THE SAID RESIDENTS AND LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATION IN COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION LEISURE TIME OCCUPATION WITH THE OBJECTIVE OF IMPROVING THE CONDITIONS OF LIFE FOR THE RESIDENTS.2:3 TO ADVANCE THE ISLAMIC RELIGION FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES, PUBLIC CELEBRATIONS OF RELIGIOUS FESTIVALS AND TO ORGANISE FAITH CONGREGATIONS.2:4 THE PROMOTION OF RACIAL HARMONY FOR THE PUBLIC BENEFIT BY :- (A) PROMOTING KNOWLEDGE AND MUTUAL UNDERSTANDING BETWEEN DIFFERENT RACIAL GROUPS.(B) ADVANCING EDUCATION AND RAISING AWARENESS ABOUT DIFFERENT RACIAL GROUPS TO PROMOTE GOOD RELATIONS BETWEEN PERSONS OF DIFFERENT RACIAL GROUP.(C) WORKING TOWARDS THE ELIMINATION OF DISCRIMINATION ON THE GROUNDS OF RACE.2:5 TO PROMOTE THE BENEFIT OF MUSLIM WOMEN IN PARTICULAR BUT NOT EXCLUSIVELY.(A) THE ADVANCEMENT OF EDUCATION.(B) THE ADVANCEMENT OF THE ISLAMIC RELIGION : AND (C) THE PRESERVATION AND PROTECTION OF GOOD HEALTH.

Activities: Masjid and Madrasah Project Qur-an Classes for youngsters, Short Courses and Ramadhan lectures, Funeral Services, Religious Congregations and Eid Council, Working together with other charity organisations.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** COVENTRY
- Coventry City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£43,271	£33,741	-	-
2023-12-31	£110,702	£38,297	-	-
2022-12-31	£96,745	£45,871	-	-
2021-12-31	£106,435	£33,508	-	-
2020-12-31	£54,315	£23,891	-	-

Trustees

Name	Role	Appointed
SULEIMAN JAMAH	Chair	2025-07-14
Ali Haule		2025-07-13
Haji Mussa		2025-07-13
Ibrahim Yahaya		2025-07-13
Saleh Badru Ali		2023-09-09
Sayid Ali Abdullahi		2023-09-09

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales - Charity number 1126750

Accounts

Registered Number: 1126750

England and Wales

The Coventry Muslim Swahili Association

Annual Report and Unaudited Accounts

for the year ending

31st December 2024

The Coventry Muslim Swahili Association

Charity Information

For the year ended 31st December 2024

Trustees	Mr Jamah Suleiman Mr Ali Haule Mr Ibrahim Yahaya Mr Haji Mussa Mr Sayid Ali Abdullahi Mr Saleh Badru Ali
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Registered Charity Number	1126750
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Registered Charity Address:	88 Payne's Lane, Coventry, West Midlands, CV1 5LJ
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The Coventry Muslim Swahili Association

Charity number: 1126750

Financial year: 1 January 2024 to 31 December 2024

Trustees' Annual Report

Reference and Administrative Details

The Coventry Muslim Swahili Association ("the charity") is a registered charity established to advance religion and education and to support community welfare, particularly within the Swahili-speaking Muslim community in Coventry.

- **Charity name:** The Coventry Muslim Swahili Association
- **Charity number:** 1126750
- **Principal address:** Coventry, United Kingdom
- **Legal status:** Unincorporated charity

Trustees

The charity was governed during the year by **six trustees**, all of whom served in a voluntary capacity. No trustee received remuneration or benefits from the charity during the year.

Structure, Governance and Management

The charity is governed by its constitution. Trustees are responsible for overall control and strategic direction of the charity, including safeguarding its assets and ensuring compliance with charity law and regulatory requirements.

The trustees meet periodically to review activities, finances and future plans.

Objectives and Activities

The charity's objectives are to:

- Advance the Islamic faith
- Promote education through faith-based learning
- Support community cohesion and welfare

During the year, the charity delivered religious education and faith-based school activities, community learning sessions, and related religious and educational programmes.

Public Benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit. The charity's activities are directed towards providing educational and religious services that benefit the community and promote social cohesion.

Financial Review

Total income for the year was **£43,271** (2023: not stated), derived from:

- Donations and other income
- Student fees from faith-based educational activities
- Bank interest

Total expenditure for the year was **£33,741**, resulting in a **surplus of £9,530**. The trustees consider the financial position at the year end to be satisfactory.

Reserves Policy

The trustees aim to maintain modest reserves to ensure the charity can meet its ongoing obligations and continue its activities without disruption.

Plans for the Future

The trustees intend to continue and, where possible, expand faith-based educational and community activities, subject to available resources.

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom accounting standards.

Approved by the trustees and signed on their behalf:

.....

Trustee – Mr Jamah Suleiman

Date: ..7/1/26.....

Independent Examiner's Report

Independent Examiner's Report to the Trustees of The Coventry Muslim Swahili Association

I report to the trustees on my examination of the accounts of The Coventry Muslim Swahili Association for the year ended 31 December 2024.

Responsibilities and Basis of Report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 and in carrying out my examination I have followed the applicable Directions given by the Charity Commission.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements of the Charities Act 2011.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report.

.....
Independent Examiner
Name: Mrs Mauricette Kiomba
Address: 19 Ellerman Gardens, Coventry, West Midlands, CV6 6QG
Date: 7/1/2026

Statement of Receipts and Payments

For the year ended 31 December 2024

Receipts

- Donations and other income: £30,000
- Student fees: £11,451
- Bank interest: £1,820

Total receipts: £43,271

Payments

- Overhead and operating costs: £33,741

Total payments: £33,741

Net surplus for the year: £9,530

Statement of Assets and Liabilities

As at 31 December 2024

- Cash at bank and in hand: £9,530

Total assets: £9,530

- Liabilities: £Nil

Net assets: £9,530

Notes to the Accounts

1. Basis of Accounting

The accounts have been prepared on a receipts and payments basis in accordance with the Charities Act 2011.

2. Trustees' Remuneration and Benefits

No trustees received remuneration or benefits during the year.

3. Staff Costs

The charity had **no paid staff** during the year. All activities were supported by volunteers.

4. Restricted Funds

The charity did not hold any restricted funds at the year end, based on the information provided.

Trustees' Approval

These accounts were approved by the trustees on:

Date: .7/1/26.....

Signed on behalf of the trustees:

.....

Trustee – Mr Jamah Suleiman

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales - Charity number 1126750

Accounts



Coventry Muslim Swahili Association
88 Payne's Lane, Coventry, West Midland, CV1 5LJ.
Email Address: thecomswa@yahoo.co.uk



TRUSTEES' REPORT

&

FINANCIAL REPORT FOR THE YEAR ENDED

31ST DECEMBER 2023

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PART 2: CHAIRMAN'S FOREWORD

In the name of Allah, the Most Beneficent, the Most Merciful. We thank Him for His everlasting mercy upon us and we praise and glorify Him for His countless favours irrespective of our shortcomings. We send blessing and salutation upon our beloved Prophet Muhammad, his Companions, and entire people of his household,

Alhamdulillah, another year has passed on with great success, and we look forward to the year ahead with hope and prosperity. I am pleased to present before you an Annual Report along with Independent Examiners' Report for the year ended 31st December 2023 for your perusal. This report reflects upon what happened during the year under review.

Further to my report for the year ended 31st December 2022, the air conditioning units were purchased and installed during the year under review, this has helped a great deal especially during hot summertime. We thank all the contributors and member who worked tirelessly to get this done.

During the year under review, an amount of £56,065 was raised from the existing 54 members. We are still exploring different avenues to invest the funds wisely and productively without putting the scheme in stressful position.

It is a pleasure and privilege to serve as Amir of this institution. We could not have achieved this milestone without great deal of hard work by everyone within Comswa's circle, and this is what Community (Mujitamaa) is all about. May Allah (S.A.W) grant all of us goodness in this world and hereafter. Ameen.

Ibrahim Jaffar-Shauri
Amir of Coventry Muslim Swahili Community (UK)

PART 3: ADMINISTRATIVE & REFERENCES

CHARITY NAME: COVENTRY MUSLIM SWAHILI ASSOCIATION

CHARITY REGISTRATION NO. 1126750

PRINCIPLE OFFICE: 88, PAYNE'S LANE,
COVENTRY
CV1 5LJ

EMAIL ADDRESS: thecomswa@yahoo.co.uk

WEBSITE: www.comswa.online

TRUSTEES: EFFECTIVE FROM 09/09/2023
IBRAHIM JAFFAR-SHAURI -CHAIRMAN
NASSOR UBA NASSOR -VICE CHAIRMAN
SULEMAN ALI -SECRETARY
KHALFAN M AYOUB -DEPUTY SECRETARY
AXMED SAYYID CALI -TREASURY
SAYID ALI ABDULLAHI -DEPUTY TREASURY
SALEH BADRU ALI -TRUSTEE
MOHAMMED SALUM -TRUSTEE
KEIS OMAR KEIS -TRUSTEE

PRINCIPLE BANKERS: HSBC BANK PLC
5/6 HIGH STREET
COVENTRY
CV1 5RE

INDEPENDENT EXAMINER: ASHIF HASHAM
QNA LEICESTER LTD
15 FARNLEY ROAD, LEICESTER
LE5 1GP

PART 4: ORGANISATION PROFILE

Organisation Objective:

The primary objective of the Charity as set out in the Governing Document, is to advance the Islamic Faith and Muslim Community. Our aim is to provide facilities for the Muslim population of Coventry to worship their Creator and to educate them about their faith based upon the teachings of the Qur'an and the Sunnah as understood by the companions of the Prophet (S.A.W.) and by those that followed them

Structure, Governance & Management:

The Board of Trustees is appointed by General Meeting for a term of Two (2) years. The Trustees are responsible for day-to-day management and administration. They determine the general policy of running of the organisation; to assist with smooth running of the Charity, Trustees have authority to delegate its powers to sub-committees on various functions and activities. Trustees do not receive any remuneration.

Risk Management:

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifying potential threats to charity's objectives and to mitigate those threat appropriately and proportionally. In reference to risk management, we have an up and running complaints' handling procedure and managing conflict of interest policies.

Vision and Mission:

Our Vision is to build a vibrant Islamic Centre that caters to religious, education and social needs of wider Muslim Community. Our Mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunnah. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

Area of Operation:

Comswa operates within England and Wales, however, the governing document does not restrict the charity to extend its operations beyond this boundary.

Volunteers:

Volunteers are paramount mechanisms, catalyst, and vigorous tools to move forward and achieve community objective. Currently the charity has 60 volunteers both men and women devoting their time and wealth for community and faith related activities. Their work is vibrant for the organisation.

Public Benefit:

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.

PART 5: ACHIEVEMENT & PERFORMANCE

During the year under review, charity has successfully fulfilled many of its core objectives, some of which are mentioned here below: -

- a) Facilities were extended for 5 daily prayers including Friday prayers
- b) Arrangements were made for Ramadhan i.e. Taraweeh, Iftar and Itikahf
- c) Ladies only Islamic knowledge programmes were organised
- d) Visiting of sick at their homes and hospitals.
- e) Performed marriage ceremonies and provided marriage and divorce counselling
- f) Performing funeral services including washing, burial and comforting of the bereaved.

