

REGISTERED COMPANY NUMBER: 07583537 (England and Wales)
REGISTERED CHARITY NUMBER: 1155751

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2025
for
Eritrean Muslim Community Association UK
(A Company Limited by Guarantee)

Stan Kelly & Co
Chartered Certified Accountants
Suite 2, Wenta Business Centre,
1 Electric Avenue
Enfield
EN3 7XU

Eritrean Muslim Community Association UK

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for the Year Ended 31 March 2025

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Eritrean Muslim Community Association UK

Chairman's Report
for the Year Ended 31 March 2025

Dear Members, Friends, and Supporters,

On behalf of the Board of Trustees, I am pleased to present the Annual Report of the Eritrean Muslim Community Association (EMCA) for the year ending 31 March 2025.

Since its establishment in 1989, EMCA has remained a trusted community organisation dedicated to faith, education, and social welfare. Over the past year, we have continued to deliver a diverse range of programmes including after-school education, youth and family activities, Ramadan and Eid celebrations, and essential welfare support serving hundreds of beneficiaries across our community.

Our achievements would not have been possible without the commitment of our volunteers, staff, and trustees, nor without the generosity of our funders and partners. We extend particular thanks to Lambeth Council's Holiday Activities and Food (HAF) programme, Islamic Relief, and Mercy Mission, whose funding enabled us to deliver much needed support for children, young people, and families.

Looking ahead, we are preparing for major developments, including the Roof Extension Project and the creation of a Community Kitchen. These improvements represent a long-term investment in EMCA's future and its ability to serve generations to come.

I extend sincere appreciation to everyone who has contributed to EMCA's work. Together, we will continue to build a resilient, inclusive, and empowered community

Mr Osman Abrar
Chair of Trustees



Eritrean Muslim Community Association UK

Report of the Trustees **for the Year Ended 31 March 2025**

The Eritrean Muslim Community Association (EMCA) was established in 1989 as a registered charity to meet the social, educational, cultural, and religious needs of the community in Lambeth and across London.

Originally founded to support the growing number of Eritrean immigrants settling in the United Kingdom, EMCA has evolved into an inclusive community hub that welcomes and serves people from all backgrounds.

For more than three decades, EMCA has provided vital services and programmes that promote social cohesion, education, and wellbeing. Its initiatives focus on empowering children, young people, women, and the elderly through access to education, guidance, and community support. EMCA continues to play a central role in addressing the needs of disadvantaged and vulnerable families, ensuring that every individual has the opportunity to participate in community life and personal development.

Through strong partnerships with local authorities, charitable organisations, and community institutions, EMCA delivers a wide range of initiatives including after-school education, youth mentoring, family counselling, employment workshops, health awareness sessions, and interfaith engagement. These projects are designed to strengthen family bonds, inspire lifelong learning, and foster unity among diverse communities in the area.

The establishment of Al-Nagashi Mosque and Centre stands as one of EMCA's most significant achievements. It provides a welcoming space for worship, education, and social connection. The Centre offers daily prayers, Qur'an and Arabic classes, Nikah and family services, community lectures, Ramadan and Eid programmes, women's circles, youth activities, and public events that bring people together in a spirit of harmony and shared purpose.

Today, EMCA is widely recognised as a trusted and respected community institution for Muslims and the wider local population. It is a place where individuals and families come not only to fulfil their religious responsibilities but also to seek guidance, learning, friendship, and support in an environment of compassion and cooperation.

Vision & Mission

EMCA is committed to serving the Eritrean and wider Lambeth community through education, welfare, and community development. Its mission is to promote wellbeing, inclusion, and lifelong learning for people of all ages and backgrounds, while fostering a sense of belonging, dignity, and shared responsibility within society.

Mr. Osman Abrar
Chair of Trustees



Eritrean Muslim Community Association UK

Report of the Trustees **for the Year Ended 31 March 2025**

ACHIEVEMENT AND PERFORMANCE

Education and Learning.

