WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales · Charity number 1173764

Details

Other names	WORCESTER MWA, WMWA
Status	Registered
Legal form	CIO
Registered	2017-07-11
Register	View on the Charity Commission register

Contact

Address	Wmwa Central Mosque Tallow Hill Worcester WR5 1JU
Phone	0190520005
Email	worcestermosque@gmail.com
Website	www.wmwa.co.uk

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Activities

Objects: 3.1 THE OBJECTS OF THE CHARITY (ÔTHE OBJECTSÖ) ARE THROUGHOUT THE WORLD AND MORE PARTICULARLY IN WORCESTERSHIRE AND IN THE UNITED KINGDOM:(A) THE ADVANCEMENT OF THE FAITH AND RELIGIOUS PRACTICES OF ISLAM IN ACCORDANCE WITH THE QURÆAN AND THE SUNNAH AMONGST MUSLIMS IN PARTICULAR AND MEMBERS OF THE PUBLIC IN GENERAL;(B) THE ADVANCEMENT OF EDUCATION FOR THE PUBLIC BENEFIT CONCERNING THE TEACHINGS AND PRACTICES OF ISLAM;(C) THE ADVANCEMENT OF GENERAL EDUCATION FOR THE PUBLIC BENEFIT CONCERNING ALL FORMS OF USEFUL KNOWLEDGE; (D) THE PROVISION OF RECREATIONAL FACILITIES AND ACTIVITIES IN THE INTERESTS OF SOCIAL WELFARE WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THOSE PERSONS IN NEED OF SUCH FACILITIES AND ACTIVITIES;(E) THE RELIEF OF POVERTY, SICKNESS AND SUFFERING OF ANY PERSONS WHO ARE IN NEED IRRESPECTIVE OF THEIR NATIONALITY, RACE, ETHNIC ORIGIN AND RELIGIOUS BELIEFS;(F) THE ADVANCEMENT OF BOTH RELIGIOUS AND RACIAL HARMONY FOR THE BENEFIT OF THE PUBLIC BY:(I) PROMOTING KNOWLEDGE OF AND MUTUAL UNDERSTANDING BETWEEN DIFFERENT RELIGIOUS AND RACIAL GROUPS;(II) ADVANCING EDUCATION AND RAISING AWARENESS ABOUT DIFFERENT RELIGIOUS AND RACIAL GROUPS IN ORDER TO PROMOTE GOOD RELATIONS BETWEEN PERSONS BELONGING TO DIFFERENT RELIGIOUS AND RACIAL GROUPS;(III) WORKING TOWARDS THE ELIMINATION OF DISCRIMINATION ON THE GROUNDS OF RELIGION AND RACE; AND

Activities: The trustees are responsible for running the Worcester Central Mosque where the five daily fard prayers, the Friday jumu'a prayer, the tarawih prayers in Ramadan and the two annual 'Id prayers take place. There are also educational and interfaith activities. Everyone is welcome. We are acquiring suitable land on which to build a purpose built eco-friendly mosque which is our main focus at present.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Worcestershire

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£629,967	£237,311	£4,605,753	8
2024-03-31	£533,003	£201,296	£4,213,098	8
2023-03-31	£734,728	£207,741	£3,882,021	10
2022-03-31	£548,376	£147,252	£3,355,034	9
2021-03-31	£354,212	£148,449	-	-

Trustees

Name	Role	Appointed
MOHAMMED AKBAR	Chair	2017-07-11
AFZAAL IQBAL		2023-05-01
HAMAAD AKMAL		2023-05-01
HARIS SALEEM		2017-07-11
NAZAQAT HUSSAIN		2017-07-11
RIZWAN SADIQ		2026-01-13
zakwaan ali		2025-12-10

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WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales - Charity number 1173764

Accounts

REGISTERED CHARITY NUMBER: 1173764

WORCESTER MUSLIM WELFARE ASSOCIATION

Report of the Trustees and Financial Statements
For the Year Ended
31 March 2025

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEX TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025

Contents	Pages
Reference and administrative details	2
Trustees Report and responsibilities	3 - 7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Statement of Financial Position	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 - 21

WORCESTER MUSLIM WELFARE ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2025

Registered Charity Number:	1173764
Registered Principal Office:	Central Mosque Tallow Hill Worcester Worcestershire WR5 1JU
Trustees:	Haris Saleem (Chairman) Mohammed Akbar (New secretary) Mohammed Iqbal (Outgoing Secretary) Muhammed Amin - Education Nazaqat Hussain - Treasurer Abdul Rauf – Maintenance (Retired in August 2024) Afzaal Iqbal (assistant secretary) Hamaad Akmal (education)
Management Committee:	Sarfraz Baig - Religious event organiser/catering Sajid Hussain - Maintenance Ghulam Shabbir - Education Zakwan Shaukat – social media Adil Ali- (fundraising) Haroon Hussain Rizwan Sadique Haroon Rafique Jabbar Hussain
Auditors:	TTCA LTD Chartered Accountant and Registered Statutory Auditor 269 Farnborough Road Farnborough Hants GU14 7LY
Solicitors:	Ahmad Thomson Wynne Chambers 5 Kimberly Road London NW6 7SG Hallmark Hulme 3-5 Sansome Place Worcester WR1 1UQ
Bankers:	Santander Customer Service Centre Bootle Merseyside L30 4GB

WORCESTER MUSLIM WELFARE ASSOCIATION

REPORT OF THE TRUSTEES
for the year ended 31 March 2025

The trustees present their report with the financial statements of Worcester Muslim Welfare Association (WMWA) for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in January 2022.

AIMS AND OBJECTIVES

The Worcestershire Muslim Welfare Association (WMWA) is dedicated to imparting a positive image of Islam to the Worcestershire public. We endeavour to achieve this through a range of outreach activities such as public discourses, cultural events, and by harnessing the power of digital outreach through our mosque's bespoke app, compatible with both Android and Apple devices.

As a conscientious charitable entity focused on the community's welfare, WMWA actively collaborates with key external organizations—including the local Council, NHS, Police, and educational bodies—to convey significant and pertinent messages to our constituents.

Our goal is to nurture a favourable perception of Islam and to ensure that our activities and presence resonate positively across the community, irrespective of religious backgrounds. To this end, we are staunchly committed to delivering exemplary educational content and increasing awareness across various demographics.

We ensure that WMWA's amenities are open to everyone, Muslim and non-Muslim alike, and we especially invite non-Muslims to participate in open days and educational visits to foster greater comprehension of Islam.

Moreover, we are proponents of societal welfare programs and the pursuit of environmental sustainability, objectives we seek to realize through partnerships with public institutions and private corporations.

With an outlook that transcends national boundaries, we diligently gather donations for global emergency relief work, underscoring our commitment to humanitarian aid that transcends political or ethnic divisions.

PUBLIC BENEFIT

Due regard has been given to the guidance published by the Charity Commission on public benefit.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

WMWA is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The CIO was formed on 11 July 2017 and is governed by its constitution. The board of trustees is made up of 7 members.

Trustees are appointed at the Trustees Meeting throughout the year.

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at WMWA, we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

All necessary Insurances are in place; DBS checks are done for all trustees and employees.

Regular risk management appraisals are done for fire, data management, cash handling, banking, filing systems.

To better improve our systems and processes, WMWA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

OUR STRATEGY AND GOALS

With more than seven years of operations under the CIO structure, WMWA has embraced numerous opportunities for expansion and has enhanced management procedures and transparency.

Our focused goals for the forthcoming year include:

- To complete 60% of our new build project. All structures, roof, windows and car park completed. Only internal is now left to be done.
- Crafting a viable fundraising strategy to facilitate the timely fruition of the mosque project within the set three-year timeline.
- Initiating revision of the site plans for Unity House to promote WMWA's financial autonomy and developing a business strategy for the optimal use of WMWA's properties.
- Continuing the expansion of our youth programs and augmenting education activities launched from Unity House.
- Hiring qualified educators and administrators for our educational programs or contemplating the establishment of a specialized management body.
- Broadening our managerial and trustee boards, coupled with professional development opportunities for executive trustees.
- Increasing the scope of community engagement activities, suitable for all ages, and establishing roles for community volunteers.
- Amplifying our social media footprint across various platforms, including Facebook, X (formally known as Twitter), Instagram, and YouTube, to bolster our visibility and influence in the community.
- Advancing our online presence to introduce innovative donation options, thereby expanding donor participation and community benefits.
- Aspiring to position WMWA as a preeminent faith-based organization by attracting exceptional talent to spearhead our initiatives and generate the necessary funds to support our endeavours.

- Prioritizing revenue generation through committed team members, trustees, and volunteers to ensure the success of our projects.

VOLUNTEERS

Our volunteers play a vital role in our work to deliver our objectives. We have several helpers throughout the year or as and when needed.

ACHIEVEMENT AND PERFORMANCE

WMWA has significantly contributed to community enrichment through:

- Conducting regular congregational prayers, drawing substantial daily attendance and a particularly large congregation on Fridays.
- Hosting monthly social events with ample provisions for the community, including during notable Islamic festivities.
- Offering comprehensive funeral services that are sensitive to the Islamic faith, supporting bereaved families through challenging times.
- Providing matrimonial (Nikah) services for couples wishing to marry under Islamic tradition.
- Running educational programs for approximately 140 children weekly, with extended classes for teenagers on weekends.
- The Stanley Road community centre serves as a hub for varied local initiatives, including educational seminars, craft classes, fitness workshops, youth programs, and private events.
- Engaging in philanthropic efforts, such as partnerships with local food banks, contributions to Ramadan collections, and supporting local homeless initiatives alongside the Salvation Army.
- Organizing year-round Islamic educational lectures for a diverse audience and conducting interfaith events to foster communal harmony.
- Developing partnership programs that feature regular sessions from external advisors addressing topics pertinent to the community's needs.

GRANTS

In the last financial year, we collected funds for the Gaza appeal to provide financial assistance to the ongoing humanitarian crisis, we collected £20,610. We are currently working with an agency to facilitate using the funds for food projects and relief.

We still have funding from previous Pakistan Appeal done previous financial year which we are working to set a water well project with an established NGO who can assist within the areas affected. Anything we do with International project requires a lot of due diligence and research. Once we are happy and satisfied, we will therefore distribute funds for the projects.

WMWA's commitment to assisting those in need goes beyond financial support. The organization works closely with partner agencies and organizations to ensure that their efforts have a positive impact and bring hope to vulnerable communities. Their involvement includes providing resources such as food, clean water, medical assistance, shelter, sanitation, hygiene, and psychosocial support.

FINANCIAL REVIEW

The Trustees report a surplus for the year of £392,655 (2024: £331,077), being credited to unrestricted funds, as detailed on page 11.

RESERVE FUNDS

The Trustees have a reserves policy for the CIO of holding enough funds to meet three to four months' operating costs.

Restricted Funds

Our current restricted funds are for the new Mosque of Light project, construction has started, continuation of further appeals will continue until the project is completed.

Unrestricted funds

Our unrestricted funds are used as they fit within our CIO for day to day running of our obligations to our community members. These comprise of education fees, Friday collections, memberships, and general donations from the community throughout the year without any appeals.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & 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 CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently.
observe the methods and principles in the Charities SORP 2019 (FRS 102).
make judgments and estimates that are reasonable and prudent.
state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

STATEMENT OF DISCLOSURE OF STATUTORY INFORMATION TO AUDITORS

We, the Trustees of the CIO who held office at the date of approval of these financial statements each confirms, so far as we are aware, that:

there is no relevant audit information of which the CIO's auditors are unaware; and

we have taken all the steps that we ought to have taken as trustees to make ourselves aware of any relevant audit information and to establish that the CIO's auditors are aware of that information.

AUDITORS

A resolution to re-appoint TTCA Ltd as external auditors will be proposed at the annual general meeting.