Education Centre (Madrasah):

The children's madrasah continues to flourish under the dedicated leadership of Ustadh Ibrahim, Ustadh Khamis Qassim along with Sister Fatma, Ummu Aqsa, and several other volunteers. More than 100 children are now on the Madrasah register. In addition to the daily Quran and Islamic Study classes, the following events took place:-

- a) Parents evening was organised to discuss children's progress
- b) Individual student progress reports were sent to parents

Eid Congregation Prayer & Eid Celebration in the park:

The Charity successfully organised Eid congregational prayers in the park, this was done in collaboration with another Masjid in Coventry. Additionally, Eid celebrations were conducted at Edgwick Park in Coventry since 2014, this allowed even the Non-Muslims to join in the celebration on most important event on Muslim Calendar.

Community Cohesion:

The Charity actively engaged in local authority and community organisations to bring together people in diverse neighbourhood making Coventry a better place to live and work. To make this idea a reality we are currently working together with West Midlands Police force, Coventry City Council, Bengal, Somali and Gujarati community just to mention a few.

Youth Engagements:

Youths are backbone of many communities; we are grateful to have a good number of juveniles who are fully involved in religious and community activities. It is our moral duty to ensure this crop of youngsters are protected against intolerable behaviour and enjoy their juvenile lifespan wisely.

Event and Talks:

The Mosque has hosted a series of events and talks for the local community delivered by prominent UK scholars, community leaders and emerging ustadh of modern day.

PART 6: PLANS FOR THE FUTURE

Madrasah:

- a) To provide and expand basic Islamic Education to youngsters
- b) Recruit more volunteer teachers
- c) Intensive in-house training for new recruits and existing teachers
- d) Improvise incentives to the volunteer teachers
- e) Projecting to produce 5 Alims and Hafidh within next 3-5 years
- f) Recruit more support staff to encounter the advancement of Madrasah.

Fridah & Eid Congregation:

We are working through to ensure both Friday and Eid Congregation are well supervised.

Innovation of new fund-raising avenues for Masjid project:

- a) Masjid collection "Chanda" from some selected towns across UK
- b) Fund raising events on at least monthly basis
- c) To explore foreign donors to help the project

Administrative and Management affairs:

- a) Plan to offer more intensive training to executives to overcome advancement of charity
- b) Oversee Eid congregation prayer & celebration in the park
- c) Oversee mihadhara and iftar programmes
- d) Oversee collection of zakat ul fitr collections and disbursement accordingly
- e) Strengthening internal controls to safeguard wealth and property of the charity

Working with other charities:

The charity has bonded very well with other communities across Coventry such as Bengali, Gujarat and Somalian. They have wholehearted supported our work we could have not asked for more. Outside the border we continue to explore potential areas of co-operation with other organisations for advancement of this community.

Plans for our Centre:

- a) To provide help and support on circular education
- b) Youth group activities i.e. sports events, camps
- c) Health and fitness activities
- d) Crèche and Nursery
- e) To promote Swahili mother tongue to the youngsters

Risk Management:

New trustees will have periodic training to their legal obligation under charity law, this includes areas on Decision Making, Declaration of Trust and Financial Supervision. Building Insurance has been arranged as part of risk mitigation scenario.

PART 7: FINANCIAL REVIEW YEAR 2023

Net Surplus:

Charity earned a net surplus of £70,785 during the year in review (2022: £50,874). This shows an increase of 28% compared to previous year.

Incoming Resources and Resources Expended:

Incoming Resources from generated funds increased by 9% compared to previous year. During the year in review resources from charitable activities declined by 3% from £84,829 to £82,264. Total resources expended decreased by 24% to £34,967 from £45,871 in previous year.

Principal Funding Sources:

The Charity's main source of income remains as voluntary donations, proceeds from generated funds and free interest loan. Of this, we have restricted funds to be utilised for specific project and asset purchase. Managing trustees decided to use the funds to purchase air conditioning units for the prayer hall and community purposes. Further details of the restricted funds can be found under notes to the Financial Statements.

Reserves Policy:

The charity's policy is to maintain sufficient reserves to at least cover fixed monthly unrestricted expenditure. The trustees believe the current level of reserves are sufficient to meet this objective.

Going Concern:

Trustees have a reasonable expectation that the charity has adequate resources to continue its operations for unseeable future. For this reason, the trustees have adopted the going concern concept in preparing the Financial Statements.

Future:

COMSWA expects to maintain its existing range of faith and community activities whilst building and improving on areas identified for further developments.

Investments:

Due to unavailability of interest free financial products from high street Banks, unrestricted funds continue to remain idle without yielding financial returns. Consequently, management continue to use the funds towards funding activities such as fundraising events.

PART 8: STATEMENT OF RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the Financial Statements in accordance with charities applicable law and regulations. Charity Law requires the trustees to prepare Financial Statements for each financial year in accordance with United Kingdom's Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under Charity Law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

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

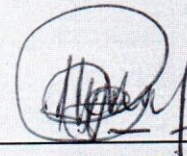
- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Trustees Board, we hereby satisfy that Trustee Report give a true and fair view of the state of affairs of the charity and of its outgoing resources for the period under review.



Axmed Sayyid Cali
Treasurer
On Behalf of Trustees



Ibrahim Jaffar-Shauri
Chairman
On Behalf of Trustees

Independent Examiner's Report to the Trustees of COVENTRY MUSLIM SWAHILI ASSOCIATION (UK)

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 13 to 20.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act:
- To follow the procedures in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 next statement.

Independent examiner's statement

I have not identified matters of concern but check and balances need to be established to improve internal controls.

In connection with my examination, apart from the matters referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, 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 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



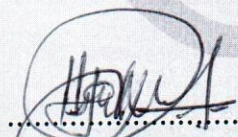
Ashif Hasham,
QNA Leicester Ltd
15, Farnley Road, Leicester
LE5 1GP

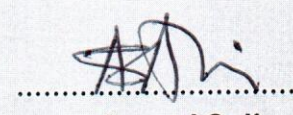
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted	Restricted	Total Funds 2023	Total Funds 2022
Incoming resources					
Activities for generating funds	Note 2	28,438	0	28,438	11,916
Resources from charitable activities	3	<u>0</u>	<u>82,264</u>	<u>82,264</u>	<u>84,829</u>
Total Incoming Resources (a)		28,438	82,264	110,702	96,745
Resources expended					
Charitable activities	4	0	15,930	15,930	34,491
Generated Funds	4	<u>22,367</u>	<u>0</u>	<u>22,367</u>	<u>11,380</u>
Total resources expended (b)		22,367	15,930	38,297	45,871
Net Resources before transfer (a-b)		6,071	66,334	72,405	50,874
Reconciliation of fund movement					
Total funds brought forward		664,871	86,893	751,764	700,890
Net movements during the year		<u>6,071</u>	<u>66,334</u>	<u>72,405</u>	<u>50,874</u>
Total funds carried forward		670,942	153,227	824,169	751,764

All Incoming resources and resources expended derived from continued activities.
The charity has no other recognized gains or losses for the year other than the results above.

Approved and signed on, on Behalf of Trustees


.....
Ibrahim Jaffar-Shauri
Chairman


.....
Axmed Cali
Treasurer

BALANCE SHEET AS AT 31 DECEMBER 2023

		2023	2022
Fixed Assets	Note		
<i>Tangible Assets</i>	10	687,612	659,145
Current Assets			
<i>Debtors</i>	5	11,496	8,226
<i>Cash at Bank and in Hand</i>	11	<u>142,770</u>	<u>106,201</u>
		841,878	773,572
Current Liabilities			
<i>Creditors: Amt falling due within one year</i>	6	750	4,849
<i>Creditors: Amt falling due after one year</i>	7	<u>16,959</u>	<u>16,959</u>
Net Assets	9	<u>824,169</u>	<u>751,764</u>
The Funds of the Charity:			
<i>Restricted Funds</i>	8	153,227	86,893
<i>Unrestricted Funds</i>	8	<u>670,942</u>	<u>16,959</u>
Net Assets	8	<u>824,169</u>	<u>751,764</u>

Notes to the Financial Statements for the year ended 31 December 2023

1. Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2025) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) meets the definition of a public benefit entity under FRS 102. Assets and Liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a Cash Flow Statement.

The Charity is exempted from preparing a cash flow statement as early adopts Bulletin 1 published on 2 February 2016. However, Comswa decided to include a cash flow statement in this Financial Statements for more transparency.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognized when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Gifts in kind

Gifts in kind are recognized in different way depending on how they are used by the charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.
- (iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Notes to the Financial Statements for the year ended 31 December 2023

Expenditure

All expenditure is recognized once there is a legal or constructive obligation to that expenditure, its probable settlement is required, and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading those aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated based on time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,500 or more are initially recorded at cost. Less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Notes to the Financial Statements for the year ended 31 December 2023

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset Class	Depreciation method and rate
Equipment	Straight line – 20%
Fixtures and Fittings	Straight line – 33.33%

Trade Debtors

These are amounts due from customers for merchandise sold or services performed in the ordinary course of business, they are recognized initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognized as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognized based on the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Notes to the Financial Statements for the year ended 31 December 2023

Financial instruments

Classification

Financial assets and financial liabilities are recognized when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

2. Activities from generating funds

	Unrestricted	Restricted	Funds 2023	Funds 2022
Education Centre				
<i>Students' Fees and supplies</i>	4,586	0	4,586	420
<i>Sundry Income</i>	<u>23,852</u>	<u>0</u>	<u>23,852</u>	<u>11,496</u>
Sub-Total	<u>28,438</u>	<u>0</u>	<u>28,438</u>	<u>11,916</u>

3. Incoming Resources Charitable Activities

	Unrestricted	Restricted	Funds 2023	Funds 2022
<i>Chanda Collection -Masjid Project</i>	0	5,890	5,890	12,406
<i>Community & Public -Masjid Project</i>	0	64,271	64,271	63,573
<i>Subscription to bereavement Fund</i>	<u>0</u>	<u>12,103</u>	<u>12,103</u>	<u>8,850</u>
Sub-Total	<u>0</u>	<u>82,264</u>	<u>82,264</u>	<u>84,829</u>

4. Total Resources Expended

	Unrestricted	Restricted	Funds 2023	Funds 2022
Direct Costs:				
<i>Fundraising Costs</i>	0	5,000	5,000	213
<i>Accountancy fees (Prov for 2023)</i>	750	0	750	700
<i>Subscription</i>	<u>600</u>	<u>0</u>	<u>600</u>	<u>0</u>
Sub-Total (a)	<u>1,350</u>	<u>5,000</u>	<u>6,350</u>	<u>913</u>

Notes to the Financial Statements for the year ended 31 December 2023

4. Total Resources Expended (Continued.....)

	Unrestricted	Restricted	Funds 2023	Funds 2022
Support Costs:				
<i>Utilities Consumption</i>	9,243	0	9,243	5,399
<i>Council Tax & Rates</i>	2,062	0	2,062	3,010
<i>Printing & Stationery</i>	123	0	123	0
<i>Telephone & Internet Services</i>	726	0	726	925
<i>Bank Charges</i>	449	0	449	0
<i>Building Insurance</i>	263	0	263	0
<i>Repairs & Maintenance</i>	4,988	0	4,988	1,156
<i>Governing Costs</i>	0	0	0	928
<i>Funds utilisation for Bereavement Sch</i>	0	0	0	250
<i>Bad debts from Bereavement Scheme</i>	0	0	0	6,550
<i>Charity given platform</i>	0	0	0	26,740
<i>Ramadhan Imam gifts</i>	0	4,000	4,000	0
<i>Travelling Expenses</i>	0	6,930	6,930	0
<i>Depreciation</i>	<u>3,163</u>	<u>0</u>	<u>3,163</u>	<u>0</u>
Sub-Total (b)	<u>21,017</u>	<u>10,930</u>	<u>31,947</u>	<u>44,958</u>
Grand Total (a+b)	<u>22,367</u>	<u>15,930</u>	<u>38,297</u>	<u>45,871</u>