- Tuition Services: Delivered daily (Mon-Fri, 5-7 pm) and Saturdays (10 am-3 pm), operated by an independent organisation.
- Quran and Arabic Academy: Over 210 children completed the first year.
- Women's Learning Classes continued.
- Lectures and Workshops on leadership, parenting, and family wellbeing

Engagement

- Youth club : Safe and engaging space.
- Over 10 youth trips and activities (sports, cultural visits, workshops).
- Family beach trips: 4 buses, 280 people attended.
- Youth parliament pilot programme.

Support

- Parenting workshops delivered during the year.
- Elderly programmes: weekly gatherings and intergenerational activities.
- Church activities: weekly use of the hall by church groups.

Outreach

- Ramadan 2025: 300 meals served daily, opened to all.
- Supported by Lambeth HAF, Islamic Relief and Mercy Mission.

Services

- Funeral service provided when required, run by an independent organization in EMCA premises.

MAJOR PROJECTS

Roof Extension and projects:

The current roof structure is fragile and has developed ongoing leaks **disrupting community hall activities**. These leaks affect several vital programmes, including elderly gatherings and Sunday church services held in the community hall.

Eritrean Muslim Community Association UK

Report of the Trustees
for the Year Ended 31 March 2025

The Roof Extension Project will:

- Replace and reinforce the roof
- Protect the community hall to ensure uninterrupted services for both elderly and church users.
- Expand usable space for education and community events.
- Provide flexible facilities.

Estimated cost : £500,000 (subject to surveys and planning)

Kitchen

The community kitchen will:

- Provide meals for the elderly and homeless.
- Deliver cookery workshops.
- Support Ramadan and emergency food programmes.
- Create opportunities for volunteering

ACKNOWLEDGEMENTS

The trustees wish to thank Lambeth HAF, Islamic Relief and Mercy Mission, Local partners, schools and organisations.

This year has shown EMCA's resilience and commitment to community service. With new projects on the horizon and strong partnerships, we are determined to continue serving as a hub of learning, support and unity for many years to come.

Signed on behalf of the trustees:

Mr Osman Abrar
Chair of trustees

FINANCIAL REVIEW

Financial position

During the year , the total income generated was £438,595 (2024: £345,623).

The charity made a surplus of £27,849 for the year ended 31 March 2025 (2024: surplus of £30,352).

After taking account of the operations , the charity's available funds stood at £1,586,566 for the year ended 31 March 2025 (£1,558,717 as at 31 March 2024).

Eritrean Muslim Community Association UK

Report of the Trustees **for the Year Ended 31 March 2025**

FINANCIAL REVIEW

Reserves policy

The charity aims to maintain a target balance of at three months' worth of fixed operational cost at any given time, to ensure continuous delivery of its charitable objects during an unforeseen down turn in income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

-EMCA is a registered UK charity overseen by a Board of Trustees.

-Trustees ensure compliance with Charity Commission regulations and provide strategic oversight and accountability.

- Operations are led by the Centre Manager with the support of staff and volunteers

EMCA is guided by strong policies in:

- Safeguarding (children and vulnerable adults)
- Equality, Diversity & Inclusion
- Financial transparency and accountability
- Health & Safety and Risk Management
- Volunteer and staff management

Operations are led by the Centre Manager with the support of staff and volunteers.

EMCA COUNCIL

The EMCA Council is an elected committee chosen by the Annual General Meeting (AGM). This council plays a vital role in supporting EMCA's overall governance and sustainability.

The Council assists the Board of Trustees by:

Preparing and conducting training in policies, governance, and structural management.

Ensuring all EMCA operations comply with Charity Commission requirements.

Providing advice, expertise, and practical assistance to help the Board of Trustees run EMCA effectively and transparently.

