

**AL ARQAM
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**



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Al Arqam
Reference and Administrative Details
For The Year Ended 30 April 2025

Trustees	Mr Qaiser Malik - Chair
	Mr Tallat Mahmood
	Mr Usman Shafi
	Mr Saqib Afghan
Charity Number	1133157
Principal Address	Al Arqam
	10 Memorial Road
	Luton
	Bedfordshire
	LU3 2QU
Independent Examiner	Mr Umber Khan, AFA, MIPA
	Taxwise Accountancy
	16 Titan Court
	Laporte Way
	Luton
	Bedfordshire
	LU4 8EF

Al Arqam

Trustees' Report For The Year Ended 30 April 2025

The trustees present their report and the financial statements for the year ended 30 April 2025.

Objectives and Activities

Aims and Objectives

The objectives of the charity set out in the charity's trust deed and are to promote the benefit of the community in and around Luton or such other places, as are determined from time to time, as the Executive Committee sees fit but not exclusively by:

- Relieving those in financial need, hardship or distress
- Advancing education in particular through training and providing educational programmes
- Establishing and maintaining a youth and community Centre and
- Providing or assisting in the provision of facilities in the interests of social welfare for recreation or the leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship, or social circumstances with the object of improving their conditions of life.

Public Benefit

Our trustees periodically review the objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commissions general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

- Shaykh Alaa played a crucial role in the continuation of improvements of our existing books by creating abridged versions of the book, increasing accuracy and improving the Quran learning process.
- The charity also maintained and enhanced its facilities, painting the classrooms and adding a new shoe rack to better serve community needs
- The charity has also upgraded their administration computer software for better efficiency and allowing the team to better serve the community.

Structure, Governance and Management

Governing Document

The governing document of the charity is the written constitution approved by the members and endorsed by the Charity Commission in England & Wales (CCEW).

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1133157.

The charity is constituted as an unincorporated charity, established by a written constitution. There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

Trustee Selection Methods

The trustees are all individuals. The Board of Trustees administers the Charity. It normally meets at least 4 times a year and has appointed working groups that meet as appropriate to prepare reports and recommendations for the Board of Trustees' consideration. Trustees attend the Charity on a routine or occasional basis at other times.

Al Arqam
Trustees' Report (continued)
For The Year Ended 30 April 2025

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts 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.

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

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr Qaiser Malik

Trustee

25/02/2026

Al Arqam
Independent Examiner's Report to the Trustees of Al Arqam
For The Year Ended 30 April 2025

I report to the trustees on my examination of the accounts of Al Arqam (the Trust) for the year ended 30 April 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Financial Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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 in order to enable a proper understanding of the accounts to be reached.



Mr Umber Khan, AFA, MIPA

25/02/2026
16 Titan Court
Laporte Way
Luton
Bedfordshire
LU4 8EF

Al Arqam
Statement of Financial Activities
For The Year Ended 30 April 2025

		2025	2024
		Unrestricted	Unrestricted
	Notes	funds	funds
		£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	4	302,296	263,682
EXPENDITURE ON:			
Charitable activities:	7		
Charitable Activities		(301,429)	(262,522)
NET INCOME		867	1,160
NET MOVEMENT IN FUNDS		867	1,160
RECONCILIATION OF FUNDS:			
Total funds brought forward		104,368	103,208
TOTAL FUNDS CARRIED FORWARD	13	105,235	104,368

The notes on pages 7 to 10 form part of these financial statements.

Al Arqam
Statement of Financial Position
As At 30 April 2025

		2025	2024
		Unrestricted	Total
	Notes	funds	funds
		£	£
FIXED ASSETS			
Tangible Assets	11	96,546	97,407
		<u>96,546</u>	<u>97,407</u>
CURRENT ASSETS			
Cash at bank and in hand		11,436	9,366
		<u>11,436</u>	<u>9,366</u>
Creditors: Amounts Falling Due Within One Year	12	<u>(2,747)</u>	<u>(2,405)</u>
NET CURRENT ASSETS (LIABILITIES)		<u>8,689</u>	<u>6,961</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>105,235</u>	<u>104,368</u>
NET ASSETS		<u>105,235</u>	<u>104,368</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>105,235</u>	<u>104,368</u>
TOTAL FUNDS	13	<u>105,235</u>	<u>104,368</u>

The financial statements were approved by the board of trustees on 25 February 2026 and were signed on its behalf by:



Mr Qaiser Malik

Trustee

The notes on pages 7 to 10 form part of these financial statements.

Al Arqam
Notes to the Financial Statements
For The Year Ended 30 April 2025

1. General Information

Al Arqam is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1133157. The principal address is Al Arqam, 10 Memorial Road, Luton, Bedfordshire, LU3 2QU.

