

**JAFFNA MUSLIM ASSOCIATION-UK  
TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

Chartax Associates Ltd  
Chartered Certified Accountants  
Chartax Suite 103  
Island Business Centre  
London  
SE18 6PF

**Jaffna Muslim Association-UK**  
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# **Jaffna Muslim Association-UK**

## **Trustees' Report For The Year Ended 31 March 2025**

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The trustees present their report and the financial statements for the year ended 31 March 2025.

### **Objectives and Activities**

#### **Aims and Objectives**

The Jaffna Muslim Association – UK (JMA-UK) is established to support disadvantaged and vulnerable individuals and communities, both within the UK and overseas.

The charity's aims are to relieve poverty and hardship, advance education, promote health and wellbeing, support moral and spiritual development, and foster community cohesion.

The charity's objectives include:

- Relieving sickness and preserving good health among the poor, underprivileged, refugees and others in need.
- Advancing education through educational programmes, learning opportunities and support for students and educational institutions.
- Relieving financial hardship by providing grants, food aid and essential support to widows, orphans, refugees and those affected by crises.
- Advancing the religion of Islam through religious education, worship-related services and community support activities.
- Supporting the personal and social development of young people through educational, cultural and recreational activities.
- Undertaking any other charitable activities that the trustees consider beneficial to those in need.

#### **Chairman's Statement**

On behalf of the trustees, I am pleased to present the Annual Report and Financial Statements of Jaffna Muslim Association – UK for the year ended 31 March 2025.

During the year, the charity continued to provide meaningful support to vulnerable individuals and communities both in the UK and overseas. Through the generosity of our donors and the dedication of our volunteers, total income for the year reached £40,357 (2024: £36,557)

Total expenditure amounted to £29,344 (2024: £25,037)

Primarily directed towards poverty relief, healthcare support and community initiatives.

The charity generated a net surplus of £11,013 (2024: £11,520)

Strengthening reserves and ensuring sustainability for future charitable activities.

At 31 March 2025, total funds stood at £69,471 (2024: £58,458)

The trustees remain committed to transparency, strong governance and responsible stewardship of funds entrusted to the charity.

#### **Public Benefit**

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning and reviewing the charity's activities.

The charity provides public benefit by delivering welfare support, financial assistance, educational aid and community services to individuals and families experiencing hardship, without discrimination. Activities such as zakat distribution, emergency relief appeals, food and meat distribution during religious festivals, and support for education and healthcare initiatives directly contribute to the relief of poverty, distress and suffering.

The trustees believe that these activities clearly further the charity's charitable purposes and provide meaningful benefit to the wider public.

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.

### **Financial Review**

**Jaffna Muslim Association-UK  
Trustees' Report (continued)  
For The Year Ended 31 March 2025**

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**Financial Position**

During the year, the charity applied its resources as follows:

Prevention or Relief of Poverty: £14,398  
Advancement of Health or Saving of Lives: £5,220  
Community Get-Together: £9,052  
Education & Training Programme: £168  
Religious Activities: £80  
Administration: £426

The majority of expenditure was directed towards charitable programmes, with administrative costs kept minimal.

Total income for the year was £40,357

Total expenditure was £29,344

Net movement in funds resulted in a surplus of £11,013

Unrestricted Funds: £46,494

Restricted Funds: £22,977

Total Funds: £69,471

All funds were held in cash at bank at the year end.

**Reserves Policy**

The trustees aim to maintain sufficient unrestricted reserves to:

Ensure continuity of operations

Meet emergency humanitarian needs

Cover essential governance and administrative costs

At 31 March 2025, unrestricted reserves of £46,494 represent approximately 1.6 years of operating expenditure, which the trustees consider prudent and appropriate.

**Going Concern**

The trustees intend to:

Expand poverty relief and humanitarian projects

Strengthen regular committed giving

Increase structured educational and youth initiatives

Enhance transparency and donor reporting

Continue prudent financial management

**Additional Note**

**Risk Management**

The trustees regularly review risks affecting the charity. Key risks considered include:

Variability in donation income

Overseas project delivery risks

Regulatory compliance requirements

Appropriate internal controls, financial monitoring procedures and trustee oversight are in place to mitigate these risks.