Approved by the Board of Trustees and signed on its behalf by:

M AKBAR
SECRETARY

Date : 19-12-2025

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WORCESTER MUSLIM WELFARE ASSOCIATION
for the year ended 31 March 2025

Opinion

We have audited the financial statements of Worcester Muslim Welfare Association (the CIO) for the year ended 31 March 2025 which are set out on pages 11 to 19. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the CIO's affairs as of 31 March 2025 and of its income and expenditure, for the year then ended.
- have been properly prepared under the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the CIO in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the report of the trustees; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the CIO or to cease operations or have no realistic alternative but to do so.

Auditor's responsibilities

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

- review minutes of meetings of the trustees/those charged with governance
- review the operation of the CIO's controls in relation to the preparation and presentation of management information
- check that the financial statements agree with the accounting records
- ensure, so far as is reasonably possible, the completeness of the CIO's income
- review financial disclosures and test to supporting documentation
- obtain third party confirmations of material balances
- understanding and evaluating management's controls in place to prevent and detect irregularities

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Trustees of Worcester Muslim Welfare Association, as a body, in accordance with regulations made under Section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the CIO's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CIO and its members as a body, for our audit work, for this report, or for the opinions we have formed.

Thomas McManners BSc ACA ACMI
TTCA LTD
Chartered Accountant and Registered Statutory Auditor
269 Farnborough Road
Farnborough
Hants
GU14 7LY

Date: 19 December 2025

Thomas McManners is eligible to act as an auditor in terms of Section 1212 Companies Act 2006.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) for the year ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and legacies	2	132,958	405,643	**538,601**	**456,955**
Charitable activities	2	70,666	-	**70,666**	**48,288**
Investment income	2	16,772	-	**16,772**	**26,860**
Other income		3,927	-	**3,927**	**900**
Total income	2	**224,324**	**405,643**	**629,967**	**533,003**
Expenditure on:					
Charitable activities	3	228,876	-	228,876	194,008
Governance costs	3	8,435	-	8,435	7,918
Total resources expended		**237,311**	-	**237,311**	**201,926**
Net incoming resources Before transfers		(12,988)	405,643	392,655	331,077
Gross transfers between funds					
Net incoming resources		(12,988)	405,643	392,655	331,077
Reconciliation of funds	10				
Total funds brought forward		2,180,478	2,032,620	4,213,098	3,882,021
Funds introduced					
Movement in funds					
Total funds carried forward	10	2,167,490	2,438,263	4,605,753	4,213,098

The notes on pages 14 to 21 form part of these financial statements.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION
As of 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total funds £
Fixed assets					
Tangible assets	6	1,756,836	2,477,263	4,234,098	3,981,006
Investments	7	1		1	1
Current Assets					
Debtors	8	5,589	-	5,589	2,985
Cash at bank and in hand		416,587	-	416,587	251,129
		422,176	-	422,176	**254,114**
Creditors					
Amounts falling due within one year	9	(47,720)	-	(47,720)	(16,418)
Net current assets		374,456	-	374,456	237,696
Total Assets less Current Liabilities		2,131,292	2,477,263	**4,608,554**	4,218,702
Creditors: Amounts falling due after more than one year	10	(2,801)	-	(2,801)	(5,604)
Net Assets		2,128,491	2,477,263	**4,605,753**	**4,213,098**
Funds					
Unrestricted funds				2,167,490	2,180,478
Restricted funds				2,438,263	2,032,620
Total Funds	10			**4,605,753**	**4,213,098**

These financial statements were approved by the Board of Trustees and signed on its behalf by:

Chairman: Haris Saleem

Date: 18/12/2025

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF CASH FLOWS
For The Year Ended 31 March 2025

	2025 £	2024 £
Net Cash generated from operating activities (see note (i) below)	407,503	351,455
Cashflow from investing activities		
Purchase of tangible and intangible fixed assets	(272,045)	(478,918)
Interest received		
Net Cash Outflow from investing activities	(272,045)	(478,918)
Cash flow from financing activities		
Interest paid		
New secured loans	30,000	
Repayment of borrowings		
Other financing movements		
Net Cash inflow from financing activities	30,000	
Net change in cash and cash equivalents	165,458	(127,463)
Cash & cash equivalents at beginning of the year	251,129	378,592
Cash & cash equivalent at end of the year	**416,587**	**251,129**

Note (i)

Surplus for the year	392,655	331,077
Adjustments for non-cash items		
Depreciation of tangible fixed assets	18,953	18,953
Amortisation of grants	(2,803)	(2,803)
(Increase)/decrease in trade and other debtors	(2,604)	300
Increase/(Decrease) in trade and other creditors	1,302	3,928
Net cash generated from operating activities	**407,503**	**351,455**

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2025

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Worcester Muslim Welfare Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

ACCOUNTING POLICIES (continued)

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset operational.

Depreciation of tangible fixed assets is provided on the following basis, commencing with the year of acquisition at rates estimated to write off their cost or valuation, less any residual value over the estimated useful lives which are as follows:

Land	-	Not depreciated
Freehold property	-	Over 100 years
Computer equipment	-	Over 5 years
Office equipment	-	Over 10 years
Fixtures and fittings	-	Over 10 years

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 restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

GOVERNMENT GRANTS

Government grants include grants received from the Home Office, local authorities, and other government organisations. Government grants received for capital items are recognised in income over the useful life of the assets (excluding land) under the accruals model. Grants relating to revenue are recognised in income and expenditure over the same period as the expenditure to which they relate once reasonable assurance has been gained that the CIO will comply with the conditions and that the funds will be received.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

LEASES

Rentals payable and receivable under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

2. INCOME

	2025 £	2024 £
Donations		
Friday collections	56,412	54,390
General donations	41,845	55,035
New Mosque project	405,643	305,822
Gift Aid	34,701	21,098
Gaza and Palestine	-	20,610
	538,601	456,955
Charitable activities		
Education fees	52,897	40,325
Charitable events	14,966	5,160
Amortisation of grant	2,803	2,803
	70,666	48,288
Other income		
Grants received	3,527	700
Rent received	16,772	26,860
Other	400	200
	20,699	27,760
Total income	**629,966**	**533,003**
Analysis by funds:		
Unrestricted funds	224,323	227,181
Restricted funds	405,643	305,822
	629,966	**533,003**

A government grant of £26,095 was received from the Home Office on 19 January 2018. An amount of £2,803 has been amortised in the year, with a balance of £2,801 being treated as deferred income (see notes 8 and 9)

3. EXPENDITURE	2025 £	2024 £
Charitable activities		
Wages	107,431	90,247
Education costs	1,533	958
Grant expenditure	1,920	5,805
Subscription	3,193	2,382
Light and heat	37,471	31,956
Office & general expenditures	545	712
Telephone	1,221	1,123
Janitorial	1,861	2,060
Meals and refreshments	12,337	5,609
Repairs	483	2,810
Depreciation	18,953	18,953
Advertising	-	3,000
Consultancy fees	10,673	10,193
Insurance	4,085	4,028
Gaza and Palestine	20,610	-
Other charitable exp	6,562	7,712
Pakistan Flood Expenditure	-	1,000
Turkey/Syria Earthquake	-	5,459
	228,876	194,008
Governance		
Auditors' remuneration	5,040	4,800
Accountancy	2,200	2,218
Legal and professional fees	1,195	900
	8,435	7,918
Total expenditure	**237,311**	**201,926**

4. STAFF COSTS		
Wages and salaries	106,190	89,033
Pensions defined contributions	1,240	1,214
	107,431	90,247

The average number of employees during the year was 9 (2024: 8). No employees received benefits (excluding employer pension costs) of more than £60,000.

5. TRUSTEES' REMUNERATION, EXPENSES AND BENEFITS

No trustee received remuneration, expenses or other benefits in their capacity as a trustee for the year ended 31st March 2025 (2024 – Nil).

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures fittings and equipment £	Total £
Cost or value introduced			
At 1 April 2024	4,055,216	39,341	4,094,557
Additions	272,046	-	272,046
At 31 March 2025	4,327,262	39,341	4,366,603
Depreciation			
At 1 April 2024	88,806	24,744	113,550
Charge for the year	14,800	4,153	18,953
At 31 March 2025	103,606	28,898	132,504
Net Book Value			
At 31 March 2025	4,223,656	10,444	4,234,099
At 31 March 2024	3,966,410	14,597	3,981,007

7. Investment in Subsidiary	2025 £	2024 £
At 1 April	1	1
At 31 March	1	1

The investment in the Subsidiary is for the Special Purpose Vehicle (SPV) limited company WMWA Design and Build company set up purposely to oversee the building of the Mosque of Light currently a work in progress. (WIP)

8. DEBTORS	2025 £	2024 £
Amounts recoverable within one year:		
Prepayments and accrued income	5,589	2,985
	5,589	2,985

9. CREDITORS: Amounts falling due within one year	2025 £	2024 £
Accruals	13,880	12,573
Loans	30,000	-
Other taxes and social security	1,036	1,042
Government grants – deferred income	2,803	2,803
	47,720	16,418

10. CREDITORS: Amounts falling due after more than one year	2025 £	2024 £
Government grants – deferred income	2,801	5,604
	2,801	5,604

11. MOVEMENTS IN FUNDS

	01-04-24 £	Income £	Expenditure £	31-03-25 £
Unrestricted funds				
Net incoming resources	2,180,478	224,323	(237,311)	2,167,490
	2,180,478	224,323	(237,311)	2,167,490
Restricted funds				
New Mosque project	2,032,620	405,643	-	2,438,263
	2,032,620	405,643	-	2,438,263
Total Funds	4,213,098	629,966	(237,311)	4,605,753

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Tangible fixed assets	1,756,835	2,477,263	**4,234,098**	3,981,006
Cash	416,587	-	**416,587**	251,129
Other current assets/(liabilities)	(12,131)	-	**(12,131)**	(13,433)
Creditors due after more than one year	(32,801)	-	**(32,801)**	(5,604)
	2,128,490	2,477,263	**4,605,753**	4,213,098

13. RELATED PARTY TRANSACTIONS

A new subsidiary company, WMWA D&B Management Limited, was incorporated as a trading limited co. 13083521 on 15 December 2020; its purpose is to act as the design and build contractor for the new Mosque of Light.

During the year, WWMA D&B Management Ltd carried out work on behalf of WMWA CIO amounting to £272,046 (2024: £478,418). This is in relation to the professional fees for the new Mosque of Light.

WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales - Charity number 1173764

Accounts

REGISTERED CHARITY NUMBER: 1173764



WORCESTER MUSLIM WELFARE ASSOCIATION

Report of the Trustees and Financial Statements
For the Year Ended
31 March 2024

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEX TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2024

Contents	Pages
Reference and administrative details	2
Trustees Report and responsibilities	3 - 7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Statement of Financial Position	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 - 21

WORCESTER MUSLIM WELFARE ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2024

Registered Charity Number:	1173764
Registered Principal Office:	Central Mosque Tallow Hill Worcester Worcestershire WR5 1JU
Trustees:	Haris Saleem (Chairman) Mohammed Akbar (New secretary) Mohammed Iqbal (Outgoing Secretary) Muhammed Amin - Education Nazaqat Hussain - Treasurer Abdul Rauf – Maintenance (Retired in August 2024) Afzaal Iqbal (assistant secretary) Hamaad Akmal (education)
Management Committee:	Sarfraz Baig - Religious event organiser/catering Basharat - Covering Imam Sajid Hussain - Maintenance Ghulam Shabbir - Education Zakwan Shaukat – social media Haroon Rizwan Sadique Haroon Rafique (August 2024) Jabbar Hussain (July 2024)
Auditors:	TTCA LTD Chartered Accountant and Registered Statutory Auditor 269 Farnborough Road Farnborough Hants GU14 7LY
Solicitors:	Ahmad Thomson Wynne Chambers 5 Kimberly Road London NW6 7SG Hallmark Hulme 3-5 Sansome Place Worcester WR1 1UQ
Bankers:	Santander Customer Service Centre Bootle Merseyside L30 4GB

WORCESTER MUSLIM WELFARE ASSOCIATION

REPORT OF THE TRUSTEES
for the year ended 31 March 2024

The trustees present their report with the financial statements of Worcester Muslim Welfare Association (WMWA) for the year ended to 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in January 2022.