5. Debtors

	Unrestricted	Restricted	Funds 2023	Funds 2022
<i>Arrears on Bereavement Funds</i>	0	2,857	2,857	3,046
<i>Sundry debtors</i>	1,800	5,000	6,800	5,180
<i>Prepayment</i>	<u>1,838</u>	<u>0</u>	<u>1,838</u>	<u>0</u>
Sub-Total (a)	<u>3,638</u>	<u>7,857</u>	<u>11,495</u>	<u>8,226</u>

Notes to the Financial Statements for the year ended 31 December 2023

6. Creditors: falling due within a year

	Unrestricted	Restricted	Funds 2023	Funds 2022
Accounting fees (Prov. for 2023)	750	0	750	700
Prepaid subs on bereavement	0	0	0	3,330
Virgin (Tel & Internet Services)	0	0	0	66
Accrued Electricity Provision	<u>0</u>	<u>0</u>	<u>0</u>	<u>753</u>
	<u>750</u>	<u>0</u>	<u>750</u>	<u>4,849</u>

7. Creditors: falling due after a year

	Unrestricted	Restricted	Funds 2023	Funds 2022
Qaradhan Hassan (Free Interest Loan)	0	9,350	9,350	9,350
Building material -Unpaid	<u>0</u>	<u>8,609</u>	<u>8,609</u>	<u>8,609</u>
	<u>0</u>	<u>16,959</u>	<u>16,959</u>	<u>16,959</u>

8. Analysis of funds

	1st Jan 2023	Incoming	Expending	31 st Dec 2023
<u>General Funds</u>				
Unrestricted fund	664,871	28,438	22,367	670,942
<u>Restricted Funds</u>				
Subscription on bereavement	49,781	12,103	0	61,884
Masjid Project	<u>37,112</u>	<u>70,161</u>	<u>15,930</u>	<u>91,343</u>
	<u>751,764</u>	<u>110,702</u>	<u>38,297</u>	<u>824,169</u>

Notes to the Financial Statements for the year ended 31 December 2023

9. Net Assets by fund

	Unrestricted	Restricted	Funds 2023	Funds 2022
<i>Tangible Assets</i>	687,612	0	687,612	659,145
<i>Add: Current Assets</i>	19,432	134,834	154,266	114,427
<i>Less: Creditors falling due within a year</i>	750	0	750	4,849
<i>Less: Creditors falling due after a year</i>	<u>0</u>	<u>16,959</u>	<u>16,959</u>	<u>16,959</u>
Net Assets	<u>706,294</u>	<u>117,875</u>	<u>824,169</u>	<u>751,764</u>

10. Fixed Assets

	Freehold Land	Equipment	Funds 2023	Funds 2022
Balance brought forward	659,145	0	659,145	659,145
<i>Additions:</i>	0	31,630	31,630	0
<u>Accumulated Depreciation</u>				
<i>Charge for the year</i>	<u>0</u>	<u>3,163</u>	<u>3,163</u>	<u>0</u>
Net Book Value	<u>659,145</u>	<u>28,467</u>	<u>687,612</u>	<u>659,145</u>

11. Cash on Hand & Bank

	Unrestricted	Restricted	Funds 2023	Funds 2022
<i>Masjid Project Account</i>	0	62,699	62,699	39,071
<i>Savings Account</i>	0	10,251	10,251	10,000
<i>Bereavement Account</i>	0	61,884	61,884	50,065
<i>Madrasah Account</i>	<u>7,936</u>	<u>0</u>	<u>7,936</u>	<u>7,065</u>
	<u>7,936</u>	<u>134,834</u>	<u>142,770</u>	<u>106,201</u>

Notes to the Financial Statements for the year ended 31 December 2023

12. Cash Flow Statement

Cash at Bank at the beginning of the year 106,201

Cash inflows:

Receipts from Masjid Project	70,445	
Receipts from Education Centre	23,488	
Receipts from Bereavement Funds	<u>12,008</u>	105,941

Cash outflows:

Expenditure on Masjid Project:

Fundraising costs	5,000	
Purchase of Equipment (A/C units)	31,630	
Building Maintenance & Repair	4,988	41,618

Expenditure on Management & Admin:

Accountancy fees (2023)	700	
Bank Charges	449	
Broadband & Telephone Exps	792	
Utilities (Electricity & Gas)	9,996	
Building Insurance	2,102	
Printing & Stationery	123	
Council Tax/Rates	2,062	
Subscription	600	
Travel Expenses	6,930	
Ramadhan Imam Gifts	4,000	<u>27,754</u>

Cash on Hand and at Bank **142,770**

13. Bereavement Funds 2023

Cash at Bank	61,884	
Prepaid -Subscription		3,330
Reserved		<u>58,554</u>
	<u>61,884</u>	<u>61,884</u>

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales - Charity number 1126750

Accounts



TRUSTEES' REPORT

And financial report for the year ended 31st December 2022





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Part2: Chairman's foreword

In the name of Allah, the Most Beneficent, the Most Merciful. We thank Him for His everlasting mercy to us and we praise and glorify for His countless favours irrespective of human's shortcoming. We send blessing and salutation to upon our beloved Prophet Muhammad, his Companions, and entire people of his households.

Alhamdulillah, another year has passed on with great success, and we look forward year ahead with hope and prosperity. I am pleased to present before you an Annual Report along with independent Examiner report for the year ended 31st December 2022 for you to peruse. This report reflects upon what happened during the year under review.

Construction of the main prayer hall has completed. Wudhu khan and toilet facilities along installation of new and modern boiler also have been completed. The only pending work is purchases and installation of air condition unit. And so, we're using this opportunity to call for an appeal to our Muslim brothers and sisters across UK and the rest of the world to support us financial in this noble work. The cost of Air condition sets is £14,000 to meet the size of prayer hall. It is extremely unpleasant atmosphere during the summertime in particularly but not exclusively during Friday prayer where mass congregation makes temperature in the prayer hall a bit high.

I am sure that you will also be happy to hear that this year charity managed to make repayment of £24,000 from our free interest loan.

During this year under review, bereavement scheme underwent major review including to expel from the scheme members who failed to keep their contribution for over four years. For this reason, a total amount was forfeit from their contribution and their debts were write-off from community books. Following this review, scheme now have 54 members and managed to raise over £56,065. We're still explore different avenue to invest the fund wisely and productively without putting the scheme in stressful position.

It is a pleasure and privilege to serve as Amir of this institution. We could not have achieved this milestone without a great deal of hard work by everyone within Comswa's circle. And this is what Community (Mujitamaa) is all about. May Allah (S.W.T) grant all of us goodness in this world and hereafter- Amin.

Nassor Uba
Amir of Coventry Muslim Swahili Community (UK)



Part3: ACTIVITIES & EVENTS





Part4: REFERENCE & ADMINISTRATIVE

Charity Name: Coventry Muslim Swahili Association

Charity Registration No. 1126750

Principle Office: 88 Payne's Lane, Coventry
CV1 5LJ

Email Address: thecomswa@yahoo.co.uk

Website: www.comswa.online

Trustees: Effective from 26/12/2017:

Nassor Uba	Chairman
Mohammed Yuri	Deputy Secretary
Axmed Sayid Cali	Treasury
Fahad Issa	Deputy Treasury

Holding Trustees:

Nassor Uba
Axmed Sayyid Cali
Saleh A Badru

Bankers

HSBC Bank Plc
5/6 High Street
Coventry
CV1 5RE

Independent Examiner

Suleiman Ali



Part5. ORGANISATION PROFILE.

Organisation Objective:

The primary objective of the charity as set out in the Governing Document which is to advance the Islamic faith and Muslim community. Our aims are to provide facilities for the Muslim population of Coventry to worship their Creator and to educate them about their faith based upon the teachings of the Qur'an and the Sunnah as understood by the companions of the Prophet (S.A.W) and by those that followed them.

Structure, Governance & Management:

The Board of Trustee is appointed by General meeting for a term of two years. They are responsible for the day-to-day management and administration. Trustees determine the general policy of running of the organisation. To assist with smoothly running of the charity, trustees have authority to delegate its power to sub-committees on various functions and activities. There is no remuneration receive.

Risk Management:

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifies potential threats of charity objectives and mitigate those threat appropriate and proportional. In reference to risk management, we have up and running complaint's handling procedure and managing conflict of interest policies.

Vision & Mission:

Our vision is to build a vibrant Islamic centre that caters to the religious, education and social needs of wider Muslim Community. Our mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunna. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

Area of Operation:

Comswa operates within England and Wales. However, governing document does not restrict to extend its services beyond this boundary.

Volunteers:

Volunteers are paramount mechanisms, catalysis, and vigorous tool to move forward and achieve community objective. Apparently, we have than 60 people's men and women devoting their time and wealth for community and faith related activities. Their work is vibrating for the organisation.

Public benefit:

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.



Part6. ACHIEVEMENT & PERFORMANCE

During the year under review, community has successfully fulfilled many of its core objectives, some of which are mentioned here below: -

- a) Extended facilities for the five Daily prayers, Friday prayers
- b) Made arrangements for Ramadhan, i.e., Taraweeh prayers, Iftar, Itkaf, etc.
- c) Organised 'Ladies Only' Islamic knowledge programmes.
- d) Visited the sick at their homes and in hospitals.
- e) Performed marriage ceremonies and provided marriage and divorce counselling.
- d) Performed funeral services including washing, burial and comforted the bereaved.

Education Centre (Madrasah):

The children's Madrassa continues to flourish under the dedicated leadership of Ustadh Ibrahim, Ustadh Khamis Qassim along Sister Fatma, Ummu Aqsa, and several volunteers. A total of 100 children are now on the Madrassa register. In addition to the daily Quran and Islamic Study classes, the following events took place: —

- a) Parents' evening organised to discuss children's progress.
- b) Individual student progress reports sent out to parents.

Eid Congregation Prayer & Eid Celebration in the Park:

We have successfully organised the Eid prayer congregational prayers in the park in collaboration with another masjid across Coventry. In addition to that, Eid Celebrations are conducted in the Edgwick Park in Coventry since 2014 to allow even non-Muslims to join in celebrations on most important Muslim calendar.

Community Cohesion:

Actively engaged with local authority and community organisations aims to bring together people in diverse neighbourhood making Coventry better place to live and work. In making these ideas ticking, we're currently working together with West Midland Police force, Coventry City Council, Bengal, Somali, and Gujarati community just to list few.

Youth Engagements

Youths are backbone of many communities. We're grateful to have good number of juveniles who are full involved on religious and community activities. It is our morale duties to ensure these crops of youngsters are protected against intolerable behaviours and enjoy their juvenile span wisely.

Events and Talks

The Mosques has hosted a series of events and talks to the local community and delivered by prominent UK scholars, community leaders and emerging ustadh of modern day.



Part7: PLANS FOR THE FUTURE

7:1. Madrasah:

- a) To provide basic Islamic education to youngsters.
- b) Recruit more volunteer's teachers.
- c) Intensive in-house training for new recruits and existing teachers.
- d) Improvises incentive to the volunteer's teacher.
- e) Projected to produce 5 Alims and Hafidh within next five years.
- f) Recruit more support staffs to encounter with advancement of Madrasah.