**Structure, Governance and Management**

**Jaffna Muslim Association-UK  
Trustees' Report (continued)  
For The Year Ended 31 March 2025**

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**Governing Document**

The Charity –JAFFNA MUSLIM ASSOCIATION - UK (JMA-UK) is registered by the Charity Commission, number 1143032, registered 22 July 2011. Its constitution is the legal rulebook.

**Trustee Selection Methods**

The Trustees keep the skill requirements of the Board of Trustees under review and if a Trustee permanently retires, or additional new Trustees are required, a subcommittee is set up to make recommendations for appointments. Trustees are selected by approach to good deeds and skilled people. Once agreed, new Trustees are appointed under the constitution, within general meetings.

**Additional Note**

**Administration**

The charity is governed by a Board of six trustees, all of whom serve in a voluntary capacity. The trustees are responsible for setting the strategic direction of the charity and ensuring that its activities are carried out in accordance with its charitable objectives and governing document.

In addition to the trustees, the charity regularly benefits from the support of additional volunteers who contribute their time and expertise to assist in the delivery of charitable activities. Volunteers are fundamental to the operation of the charity, as the organisation operates entirely on a voluntary basis with no paid staff.

Parents, guardians, and members of the community are encouraged to participate as volunteers and to engage actively in supporting the charity's programmes and initiatives. The trustees are grateful for the commitment of volunteers who dedicate their time and skills to ensure that services are delivered effectively and professionally.

The trustees meet formally at least twelve times per year. These meetings are attended by all trustees and provide oversight of the charity's governance, financial performance, grant-making decisions, fundraising activities, risk management, safeguarding considerations, and overall strategic planning.

The trustees wish to record their sincere appreciation to all members, volunteers, supporters, and their families who have contributed their time, effort, and commitment in developing and delivering services to the community. The trustees are also deeply grateful to all donors and funders whose generosity has enabled the charity to continue delivering its core services and specialist projects.

**Reference and Administrative Details**

**Trustees**

Mr Azankuthoos Jaeeros - Trustee  
Mr Salman Mohamed Shawjeer - Secretary  
Mr Mohamed Abdul Cader Shameez - Trustee  
Mr Mohamed Imran Mohamed Junoob - President  
Mr Rameez Anes - Trustee  
Mr Muthu Mohamed Gias - Trustee

**Other Personnel**

Mohamed Imran Mohamed Junoob - President  
Salman Mohamed Shawjeer - Secretary

**Charity Number**

1143032

**Principal Address**

Capital Office, Kemp House  
152-160 City Road  
London  
EC1V 2NX

**Independent Examiner**

Riswan Farook  
Chartax Associates Ltd

**Jaffna Muslim Association-UK  
Trustees' Report (continued)  
For The Year Ended 31 March 2025**

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Chartered Certified Accountants  
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**Jaffna Muslim Association-UK  
Trustees' Report (continued)  
For The Year Ended 31 March 2025**

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**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).

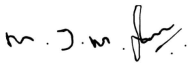
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing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

Trustee

31st January 2026

**Jaffna Muslim Association-UK  
Independent Examiner's Report to the Trustees of Jaffna Muslim Association-UK  
For The Year Ended 31 March 2025**

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I report to the trustees on my examination of the accounts of Jaffna Muslim Association-UK (the Trust) for the year ended 31 March 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**

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.



Riswan Farook  
31st January 2026  
Chartax Associates Ltd  
Chartered Certified Accountants  
Chartax Suite 103  
Island Business Centre  
London  
SE18 6PF



**Jaffna Muslim Association-UK**  
**Statement of Financial Activities**  
**For The Year Ended 31 March 2025**

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	31,495	8,862	40,357	36,557
<b>EXPENDITURE ON:</b>					
Charitable activities:	4				
Education & Training Programme		(168)	-	(168)	-
The Advancement Of Health Or Saving Of Lives		(5,220)	-	(5,220)	-
The Prevention Or Relief Of Poverty		(5,537)	(8,861)	(14,398)	(22,121)
Religious Activities		(80)	-	(80)	-
Administration		(426)	-	(426)	(2,916)
Community Getogether		(9,052)	-	(9,052)	-
		(20,482)	(8,862)	(29,344)	(25,037)
<b>NET INCOME</b>		11,013	-	11,013	11,520
<b>NET MOVEMENT IN FUNDS</b>		11,013	-	11,013	11,520
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		35,481	22,977	58,458	46,938
<b>TOTAL FUNDS CARRIED FORWARD</b>	8	46,494	22,977	69,471	58,458

The notes on pages 10 to 12 form part of these financial statements.