The EMCA Council is therefore an essential part of the organisation's commitment to accountability, professional management, and continuous improvement.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07583537 (England and Wales)

Registered Charity number

1155751

Eritrean Muslim Community Association UK

Report of the Trustees
for the Year Ended 31 March 2025

Registered office

283 - 291 Wandsworth Road
London
SW8 2ND

Trustees

Mr Osman Abrar Chair of trustees (appointed 20.10.24)
Mr Saud Adem Trustee (appointed 20.10.24)
Mrs Khyreya Siraj Trustee (appointed 20.10.24)
Mr Tahir Mohamed Trustee (appointed 20.10.24)
Mr Mohamed Adam Trustee (appointed 20.10.24)
Mrs Hayat Ali Trustee (appointed 20.10.24)
Dr Adem Nasraddin Trustee - Treasurer (appointed 20.10.24)
Mr Abdalla Elhag-Salih Trustee (appointed 20.10.24)
Mr Nurdin Jahar Trustee (appointed 20.10.24)
Mr Omar Hassan Nasser Chair of Trustees (resigned 20.10.24)
Mr Khaled Hamid Trustee (resigned 20.10.24)
Ms Mariam Basher Harris Trustee (resigned 11.8.24)
Mr Keir Ahmed Saleh Trustee (resigned 20.10.24)
Ms Nasra Hussein Mohamed Trustee (resigned 20.10.24)

Independent Examiner

Dr. E. Oloke, FCCA
Stan Kelly & Co
Chartered Certified Accountants
Suite 2, Wenta Business Centre,
1 Electric Avenue
Enfield
EN3 7XU

Bankers

Barclays Bank
127 Edgware Road
London
W2 2HT

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 30 November 2025 and signed on its behalf by:

Mr Osman Abrar - Trustee



**Independent Examiner's Report to the Trustees of
Eritrean Muslim Community Association UK**

Independent examiner's report to the trustees of Eritrean Muslim Community Association UK ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

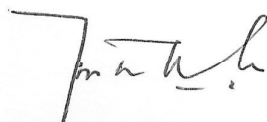
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Dr. E. Oloke, FCCA

Stan Kelly & Co
Chartered Certified Accountants
Suite 2, Wenta Business Centre,
1 Electric Avenue
Enfield
EN3 7XU

30 November 2025

Eritrean Muslim Community Association UK

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		268,409	110,409	378,582	307,562
Other income		60,013	-	60,013	38,061
Total		328,186	110,409	438,595	345,623
EXPENDITURE ON					
Raising funds		4,380	-	4,380	-
Charitable activities		99,402	57,309	156,711	95,882
Other		249,655	-	257,655	219,389
Total		353,437	57,309	418,746	315,271
NET INCOME		-25,251	53,100	19,849	30,352
RECONCILIATION OF FUNDS					
Total funds brought forward		1,461,260	97,457	1,558,717	1,528,365
TOTAL FUNDS CARRIED FORWARD		1,436,009	150,557	1,578,566	1,558,717

The notes form part of these financial statements

Eritrean Muslim Community Association UK

Balance Sheet
31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	7	1,346,592	-	1,346,592	1,336,014
CURRENT ASSETS					
Debtors	8	3,595	-	3,595	3,304
Cash at bank and in hand		<u>154,043</u>	<u>97,457</u>	<u>251,500</u>	<u>248,450</u>
		157,638	97,457	255,095	251,754
CREDITORS					
Amounts falling due within one year	9	<u>(23,121)</u>	-	<u>(23,121)</u>	<u>(29,051)</u>
NET CURRENT ASSETS		<u>134,517</u>	<u>97,457</u>	<u>231,974</u>	<u>222,703</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,481,109</u>	<u>97,457</u>	<u>1,578,566</u>	<u>1,558,717</u>
NET ASSETS		<u>1,481,109</u>	<u>97,457</u>	<u>1,578,566</u>	<u>1,558,717</u>
FUNDS	11				
Unrestricted funds				<u>1,578,566</u>	<u>1,558,717</u>
TOTAL FUNDS				<u>1,578,566</u>	<u>1,558,717</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Eritrean Muslim Community Association UK