7:2. Friday and Eid Congregation:

We are working through to ensure Friday and Eid Congregation well supervise.

7:3. Innovation of new fund-raising avenues for Masjid Project:

- a) Masjid Collection "Chanda" on some of selected town across UK.
- b) Fund raising events at least on monthly basis.
- c) To explore potential foreign donors to help the Project.

7:4. Administration and Management affairs:

- a) Plan offer more intensive training to executives to overcome advancement of organisation.
- b) Oversee Eid prayer congregation & Eid Celebration in the Park.
- c) Oversee Mihadhara and Iftar.
- d) Oversees Zakatul Fitr collections and disbursement accordingly.
- e) Strengthening internal control to safeguard wealth and property.

7:5. Working with other charities:

We're getting on so well with other communities across Coventry such as Bengal, Gujarat, Somalian, etc. They have been wholehearted supported our work and could not ask for more assistance. Outside the boarder, we're continue to explore potential area of cooperation with other organisation for advancement of this community.

7:6. Plans to our Centre:

- a) To provide help and support on circular education.
- b) Youth group activities i.e., sports events.
- c) Health and fitness activities.
- d) Crèche and Nursery.
- e) To promote mother tongue Swahili language.

Risk Management

New trustees will have periodic trainings to briefs their legal obligation under charity law. Which including areas on Decision Making; Declaration Trust and Financial supervision. Insurance on Building need to be arranged as part of risk mitigation scenario.



PART8: FINANCIAL REVIEWS YEAR 2022

8:1 Net Surplus:

Charity earned a net surplus of £50,874 from £72,927 from 2021. Any decrease of 30% attributes by bad debts written off from Bereavement scheme and considerable charity given.

8:2 Incoming Resources and Resources Expended:

Incoming Resources from generated fund falls by 19% compared to previous year. Again, resources from charitable activities declined by 8% from £91,812 to £84,829. Total resources expended increase by 37% to £45,871 from £33,508 in 2021.

Principal funding sources:

The charity's main source of income is voluntary donations, proceeds from generated funds and free interest loan. Of this source of income, were restricted funds to be applied for in specific areas of the charity's work. Management decides to use the fund raised for restricted to purpose to complete the purchases of property for religious and Community purpose. Further details of the restricted funds can be found in note to the financial statements.

Reserves policy:

The charity's policy is to maintain sufficient reserves at least to cover fixed monthly unrestricted expenditure. The trustees believe the current levels of liquid reserves are sufficient to meet this objective.

Going concern:

Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they have continued to adopt the going concern basis concept in preparing the financial statements.

Future:

Plans are very important in keeping the organisation focused and to ensure that goals and objectives are realistic to the essence and purpose of COMSWA. COMSWA expects to maintain its existing range of faith and community activities whilst building and improving on areas identified for further developments.

6:3 Investments:

Due to unavailability interest free financial products from high street Banks, unrestricted funds continue to remain idle without yielding big chunk of financial returns. Consequently, management continue to use the funds on petty types of funding activities such as fundraising events, etc.



Part9: STATEMENT OF RESPONSIBILITIES:

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

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

- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgments and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (accounts and Reports) regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of Trustees Board, we hereby satisfied that Trustee report give a True and fair view of the state of affairs of the charity and of its net outgoing resources for the period under review.

.....
Axmed Sayid Cali (Treasurer)
On behalf of Trustees

.....
Mohammed Yurri (Secretary)
On behalf of Trustees



Independent Examiner's Report to the trustees of COVENTARY MUSLIM SWAHILI ASSOCIATION (UK)

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 12 to 20.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

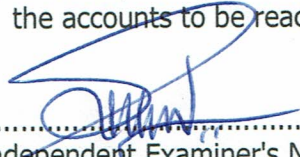
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 next statement.

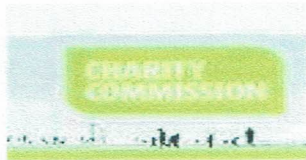
Independent examiner's statement

I have not identified matters of concern but check and balances need to be established to improve internal controls.

In connection with my examination, apart from the matter referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, 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 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.


.....
Independent Examiner's Name
Suleiman Ali
29 Clinton Road,
Coventry,
CV6 7AJ.

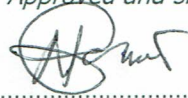


COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Statement of Financial Activities for the Year Ended 31 December 2022

		<i>Unrestricted</i>	<i>Restricted</i>	<i>Total Funds</i>	<i>Total Funds</i>
				2022	2021
<i>Incoming resources</i>	Note				
<i>Activities for generating funds</i>	2	11,551	365	11,916	14,623
<i>Resources from charitable activities</i>	3	0	84,829	84,829	91,812
<i>Total Incoming Resources (a)</i>		11,551	85,194	96,745	106,435
<i>Resources expended</i>					
<i>Charitable activities</i>	4	0	34,491	34,491	22,953
<i>Generated Funds</i>	4	11,380	0	10,235	10,555
<i>Total resources expended (b)</i>		11,380	34,491	45,871	33,508
<i>Net Resources before transfer (a-b)</i>		171	50,703	50874	72,927
<i>Reconciliation of fund movement</i>					
<i>Total funds brought forward</i>		478,186	222,704	700,890	627,963
<i>Net movements during the year under review</i>		171	50,703	50,874	72,927
<i>Gross transfers between funds</i>		186,514	(186,514)	0	0
<i>Total funds carried forward</i>		664,871	86,893	751,764	700,890

*All incoming resources and resources expended derive from continue activities.
The charity has no recognized gains or losses for the year other than the results above.*

Approved and signed on 7/9/23 Behalf of Trustees


.....

Nassor Uba (Chairman)


.....

Muhammed Yuri (G/Secretary)



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Balance Sheet as at 31 December 2022

		2022	2021
Fixed Assets	Note		
<i>Tangible Assets</i>	10	659,145	659,145
Current Assets			
<i>Debtor</i>	5	8,226	9,406
<i>Cash at Bank and in Hand</i>	11	<u>106,201</u>	<u>78,929</u>
			747,480
<i>Creditors: Amount falling due within one year</i>	6	4,849	5,631
<i>Creditors: falling due after more than year</i>	7	<u>16,959</u>	<u>40,959</u>
Net Assets	9	<u>751,764</u>	<u>700,890</u>
The Funds of the Charity.			
<i>Restricted Funds</i>	8	86,893	222,704
<i>Unrestricted Funds</i>	8	<u>664,871</u>	<u>478,186</u>
Total Charity Funds	8	<u>751,764</u>	<u>700,890</u>



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement.

The charity is exempted from preparing a cash flow statement as it has early adopted Bulletin 1 published on 2 February 2016. However, Comswa decided to include a cash flow statement in these financial statements for more transparency.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies, and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount realised.

- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

- (iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading those aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class

Fixtures and Fittings

Depreciation method and rate

Straight line - 33.33%

Trade debtors

are amounts due from customers for merchandise sold or services performed in the ordinary course of business are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

2. Activities from generating funds

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Education Centre:</i>				
<i>Students' fees and supplies</i>	420	0	420	1,817
<i>Sundry Income</i>	11,131	365	11,496	12,806
<i>Sub total</i>	11,551	365	11,916	14,623



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

3. Incoming Resources Charitable Activities

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Chanda Collection - Masjid Project</i>	0	12,406	12,406	44,621
<i>Fund raising events - Masjid Project</i>	0	0	0	0
<i>Community & Public Donation - Masjid Project*</i>	0	63,573	63,573	14,311
<i>Free Interest loan converted into donation</i>	0	0	0	25,000
<i>Subscription to Bereavement Fund</i>	0	8,850	8,850	7,880
<i>Sub total</i>	0	84,829	84,829	91,812

4. Total Resources Expended

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Direct Costs</i>				
<i>Fundraising costs*</i>	90	123	213	816
<i>Accountancy fees (Provision for 2022)</i>	700	0	700	700
<i>Legal and Professional costs</i>	0	0	0	0
<i>Sub-total (a)</i>	790	123	913	1,516
<i>Support Costs</i>				
<i>Utilities Consumption*</i>	5,399	0	5,399	6,115
<i>Council Tax & Rates</i>	3,010	0	3,010	2,386
<i>Printing & Stationeries</i>	0	0	0	0
<i>Telephone & internet services*</i>	925	0	925	737
<i>Funds utilisation from Bereavement</i>	0	250	250	0
<i>Bad debts from Bereavement scheme</i>	0	6,550	6,550	0
<i>Governing costs</i>	100	828	928	617
<i>Building Maintenance & Repair</i>	1,156	0	1,156	9,637
<i>Charity Given platform</i>	0	26,740	26,740	12,500
<i>Sub-total (b)</i>	10,590	34,368	44,958	31,992
<i>Grand total (a + b)</i>	11,380	34,491	45,871	33,508



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

5. Debtors	Unrestricted	Restricted	Funds 2022	Funds 2021
<i>Arrears on Bereavement Fund</i>	0	3,046	3,046	9,226
<i>Sundries debtors</i>	180	5,000	5,180	180
<i>Sub-total</i>	180	8,046	8,226	9,406

6. Creditors: falling due within a year	Unrestricted	Restricted	Funds 2022	Funds 2021
<i>Accountancy fees (Provision for 2022)</i>	700	0	700	700
<i>Prepaid subscription on bereavement fund.</i>	0	3,330	3,330	3,330
<i>Barclays Card Service for Aug-Dece provision</i>	0	0	0	365
<i>Virgin (Telephone & internet services) Dece 22 bill</i>	66	0	66	0
<i>Accrued - Electricity provision</i>	753	0	753	0
<i>Accrued-Gas provision</i>	0	0	0	1,236
	1,519	3,330	4,849	5,631

7. Creditors: falling due after a year	Unrestricted	Restricted	Funds 2022	Funds 2021
<i>Qaradhan Hassan (Free Interest Loan)</i>	0	9,350	9,350	33,350
<i>Building Materials remain unpaid</i>	0	7,609	7,609	7,609
	0	16,959	16,959	40,959

8. Analysis of funds

	1st Jan 2022	Incoming	Expending	Transferred	31st Dec.2022
<u>Generated Funds</u>					
<i>Unrestricted fund</i>	478,186	11,551	11,380	186,514	664,871
<u>Restricted fund</u>					
<i>Subscription to bereavement Fund</i>	47,731	8,850	6,800		49,781
<i>Masjid Project</i>	174,973	76,344	27,691	(186,514)	37,112
<i>Total Fund</i>	700,890	96,745	45,871	0	751,764



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

9. Net Assets by Fund

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Tangible Assets</i>	659,145	0	659,145	659,145
<i>Add: Current Assets</i>	7,245	107,182	114,427	88,335
<i>Less: Creditors: falling due within a year</i>	1,519	3,330	4,849	5,631
<i>Less : Creditors: falling due more than a year</i>	0	16,959	16,959	40,959
<i>Net Assets</i>	664,871	86,893	751,764	700,890

10. Fixed Assets

	<i>F 'hold Land</i>	<i>Furn & Equip</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Balance brought forward 01/01/2021</i>	659,145	0	659,145	572,690
<i>Additions (Cash & Credit)</i>	0	0	0	86,455
<i>Accumulated Depreciation</i>				
<i>Charge for the year</i>	0	0	0	0
<i>Net Book Value</i>	659,145	0	659,145	659,145