AIMS AND OBJECTIVES

The Worcestershire Muslim Welfare Association (WMWA) is dedicated to imparting a positive image of Islam to the Worcestershire public. We endeavour to achieve this through a range of outreach activities such as public discourses, cultural events, and by harnessing the power of digital outreach through our mosque's bespoke app, compatible with both Android and Apple devices.

As a conscientious charitable entity focused on the community's welfare, WMWA actively collaborates with key external organizations—including the local Council, NHS, Police, and educational bodies—to convey significant and pertinent messages to our constituents.

Our goal is to nurture a favourable perception of Islam and to ensure that our activities and presence resonate positively across the community, irrespective of religious backgrounds. To this end, we are staunchly committed to delivering exemplary educational content and increasing awareness across various demographics.

We ensure that WMWA's amenities are open to everyone, Muslim and non-Muslim alike, and we especially invite non-Muslims to participate in open days and educational visits to foster greater comprehension of Islam.

Moreover, we are proponents of societal welfare programs and the pursuit of environmental sustainability, objectives we seek to realize through partnerships with public institutions and private corporations.

With an outlook that transcends national boundaries, we diligently gather donations for global emergency relief work, underscoring our commitment to humanitarian aid that transcends political or ethnic divisions.

PUBLIC BENEFIT

Due regard has been given to the guidance published by the Charity Commission on public benefit.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

WMWA is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The CIO was formed on 11 July 2017 and is governed by its constitution. The board of trustees is made up of 7 members.

Trustees are appointed at the Trustees Meeting throughout the year.

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at WMWA, we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

All necessary Insurances are in place; DBS checks are done for all trustees and employees.

Regular risk management appraisals are done for fire, data management, cash handling, banking, filing systems.

To better improve our systems and processes, WMWA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

OUR STRATEGY AND GOALS

With more than seven years of operations under the CIO structure, WMWA has embraced numerous opportunities for expansion and has enhanced management procedures and transparency.

Our focused goals for the forthcoming year include:

- To complete 50% of our new build project and then start all internal works by end of 2024/2025
- Crafting a viable fundraising strategy to facilitate the timely fruition of the mosque project within the set three-year timeline.
- Initiating revision of the site plans for Unity House to promote WMWA's financial autonomy and developing a business strategy for the optimal use of WMWA's properties.
- Continuing the expansion of our youth programs and augmenting education activities launched from Unity House.
- Hiring qualified educators and administrators for our educational programs or contemplating the establishment of a specialized management body.
- Broadening our managerial and trustee boards, coupled with professional development opportunities for executive trustees.
- Increasing the scope of community engagement activities, suitable for all ages, and establishing roles for community volunteers.
- Amplifying our social media footprint across various platforms, including Facebook, Twitter, Instagram, and YouTube, to bolster our visibility and influence in the community.
- Advancing our online presence to introduce innovative donation options, thereby expanding donor participation and community benefits.
- Aspiring to position WMWA as a preeminent faith-based organization by attracting exceptional talent to spearhead our initiatives and generate the necessary funds to support our endeavours.

- Prioritizing revenue generation through committed team members, trustees, and volunteers to ensure the success of our projects.

VOLUNTEERS

Our volunteers play a vital role in our work to deliver our objectives. We have several helpers throughout the year or as and when needed.

ACHIEVEMENT AND PERFORMANCE

WMWA has significantly contributed to community enrichment through:

- Conducting regular congregational prayers, drawing substantial daily attendance and a particularly large congregation on Fridays.
- Hosting monthly social events with ample provisions for the community, including during notable Islamic festivities.
- Offering comprehensive funeral services that are sensitive to the Islamic faith, supporting bereaved families through challenging times.
- Providing matrimonial (Nikah) services for couples wishing to marry under Islamic tradition.
- Running educational programs for approximately 140 children weekly, with extended classes for teenagers on weekends.
- The Stanley Road community centre serves as a hub for varied local initiatives, including educational seminars, craft classes, fitness workshops, youth programs, and private events.
- Engaging in philanthropic efforts, such as partnerships with local food banks, contributions to Ramadan collections, and supporting local homeless initiatives alongside the Salvation Army.
- Organizing year-round Islamic educational lectures for a diverse audience and conducting interfaith events to foster communal harmony.
- Developing partnership programs that feature regular sessions from external advisors addressing topics pertinent to the community's needs.

GRANTS

In the last financial year, we collected funds for the Gaza appeal to provide financial assistance to the ongoing humanitarian crisis, we collected £20,610 Once there is a safe corridor available to the charity to support work with an NGO, the money is still safe within the accounts of the charity. We are currently working with an agency to facilitate using the funds for food project and relief. We aim to use these funds before the end of 2024.

We still have funding from previous Pakistan Appeal done previous financial year which we are working to set a water well project with an established NGO who can assist whin the areas affected. Anything we do with Internation project requires a lot of due diligence and research. Once we are happy and satisfied, we will therefore distribute funds for the projects.

WMWA's commitment to assisting those in need goes beyond financial support. The organization works closely with partner agencies and organizations to ensure that their efforts have a positive impact and bring hope to vulnerable communities. Their involvement includes providing resources such as food, clean water, medical assistance, shelter, sanitation, hygiene, and psychosocial support.

FINANCIAL REVIEW

The Trustees report a surplus for the year of £331,007 (2023: £526,987), with £305,822 being restricted funds, as detailed on note 11.

RESERVE FUNDS

The Trustees have a reserves policy for the CIO of holding enough funds to meet three to four months' operating costs.

Restricted Funds

Our current restricted funds are for the new Mosque of Light project, construction has started, continuation of further appeals will continue until the project is completed.

Unrestricted funds

Our unrestricted funds are used as they fit within our CIO for day to day running of our obligations to our community members. These comprise of education fees, Friday collections, memberships, and general donations from the community throughout the year without any appeals.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & 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 CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2015 (FRS 102).
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

STATEMENT OF DISCLOSURE OF STATUTORY INFORMATION TO AUDITORS

We, the Trustees of the CIO who held office at the date of approval of these financial statements each confirms, so far as we are aware, that:

there is no relevant audit information of which the CIO's auditors are unaware; and

we have taken all the steps that we ought to have taken as trustees to make ourselves aware of any relevant audit information and to establish that the CIO's auditors are aware of that information.

AUDITORS

A resolution to re-appoint Thomas McManners as external auditors will be proposed at the annual general meeting.

Approved by the Board of Trustees and signed on its behalf by:

M IQBAL
SECRETARY

Date : 23-12-2024

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WORCESTER MUSLIM WELFARE ASSOCIATION
for the year ended 31 March 2024

Opinion

We have audited the financial statements of Worcester Muslim Welfare Association (the CIO) for the year ended 31 March 2023 which are set out on pages 11 to 19. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the CIO's affairs as of 31 March 2023 and of its income and expenditure, for the year then ended.
- have been properly prepared under the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the CIO in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the report of the trustees; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the CIO or to cease operations or have no realistic alternative but to do so.

Auditor's responsibilities

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

- review minutes of meetings of the trustees/those charged with governance
- review the operation of the CIO's controls in relation to the preparation and presentation of management information
- check that the financial statements agree with the accounting records
- ensure, so far as is reasonably possible, the completeness of the CIO's income
- review financial disclosures and test to supporting documentation
- obtain third party confirmations of material balances
- understanding and evaluating management's controls in place to prevent and detect irregularities

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Trustees of Worcester Muslim Welfare Association, as a body, in accordance with regulations made under Section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the CIO's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CIO and its members as a body, for our audit work, for this report, or for the opinions we have formed.

Thomas McManners BSc ACA ACMI
TTCA LTD
Chartered Accountant and Registered Statutory Auditor
269 Farnborough Road
Farnborough
Hants
GU14 7LY

Date: 23 December 2024

Thomas McManners is eligible to act as an auditor in terms of Section 1212 Companies Act 2006.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) for the year ended 31 March 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations and legacies	2	151,133	305,822	**456,955**	**649,999**
Charitable activities	2	48,288	-	**48,288**	**50,259**
Investment income	2	26,860	-	**26,860**	**22,385**
		900	-	**900**	**12,085**
Other income					
Total income	2	**227,181**	**305,822**	**533,003**	**734,728**
Expenditure on:					
Charitable activities	3	194,008	-	194,008	205,084
Governance costs	3	7,918	-	7,918	2,657
Total resources expended		**201,296**	-	**201,296**	**207,741**
Net incoming resources Before transfers		25,255	305,822	331,077	526,987
Net incoming resources		25,255	305,822	331,007	526,987
Reconciliation of funds	10				
Total funds brought forward		2,155,222	1,726,798	3,882,021	3,355,034
Funds introduced					
Movement in funds					
Total funds carried forward	10	2,180,478	2,032,620	4,213,098	3,882,021

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION
As of 31 March 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total funds £
Fixed assets					
Tangible assets	**6**	1,775,790	2,205,216	3,981,006	3,521,042
Investments	**7**	1			
Current Assets					
Debtors	**8**	2,985	-	2,985	3,284
Cash at bank and in hand		251,128	-	251,129	378,592
		254,114	-	**254,114**	**381,876**
Creditors					
Amounts falling due within one year	**9**	(16,418)	-	(16,418)	(12,490)
Net current assets		237,696	-	**237,696**	369,386
Total Assets less Current Liabilities		2,013,486	2,205,216	**4,218,702**	3,890,428
Creditors: Amounts falling due after more than one year	**10**	(5,604)	-	(5,604)	(8,407)
Net Assets		2,007,882	2,205,216	**4,213,098**	**3,882,021**
Funds					
Unrestricted funds				2,180,478	2,155,223
Restricted funds				2,032,620	1,726,798
Total Funds	**10**			**4,213,098**	**3,882,021**

These financial statements were approved by the Board of Trustees and signed on its behalf by:

Chairman: Haris Saleem



Date:
23/12/2024

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF CASH FLOWS
For The Year Ended 31 March 2024

	2024 £	2023 £
Net Cash generated from operating activities (see note (i) below)	351,455	541,744.7
Cashflow from investing activities		
Purchase of tangible and intangible fixed assets	(478,918)	(639,193)
Interest received		
Net Cash Outflow from investing activities	(478,918)	(639,193)
Cash flow from financing activities		
Interest paid		
New secured loans		
Repayment of borrowings		
Other financing movements		
Net Cash inflow from financing activities		
Net change in cash and cash equivalents	(127,463)	(97,448)
Cash & cash equivalents at beginning of the year	378,592	476,041
Cash & cash equivalent at end of the year	**251,129**	**378,592**

Note (i)

Surplus for the year	331,076.9	526,987
Adjustments for non-cash items		
Depreciation of tangible fixed assets	18,953.0	18,853
Amortisation of grants	(2,803.0)	(2,803)
(Increase)/decrease in trade and other debtors	299.7	(176)
Increase/(Decrease) in trade and other creditors	3,928.3	(1,116)
Net cash generated from operating activities	**351,454.9**	**541,745**

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Worcester Muslim Welfare Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

ACCOUNTING POLICIES (continued)

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset operational.