**Jaffna Muslim Association-UK**  
**Comparative Statement of Financial Activities**  
**For The Year Ended 31 March 2025**

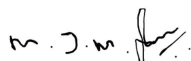
		<b>2024</b>		
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies	<b>3</b>	35,780	777	36,557
<b>EXPENDITURE ON:</b>				
Charitable activities:	<b>4</b>			
The Prevention Or Relief Of Poverty		(22,121)	-	(22,121)
Administration		(2,916)	-	(2,916)
		(25,037)	-	(25,037)
<b>NET INCOME</b>		10,743	777	11,520
<b>NET MOVEMENT IN FUNDS</b>		10,743	777	11,520
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		24,738	22,200	46,938
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>8</b>	35,481	22,977	58,458

The notes on pages 10 to 12 form part of these financial statements.

**Jaffna Muslim Association-UK**  
**Statement of Financial Position**  
**As At 31 March 2025**

			2025	2024
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
<b>CURRENT ASSETS</b>				
Cash at bank and in hand		46,494	22,977	69,471
		46,494	22,977	69,471
<b>NET CURRENT ASSETS (LIABILITIES)</b>		46,494	22,977	69,471
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		46,494	22,977	69,471
<b>NET ASSETS</b>		46,494	22,977	69,471
<b>FUNDS OF THE CHARITY</b>				
Restricted Funds			22,977	22,977
Unrestricted Funds			46,494	35,481
<b>TOTAL FUNDS</b>	<b>8</b>		69,471	58,458

On behalf of the board



Mr Mohamed Imran Mohamed Junoob

Trustee

31st January 2026

The notes on pages 10 to 12 form part of these financial statements.

**Jaffna Muslim Association-UK**  
**Notes to the Financial Statements**  
**For The Year Ended 31 March 2025**

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**1. General Information**

Jaffna Muslim Association-UK is an unincorporated charity registered with the Charity Commission, registered charity number 1143032. The principal address is Capital Office, Kemp House, 152-160 City Road, London, EC1V 2NX.

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

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.

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

**2.2. Incoming Resources**

The charity's incoming resources for the year ended 31 March 2025 were derived primarily from voluntary donations made by individual supporters.

The charity benefits from regular monthly contributions from individual donors, which provide a consistent and reliable source of income to support its ongoing charitable activities. In addition, the charity receives donations in response to specific appeals and special projects, including emergency relief efforts and other charitable initiatives undertaken during the year.

Donations received for specific purposes are treated as restricted funds and are applied strictly in accordance with the donors' intentions. Unrestricted donations are used at the discretion of the trustees to further the charity's general charitable objectives. During the year ended 31 March 2025, the charity generated total income of £40,357 (2024: £36,557), representing an increase of approximately 10%.

The trustees record their sincere appreciation to all donors for their continued generosity and support.

**2.3. Resources Expended**

During the year, the charity applied its resources primarily towards charitable activities in line with its stated objectives. Expenditure mainly related to direct charitable donations, community welfare projects, emergency relief appeals, and support for individuals and families in need.

Administrative and governance costs were kept to a minimum, reflecting the charity's commitment to maximising funds available for charitable purposes. The charity continues to benefit significantly from the voluntary contribution of trustees and volunteers, whose time and efforts are not reflected as a financial cost in the accounts.

The trustees remain satisfied that resources have been used efficiently, responsibly and solely in furtherance of the charity's aims and for the benefit of its beneficiaries.