11. Cash on Hand & Bank

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2022</i>	<i>Funds 2021</i>
<i>Masjid Project A/c</i>	0	39,071	39,071	21,983
<i>Saving Account, A/c</i>	0	10,000	10,000	10,000
<i>Bereavement fund a/c</i>	0	50,065	50,065	41,835
<i>Madrasah a/c</i>	7,065	0	7,065	5,111
	7,065	99,136	106,201	78,929



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2022

12. Cash Flow Statement

Cash at Bank at the beginning of the year **78,929**

Cash inflows:

<i>Receipts from Masjid Project</i>	75,979	
<i>Receipts from Education centre.</i>	11,551	
<i>Receipts from Bereavement Funds</i>	<u>8,480</u>	96,010

Cash Outflows:

Expenditure on Masjid Project:

<i>Fundraising costs</i>	213	
<i>Charity & Donations</i>	26,740	
<i>Loan Repayment</i>	24,000	
<i>Loan Advance</i>	5,000	
<i>Building Maintenance and Repair</i>	<u>1,156</u>	57,109

Expenditure on Mgmt and Adm:

<i>Accountancy fees 2020)</i>	700	
<i>Utilisatiom of bereavement funds</i>	250	
<i>Utilities</i>	5,882	
<i>Council Tax</i>	3,010	
<i>Telephone & Net services</i>	859	
<i>Governing costs</i>	<u>928</u>	<u>11,629</u>

Cash on Hand and at Bank **106,201**

13. Bereavement Scheme data

<i>Cash at Bank</i>	50,065	
<i>Subscription in Arrears</i>	3,046	
<i>Prepaid Subscriptions</i>		3,330
<i>Reserved</i>	<u>49,781</u>	
	<u>53,111</u>	<u>53111</u>

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales - Charity number 1126750

Accounts



TRUSTEES' REPORT

And financial report for the year ended 31st December 2021





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Part2: Chairman's foreword

In the name of Allah, the Most Beneficent, the Most Merciful. We thank Him for His everlasting mercy to us and we praise and glorify for His countless favours irrespective of human's shortcoming. We send blessing and salutation to upon our beloved Prophet Muhammad, his Companions, and entire people of his households.

Alhamdulillah, another year has passed on with great success, and we look forward year ahead with hope and prosperity. I am pleased to present before you an Annual Report along with independent Examiner report for the year ended 31st December 2021 for you to peruse. This report reflects upon what happened during the year under review.

Construction of the main prayer hall has completed. Wudhu khan and toilet facilities along installation of new and modern boiler also have been completed. The only pending work is purchases and installation of air condition unit. And so, we're using this opportunity to call for an appeal to our Muslim brothers and sisters across UK and the rest of the world to support us financial in this noble work. The cost of Air condition sets is £14,000 to meet the size of prayer hall. It is extremely unpleasant atmosphere during the summertime in particularly but not exclusively during Friday prayer where mass congregation makes temperature in the prayer hall a bit high.

I am sure that you will also be happy to hear that this year charity managed to make repayment of free interest loan of £34,000. While some of our creditors decide to write off their debts total amounting £25,000 and translated into donations.

Bereavement scheme has completed 77months old (six years) since its establishment with 60 registered members. Should all members pay their due subscription on timely manner than the scheme should have £48,000 at Bank. Very unfortunate, it has £41,835 at bank. Why then? Because some members were ahead on the monthly subscription a total of £3,330. But we also have some members who are behinds on their due subscription a total of £9,226. Management of the scheme are still working to address the issues of subscription in arrears. It shames that the funds have remain unproductive for a while. However, management are working tirelessly to explores different potential avenues to invest the fund wisely and productive.

It is a pleasure and privilege to serve as Amir of this institution. We could not have achieved this milestone without a great deal of hard work by everyone within Comswa's circle. And this is what Community (Mujitamaa) is all about. May Allah (S.W.T) grant all of us goodness in this world and hereafter- Amin.

Nassor Uba
Amir of Coventry Muslim Swahili Community (UK)



Part3: ACTIVITIES & EVENTS





Part4: REFERENCE & ADMINISTRATIVE

Charity Name: Coventry Muslim Swahili Association

Charity Registration No. 1126750

Principle Office: 88 Payne's Lane, Coventry
CV1 5LJ

Email Address: thecomswa@yahoo.co.uk

Website: www.comswa.online

Trustees: Effective from 26/12/2017:

Nassor Uba	Chairman
Mohammed Yuri	Deputy Secretary
Axmed Sayid Cali	Treasury
Fahad Issa	Deputy Treasury

Holding Trustees:

Nassor Uba
Axmed Sayyid Cali
Saleh A Badru

Bankers

HSBC Bank Plc
5/6 High Street
Coventry
CV1 5RE

Independent Examiner

Suleiman Ali



Part5. ORGANISATION PROFILE.

Organisation Objective:

The primary objective of the charity as set out in the Governing Document which is to advance the Islamic faith and Muslim community. Our aims are to provide facilities for the Muslim population of Coventry to worship their Creator and to educate them about their faith based upon the teachings of the Qur'an and the Sunnah as understood by the companions of the Prophet (S.A.W) and by those that followed them.

Structure, Governance & Management:

The Board of Trustee is appointed by General meeting for a term of two years. They are responsible for the day to day management and administration. Trustees determine the general policy of running of the organisation. To assist with smoothly running of the charity, trustees have authority to delegate its power to sub-committees on various functions and activities. There is no remuneration receive.

Risk Management:

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifies potential threats of charity objectives and mitigate those threat appropriate and proportional. In reference to risk management, we have up and running complaint's handling procedure and managing conflict of interest policies.

Vision & Mission:

Our vision is to build a vibrant Islamic centre that caters to the religious, education and social needs of wider Muslim Community. Our mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunna. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

Area of Operation:

Comswa operates within England and Wales. However, governing document does not restrict to extend its services beyond this boundary.

Volunteers:

Volunteers are paramount mechanisms, catalysis, and vigorous tool to move forward and achieve community objective. Apparently, we have than 60 people's men and women devoting their time and wealth for community and faith related activities. Their work is vibrating for the organisation.

Public benefit:

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.



Part6. ACHIEVEMENT & PERFORMANCE

During the year under review, community has successfully fulfilled many of its core objectives, some of which are mentioned here below:-

- a) Extended facilities for the five Daily prayers, Friday prayers
- b) Made arrangements for Ramadhan, i.e. Taraweeh prayers, Iftar, Itkaf, etc.
- c) Organised 'Ladies Only' Islamic knowledge programmes.
- d) Visited the sick at their homes and in hospitals.
- e) Performed marriage ceremonies and provided marriage and divorce counselling.
- d) Performed funeral services including washing, burial and comforted the bereaved.

Education Centre (Madrasah):

The children's Madrassa continues to flourish under the dedicated leadership of Ustadh Ibrahim, Ustadh Khamis Qassim along Sister Fatma, Ummu Aqsa, and several volunteers. A total of 100 children are now on the Madrassa register. In addition to the daily Quran and Islamic Study classes, the following events took place:—

- a) Parents' evening organised to discuss children's progress.
- b) Individual student progress reports sent out to parents.

Eid Congregation Prayer & Eid Celebration in the Park:

We have successfully organised the Eid prayer congregational prayers in the park in collaboration with another masjid across Coventry. In addition to that, Eid Celebrations are conducted in the Edgwick Park in Coventry since 2014 to allow even non-Muslims to join in celebrations on most important Muslim calendar.

Community Cohesion:

Actively engaged with local authority and community organisations aims to bring together people in diverse neighbourhood making Coventry better place to live and work. In making these ideas ticking, we're currently working together with West Midland Police force, Coventry City Council, Bengal, Somali, and Gujarati community just to list few.

Youth Engagements

Youths are backbone of many communities. We're grateful to have good number of juveniles who are full involved on religious and community activities. It is our morale duties to ensure these crops of youngsters are protected against intolerable behaviours and enjoy their juvenile span wisely.

Events and Talks

The Mosques has hosted a series of events and talks to the local community and delivered by prominent UK scholars, community leaders and emerging ustadh of modern day.



Part7: PLANS FOR THE FUTURE

7:1. Madrasah:

- a) To provide basic Islamic education to youngsters.
- b) Recruit more volunteer's teachers.
- c) Intensive in-house training for new recruits and existing teachers.
- d) Improvises incentive to the volunteer's teacher.
- e) Projected to produce 5 Alims and Hafidh within next five years.
- f) Recruit more support staffs to encounter with advancement of Madrasah.

7:2. Friday and Eid Congregation:

We are working through to ensure Friday and Eid Congregation well supervise.

7:3. Innovation of new fund-raising avenues for Masjid Project:

- a) Masjid Collection "Chanda" on some of selected town across UK.
- b) Fund raising events at least on monthly basis.
- c) To explore potential foreign donors to help the Project.

7:4. Administration and Management affairs:

- a) Plan offer more intensive training to executives to overcome advancement of organisation.
- b) Oversee Eid prayer congregation & Eid Celebration in the Park.
- c) Oversee Mihadhara and Iftar.
- d) Oversees Zakatul Fitr collections and disbursement accordingly.
- e) Strengthening internal control to safeguard wealth and property.

7:5. Working with other charities:

We're getting on so well with other communities across Coventry such as Bengal, Gujarat, Somalian, etc. They have been wholehearted supported our work and could not ask for more assistance. Outside the boarder, we're continue to explore potential area of cooperation with other organisation for advancement of this community.

7:6. Plans to our Centre:

- a) To provide help and support on circular education.
- b) Youth group activities i.e. sports events.
- c) Health and fitness activities.
- d) Crèche and Nursery.
- e) To promote mother tongue Swahili language.

Risk Management

New trustees will have periodic trainings to briefs their legal obligation under charity law. Which including areas on Decision Making; Declaration Trust and Financial supervision. Insurance on Building need to be arranged as part of risk mitigation scenario.



PART8: FINANCIAL REVIEWS YEAR 2021

8:1 Net Surplus:

Charity earned a net surplus of £73,509 from £30,424 from 2020. Considerable increase was attributed by debts conversion into a donation valuing £25,000.

8:2 Incoming Resources and Resources Expended:

Incoming Resources from generated fund raised by more than 100% compared to previous year. Again, resources from charitable activities raised to £91,812 from £44,905. Total resources expended increase by £9,035 to £32,926 from £23,891 in 2020

Principal funding sources:

The charity's main source of income is voluntary donations, proceeds from generated funds and free interest loan. Of this source of income, were restricted funds to be applied for in specific areas of the charity's work. Management decide to use the fund raised for restricted to purpose to complete the purchases of property for religious and Community purpose. Further details of the restricted funds can be found in note to the financial statements.

Reserves policy:

The charity's policy is to maintain sufficient reserves at least to cover fixed monthly unrestricted expenditure. The trustees believe the current levels of liquid reserves are sufficient to meet this objective.

Going concern:

Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they have continued to adopt the going concern basis concept in preparing the financial statements.

Future:

Plans are very important in keeping the organisation focused and to ensure that goals and objectives are realistic to the essence and purpose of COMSWA. COMSWA expects to maintain its existing range of faith and community activities whilst building and improving on areas identified for further developments.

6:3 Investments:

Due to unavailability interest free financial products from high street Banks, unrestricted funds continue to remain idle without yielding big chunk of financial returns. Consequently, management continue to use the funds on petty types of funding activities such as fundraising events, etc.



Part9: STATEMENT OF RESPONSIBILITIES:

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

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

- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgments and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (accounts and Reports) regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of Trustees Board, we hereby satisfied that Trustee report give a True and fair view of the state of affairs of the charity and of its net outgoing resources for the period under review.