Depreciation of tangible fixed assets is provided at the following basis, commencing with the year of acquisition at rates estimated to write off their cost or valuation, less any residual value over the estimated useful lives which are as follows:

Land	-	Not depreciated
Freehold property	-	Over 100 years
Computer equipment	-	Over 5 years
Office equipment	-	Over 10 years
Fixtures and fittings	-	Over 10 years

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 restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

GOVERNMENT GRANTS

Government grants include grants received from the Home Office, local authorities, and other government organisations. Government grants received for capital items are recognised in income over the useful life of the assets (excluding land) under the accruals model. Grants relating to revenue are recognised in income and expenditure over the same period as the expenditure to which they relate once reasonable assurance has been gained that the CIO will comply with the conditions and that the funds will be received.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

LEASES

Rentals payable and receivable under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

2. INCOME

	2024 £	2023 £
Donations		
Friday collections	54,390	45,496
General donations	55,035	31,525
New Mosque project	305,822	520,070
Gift Aid	21,098	19,219
Funeral Collection	-	3,115
Pakistan Flood Appeal	-	25,115
Turkey/Syria Earthquake	-	5,459
Gaza and Palestine	20,610	-
	456,955	649,999
Charitable activities		
Education fees	40,325	39,566
Charitable events	5,160	7,890
Amortisation of grant	2,803	2,803
	48,288	50,259
Other income		
Grants received	700	6,300
Rent received	26,860	22,385
Other	200	5,785
	27,760	34,470
Total income	**533,003**	**734,728**
Analysis by funds:		
Unrestricted funds	227,181	214,648
Restricted funds	305,822	520,070
	533,003	**734,728**

A government grant of £26,095 was received from the Home Office on 19 January 2018. An amount of £2,803 has been amortised in the year, with a balance of £5,604 being treated as deferred income (see notes 8 and 9)

3. EXPENDITURE	2024	2023
	£	£
Charitable activities		
Wages	90,247	85,552
Education costs	958	203
Grant expenditure	5,805	9,271
Subscription	2,382	-
Light and heat	31,956	25,776
Office & general expenditures	712	469
Telephone	1,123	1,124
Janitorial	2,060	2,063
Meals and refreshments	5,609	7,204
Repairs	2,810	12,810
Depreciation	18,953	18,853
Advertising	3,000	7,002
Consultancy fees	10,193	-
Insurance	4,028	4,153
Bank charges	-	17
Other charitable exp	7,712	7,589
Funeral Expenditure	-	3,000
Pakistan Flood Expenditure	1,000	20,000
Turkey/Syria Earthquake	5,459	-
	194,008	205,0842
Governance		
Auditors' remuneration	4,800	-
Accountancy	2,218	2,657
Legal and professional fees	900	-
	7,918	2,657
Total expenditure	**201,926**	**207,741**

4. STAFF COSTS		
Wages and salaries	89,033	84,381
Pensions defined contributions	1,214	1,171
	90,247	85,552

The average number of employees during the year was 8 (2023: 10).

5. TRUSTEES' REMUNERATION, EXPENSES AND BENEFITS

No trustee received remuneration, expenses or other benefits in their capacity as a trustee for the year ended 31st March 2024 (2023 – Nil).

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures fittings and equipment £	Total £
Cost or value introduced			
At 1 April 2023	3,576,798	38,841	3,615,639
Additions	478,418	500	478,918
At 31 March 2024	4,055,216	**39,341**	**4,094,557**
Depreciation			
At 1 April 2023	74,006	20,591	94,597
Charge for the year	14,800	4,153	18,953
Disposals	-	-	-
At 31 March 2024	88,806	**24,744**	**113,550**
Net Book Value			
At 31 March 2024	3,966,410	**14,597**	3,981,007
At 31 March 2023	3,502,792	**18,250**	3,521,042

7. Investment in Subsidiary	2024 £	2023 £
At 1 April		
Additions	1	
At 31 March	1	

The investment in the Subsidiary is for the Special Purpose Vehicle (SPV) limited company WMWA Design and Build company set up purposely to oversee the building of the Mosque of Light currently a work in progress. (WIP)

8. DEBTORS	2024 £	2023 £
Amounts recoverable within one year:		
Prepayments and accrued income	2,985	3,284
	2,985	3,284

9. CREDITORS: Amounts falling due within one year	2024 £	2023 £
Accruals	12,573	9,437
Other taxes and social security	1,042	250
Government grants – deferred income	2,803	2,803
	16,418	12,490

10. CREDITORS: Amounts falling due after more than one year	2024 £	2023 £
Government grants – deferred income	**5,604**	8,407
	5,604	8,407

11. MOVEMENTS IN FUNDS

	01-04-23 £	Income £	Expenditure £	31-03-24 £
Unrestricted funds				
Net incoming resources	2,485,019	227,181	(201,926)	2,180,478
	2,485,019	227,181	(201,926)	2,180,478
Restricted funds				
New Mosque project	1,726,798	305,822	-	2,032,620
	1,726,728	305,822	-	2,032,620
Total Funds	3,882,021	533,003	(201,926)	4,213,098

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Tangible fixed assets	1,775,790	2,205,216	**3,981,006**	3,521,042
Cash	251,129	-	**251,129**	378,592
Other current assets/(liabilities)	(13,433)	-	**(13,433)**	(9,206)
Creditors due after more than one year	(5,604)	-	**(5,604)**	(8,407)
	2,007,881	2,205,216	**4,213,098**	3,882,021

13. RELATED PARTY TRANSACTIONS

A new subsidiary company, WMWA D&B Management Limited, was incorporated as a trading limited co. 13083521 on 15 December 2020; its purpose is to act as the design and build contractor for the new Mosque of Light.

During the year, WWMA D&B Management Ltd carried out work on behalf of WMWA CIO amounting to £478,418 (2023: £614,683). This is in relation to the professional fees for the new Mosque of Light.

WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales - Charity number 1173764

Accounts

REGISTERED CHARITY NUMBER: 1173764

WORCESTER MUSLIM WELFARE ASSOCIATION

Report of the Trustees and Financial Statements
For the Year Ended
31 March 2023

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEX TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2023

Contents **Pages**

Reference and administrative details	2
Trustees Report and responsibilities	3 - 8
Independent Auditor's Report	9 - 11
Statement of Financial Activities	12
Statement of Financial Position	13
Notes to the Financial Statements	14 - 21

WORCESTER MUSLIM WELFARE ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2023

Registered Charity Number:	1173764
Registered Principal Office:	Central Mosque Tallow Hill Worcester Worcestershire WR5 1JU
Trustees:	Haris Saleem (Chairman) Mohammed Akbar (Vice Chair) Mohammed Iqbal (General Secretary Muhammed Amin - Education Nazaqat Hussain – Treasurer Hamaad Akmal – Trustee Afzaal Iqbal - Trustee Abdul Rauf - Maintenance
Management Committee:	Sarfraz Baig - Religious event organiser/catering Sajid Hussain - Maintenance Ghulam Shabbir - Education Zakwan Shaukat – social media Rizwan Sadique CH
Nazaqat Hussain	
	Sajid Riasat
Auditors:	Thomas McManners BSc ACA ACMI Chartered Accountant and Registered Statutory Auditor 269 Farnborough Road Farnborough Hants GU14 7LY
Solicitors:	Ahmad Thomson Wynne Chambers 5 Kimberly Road London NW6 7SG
	Hallmark Hulme 3-5 Sansome Place Worcester WR1 1UQ
Bankers:	Santander Customer Service Centre Bootle Merseyside L30 4GB

The trustees present their report with the financial statements of Worcester Muslim Welfare Association (WMWA) for the year ended to 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in October 2019.

AIMS AND OBJECTIVES

The Worcestershire Muslim Welfare Association (WMWA) is dedicated to imparting a positive image of Islam to the Worcestershire public. We endeavour to achieve this through a range of outreach activities such as public discourses, cultural events, and by harnessing the power of digital outreach through our mosque's bespoke app, compatible with both Android and Apple devices.

As a conscientious charitable entity focused on the community's welfare, WMWA actively collaborates with key external organizations—including the local Council, NHS, Police, and educational bodies—to convey significant and pertinent messages to our constituents.

Our goal is to nurture a favourable perception of Islam and to ensure that our activities and presence resonate positively across the community, irrespective of religious backgrounds. To this end, we are staunchly committed to delivering exemplary educational content and increasing awareness across various demographics.

We ensure that WMWA's amenities are open to everyone, Muslim and non-Muslim alike, and we especially invite non-Muslims to participate in open days and educational visits to foster greater comprehension of Islam.

Moreover, we are proponents of societal welfare programs and the pursuit of environmental sustainability, objectives we seek to realize through partnerships with public institutions and private corporations.

With an outlook that transcends national boundaries, we diligently gather donations for global emergency relief work, underscoring our commitment to humanitarian aid that transcends political or ethnic divisions.

PUBLIC BENEFIT

Due regard has been given to the guidance published by the Charity Commission on public benefit.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

WMWA is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The CIO was formed on 11 July 2017 and is governed by its constitution. The board of trustees is made up of 7 members.

Trustees are appointed at the Trustees Meeting throughout the year.

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at WMWA, we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

All necessary Insurances are in place; DBS checks are done for all trustees and employees.

Regular risk management appraisals are done for fire, data management, cash handling, banking, filing systems.

To better improve our systems and processes, WMWA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

OUR STRATEGY AND GOALS

With more than six years of operations under the CIO structure, WMWA has embraced numerous opportunities for expansion and has enhanced our management procedures and transparency.

Our focused goals for the forthcoming year include:

- Launching and progressing through the initial phases of the new mosque project.
- Crafting a viable fundraising strategy to facilitate the timely fruition of the mosque project within the set three-year timeline.
- Initiating revision of the site plans for Unity House to promote WMWA's financial autonomy and developing a business strategy for the optimal use of WMWA's properties.
- Continuing the expansion of our youth programs and augmenting education activities launched from Unity House.
- Hiring qualified educators and administrators for our educational programs or contemplating the establishment of a specialized management body.
- Broadening our managerial and trustee boards, coupled with professional development opportunities for executive trustees.
- Increasing the scope of community engagement activities, suitable for all ages, and establishing roles for community volunteers.
- Amplifying our social media footprint across various platforms, including Facebook, Twitter, Instagram, and YouTube, to bolster our visibility and influence in the community.
- Advancing our online presence to introduce innovative donation options, thereby expanding donor participation and community benefits.
- Aspiring to position WMWA as a preeminent faith-based organization by attracting exceptional talent to spearhead our initiatives and generate the necessary funds to support our endeavours.
- Prioritizing revenue generation through committed team members, trustees, and volunteers to ensure the success of our projects.

VOLUNTEERS

Our volunteers play a vital role in our work to deliver our objectives. We have several helpers throughout the year or as and when needed.

ACHIEVEMENT AND PERFORMANCE

WMWA has significantly contributed to community enrichment through:

- Conducting regular congregational prayers, drawing substantial daily attendance and a particularly large congregation on Fridays.
- Hosting monthly social events with ample provisions for the community, including during notable Islamic festivities.
- Offering comprehensive funeral services that are sensitive to the Islamic faith, supporting bereaved families through challenging times.
- Providing matrimonial (Nikah) services for couples wishing to marry under Islamic tradition.
- Running educational programs for approximately 140 children weekly, with extended classes for teenagers on weekends.
- The Stanley Road community centre serves as a hub for varied local initiatives, including educational seminars, craft classes, fitness workshops, youth programs, and private events.
- Engaging in philanthropic efforts, such as partnerships with local food banks, contributions to Ramadan collections, and supporting local homeless initiatives alongside the Salvation Army.
- Organizing year-round Islamic educational lectures for a diverse audience and conducting interfaith events to foster communal harmony.
- Developing partnership programs that feature regular sessions from external advisors addressing topics pertinent to the community's needs.

INVESTMENTS

All our assets have now been transferred to the new charity from the old sister charity.

GRANTS

In the last financial year, WMWA was actively involved in two major international projects aimed at providing assistance to victims of natural disasters. One of these projects was focused on the devastating floods that occurred in Pakistan, affecting over 33 million people. WMWA successfully raised over £25,000 through a donation appeal drive, with £20,000 being sent to Action for Human for flood relief work. The remaining £5,000 will be used for ongoing relief efforts. The organization also sent vital emergency aid, including food supplies, temporary shelter, bedding, and hygiene items, to the most affected areas in collaboration with partner agencies on the ground.

The second project was launched in response to the earthquakes that struck Turkey and Syria, causing significant destruction to buildings and infrastructure. To support the affected families in these regions, WMWA donated £5,459.07 to the Turkish Disaster via the Turkish Embassy. The funds were urgently needed to provide medical aid, emergency shelter, food, and clean water to those affected by the earthquakes.

WMWA's commitment to assisting those in need goes beyond financial support. The organization works closely with partner agencies and organizations to ensure that their efforts have a positive impact and bring hope to vulnerable communities. Their involvement includes providing resources such as food, clean water, medical assistance, shelter, sanitation, hygiene, and psychosocial support.