2. Statement of Compliance

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention.

The charity is a Public Benefit Entity as defined by FRS 102.

3.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

3.3. Incoming Resources

3.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor Vehicles	25% reducing method
Fixtures & Fittings	10% reducing method

3.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

4. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	1,560	10,665
Member subscriptions and sponsorships	300,736	253,017
	<u>302,296</u>	<u>263,682</u>

5. Income from Charitable Activities

6. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>861</u>	<u>1,061</u>

Al Arqam
Notes to the Financial Statements (continued)
For The Year Ended 30 April 2025

7. Analysis of Expenditure

	2025		
	Activities undertaken directly	Support costs (see note 8)	Total
	£	£	£
Charitable Activities	8,857	292,572	301,429
	2024		
	Activities undertaken directly	Support costs (see note 8)	Total
	£	£	£
Charitable Activities	7,648	254,874	262,522

8. Support Costs

	2025
	Charitable Activities
	£
Employee costs	231,341
Premises expenses	47,184
General administration	12,547
Governance costs	1,500
	292,572
	2024
	Charitable Activities
	£
Employee costs	197,283
Premises expenses	43,661
General administration	12,430
Governance costs	1,500
	254,874

Al Arqam
Notes to the Financial Statements (continued)
For The Year Ended 30 April 2025

9. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	231,341	197,283
Social security costs	3,621	2,484
Other pension costs	1,808	1,720
	<u>236,770</u>	<u>201,487</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was: 35 (2024: 28)

11. Tangible Assets

	Land & Property Improvements	Motor Vehicles	Fixtures & Fittings	Total
	£	£	£	£
Cost				
As at 1 May 2024	91,600	14,000	5,447	111,047
As at 30 April 2025	<u>91,600</u>	<u>14,000</u>	<u>5,447</u>	<u>111,047</u>
Depreciation				
As at 1 May 2024	-	12,131	1,509	13,640
Provided during the period	-	468	393	861
As at 30 April 2025	<u>-</u>	<u>12,599</u>	<u>1,902</u>	<u>14,501</u>
Net Book Value				
As at 30 April 2025	<u>91,600</u>	<u>1,401</u>	<u>3,545</u>	<u>96,546</u>
As at 1 May 2024	<u>91,600</u>	<u>1,869</u>	<u>3,938</u>	<u>97,407</u>

12. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Other creditors	872	530
Accruals and deferred income	1,875	1,875
	<u>2,747</u>	<u>2,405</u>

Al Arqam
Notes to the Financial Statements (continued)
For The Year Ended 30 April 2025

13. Movement in Funds

	As at 1 May 2024	Income	Expenditure	As at 30 April 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	104,368	302,296	(301,429)	105,235
Total funds	<u>104,368</u>	<u>302,296</u>	<u>(301,429)</u>	<u>105,235</u>
	As at 1 May 2023	Income	Expenditure	As at 30 April 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	103,208	263,682	(262,522)	104,368
Total funds	<u>103,208</u>	<u>263,682</u>	<u>(262,522)</u>	<u>104,368</u>

14. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

15. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

Al Arqam
Detailed Statement of Financial Activities
For The Year Ended 30 April 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	1,560	10,665
Student subscriptions	300,736	253,017
	<u>302,296</u>	<u>263,682</u>
	<u>302,296</u>	<u>263,682</u>
EXPENDITURE ON:		
Charitable Activities:		
Charitable Activities		
Employers NI	(3,621)	(2,484)
Employers contribution pensions	(1,808)	(1,720)
Travel and subsistence expenses	(203)	(478)
Vehicle running costs	(2,364)	(1,905)
Depreciation of motor vehicles	(467)	(623)
Depreciation of fixtures and fittings	(394)	(438)
Wages and salaries	(231,341)	(197,283)
Rent	(19,250)	(21,000)
Rates	(4,033)	(3,119)
Light and heat	(5,921)	(9,728)
Repairs and maintenance	(5,440)	(1,214)
Cleaning	(12,540)	(8,600)
Insurance	(2,714)	(1,091)
Postage	(4)	(11)
Stationery	(1,542)	(963)
Telecommunications	(1,158)	(1,113)
Website costs	(571)	(454)
Legal fees	(1,489)	(4,439)
Publications and other information	(924)	(878)
Bank charges	(549)	(160)
Charitable donations	(1,224)	(1,224)
Sundry expenses	(2,372)	(2,097)
Accountancy fees	(1,500)	(1,500)
	<u>(301,429)</u>	<u>(262,522)</u>
	<u>(301,429)</u>	<u>(262,522)</u>
NET INCOME	<u>867</u>	<u>1,160</u>