Axmed Sayid Cali (Treasurer)
On behalf of Trustees

Mohammed Yurri (Secretary)
On behalf of Trustees



Independent Examiner's Report to the trustees of COVENTARY MUSLIM SWAHILI ASSOCIATION (UK)

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 12 to 20.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

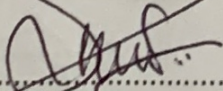
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 next statement.

Independent examiner's statement

I have not identified matters of concern but check and balances need to be established to improve internal controls.

In connection with my examination, apart from the matter referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, 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 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.


..... 11/09/22
Independent Examiner's Name
Suleiman Ali
29 Clinton Road,
Coventry,
CV6 7AJ.

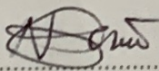


COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Statement of Financial Activities for the Year Ended 31 December 2021

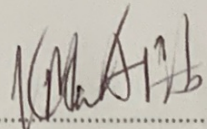
		<i>Unrestricted</i>	<i>Restricted</i>	<i>Total Funds</i>	<i>Total Funds</i>
				2021	2020
<i>Incoming resources</i>	Note				
<i>Activities for generating funds</i>	2	14,623	0	14,623	9,410
<i>Charitable activities</i>	3	0	91,812	91,812	44,905
<i>Total Incoming Resources (a)</i>		14,623	91,812	106,435	54,315
<i>Resources expended</i>					
<i>Charitable activities</i>	4	0	22,953	22,953	18,052
<i>Generated Funds</i>	4	10,555	0	10,555	5,839
<i>Total resources expended (b)</i>		10,555	22,953	33,508	23,891
<i>Net Resources before transfer (a-b)</i>		4,068	68,859	72,927	30,424
<i>Reconciliation of fund movement</i>					
<i>Total funds brought forward</i>		584,733	43,230	627,963	597,539
<i>Net movements during the year under review</i>		4,068	68,859	72,927	30,424
<i>Total funds carried forward</i>		588,801	112,089	700,890	627,963

*All incoming resources and resources expended derive from continue activities.
The charity has no recognized gains or losses for the year other than the results above.*

Approved and Signed on Behalf of Trustees


.....

Nassor Uba (Chairman)


.....

Muhammed Yurri (G/Secretary)



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Balance Sheet as at 31 December 2021

560,000 2018

		2021	2020
Fixed Assets	Note		
<i>Tangible Assets</i>	10	659,145	659,145
Current Assets			
<i>Debtor</i>	5	9,406	9,406
<i>Cash at Bank and in Hand</i>	11	<u>78,929</u>	<u>51,505</u>
		747,480	720,056
<i>Creditors: Amount falling due within one year</i>	6	(5,631)	(6,134)
<i>Creditors: falling due after more than year</i>	7	<u>(40,959)</u>	<u>(85,959)</u>
Net Assets		<u>700,890</u>	<u>627,963</u>

The Funds of the Charity.

<i>Restricted Funds</i>	8	222,704	153,845
<i>Unrestricted Funds</i>	8	<u>478,186</u>	<u>474,118</u>
Total Charity Funds		<u>700,890</u>	<u>627,963</u>

Approved by the Board and signed on behalf.

Nassor Uba (Chairman)

Muhammed Yurri (Secretary)



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity exempted from preparing a cash flow statement as early adopts Bulletin 1 published on 2 February 2016. However, Comswa decide to include a cash flow statement in these financial statements for more transparency.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies, and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:
(i) Those donated for resale produce income when they are sold. They are valued at the amount realised.

(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

(iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading those aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and Fittings	Straight line - 33.33%

Trade debtors

are amounts due from customers for merchandise sold or services performed in the ordinary course of business are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

2. Activities from generating funds

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2021</i>	<i>Funds 2020</i>
<i>Education Centre:</i>				
<i>Students' fees and supplies</i>	1,817	0	1,817	6,238
<i>Sundry Income</i>	12,806	0	12,806	3,172
<i>Sub total</i>	14,623	0	14,623	9,410



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

3. Incoming Resources Charitable Activities

	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Chanda Collection - Masjid Project</i>	0	44,621	44,621	8,914
<i>Fund raising events - Masjid Project</i>	0	0	0	2,024
<i>Community & Public Donation - Masjid Project*</i>	0	14,311	14,311	25,207
<i>Free Interest loan converted into donation</i>	0	25,000	25,000	0
<i>Subscription to Bereavement Fund</i>	0	7,880	7,880	8,760
<i>Sub total</i>	0	91,812	91,812	44,905

4. Total Resources Expended

	Unrestricted	Restricted	Funds 2021	Funds 2020
<u>Direct Costs</u>				
<i>Fundraising costs*</i>	0	816	816	884
<i>Accountancy fees (Provision for 2021</i>	700	0	700	700
<i>Legal and Professional costs</i>	0	0	0	0
<i>Sub-total (a)</i>	700	816	1,516	1,584
<u>Support Costs</u>				
<i>Utilities Consumption*</i>	6,115	0	6,115	11,875
<i>Council Tax & Business Rates</i>	2,386	0	2,386	3,455
<i>Printing & Stationeries</i>	0	0	0	0
<i>Motor expenses - incentive to teachers</i>	0	0	0	0
<i>Telephone & internet services*</i>	737	0	737	657
<i>Depreciation</i>	0	0	0	0
<i>Governing costs</i>	617	0	617	6,320
<i>Building Maintenance & Repair</i>	0	9,637	9,637	0
<i>Charity & Donation platform</i>	0	12,500	12,500	0
<i>Sub-total (b)</i>	9,855	22,137	31,992	22,307
<i>Grand total (a + b)</i>	10,555	22,953	33,508	23,891



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

5. Debtors	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Arrears on Bereavement Fund</i>	0	9,226	9,226	8,406
<i>Sundries debtors</i>	180	0	180	1,000
<i>Sub-total</i>	180	9,226	9,406	9,406

6. Creditors: falling due within a year	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Accountancy fees (Provision for 2021)</i>	700	0	700	700
<i>Prepaid subscription on bereavement fund.</i>	0	3,330	3,330	2,875
<i>Barclays Card Service for Dece 2021</i>	0	365	365	60
<i>Virgin (Telephone & internet services) Dece bill</i>	0	0	0	253
<i>Accrued - Electricity provision</i>	0	0	0	898
<i>Accrued-Gas provision</i>	1,236	0	1,236	1,348
	1,936	3,695	5,631	6,134

7. Creditors: falling due after a year	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Qaradhan hassana (Free Interest Loan)</i>	0	33,350	33,350	58,350
<i>Building Materials remain unpaid</i>	0	7,609	7,609	7,609
<i>HSBC Convention Loan</i>	0	0	0	20,000
	-	40,959	40,959	85,959

8. Analysis of funds	1st Jan 2021	Incoming	Expending	31st Dec2021
Generated Funds				
<i>Unrestricted fund</i>	474,118	14,623	10,555	478,186
Restricted fund				
<i>Subscription to bereavement Fund</i>	39,851	7,880	0	47,731
<i>Masjid Project</i>	113,994	83,932	22,953	174,973
<i>Total Fund</i>	627,963	106,435	33,508	700,890



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

9. Net Assets by Fund

	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Tangible Assets</i>	659,145	0	659,145	659,145
<i>Add: Current Assets</i>	5,291	83,044	88,335	60,911
<i>Less: Creditors: falling due within a year</i>	1,936	3,695	5,631	6,134
<i>Less: Creditors: falling due more than a year</i>	0	40,959	40,959	85,959
Net Assets	662,500	38,390	700,890	627,963

10. Fixed Assets

	F 'hold Land	Furn & equip	Funds 2021	Funds 2020
<i>Balance brought forward 01/01/2021</i>	659,145	0	659,145	572,690
<i>Additions (Cash & Credit)</i>	0	0	0	86,455
<i>Accumulated Depreciation</i>				
<i>Charge for the year</i>	0	0	0	0
Net Book Value	659,145	-	659,145	659,145

11. Cash on Hand & Bank

	Unrestricted	Restricted	Funds 2021	Funds 2020
<i>Masjid Project A/c</i>		21,983	21,983	4,879
<i>Saving Account, A/c</i>		10,000	10,000	10,000
<i>Bereavement fund a/c</i>		41,835	41,835	34,320
<i>Madrasah a/c</i>	5,111		5,111	2,306
	5,111	73,818	78,929	51,505

Free Interest Loan Movement

Balance Brought Forward (inc HSBC Loan)	78,350
Add: Free Interest Loan Receipts during the year	14,000
Less: Loan repayment during the year (inc HSBC Loan)	34,000
Less: Debts written by Creditors (converted as donation)	25,000
	33,350
Add: Unpaid building materials bills taken in 2020	7,609
	40,959



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2021

11. Cash on Hand & Bank

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Funds 2021</i>	<i>Funds 2020</i>
<i>Masjid Project A/c</i>	0	21,983	21,983	4,879
<i>Saving Account, A/c</i>	0	10,000	10,000	10,000
<i>Bereavement fund a/c</i>	0	41,835	41,835	34,320
<i>Madrasah a/c</i>	5,111	0	5,111	2,306
	5,111	73,818	78,929	51,505

12. Cash Flow Statement

Cash at Bank at the beginning of the year

51,505

Cash inflows:

<i>Receipts from Masjid Project</i>	58,932		
<i>Receipts from Education centre.</i>	14,623		
<i>Free Interest Loan Receipts</i>	14,820	Include Al-Amry Receipts	
<i>Receipts from Bereavement Funds</i>	7,515		95,890

Cash Outflows:

Expenditure on Masjid Project:

<i>Fundraising costs</i>	511		
<i>Charity & Donations</i>	12,500		
<i>Loan Repayment</i>	34,000		
<i>Maintenance and Repair</i>	9,637		(56,648)

Expenditure on Mgmt and Adm:

<i>Accountancy fees (2020)</i>	700		
<i>Utilities</i>	7,125		
<i>Council Tax & Business Rates</i>	2,386		
<i>Telephone & Net services</i>	990		
<i>Governing costs</i>	617		(11,818)

Cash on Hand and at Bank

78,929

THE COVENTRY MUSLIM SWAHILI ASSOCIATION

England & Wales - Charity number 1126750

Accounts

TRUSTEES' REPORT

And financial report for the year ended 31st December 2020





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Part2: Chairman's foreword

In the name of Allah, the Most Beneficent, the Most Merciful. We thank Him for His everlasting mercy to us and we praise and glorify for His countless favours irrespective of human's shortcoming. We send blessing and salutation to upon our beloved Prophet Muhammad, his Companions, and entire people of his households.

Business as Usual, I am pleased to present before you an Annual Report along with independent Examiner report for the year ended 31st December 2020 for you to peruse. I am writing this report in the early April 2021 to reflect upon what has happened during the year under review (2020).

It is great to share good news to you that the renovation works in our NEWLY Islamic centre has been 85% completed. I am sure you will be pleased to hear that the construction of the main prayer hall is almost done along with Wudhu khan, toilet facilities, installation of new and modern boiler. The pending work is including installation of air condition unit as well as erection of kitchen facilities and fixing the carpet (Musallah) in small prayer hall. Upon completion the pending work, the property will be in licit position as Islamic Centre where all daily five prayer and other Islamic activities can be conducted freely and unconditionally.