FINANCIAL REVIEW

The Trustees report a surplus for the year of £526,987 (2022 - £401,124), being credited to unrestricted funds, as detailed on page 11.

RESERVE FUNDS

The Trustees have a reserves policy for the CIO of holding enough funds to meet three to four months' operating costs.

Restricted Funds

Our current restricted funds are for the new Mosque of Light project, construction has started, continuation of further appeals will continue until the project is completed.

Unrestricted funds

Our unrestricted funds are used as they fit within our CIO for day to day running of our obligations to our community members. These comprise of education fees, Friday collections, memberships, and general donations from the community throughout the year without any appeals.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & 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 CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently.
observe the methods and principles in the Charities SORP 2015 (FRS 102).
make judgments and estimates that are reasonable and prudent.
state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

STATEMENT OF DISCLOSURE OF STATUTORY INFORMATION TO AUDITORS

We, the Trustees of the CIO who held office at the date of approval of these financial statements each confirms, so far as we are aware, that:

there is no relevant audit information of which the CIO's auditors are unaware; and

we have taken all the steps that we ought to have taken as trustees to make ourselves aware of any relevant audit information and to establish that the CIO's auditors are aware of that information.

AUDITORS

Due to retirement David Wells is resigning as auditor at the annual general meeting. New auditors will be appointed in due course.

Approved by the Board of Trustees and signed on its behalf by:

M IQBAL
SECRETARY

Date :
05/12/2023

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEPENDENT EXAMINATION REPORT TO THE TRUSTEES OF WORCESTER MUSLIM WELFARE ASSOCIATION
for the year ended 31 March 2023

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 which gives 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 did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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 to enable a proper understanding of the accounts to be reached.

Conclusions relating to going concern.

In Independent examination the financial statements, we have concluded that the board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our independent examination report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained during the examination, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Responsibilities of the Trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the CIO or to cease operations or have no realistic alternative but to do so.

Independent examiner's responsibilities

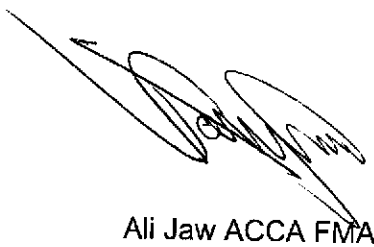
As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

We 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

- review minutes of meetings of the trustees/those charged with governance.
- review the operation of the CIO's controls in relation to the preparation and presentation of management information.
- check that the financial statements agree with the accounting records.
- ensure, so far as is reasonably possible, the completeness of the CIO's income.
- review financial disclosures and test to supporting documentation.
- obtain third party confirmations of material balances.

Because of the inherent limitations of an examination, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.



Ali Jaw ACCA FMAAT BSc (Hons)
Severn Accounting
Shaw Mews
1 Shaw Street
Worcester
WR 1 3QQ

Date: 05/12/2023

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) for the year ended 31 March 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2	129,929	520,070	**649,999**	435,147
Charitable activities	2	50,259	-	**50,259**	32,639
Investment income	2	22,385	-	**22,385**	23,595
CJRS income	2	-	-	-	44,995
Other income		12,085	-	**12,085**	12,000
Total income	2	**214,658**	**520,070**	**734,728**	**548,376**
Expenditure on:					
Charitable activities	3	205,084	-	205,084	140,522
Governance costs	3	2,657	-	2,657	6,730
Total resources expended		**207,741**	-	**207,741**	**147,252**
Net incoming resources Before transfers		6,917	520,070	526,987	401,124
Gross transfers between funds		-	-	-	-
Net incoming resources		6,917	520,070	526,987	401,124
Reconciliation of funds	10				
Total funds brought forward		2,148,305	1,206,728	3,355,034	2,953,910
Funds introduced		-	-	-	-
Movement in funds		-	-	-	-
Total funds carried forward	10	2,155,222	1,726,798	3,882,021	3,355,034

The notes on pages 9 to 11 form part of these financial statements.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION
As of 31 March 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total funds £
Fixed assets					
Tangible assets	6	1,794,244	1,726,798	3,521,042	2,900,701
Current Assets					
Debtors	7	3,284	-	3,284	3,108
Cash at bank and in hand		378,592	-	378,592	476,041
		381,876	-	**381,876**	479,149
Creditors					
Amounts falling due within one year	8	(12,490)	-	(12,490)	(13,606)
Net current assets		369,386	-	**369,386**	465,543
Total Assets less Current Liabilities		2,163,630	1,726,798	**3,890,428**	3,366,244
Creditors: Amounts falling due after more than one year	9	(8,407)	-	(8,407)	(11,210)
Net Assets		2,155,223	1,726,798	**3,882,021**	**3,335,034**
Funds					
Unrestricted funds				2,155,223	2,478,102
Restricted funds				1,726,798	876,932
Total Funds	10			**3,882,021**	**3,355,034**

These financial statements were approved by the Board of Trustees and signed on its behalf by:

Chairman: Haris Saleem

Date : 5 | 12 | 2023

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Worcester Muslim Welfare Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The charity does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

ACCOUNTING POLICIES (continued)

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset operational.

Depreciation of tangible fixed assets is provided at the following basis, commencing with the year of acquisition at rates estimated to write off their cost or valuation, less any residual value over the estimated useful lives which are as follows:

Land	-	Not depreciated
Freehold property	-	Over 100 years
Computer equipment	-	Over 5 years
Office equipment	-	Over 10 years
Fixtures and fittings	-	Over 10 years

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 restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

GOVERNMENT GRANTS

Government grants include grants received from the Home Office, local authorities, and other government organisations. Government grants received for capital items are recognised in income over the useful life of the assets (excluding land) under the accruals model. Grants relating to revenue are recognised in income and expenditure over the same period as the expenditure to which they relate once reasonable assurance has been gained that the CIO will comply with the conditions and that the funds will be received.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

LEASES

Rentals payable and receivable under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

2. INCOME

	2023 £	2022 £
Donations		
Member's donations	-	-
Friday collections	45,496	38,215
General donations	31,525	32,673
New Mosque project	520,070	354,223
Gift Aid	19,219	10,037
Funeral Collection	3,115	-
Pakistan Flood Appeal	25,115	-
Turkey/Syria Earthquake	5,459	-
	649,999	435,147
Charitable activities		
Education fees	39,566	28,293
Charitable events	7,890	1,543
Amortisation of grant	2,803	2,803
	50,259	32,639
Other income		
Grants received	6,300	12,000
Rent received	22,385	23,595
CJRS income	-	7,955
Other	5,785	37,039
	34,470	80,590
Total income	**734,728**	**548,376**
Analysis by funds:		
Unrestricted funds	214,658	194,153
Restricted funds	520,070	354,223
	734,728	**548,376**

A government grant of £26,095 was received from the Home Office on 19 January 2018. An amount of £2,803 has been amortised in the year, with a balance of £8,407 being treated as deferred income (see notes 8 and 9)

3. EXPENDITURE

	2023	2022
	£	£
Charitable activities		
Wages	85,552	78,429
Education costs	203	5,939
Grant expenditure	9,271	236
Property running costs	-	-
Light and heat	25,776	7,686
Office & general expenditures	469	1,372
Telephone	1,124	1,166
Janitorial	2,063	1,933
Meals and refreshments	7,204	3,996
Repairs	12,810	5,639
Depreciation	18,853	18,853
Advertising	7,002	4,829
Printing & stationery	-	36
Insurance	4,153	4,092
Bank charges	17	20
Other charitable exp	7,589	6,296
Funeral Expenditure	3,000	-
Pakistan Flood Expenditure	20,000	-
	205,084	140,522
Governance		
Auditors' remuneration	-	4,200
Accountancy	2,657	2,530
Legal and professional fees	-	-
	2,657	6,730
Total expenditure	**207,741**	**147,252**

4. STAFF COSTS

Wages and salaries	84,381	77,485
Social Security Costs	-	-
Pensions defined contributions	1,171	945
	85,552	78,429

The average number of employees during the year was 10 (2022- 23).

5. TRUSTEES' REMUNERATION, EXPENSES AND BENEFITS

No trustee received remuneration, expenses or other benefits in their capacity as a trustee for the year ended 31st March 2023 (2022 – Nil).

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures fittings and equipment £	Total £
Cost or value introduced			
At 1 April 2022	2,937,605	38,841	2,976,446
Additions	639,193	-	639,193
Disposals	-	-	-
At 31 March 2023	3,576,798	**38,841**	**3,615,639**
Depreciation			
At 1 April 2022	59,206	16,538	75,744
Charge for the year	14,800	4,053	18,853
Disposals	-	-	-
At 31 March 2023	74,006	**20,591**	**94,597**
Net Book Value			
At 31 March 2023	3,502,792	**18,250**	3,521,042
At 31 March 2022	2,878,399	22,303	2,900,702

7. DEBTORS

	2023 £	2022 £
Amounts recoverable within one year:		
Trade debtors	-	-
Other debtors	-	-
Prepayments and accrued income	3,284	3,108
	3,284	3,108

8. CREDITORS: Amounts falling due within one year

	2023 £	2022 £
Accruals	9,437	10,187
Other taxes and social security	250	617
Government grants – deferred income	2,803	2,803
	12,490	13,606

9. CREDITORS: Amounts falling due after more than one year

	2023 £	2022 £
Loans	-	-
Government grants – deferred income	**8,407**	11,210
	8,407	11,210

10. MOVEMENTS IN FUNDS

	01-04-22 £	Income £	Expenditure £	31-03-23 £
Unrestricted funds				
Net incoming resources	2,148,305	214,658	(207,741)	2,485,019
	2,148,305	214,658	(207,741)	2,485,019
Restricted funds				
New Mosque project	1,206,728	520,070	-	1,726,798
	1,206,728	520,070	-	1,726,798
Total Funds	3,355,034	734,728	(207,741)	3,882,021

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Tangible fixed assets	1,794,244	1,726,798	**3,521,042**	2,900,702
Cash	378,592	-	**378,592**	476,041
Other current assets/(liabilities)	(9,206)	-	**(9,206)**	(10,498)
Creditors due after more than one year	(8,407)	-	**(8,407)**	(11,210)
	2,155,223	1,726,798	**3,882,021**	3,355,035

12. RELATED PARTY TRANSACTIONS

During the year £2,158 (2020: £1,180) was paid to Mohammad Iqbal, a trustee, as remuneration in his capacity as the administrative secretary of the CIO. The legal authority is included in the constitution.

12. RELATED PARTY TRANSACTIONS

During the year £0 (2021: £2,158) was paid to Mohammad Iqbal, a trustee, as remuneration in his capacity as the administrative secretary of the CIO. The legal authority is included in the constitution.

During the year, WWMA D&B Management Ltd (a subsidiary of WMWA CIO) carried out work on behalf of WMWA CIO amounting to £614,683. This is relation to architect work and design of the new Mosque of Light

13. SUBSIDIARY COMPANY

A new subsidiary company, WMWA D&B Management Limited, was incorporated as a trading limited co. 13083521 on 15 December 2020; its purpose is to act as the design and build contractor for the new mosque light. The subsidiary did not trade in the period to 31 March 2021, and consequently no group accounts have been prepared.

WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales - Charity number 1173764

Accounts

REGISTERED CHARITY NUMBER: 1173764



WORCESTER MUSLIM WELFARE ASSOCIATION

Report of the Trustees and Financial Statements
For the Year Ended
31 March 2022

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEX TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2022

Contents	Pages
Reference and administrative details	2
Trustees Report and responsibilities	3 - 7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Statement of Financial Position	12
Notes to the Financial Statements	13 - 19

WORCESTER MUSLIM WELFARE ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2022

Registered Charity Number:	1173764
Registered Principal Office:	Central Mosque Tallow Hill Worcester Worcestershire WR5 1JU
Trustees:	Haris Saleem (Chairman) Mohammed Akbar (Vice Chair) Mohammed Iqbal (General Secretary Ali Asghar Muhammed Amin - Education Nazaqat Hussain - Treasurer Abdul Rauf - Maintenance
Management Committee:	Sarfraz Baig - Religious event organiser/catering Basharat - Covering Imam Afzaal Iqbal- Education administrator Hamaad Akmal - Unity House manager Sajid Hussain - Maintenance Ghulam Shabbir - Education Zakwan Shaukat – social media Rizwan Sadique Nazaqat R
Auditors:	Thomas McManners BSc ACA ACMI Chartered Accountant and Registered Statutory Auditor 269 Farnborough Road Farnborough Hants GU14 7LY
Solicitors:	Ahmad Thomson Wynne Chambers 5 Kimberly Road London NW6 7SG Hallmark Hulme 3-5 Sansome Place Worcester WR1 1UQ
Bankers:	Santander Customer Service Centre Bootle Merseyside L30 4GB

REPORT OF THE TRUSTEES
for the year ended 31 March 2022

The trustees present their report with the financial statements of Worcester Muslim Welfare Association (WMWA) for the year ended to 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in October 2019.