**2.4. 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.

**3. Income from Donations and Legacies**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2025 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	31,495	8,862	40,357
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2024 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	35,780	777	36,557

**Jaffna Muslim Association-UK**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 March 2025**

**4. Analysis of Expenditure**

			<b>2025</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 5)</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Education & Training Programme	-	168	168
The Advancement Of Health Or Saving Of Lives	-	5,220	5,220
The Prevention Or Relief Of Poverty	-	14,398	14,398
Religious Activities	-	80	80
Administration	-	426	426
Community Getogether	9,052	-	9,052
	<u>9,052</u>	<u>20,292</u>	<u>29,344</u>
			<b>2024</b>
		<b>Support costs (see note 5)</b>	
		<b>£</b>	
The Prevention Or Relief Of Poverty		22,121	
Administration		2,916	
		<u>25,037</u>	

Total expenditure amounted to £29,344 (2024: £25,037), primarily applied towards poverty relief (£14,398), health-related charitable support (£5,220), and community development activities (£9,052).

**5. Support Costs**

						<b>2025</b>
	<b>Education &amp; Training Programme</b>	<b>The Advancement Of Health Or Saving Of Lives</b>	<b>The Prevention Or Relief Of Poverty</b>	<b>Religious Activities</b>	<b>Administration</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Employee costs	-	-	-	-	180	180
General administration	168	5,220	14,398	80	171	20,037
Governance costs	-	-	-	-	75	75
	<u>168</u>	<u>5,220</u>	<u>14,398</u>	<u>80</u>	<u>426</u>	<u>20,292</u>
						<b>2024</b>
			<b>The Prevention Or Relief Of Poverty</b>	<b>Administration</b>	<b>Total</b>	
			<b>£</b>	<b>£</b>	<b>£</b>	
General administration			22,121	435	22,556	
Governance costs			-	2,481	2,481	
			<u>22,121</u>	<u>2,916</u>	<u>25,037</u>	

**6. Average Number of Employees**

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

**Jaffna Muslim Association-UK**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 March 2025**

**8. Movement in Funds**

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	35,481	31,495	(20,482)	46,494
<b>Restricted funds</b>				
Restricted Funds	22,977	8,862	(8,862)	22,977
<b>Total funds</b>	<u>58,458</u>	<u>40,357</u>	<u>(29,344)</u>	<u>69,471</u>

	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	24,738	35,780	(25,037)	35,481
<b>Restricted funds</b>				
Restricted Funds	22,200	777	-	22,977
<b>Total funds</b>	<u>46,938</u>	<u>36,557</u>	<u>(25,037)</u>	<u>58,458</u>

Total funds carried forward at 31 March 2025 were £69,471 (2024: £58,458), comprising £46,494 unrestricted funds and £22,977 restricted funds.

**9. Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

2025	2024
£	£
<u>          </u>	<u>          </u>

**10. Related Party Disclosures**

**Jaffna Muslim Association-UK**  
**Detailed Statement of Financial Activities**  
**For The Year Ended 31 March 2025**

	<b>2025</b>	<b>2024</b>
	<b>Total</b>	<b>Total</b>
	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Donations and legacies</b>		
Donations and gifts	20,857	36,557
Committed (regular) giving	19,500	-
	<u>40,357</u>	<u>36,557</u>
	40,357	36,557
<b>EXPENDITURE ON:</b>		
<b>Charitable Activities:</b>		
<b>Education &amp; Training Programme</b>		
Srilankan Projects	(168)	-
	<u>(168)</u>	<u>-</u>
	(168)	-
<b>The Advancement Of Health Or Saving Of Lives</b>		
Charitable donations	(500)	-
Srilankan Projects	(4,720)	-
	<u>(5,220)</u>	<u>-</u>
	(5,220)	-
<b>The Prevention Or Relief Of Poverty</b>		
Srilankan Projects	(14,398)	(22,121)
	<u>(14,398)</u>	<u>(22,121)</u>
	(14,398)	(22,121)
<b>Religious Activities</b>		
Charitable donations	(80)	-
	<u>(80)</u>	<u>-</u>
	(80)	-
<b>Administration</b>		
Protective clothing	(180)	-
Telecommunications and data costs	(59)	-
Charitable donations	(5)	-
Other office costs	(107)	(435)
AGM / board meetings expenses	(75)	(2,481)
	<u>(426)</u>	<u>(2,916)</u>
	(426)	(2,916)
<b>Community Getogether</b>		
Staging fundraising events	(9,052)	-
	<u>(9,052)</u>	<u>-</u>
	(9,052)	-
	<u>(29,344)</u>	<u>(25,037)</u>
	(29,344)	(25,037)
<b>NET INCOME</b>	<u>11,013</u>	<u>11,520</u>