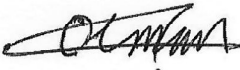
Balance Sheet - continued

31 March 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 November 2025 and were signed on its behalf by:

Mr Osman Abrar - Trustee



Dr Adem Nasraddin - Trustee



The notes form part of these financial statements

Eritrean Muslim Community Association UK

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 20% on cost
Fixtures and fittings	- 20% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Eritrean Muslim Community Association UK

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	<u>2,715</u>	<u>3,479</u>

3. AUDITORS' REMUNERATION

	31.3.25	31.3.24
	£	£
Fees payable to the charity's auditor for the audit of the charity's financial statements	<u>1,200</u>	<u>1,200</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
	<u>11</u>	<u>6</u>
Administration and support		

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	307,562	-	307,562
Other income	<u>38,061</u>	<u>-</u>	<u>38,061</u>
Total	<u>345,623</u>	<u>-</u>	<u>345,623</u>
EXPENDITURE ON			
Charitable activities			
General	95,882	-	95,882
Other	<u>219,389</u>	<u>-</u>	<u>219,389</u>
Total	<u>315,271</u>	<u>-</u>	<u>315,271</u>

Eritrean Muslim Community Association UK

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued					
		Unrestricted fund £	Restricted fund £	Total funds £	
NET INCOME		30,352	-	30,352	
RECONCILIATION OF FUNDS					
Total funds brought forward		1,528,365	-	1,528,365	
TOTAL FUNDS CARRIED FORWARD		<u>1,558,717</u>	<u>-</u>	<u>1,558,717</u>	
7. TANGIBLE FIXED ASSETS					
	Freehold property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2024	1,326,233	7,683	9,715	-	1,343,631
Additions	<u>-</u>	<u>10,474</u>	<u>1,694</u>	<u>1,125</u>	<u>13,293</u>
At 31 March 2025	<u>1,326,233</u>	<u>18,157</u>	<u>11,409</u>	<u>1,125</u>	<u>1,356,924</u>
DEPRECIATION					
At 1 April 2024	-	4,020	3,597	-	7,617
Charge for year	<u>-</u>	<u>2,095</u>	<u>339</u>	<u>281</u>	<u>2,715</u>
At 31 March 2025	<u>-</u>	<u>6,115</u>	<u>3,936</u>	<u>281</u>	<u>10,332</u>
NET BOOK VALUE					
At 31 March 2025	<u>1,326,233</u>	<u>12,042</u>	<u>7,473</u>	<u>844</u>	<u>1,346,592</u>
At 31 March 2024	<u>1,326,233</u>	<u>3,663</u>	<u>6,118</u>	<u>-</u>	<u>1,336,014</u>
8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
			31.3.25 £	31.3.24 £	
Other debtors			291	-	
Prepayments and accrued income			<u>3,304</u>	<u>3,304</u>	
			<u>3,595</u>	<u>3,304</u>	

Eritrean Muslim Community Association UK

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Other loans (see note 10)	15,150	15,150
Social security and other taxes	669	669
Salaries control	747	6,431
Accrued consultancy fees	5,355	5,601
Accrued expenses	<u>1,200</u>	<u>1,200</u>
	<u>23,121</u>	<u>29,051</u>

10. LOANS

An analysis of the maturity of loans is given below:

	31.3.25	31.3.24
	£	£
Amounts falling due within one year on demand:		
Members loan	<u>15,150</u>	<u>15,150</u>

11. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	1,558,717	19,849	1,578,566
	<u>1,558,717</u>	<u>19,849</u>	<u>1,578,566</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	438,595	(418,746)	19,849
	<u>438,595</u>	<u>(418,746)</u>	<u>19,849</u>

Eritrean Muslim Community Association UK

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	1,528,365	30,352	1,558,717
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,528,365</u>	<u>30,352</u>	<u>1,558,717</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	345,623	(315,271)	30,352
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>345,623</u>	<u>(315,271)</u>	<u>30,352</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.