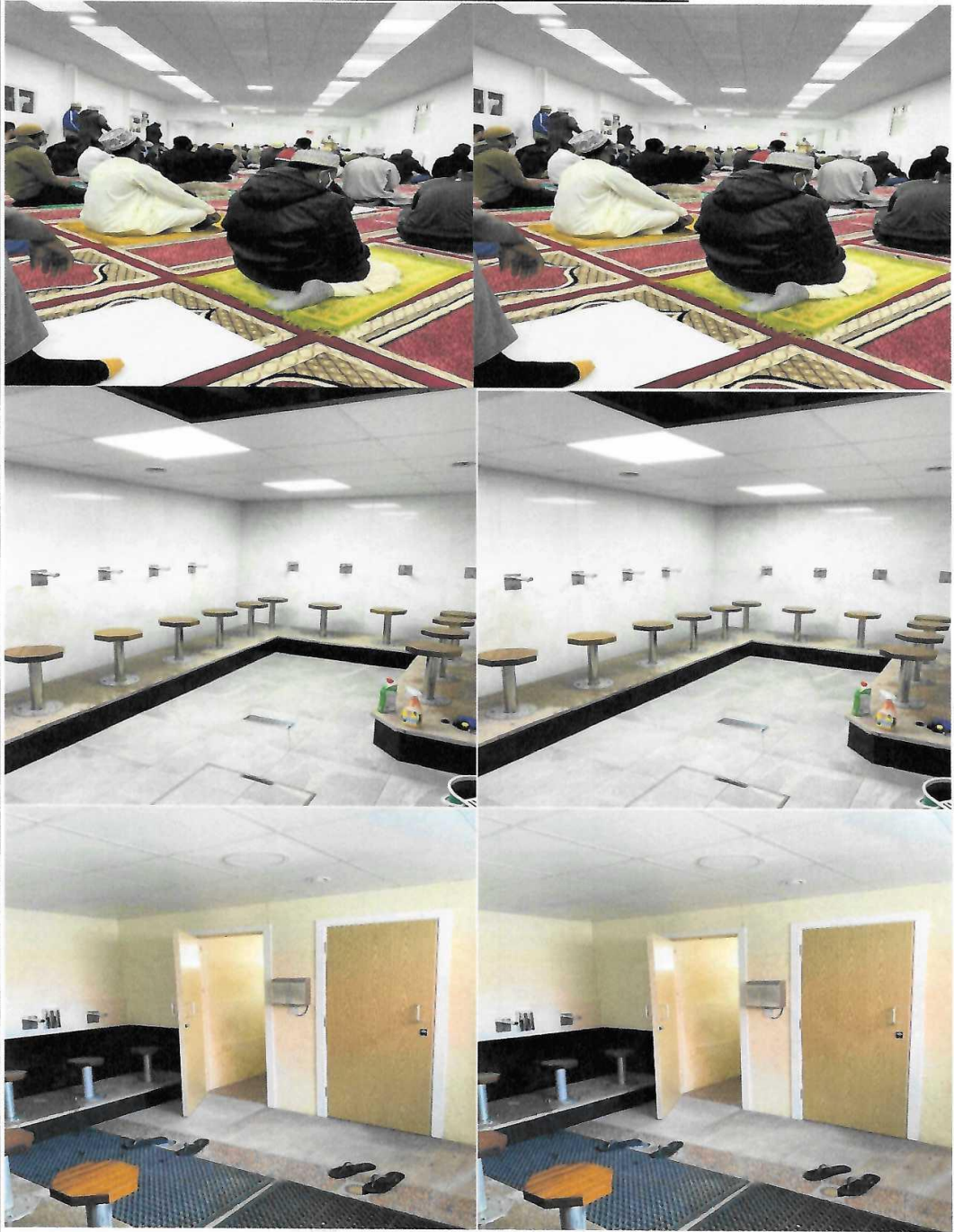
Covid19 pandemic has had a negative impact to the community like the rest of the world. Coronavirus related restrictions hit us severely both spiritually and financially. It restricts us to reach to our potential donor for their financial support toward this Project. But once again, we would like to thank community to come out their shell to patronage their project at this conclusive stage. Well done you guys! Again, the Covid19 pandemic, restricts community using our youngsters on good course. Before outbreak of this deadly virus, youngsters effectively been used to take the lead to administering and managing Quran Classes. They were frontline during Holy month of Ramadhan for organising, delivery Iftar meals, as well piloting Taraweh and Tahajudi prayers. Unfortunately, we couldn't do those activities during the last Ramadhan 2019 as we were in isolation.

There is considerable increase of Arrears subscription towards Bereavement scheme and some mismanaging of new entrants. It shame the funds has remain unproductive for a while. However, management are working to see how they could accommodate new member into the scheme without putting too much stress to the fund and capitalising the fund wisely.

Like I said last year and years before, it is a pleasure and privilege to serve as Amir of this institution. We could not have achieved this milestone without a great deal of hard work by everyone within Comswa's circle. And this is what Community (Mujitamaa) is all about. May Allah (S.W.T) grant all of us goodness in this world and hereafter- Amin.

Nassor Uba
Amir of Coventry Muslim Swahili Community (UK)

Part3: ACTIVITIES & EVENTS





Part4: REFERENCE & ADMINISTRATIVE

Charity Name: Coventry Muslim Swahili Association

Charity Registration No. 1126750

Principle Office: 88 Payne's Lane, Coventry
CV1 5LJ

Email Address: thecomswa@yahoo.co.uk

Website: www.comswa.online

Trustees: Effective from 26/12/2017:

Nassor Uba	Chairman
Suleiman Jamah	V/Chairman
A Salim	General Secretary
Mohammed Yuri	Deputy Secretary
Axmed Sayid Cali	Treasury
Fahad Issa	Deputy Treasury

Holding Trustees:

Nassor Uba
Axmed Sayyid Cali
Saleh A Badru

Bankers

HSBC Bank Plc
5/6 High Street
Coventry
CV1 5RE

Independent Examiner

Suleiman Ali



Part5. ORGANISATION PROFILE.

Organisation Objective:

The principle objective of the charity as set out in the Governing Document which is to advance the Islamic faith and Muslim community. Our aims are to provide facilities for the Muslim population of Coventry to worship their Creator and to educate them about their faith based upon the teachings of the Qur'an and the Sunnah as understood by the companions of the Prophet (S.A.W) and by those that followed them.

Structure, Governance & Management:

The Board of Trustee is appointed by General meeting for a term of two years. They are responsible for the day to day management and administration. Trustees determine the general policy of running of the organisation. To assist with smoothly running of the charity, trustees have authority to delegate its power to sub-committees on various functions and activities. There is no remuneration receive.

Risk Management:

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifies potential threats of charity objectives and mitigate those threat appropriate and proportional. In reference to risk management, we have up and running complaint's handling procedure and managing conflict of interest policies.

Vision & Mission:

Our vision is to build a vibrant Islamic centre that caters to the religious, education and social needs of wider Muslim Community. Our mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunna. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

Area of Operation:

Comswa operates within England and Wales. However, governing document does not restrict to extend its services beyond this boundary.

Volunteers:

Volunteers are paramount mechanisms, catalysis, and vigorous tool to move forward and achieve community objective. Apparently, we have than 60 people's men and women devoting their time and wealth for community and faith related activities. Their work is vibrating for the organisation.

Public benefit:

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.



Part6. ACHIEVEMENT & PERFORMANCE

During the year under review, community has successfully fulfilled many of its core objectives, some of which are mentioned here below:-

- a) Extended facilities for the five Daily prayers, Friday prayers
- b) Made arrangements for Ramadhan, i.e. Taraweeh prayers, Iftar, Itkaf, etc.
- c) Organised 'Ladies Only' Islamic knowledge programmes.
- d) Visited the sick at their homes and in hospitals.
- e) Performed marriage ceremonies and provided marriage and divorce counselling.
- d) Performed funeral services including washing, burial and comforted the bereaved.

Education Centre (Madrasah):

The children's Madrassa continues to flourish under the dedicated leadership of Ustadh Ibrahim, Ustadh Khamis Qassim along Sister Fatma, Ummu Aqsa, and several volunteers. A total of 100 children are now on the Madrassa register. In addition to the daily Quran and Islamic Study classes, the following events took place:—

- a) Parents' evening organised to discuss children's progress.
- b) Individual student progress reports sent out to parents.

Eid Congregation Prayer & Eid Celebration in the Park:

We have successfully organised the Eid prayer congregational prayers in the park in collaboration with another masjid across Coventry. In addition to that, Eid Celebrations are conducted in the Edgwick Park in Coventry since 2014 to allow even non-Muslims to join in celebrations on most important Muslim calendar.

Community Cohesion:

Actively engaged with local authority and community organisations aims to bring together people in diverse neighbourhood making Coventry better place to live and work. In making these ideas ticking, we're currently working together with West Midland Police force, Coventry City Council, Bengal, Somali, and Gujarati community just to list few.

Youth Engagements

Youths are backbone of many communities. We're grateful to have good number of juveniles who are full involved on religious and community activities. It is our morale duties to ensure these crops of youngsters are protected against intolerable behaviours and enjoy their juvenile span wisely.

Events and Talks

The Mosques has hosted a series of events and talks to the local community and delivered by prominent UK scholars, community leaders and emerging ustadh of modern day.



Part7: PLANS FOR THE FUTURE

7:1. Madrasah:

- a) To provide basic Islamic education to youngsters.
- b) Recruit more volunteer's teachers.
- c) Intensive in-house training for new recruits and existing teachers.
- d) Improvises incentive to the volunteer's teacher.
- e) Projected to produce 5 Alims and Hafidh within next five years.
- f) Recruit more support staffs to encounter with advancement of Madrasah.

7:2. Friday and Eid Congregation:

We are working through to ensure Friday and Eid Congregation well supervise.

7:3. Innovation of new fund-raising avenues for Masjid Project:

- a) Masjid Collection "Chanda" on some of selected town across UK.
- b) Fund raising events at least on monthly basis.
- c) To explore potential foreign donors to help the Project.

7:4. Administration and Management affairs:

- a) Plan offer more intensive training to executives to overcome advancement of organisation.
- b) Oversee Eid prayer congregation & Eid Celebration in the Park.
- c) Oversee Mihadhara and Iftar.
- d) Oversees Zakatul Fitr collections and disbursement accordingly.
- e) Strengthening internal control to safeguard wealth and property.

7:5. Working with other charities:

We're getting on so well with other communities across Coventry such as Bengal, Gujarat, Somalian, etc. They have been wholehearted supported our work and could not ask for more assistance. Outside the boarder, we're continue to explore potential area of cooperation with other organisation for advancement of this community.

7:6. Plans to our Centre:

- a) To provide help and support on circular education.
- b) Youth group activities i.e. sports events.
- c) Health and fitness activities.
- d) Crèche and Nursery.
- e) To promote mother tongue Swahili language.

Risk Management

New trustees will have periodic trainings to briefs their legal obligation under charity law. Which including areas on Decision Making; Declaration Trust and Financial supervision. Insurance on Building need to be arranged as part of risk mitigation scenario.



PART8: FINANCIAL REVIEWS YEAR 2020

8:1 Net Surplus:

Over the last three years Net surplus continues to drop. For instance, in 2020, we witnessed falls of net surplus by 56% to £31,924 from £73,033 of 2019 . Obviously, Cov19 restriction play big part to the falls of charity donation.

8:2 Incoming Resources and Resources Expended:

Incoming Resources from generated fund have been falls by 72% compare to previous year. Sadly, incoming resources from charitable activities decreased by 23% to £46,405 from £60427. As incoming resources decrease from different avenue, charity went to reach conventional loan amounting to £20,000 to support for renovation works. We hope and pray we could services the loan without incurred interest charges.