AIMS AND OBJECTIVES

WMWA aims to advocate the faith of Islam to the public of Worcestershire.

An efficient way of delivering a positive message to the public will be through public talks, celebrations, festivities, and the use of social media and the new Mosque App available on android and Apple devices.

As a responsible charity for the social welfare of our community, we also engage with external bodies such as the Council, NHS, Police and organizations within the education sector to deliver key, important, and relevant ideas to our community.

Our objectives as a charity are to reflect our faith and presence positively to the general community, Muslim or non-Muslim, and no faith.

Our responsibilities to our community are to provide quality education and awareness to all age groups.

WMWA would like to make all facilities accessible to Muslims and non-Muslims.

We encourage the participation of non-Muslims during open days, as well as encouraging school visits to achieve a better understanding of Islam.

Moreover, we encourage community welfare programs and ecological sustainability. We expect to do this via inductions from public sector organizations, and other businesses.

As a responsible global-thinking charity, we encourage collections of donations for any emergency disaster reliefs throughout the world; as it is important to help people globally, despite political and racial differences.

PUBLIC BENEFIT

Due regard has been given to the guidance published by the Charity Commission on public benefit.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

WMWA is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The CIO was formed on 11 July 2017 and is governed by its constitution. The board of trustees is made up of 7 members.

Trustees are appointed at the Trustees Meeting throughout the year.

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at WMWA, we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

All necessary Insurances are in place; DBS checks are done for all trustees and employees.

Regular risk management appraisals are done for fire, data management, cash handling, banking, filing systems.

To better improve our systems and processes, WMWA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

OUR STRATEGY AND GOALS

The charity has now been operating for over 4 years under the new CIO structure; this new structure has opened many avenues for growth opportunities whilst also improving management systems and transparency.

In our previous report, we outlined our short-term goals rather than making long term plans as discussed in our 2020/21 accounts when we were in the peak of COVID pandemic. In these current financial statements, we will mention our goals for the next 12 months.

Short-term plans/goals for the next 12 months:

- New mosque project commenced early January 2022. The plan is to complete phase one over the 12 months. Phase one includes making the external structure watertight.
- Create realistic fundraising business plan to meet the target of completing new mosque project within adequate time of 3 yrs over three phase development.
- Start discussion with relevant people regarding unity house site plans. These will need to be amended to make the charity self sustainable. A business plan for existing assets under the ownership of WMWA charity on how best to utilise these.
- Develop more youth programmes, currently started end of last year, these programmes have now continued due to the success.
- Further expand youth and community education, activities from Unity House.
- Recruitment of new teachers and management to run education or look at making education a separate entity managed by qualified directors.
- Looking to expand both management and trustee board.
- Sign up for training courses for new executive trustees

- Increase activities for the community targeting all age groups.
- Increase local involvement and engagement by creating voluntary champion posts.

- To further expand our social media presence. We currently have FB followers of over 30K, we have engaged with twitter and are recently experimenting with Instagram and YouTube. We will further invest in organically growing our presence becoming a leading figure in Worcester as a Muslim organization.

- Further develop and invest in online platforms. Look at new opportunities of taking donations, offering more choice to donors on how they wish to donate. More choice will increase donations and income to help with good causes in the community.

To become leading faith-based organisation, WMWA will invest in the recruitment of quality candidates to take the organization forward whilst also increasing income revenue to run these projects.

Revenue will be key driver for all projects, and this will be only achieved with motivated and driven candidates, trustees, and volunteers.

VOLUNTEERS

Our volunteers play a vital role in our work to deliver our objectives. We have several helpers throughout the year or as and when needed.

ACHIEVEMENT AND PERFORMANCE

Throughout the years, the community has benefited from the mosque through:

Prayers - The mosque has regular people of attendance of the five daily prayers. During the Friday prayers, we can have 400+ worshippers.

Special festivities - The mosque has monthly gatherings where generous amounts of food are provided for 100+ people as well as bigger festivities during key events in the Islamic Calendar.

Funeral facilities - The mosque provides a complete service to the family of the deceased; by accommodating their needs and relieving the stress off their shoulders.

We have our own refrigeration for the body and can organize all funeral-related issues under the Islamic system.

Marriage - We hold Nikah service for those Muslims who wish to get married.

Education - We teach approximately 140 children during the week and have a class for teenagers on weekends.

Community Centre – We currently run a host of programs for the local community using our centre in Stanley Road. Some of the activities we run are regular lady's coffee mornings with the educational theme, sewing classes, exercise, youth activities, private functions, etc.

Charitable projects – This financial year we have worked with our local foodbank and homeless charities, we had a successful Ramadan foodbank collection whilst also helping the local salvation army with homeless projects.

Islamic awareness - We run Islamic lecture programs throughout the year for Muslims and non-Muslims.

Inter-faith programs - We have inter-faith programs when these are requested to facilitate positive messages being given out.

Partnership programs - We have regular visits from our external partners to advise on issues relevant to the members of our community.

INVESTMENTS

All our assets have now been transferred to the new charity from the old sister charity.

GRANTS

We have received £5K grant from the West Mercia police back in 2021, this is now being spent for the projects related to youth activities, we have also received grant for Covid relief during early part of the new financial year plus divisional funding to help with our ongoing unity house projects for the community.

FINANCIAL REVIEW

The Trustees report a surplus for the year of £401,124 (2021 - £205,763), being credited to unrestricted funds, as detailed on page 11.

RESERVE FUNDS

The Trustees have a reserves policy for the CIO of holding enough funds to meet three to four months' operating costs.

Restricted Funds

Our current restricted funds are for the new Mosque of Light project, construction has started, continuation of further appeals will continue until the project is completed.

Unrestricted funds

Our unrestricted funds are used as they fit within our CIO for day to day running of our obligations to our community members. These comprise of education fees, Friday collections, memberships, and general donations from the community throughout the year without any appeals.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & 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 CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently.
observe the methods and principles in the Charities SORP 2015 (FRS 102).
make judgments and estimates that are reasonable and prudent.
state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

STATEMENT OF DISCLOSURE OF STATUTORY INFORMATION TO AUDITORS

We, the Trustees of the CIO who held office at the date of approval of these financial statements each confirms, so far as we are aware, that:

there is no relevant audit information of which the CIO's auditors are unaware; and

we have taken all the steps that we ought to have taken as trustees to make ourselves aware of any relevant audit information and to establish that the CIO's auditors are aware of that information.

AUDITORS

Due to retirement David Wells is resigning as auditor at the annual general meeting. New auditors will be appointed in due course.

Approved by the Board of Trustees and signed on its behalf by:

M IQBAL
SECRETARY

Date 20.12.2022

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WORCESTER MUSLIM WELFARE ASSOCIATION
for the year ended 31 March 2022

Opinion

We have audited the financial statements of Worcester Muslim Welfare Association (the CIO) for the year ended 31 March 2021 which are set out on pages 11 to 19. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the CIO's affairs as of 31 March 2022 and of its income and expenditure, for the year then ended.
- have been properly prepared under the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the CIO in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the report of the trustees; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the CIO or to cease operations or have no realistic alternative but to do so.

Auditor's responsibilities

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

- review minutes of meetings of the trustees/those charged with governance
- review the operation of the CIO's controls in relation to the preparation and presentation of management information
- check that the financial statements agree with the accounting records
- ensure, so far as is reasonably possible, the completeness of the CIO's income
- review financial disclosures and test to supporting documentation
- obtain third party confirmations of material balances

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Trustees of Worcester Muslim Welfare Association, as a body, in accordance with regulations made under Section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the CIO's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CIO and its members as a body, for our audit work, for this report, or for the opinions we have formed.



Thomas McManners BSc ACA ACMI
Chartered Accountant and Registered Statutory Auditor
269 Farnborough Road
Farnborough
Hants
GU14 7LY

20 December 2022

Thomas McManners is eligible to act as an auditor in terms of Section 1212 Companies Act 2006.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) for the year ended 31 March 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations and legacies	2	80,924	354,223	**435,147**	209,676
Charitable activities	2	32,639	-	**32,639**	21,804
Investment income	2	23,595	-	**23,595**	14,530
CJRS income	2	7,955	-	**7,955**	41,271
Other income		49,039	-	**49,039**	66,931
Total income	2	**194,153**	**354,223**	**548,376**	**354,212**
Expenditure on:					
Charitable activities	3	140,522	-	140,522	142,517
Governance costs	3	6,730	-	6,730	5,932
Total resources expended		**147,252**	-	**147,252**	**148,449**
Net incoming resources Before transfers		46,901	354,223	401,124	205,763
Gross transfers between funds		-	-	-	-
Net incoming resources		46,901	354,223	401,124	205,763
Reconciliation of funds	10				
Total funds brought forward		2,431,201	522,709	2,953,910	2,748,147
Funds introduced		-	-	-	-
Movement in funds		-	-	-	205,763
Total funds carried forward	10	2,478,102	876,932	3,355,034	2,953,910

The notes on pages 9 to 11 form part of these financial statements.

These financial statements were approved by the Board of Trustees on 11.01.2023 and signed on its behalf by:

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION
As of 31 March 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total funds £
Fixed assets					
Tangible assets	6	2,900,701	-	2,900,701	2,270,208
Current Assets					
Debtors	7	3,108	-	3,108	4,724
Cash at bank and in hand		121,818	354,223	476,041	709,557
		124,926	354,223	479,149	714,281
Creditors					
Amounts falling due within one year	8	(13,607)	-	(13,607)	(16,566)
Net current assets		111,320	354,223	465,543	697,715
Total Assets less Current Liabilities		3,012,021	354,223	3,366,244	2,967,923
Creditors: Amounts falling due after more than one year	9	(11,210)	-	(11,210)	(14,013)
Net Assets		3,000,811	354,223	**3,355,034**	**2,953,910**
Funds					
Unrestricted funds				2,478,102	2,431,201
Restricted funds				876,932	522,709
Total Funds	10			**3,355,034**	**2,953,910**

These financial statements were approved by the Board of Trustees and signed on its behalf by:

Chairman: Haris Saleem



Date 20.12.2022

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Worcester Muslim Welfare Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The charity does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

ACCOUNTING POLICIES (continued)

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset operational.

Depreciation of tangible fixed assets is provided at the following basis, commencing with the year of acquisition at rates estimated to write off their cost or valuation, less any residual value over the estimated useful lives which are as follows:

Land	-	Not depreciated
Freehold property	-	Over 100 years
Computer equipment	-	Over 5 years
Office equipment	-	Over 10 years
Fixtures and fittings	-	Over 10 years

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 restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

GOVERNMENT GRANTS

Government grants include grants received from the Home Office, local authorities, and other government organisations. Government grants received for capital items are recognised in income over the useful life of the assets (excluding land) under the accruals model. Grants relating to revenue are recognised in income and expenditure over the same period as the expenditure to which they relate once reasonable assurance has been gained that the CIO will comply with the conditions and that the funds will be received.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

LEASES

Rentals payable and receivable under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

2. INCOME

	2022 £	2021 £
Donations		
Member's donations	-	2,377
Friday collections	38,215	20,572
General donations	32,673	41,070
New Mosque project	354,223	129,502
Gift Aid	10,037	16,155
	435,147	209,676
Charitable activities		
Education fees	28,293	17,121
Charitable events	1,543	1,880
Amortisation of grant	2,803	2,803
	32,639	21,804
Other income		
Grants received	12,000	66,931
Rent received	23,595	14,530
CJRS income	7,955	39,771
Other	37,039	1,500
	80,590	122,732
Total income	**548,376**	**354,212**
Analysis by funds:		
Unrestricted funds	194,153	224,710
Restricted funds	354,223	129,502
	548,376	**354,212**

A government grant of £26,095 was received from the Home Office on 19 January 2018. An amount of £2,803 has been amortised in the year, with a balance of £14,013 being treated as deferred income (see notes 8 and 9)

3. EXPENDITURE	2022 £	2021 £
Charitable activities		
Wages	78,429	79,767
Education costs	5,939	8,066
Grant expenditure	236	-
Property running costs	-	-
Light and heat	7,686	11,554
Office & general expenditures	1,372	4,002
Telephone	1,166	1,111
Janitorial	1,933	1,338
Meals and refreshments	3,996	1,845
Repairs	5,639	7,756
Depreciation	18,853	18,744
Advertising	4,829	110
Printing & stationery	36	150
Insurance	4,092	4,032
Bank charges	20	14
Other charitable exp	6,296	4,028
	140,522	142,517
Governance		
Auditors' remuneration	4,200	3,000
Accountancy	2,530	2,092
Legal and professional fees	-	840
	6,730	5,932
Total expenditure	**147,252**	**148,449**

4. STAFF COSTS	2022 £	2021 £
Wages and salaries	77,485	78,708
Social Security Costs	-	-
Pensions defined contributions	945	1,059
	78,429	79,767

The average number of employees during the year was 10 (2021- 10).

5. TRUSTEES' REMUNERATION, EXPENSES AND BENEFITS

No trustee received remuneration, expenses or other benefits in their capacity as a trustee for the year ended 31st March 2022 (2021 – Nil).

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures fittings and equipment £	Total £
Cost or value introduced			
At 1 April 2021	2,288,258	38,841	2,327,098
Additions	649,347	-	649,347
Disposals	-	-	-
At 31 March 2022	2,937,605	38,841	2,976,445
Depreciation			
At 1 April 2021	44,406	12,485	56,891
Charge for the year	14,800	4,053	18,853
Disposals	-	-	-
At 31 March 2021	59,206	16,538	75,744
Net Book Value			
At 31 March 2022	2,878,399	22,303	2,900701
At 31 March 2021	2,243,852	26,356	2,270,208

7. DEBTORS

	2022	2021
	£	£
Amounts recoverable within one year:		
Trade debtors	-	-
Other debtors	-	-
Prepayments and accrued income	3,108	4,724
	3,108	4,724

8. CREDITORS: Amounts falling due within one year

	2022	2021
	£	£
Accruals	10,187	11,811
Other taxes and social security	617	1,952
Government grants – deferred income	2,803	2,803
	13,607	16,566

9. CREDITORS: Amounts falling due after more than one year

	2022	2021
	£	£
Loans	-	-
Government grants – deferred income	**11,210**	14,013
	11,210	14,013

10. MOVEMENTS IN FUNDS

	01-Apr-21 £	Income £	Expenditure £	31-Ma-22 £
Unrestricted funds				
Net incoming resources	2,431,201	194,153	(147,252)	2,478,102
	2,431,201	194,153	(147,252)	2,478,102
Restricted funds				
New Mosque project	522,709	354,223	-	876,932
	522,709	354,223		876,932
Total Funds	2,953,910	548,376	(147,252)	3,355,034

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Tangible fixed assets	2,900,701	-	**2,900,701**	2,270,208
Cash	121,818	354,223	**476,041**	709,557
Other current assets/(liabilities)	(10,498)	-	**(10,498)**	(11,842)
Creditors due after more than one year	(11,210)	-	**(11,210)**	(14,013)
	3,000,811	354,223	**3,355,034**	2,953,910

12. RELATED PARTY TRANSACTIONS

During the year £2,158 (2020: £1,180) was paid to Mohammad Iqbal, a trustee, as remuneration in his capacity as the administrative secretary of the CIO. The legal authority is included in the constitution.

12. RELATED PARTY TRANSACTIONS

During the year £0 (2021: £2,158) was paid to Mohammad Iqbal, a trustee, as remuneration in his capacity as the administrative secretary of the CIO. The legal authority is included in the constitution.

During the year, WWMA D&B Management Ltd (a subsidiary of WMWA CIO) carried out work on behalf of WMWA CIO amounting to £614,683. This is relation to architect work and design of the new Mosque of Light

13. SUBSIDIARY COMPANY

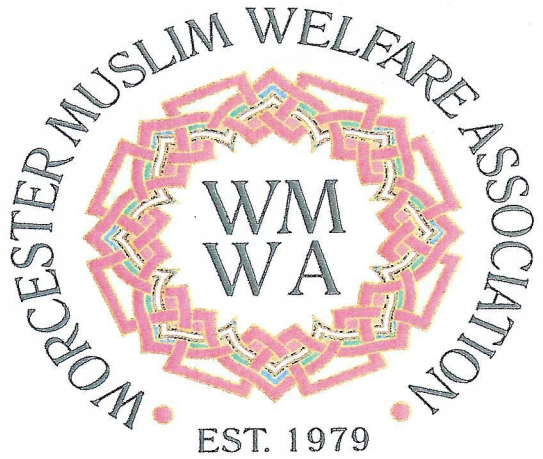
A new subsidiary company, WMWA D&B Management Limited, was incorporated as a trading limited co. 13083521 on 15 December 2020; its purpose is to act as the design and build contractor for the new mosque light. The subsidiary did not trade in the period to 31 March 2021, and consequently no group accounts have been prepared.

WORCESTER MUSLIM WELFARE ASSOCIATION

England & Wales - Charity number 1173764

Accounts

REGISTERED CHARITY NUMBER: 1173764



WORCESTER MUSLIM WELFARE ASSOCIATION

Report of the Trustees and Financial Statements
For the Year Ended
31 March 2021

WORCESTER MUSLIM WELFARE ASSOCIATION

INDEX TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2021

Contents	Pages
Reference and administrative details	2
Trustees Report and responsibilities	3 - 7
Independent Auditor's Report	8 - 10
Statement of Financial Activities	11
Statement of Financial Position	12
Notes to the Financial Statements	13 - 19

WORCESTER MUSLIM WELFARE ASSOCIATION

REFERENCES AND ADMINISTRATIVE DETAILS
for the year ended 31 March 2021

Registered Charity Number:	1173764
Registered Principal Office:	Central Mosque Tallow Hill Worcester Worcestershire WR5 1JU
Trustees:	Haris Saleem (Chairman) Inter Audit Mohammed Akbar (Vice Chair) Internal Audit Mohammed Iqbal (General Secretary/Treasurer) Ali Asghar Muhammed Amin - Education Nazaqat Hussain - Head cashier Abdul Rauf - Maintenance
Management Committee:	Sarfraz Baig - Religious event organiser/catering Basharat - Covering Imam Afzaal Iqbal- Education administrator Hamaad Akmal - Unity House manager Sajid Hussain - Maintenance Ghulam Abbas - Assistant Cashier. Ghulam Shabbir - Education Zakwan Shaukat – Social media Rizwan Sadique
Auditors:	David Wells Chartered Accountant and Statutory Auditor 33 Purnells Way Knowle Solihull West Midlands B93 9JN
Solicitors:	Ahmad Thomson Wynne Chambers 5 Kimberly Road London NW6 7SG Hallmark Hulme 3-5 Sansome Place Worcester WR1 1UQ
Bankers:	Santander Customer Service Centre Bootle Merseyside L30 4GB

WORCESTER MUSLIM WELFARE ASSOCIATION

REPORT OF THE TRUSTEES
for the year ended 31 March 2021

The trustees present their report with the financial statements of Worcester Muslim Welfare Association (WMWA) for the year ended to 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) as issued in October 2019.

AIMS AND OBJECTIVES

WMWA aims to advocate the faith of Islam to the public of Worcestershire.

An efficient way of delivering a positive message to the public will be through public lectures, celebrations, festivities, and the use of social media.

As a responsible charity for the social welfare of our community, we also encourage external bodies such as the council, NHS, and organizations within the education sector to deliver key, important, and relevant ideas to our community.

Our objectives as a charity are to reflect our faith and presence positively to the general community, Muslim or non-Muslim, and no faith.

Our responsibilities to our community are to provide quality education and awareness to all age groups.

WMWA would like to make all facilities accessible to Muslims and non-Muslims.

We encourage the participation of non-Muslims during open days, as well as encouraging school visits to achieve a better understanding of Islam.

Moreover, we encourage community welfare programs and ecological sustainability. We expect to do this via inductions from public sector organizations, and other businesses.

As a responsible global-thinking charity, we encourage collections of donations for any emergency disaster reliefs throughout the world; as it is important to help people globally, despite political and racial differences.

PUBLIC BENEFIT

Due regard has been given to the guidance published by the Charity Commission on public benefit.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

WMWA is constituted as a Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The CIO was formed on 11 July 2017 and is governed by its constitution. The board of trustees is made up of 7 members.

Trustees are appointed at the Trustees Meeting throughout the year.

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at WMWA, we are always devising ways of improving risk management through better education and improving and adopting new processes.

All necessary Insurances are in place; DBS checks are done for all trustees and employees.

Regular risk management appraisals are done for fire, data management, cash handling, banking, filing systems.

To better improve our systems and processes, WMWA are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

OUR STRATEGY AND GOALS

The charity has now been operating for over 3 years under the new CIO structure; this new structure has opened many avenues for growth opportunities whilst also improving management systems and transparency.

In our previous report, we outlined our short-term goals rather than making long term plans as discussed in our 2020 accounts when we were in the peak of COVID pandemic. In this current financial statements, we have kept our goals for the next 12 months.

Short-term plans/goals for the next 12 months:

- Start more detailed technical, architectural, structural, electrical, mechanical and landscape drawings all to be completed by September 2021.
- The new mosque project will be built in phases, the first phase being groundworks and then Steel structure. This will start towards the end of October 2021 or once our conditions have been fully discharged by the planning department.
- Contractor for groundworks will be selected in September 2021 through our rigorous tendering procedure.
- Education department to be separated towards the end of 2021 under new name and management. WMWA will sit on the board. This new set up will give new management more autonomy over how the education system is run; we will also create a parent governor board that will be able to make decisions. We hope to create a self-sustainable model in the future. WMWA in the short term will top up any shortfalls in income vs expenditure.
- Looking to expand both management and trustee board.
- Sign up for training courses for new executive trustees
- Increase activities for the community targeting all age groups.
- Increase local involvement and engagement by creating voluntary champion posts.

- To further expand our social media presence. We currently have FB followers of over 36K, we have engaged twitter and are recently experimenting with Instagram and YouTube. We will further invest in organically growing our presence becoming a leading figure in Worcester as a Muslim organization.

- Further develop and invest in online platforms regarding taking donations, offering more choice to donors on how they wish to donate. More choice will increase donations and income to help with good causes in the community.

To become leading faith based organisation, WMWA will invest in the recruitment of quality candidates to take the organization forward whilst also increasing income revenue to run these projects.

Revenue will be key driver for all projects, and this will be only achieved with motivated and driven candidates, trustees, and volunteers.

VOLUNTEERS

Our volunteers play a vital role in our work to deliver our objectives. We have several helpers throughout the year or as and when needed.

ACHIEVEMENT AND PERFORMANCE

Throughout the years, the community has benefited from the mosque through:

Prayers - The mosque has regular people of attendance of the five daily prayers. During the Friday prayers, we can have 400+ worshippers.

Special festivities - The mosque has monthly gatherings where generous amounts of food are provided for 100+ people as well as bigger festivities during key events in the Islamic Calendar.

Funeral facilities - The mosque provides a complete service to the family of the deceased; by accommodating their needs and relieving the stress off their shoulders.

We have our own refrigeration for the body and can organize all funeral-related issues under the Islamic system.