Principal funding sources:

The charity's main source of income is voluntary donations, proceeds from generated funds and free interest loan. Of this source of income, were restricted funds to be applied for in specific areas of the charity's work. Management decide to use the fund raised for restricted to purpose to complete the purchases of property for religious and Community purpose. Further details of the restricted funds can be found in note to the financial statements.

Reserves policy:

The charity's policy is to maintain sufficient reserves at least to cover fixed monthly unrestricted expenditure. The trustees believe the current levels of liquid reserves are sufficient to meet this objective.

Going concern:

Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they have continued to adopt the going concern basis concept in preparing the financial statements.

Future:

Plans are very important in keeping the organisation focused and to ensure that goals and objectives are realistic to the essence and purpose of COMSWA. COMSWA expects to maintain its existing range of faith and community activities whilst building and improving on areas identified for further developments.

6:3 Investments:

Due to unavailability interest free financial products from high street Banks, unrestricted funds continue to remain idle without yielding big chunk of financial returns. Consequently, management continue to use the funds on petty types of funding activities such as fundraising events, etc.

Part9: STATEMENT OF RESPONSIBILITIES:

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

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

- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgments and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (accounts and Reports) regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of Trustees Board, we hereby satisfied that Trustee report give a True and fair view of the state of affairs of the charity and of its net outgoing resources for the period under review.



.....
Axmed Sayid Cali (Treasurer)
On behalf of Trustees



.....
A-Salim (Secretary)
On behalf of Trustees

~~Dr~~ MOHAMMED KHALIF

DEPUTY SECRETARY



Independent Examiner's Report to the trustees of COVENTARY MUSLIM SWAHILI ASSOCIATION (UK)

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 12 to 20.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 next statement.

Independent examiner's statement

I have not identified matters of concern.

In connection with my examination, apart from the matter referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, 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 130 of the Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

.....
Independent Examiner's Name

Suleiman Ali
29 Clinton Road,
Coventry,
CV6 7AJ.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA

Statement of Financial Activities for the Year Ended 31 December 2020

		<i>Unrestricted</i>	<i>Restricted</i>	<i>Total Funds 2020</i>	<i>Total Funds 2019</i>
<i>Incoming resources</i>	Note				
<i>Activities for generating funds</i>	2	9,410	0	9,410	33,310
<i>Resources from charitable activities</i>	3	0	44,905	44,905	60,427
<i>Total Incoming Resources (a)</i>		<u>9,410</u>	<u>44,905</u>	<u>54,315</u>	<u>93,737</u>
<i>Resources expended</i>					
<i>Charitable activities</i>	4	17,168	884	18,052	19,265
<i>Governance Costs</i>	4	0	5,839	5,839	1,439
<i>Total resources expended (b)</i>		<u>17,168</u>	<u>6,723</u>	<u>23,891</u>	<u>20,704</u>
<i>Net Resources before transfer (a-b)</i>		(7,758)	38,182	30,424	73,033
<i>Reconciliation of fund movement</i>					
<i>Total funds brought forward</i>		481,876	115,663	597,539	408,843
<i>Net movements during the year</i>		(7,758)	38,182	30,424	73,033
<i>Total funds carried forward</i>		<u>474,118</u>	<u>153,845</u>	627,963	481,876

*All incoming resources and resources expended derive from continue activities.
The charity has no recognized gains or losses for the year other than the results above.*

Approved and Signed on Behalf of Trustees



Nassor Uba (Chairman)



A Salim (General Secretary)


M. Khalifa (Deputy Sec)



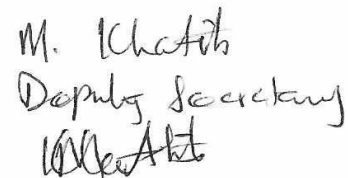
COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Balance Sheet as at 31 December 2020

		2020	2019
Fixed Assets	Note		
Tangible Assets	10	659,145	572,690
Current Assets			
Debtor	5	9,406	6,710
Cash at Bank and in Hand	11	51,505	84,168
		720,056	663,568
Creditors: Amount falling due within one year	6	6,134	6,179
Creditors: falling due after more than year	7	85,959	59,850
Net Assets		627,963	597,539
The Funds of the Charity.			
Restricted Funds	8	153,845	115,663
Unrestricted Funds	8	474,118	481,876
Total Charity Funds		627,963	597,539

Approved by the Board and signed on behalf.


Nassor Uba (Chairman)

A Salim (Secretary)


M. Ikhath
Deputy Secretary



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity exempted from preparing a cash flow statement as early adopts Bulletin 1 published on 2 February 2016. However, Comswa decide to include a cash flow statement in these financial statements for more transparency.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:
(i) Those donated for resale produce income when they are sold. They are valued at the amount realised.

(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

(iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and Fittings	Straight line - 33.33%

Trade debtors

are amounts due from customers for merchandise sold or services performed in the ordinary course of business are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2019

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

2. Activities from generating funds

	Unrestricted	Restricted	Funds 2020	Funds 2019
<i>Education Centre:</i>				
<i>Students fees and supplies</i>	6,238	0	6,238	15,226
<i>Sundry Income</i>	3,172	0	3,172	18,084
<i>Sub total</i>	9,410	0	9,410	33,310



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

3. Resources Charitable Activities

	Unrestricted	Restricted	Funds 2020	Funds 2019
<i>Chanda Collection - Masjid Project</i>	0	8,914	8,914	33,101
<i>Fund raising events - Masjid Project</i>	0	2,024	2,024	10,511
<i>Community & Public Donation - Masjid</i>	0	25,207	25,207	9,535
<i>Gift Aid tax reclaimed - Masjid Project</i>	0	0	0	0
<i>Subscription to Bereavement Fund</i>	0	8,760	8,760	7,280
<i>Sub total</i>	0	44,905	44,905	60,427

4. Total Resources Expended

	Unrestricted	Restricted	Funds 2020	Funds 2019
<i>Direct Costs</i>				
<i>Fundraising costs*</i>	0	884	884	5,889
<i>Accountancy fees (Provision for 2020)</i>	700	0	700	700
<i>Legal and Professional costs</i>	0	0	0	0
<i>Sub-total (a)</i>	700	884	1,584	6,589
<i>Support Costs</i>				
<i>Rents & Rates</i>	0	0	0	0
<i>Utilities Consumption*</i>	11,875	0	11,875	5,348
<i>Council Tax & Rates</i>	3,455	0	3,455	1,411
<i>Printing & Stationeries</i>	0	0	0	305
<i>Motor expenses - incentive to teachers</i>	0	0	0	4,960
<i>Telephone & internet services*</i>	657	0	657	652
<i>Governing costs</i>	481	5,839	6,320	1,439
<i>Travel and subsistence allow for project</i>	0	0	0	0
<i>Sub-total (b)</i>	16,468	5,839	22,307	14,115
<i>Grand total (a + b)</i>	17,168	6,723	23,891	20,704



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

5. Debtors

<i>Arrears on Bereavement Fund</i>	0	8,406	8,406	5,710
<i>Sundries debtors</i>	1,000	0	1,000	1,000
<i>Sub-total</i>	<u>1,000</u>	<u>8,406</u>	<u>9,406</u>	<u>6,710</u>

6. Creditors: falling due within a year

<i>Accountancy fees (Provision for 2020)</i>	700	0	700	1,600
<i>Prepaid subscription on bereavement fund.</i>	0	2,875	2,875	2,640
<i>Barclays Card Service for Dece 2020</i>	0	60	60	97
<i>Virgin (Telephone & internet services)</i>	253	0	253	65
<i>Accrued - Electricity provision</i>	898	0	898	1,226
<i>Accrued-Gas provision</i>	1,348	0	1,348	551
	<u>3,199</u>	<u>2,935</u>	<u>6,134</u>	<u>6,179</u>

7. Creditors: falling due after a year

<i>Qaradhan hassana (Free Interest Loan)</i>	0	58,350	58,850	59,850
<i>Assets Addition (Credit transactions)</i>	0	7,609	7,609	0
<i>HSBC Convention Loan</i>	0	20,000	20,000	0
	<u>0</u>	<u>85,959</u>	<u>85,959</u>	<u>59,850</u>

8. Analysis of funds

	1st Jan 2020	Incoming	Expending	31st Dec2020
Generated Funds				
<i>Unrestricted fund</i>	481,876	9,410	17,168	474,118
Restricted fund				
<i>Subscription to bereavement Fund</i>	31,930	8,760	839	39,851
<i>Masjid Project</i>	83,733	36,145	5,884	113,994
<i>Total Fund</i>	<u>597,539</u>	<u>54,315</u>	<u>23,891</u>	<u>627,963</u>



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

9. Net Assets by Fund

	Unrestricted	Restricted	Funds 2020	Funds 2019
<i>Tangible Assets</i>	659,145	0	659,145	572,690
<i>Add: Current Assets</i>	3,306	57,605	60,911	90,878
<i>Less: Creditors: due within a year</i>	3,199	2,935	6,134	6,179
<i>Less : Creditors: due more than a year</i>	0	85,959	85,959	59,850
Net Assets	659,252	(31,289)	627,963	597,539

10. Fixed Assets

	F 'hold Land	Furn & Equip	Funds 2020	Funds 2019
<i>Balance brought forward 01/01/2020</i>	572,690	0	572,690	560,000
<i>Additions (Cash & Credit)</i>	86,455	0	86,455	12,690
<i>Accumulated Depreciation</i>	659,145	0	659,145	572,690
<i>Balance brought forward 01/01/2020</i>	0	0	0	0
<i>Charge for the year</i>	0	0	0	0
Net Book Value	659,145	0	659,145	572,690

11. Cash on Hand & Bank

	Unrestricted	Restricted	Funds 2020	Funds 2019
<i>Masjid Project A/c</i>	0	4,879	4,879	40,701
<i>Saving Account, A/c</i>	0	10,000	10,000	0
<i>Bereavement fund a/c</i>	0	34,320	34,320	28,860
<i>Madrasah a/c</i>	2,306	0	2,306	14,607
	2,306	49,199	51,505	84,168



COVENTRY MUSLIM SWAHILI ASSOCIATION (UK) COMSWA
Notes to the Financial Statements for the Year Ended 31 December 2020

12. Cash Flow Statement

<i>Cash at Bank at the beginning of the year</i>		84,168
<u>Cash inflows:</u>		
<i>Receipts from Masjid Project</i>	35,645	
<i>Receipts from Education centre.</i>	9,110	
<i>Free Interest Loan (Qaradhan Hassana)</i>	2,850	
<i>Conventional Loan</i>	20,000	
<i>Receipts from Bereavement Funds</i>	<u>6,119</u>	75,724
<u>Cash Outflows:</u>		
<u>Expenditure on Masjid Project:</u>		
<i>Fundraising costs</i>	921	
<i>Refund of Bereavement contribution to C15</i>	380	
<i>Governing costs</i>	5,279	
<i>Loan Repayment</i>	5,850	
<i>Land & Building</i>	<u>78,846</u>	91,276
<u>Recurrent Expenditure</u>		
<i>Sundries Creditor</i>	1,300	
<i>Utilities</i>	11,406	
<i>Council Tax</i>	3,455	
<i>Telephone & Net services</i>	469	
<i>Governing costs</i>	<u>481</u>	17,111
Cash on Hand and at Bank		51,505