Marriage - We hold Nikah service for those Muslims who wish to get married.

Education - We teach approximately 140 children during the week and have a class for teenagers on weekends.

Community Centre – We currently run a host of programs for the local community using our centre in Stanley Road. Some of the activities we run are regular lady's coffee mornings with the educational theme, sewing classes, exercise, youth activities, private functions, etc.

Charitable projects – This financial year we have worked with our local foodbank and homeless charities, we had a successful Ramadan foodbank collection whilst also helping the local salvation army with homeless projects.

Islamic awareness - We run Islamic lecture programs throughout the year for Muslims and non-Muslims.

Inter-faith programs - We have inter-faith programs when these are requested to facilitate positive messages being given out.

Partnership programs - We have regular visits from our external partners to advise on issues relevant to the members of our community.

INVESTMENTS

All our assets have now been transferred to the new charity from the old sister charity.

GRANTS

Towards the end of the financial year, we received grants from the divisional funding to help with our projects. Due to COVID, the monies will be spent in this new financial year. We also received grants from the West Mercia Police with the sum of £5K and Covid Support from the Worcester City Council which helped our charity to support the community and keep vital services operational during COVID.

FINANCIAL REVIEW

The Trustees report a surplus for the year of £205,763 (2020 - £355,578), being credited to unrestricted funds, as detailed on page 11.

RESERVE FUNDS

The Trustees have a reserves policy for the CIO of holding enough funds to meet three to four months' operating costs.

Restricted Funds

Our current restricted funds are for the new Mosque of Light project, which we will start construction from 2021. We have been running an appeal for the last 12 months and will continue until construction is complete.

Unrestricted funds

Our unrestricted funds are used as they fit within our CIO for day to day running of our obligations to our community members. These comprise of education fees, Friday collections, memberships, and general donations from the community throughout the year without any appeals.

TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & 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 CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently.
observe the methods and principles in the Charities SORP 2015 (FRS 102).
make judgments and estimates that are reasonable and prudent.
state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are satisfied that they have complied with the above responsibilities.

STATEMENT OF DISCLOSURE OF STATUTORY INFORMATION TO AUDITORS

We, the Trustees of the CIO who held office at the date of approval of these financial statements each confirms, so far as we are aware, that:

there is no relevant audit information of which the CIO's auditors are unaware; and

we have taken all the steps that we ought to have taken as trustees to make ourselves aware of any relevant audit information and to establish that the CIO's auditors are aware of that information.

AUDITORS

Due to retirement David Wells is resigning as auditor at the annual general meeting. New auditors will be appointed in due course.

Approved by the Board of Trustees on 3rd of November 2021
and signed on its behalf by:

M IQBAL
SECRETARY

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WORCESTER MUSLIM WELFARE ASSOCIATION
for the year ended 31 March 2021

Opinion

We have audited the financial statements of Worcester Muslim Welfare Association (the CIO) for the year ended 31 March 2021 which are set out on pages 11 to 19. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the CIO's affairs as of 31 March 2021 and of its income and expenditure, for the year then ended.
- have been properly prepared under the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the CIO in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the board's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the report of the trustees; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the trustees either intend to liquidate the CIO or to cease operations or have no realistic alternative but to do so.

Auditor's responsibilities

We have been appointed as auditors under Section 145 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below:

- review minutes of meetings of the trustees/those charged with governance
- review the operation of the CIO's controls in relation to the preparation and presentation of management information
- check that the financial statements agree with the accounting records
- ensure, so far as is reasonably possible, the completeness of the CIO's income
- review financial disclosures and test to supporting documentation
- obtain third party confirmations of material balances

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Trustees of Worcester Muslim Welfare Association, as a body, in accordance with regulations made under Section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the CIO's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CIO and its members as a body, for our audit work, for this report, or for the opinions we have formed.

DAVID WELLS
Chartered Accountant and
Statutory Auditor
33 Purnells Way
Knowle
Solihull
West Midlands
B93 9JN

3rd November 2021

David Wells is eligible to act as an auditor in terms of Section 1212 Companies Act 2006.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) for the year ended 31 March 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations		80,174	129,502	**209,676**	457,748
Charitable activities		21,804	-	**21,804**	70,431
Rent received		14,530	-	**14,530**	18,700
Covid Non-Domestic Rates Refunds		60,931	-	**60,931**	-
Coronavirus Job Retention Scheme		39,771	-	**39,771**	-
Other grants and income		7,500	-	**7,500**	1,984
Total income	2	224,710	129,502	**354,212**	548,863
Expenditure on:					
Charitable activities		142,517	-	**142,517**	182,772
Governance costs		5,932	-	**5,932**	10,513
Total resources expended	3	148,449	-	**148,449**	193,285
Net incoming resources Before transfers		76,261	129,502	**205,763**	355,578
Gross transfers between funds		-	-	-	-
Net incoming resources		76,261	129,502	**205,763**	355,578
Reconciliation of funds	10				
Total funds brought forward		2,354,940	393,207	**2,748,147**	2,392,569
Funds introduced		-	-	-	-
Total funds carried forward	10	2,431,201	522,709	**2,953,910**	2,748,147

All disclosures relate only to continuing operations.

All recognised gains and losses are included in the statement of financial activities.

The notes on pages 13 to 19 form part of these financial statements.

WORCESTER MUSLIM WELFARE ASSOCIATION

STATEMENT OF FINANCIAL POSITION
As of 31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	6		**2,270,208**		2,262,338
Current Assets					
Debtors	7	**4,724**		3,014	
Cash at bank and in hand		**709,557**		512,101	
		714,281		515,115	
Current Liabilities					
Creditors: Amounts falling due within one year	8	**(16,566)**		(12,490)	
Net Current assets			**697,715**		502,625
Total Assets less Current Liabilities			**2,967,923**		2,764,963
Creditors: Amounts falling due after more than one year	9		**(14,013)**		(16,816)
Net Assets			**2,953,910**		2,748,147
Funds					
Unrestricted funds			**2,431,201**		2,354,940
Restricted funds			**522,709**		393,207
Total Funds	10		**2,953,910**		2,748,147

The financial statements were approved by the Board of Trustees on 3rd November 2021 and were signed on its behalf by:

H SALEEM
CHAIRMAN

The notes on pages 13 to 19 form part of these financial statements.

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Worcester Muslim Welfare Association is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The charity does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

ACCOUNTING POLICIES (continued)

TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset operational.

Depreciation of tangible fixed assets is provided at the following basis, commencing with the year of acquisition at rates estimated to write off their cost or valuation, less any residual value over the estimated useful lives which are as follows:

Land	-	Not depreciated
Freehold property	-	Over 100 years
Computer equipment	-	Over 5 years
Office equipment	-	Over 10 years
Fixtures and fittings	-	Over 10 years

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 CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

GOVERNMENT GRANTS

Government grants include grants received from the Home Office, local authorities, and other government organisations. Government grants received for capital items are recognised in income over the useful life of the assets (excluding land) under the accruals model. Grants relating to revenue are recognised in income and expenditure over the same period as the expenditure to which they relate once reasonable assurance has been gained that the CIO will comply with the conditions and that the funds will be received.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

LEASES

Rentals payable and receivable under operating leases are charged to the statement of financial activities on a straight-line basis over the period of the lease.

2. INCOME

	2021	2020
	£	£
Donations		
Member's donations	**2,377**	1,566
Friday collections	**20,572**	40,454
General donations	**41,070**	17,361
New Mosque project	**129,502**	393,207
Gift Aid	**16,155**	5,160
	209,676	457,748
Charitable activities		
Education fees	**17,121**	60,707
Charitable events	**1,880**	6,921
Amortisation of grant	**2,803**	2,803
	21,804	70,431
Other income		
Rent received	**14,530**	18,700
Covid Non Domestic Rates Refunds	**60,931**	-
Coronavirus Job Retention Scheme	**39,771**	-
Other grants and income received	**7,500**	1,984
	122,732	20,684
Total income	**354,212**	548,863
Analysis by funds:	**£**	**£**
Unrestricted funds	**224,710**	155,656
Restricted funds	**129,502**	393,207
	354,212	548,863

A government grant of £26,095 was received from the Home Office on 19 January 2018. An amount of £2,803 has been amortised in the year, with a balance of £16,816 being treated as deferred income (see notes 8 and 9).

3. EXPENDITURE	2021 £	2020 £
Charitable activities		
Wages	**79,767**	78,661
Education costs	**8,066**	22,175
Property running costs	**-**	3,187
Light and heat	**11,554**	17,977
Office and general expenditures	**4,002**	2,561
Telephone	**1,111**	1,290
Janitorial	**1,338**	1,622
Meals and refreshments	**1,845**	6,449
Repairs	**7,756**	12,594
Depreciation	**18,744**	21,933
Advertising	**110**	3,615
Printing and stationery	**150**	-
Insurance	**4,032**	4,517
Other charity running costs	**4,042**	6,191
	142,517	182,772
Governance		
Auditors' remuneration	**3,000**	3,000
Accountancy	**2,092**	2,828
Legal and professional fees	**840**	4,685
	5,932	10,513
Total expenditure	**148,449**	193,285

4. STAFF COSTS	2021 £	2020 £
Wages and salaries	**78,708**	78,249
Social Security Costs	**-**	-
Pensions defined contributions	**1,059**	412
	79,767	78,661

The average number of employees during the year was 10 (2020 - 10).

5. TRUSTEES' REMUNERATION, EXPENSES AND BENEFITS

No trustee received remuneration, expenses, or other benefits in their capacity as a trustee for the year ended 31st March 2021 (2020 – Nil).

6. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures, fittings and equipment £	Total £
Cost or value introduced			
At 1 April 2020	2,264,467	36,018	2,300,485
Additions	23,791	2,823	26,614
Disposals	-	-	-
At 31 March 2021	**2,288,258**	**38,841**	**2,327,099**
Depreciation			
At 1 April 2020	29,606	8,541	38,147
Charge for the year	14,800	3,944	18,744
Disposals	-	-	-
At 31 March 2021	**44,406**	**12,485**	**56,891**
Net Book Value			
At 31 March 2021	**2,243,852**	**26,356**	**2,270,208**
At 31 March 2020	2,234,861	27,477	2,262,338

7. DEBTORS

	2021	2020
	£	£
Amounts recoverable within one year		
Prepayments and accrued income	**4,724**	3,014

8. CREDITORS: Amounts falling due within one year

	2021	2020
	£	£
Accruals	**11,811**	8,877
Other taxes and social security	**1,952**	810
Government grants – deferred income	**2,803**	2,803
	16,566	12,490

9. CREDITORS: Amounts falling due after more than one year

	2021	2020
	£	£
Loans	**-**	-
Government grants – deferred income	**14,013**	16,816
	14,013	16,816

10. MOVEMENTS IN FUNDS

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
Unrestricted funds				
Net incoming resources	74,638	224,710	(148,449)	**150,899**
Funds introduced from a previous sister charity	2,280,302	-	-	**2,280,302**
	2,354,940	224,710	(148,449)	**2,431,201**
Restricted funds				
New Mosque project	393,207	129,502	-	**522,709**
Total Funds	2,748,147	354,212	(148,449)	**2,953,910**

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Tangible fixed assets	2,270,208	-	**2,270,208**	2,262,338
Cash	186,848	522,709	**709,557**	512,101
Other current assets/(liabilities)	(11,842)	-	**(11,842)**	(9,476)
Creditors due after more than one year	(14,013)	-	**(14,013)**	(16,816)
	2,431,201	522,709	**2,953,910**	2,748,147

12. RELATED PARTY TRANSACTIONS

During the year £2,158 (2020: £1,180) was paid to Mohammad Iqbal, a trustee, as remuneration in his capacity as the administrative secretary of the CIO. The legal authority is included in the constitution.

13. SUBSIDIARY COMPANY

A new subsidiary company, WMWA D&B Management Limited, was incorporated as a trading limited co. 13083521 on 15 December 2000; its purpose is to act as the design and build contractor for the new mosque. The subsidiary did not trade in the period to 31 March 2021, and consequently no group accounts have been prepared.