

The Convert Muslim Foundation

Annual Report and Financial Statements

Year ended: 31 March 2025

DUA GOVERNANCE

Chartered Accountants and Business Advisors
Bradford Court
123-131 Bradford Street
Digbeth, Birmingham
B12 0NS

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Legal and Administrative Information

Name	The Convert Muslim Foundation
Charity number	1187573
Registered address	45 Oakfield Avenue, Leicester, LE67 9WH
Trustees	Conor Murphy – Chair Lucy Bushill-Matthews (Joined 1st October 2025) Batool Al Toma (Joined 1st October 2025) Zoe Hibell (Resigned 30th September 2025) Warren Clementson (Resigned 30th September 2025) Andrew Barson (Resigned 30th September 2025)
Chief Executive	Batool Al Toma (resigned 11 th May 2025) Simon Penfound (from 12 th May 2025)
Independent Examiner	Nasir Rafiq Dua Governance 123-131 Bradford Street Bradford Court Birmingham B12 0NS

The Convert Muslim Foundation
Report of the Trustees for the year ended 31 March 2025

The Trustees present their annual report and accounts for the year ended 31 March 2025.

1. Impact report

Objectives and Activities

In general terms, The Convert Muslim Foundation (CMF) aims to advance the Islamic religion in the United Kingdom for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals, and producing and/or distributing literature on the Islamic religion to enlighten others about the Islamic religion, specifically (but not exclusively) with the needs of converts and their families in mind.

The charity also looks to advance the education of the wider public in the United Kingdom in the subjects of Islam and of conversion to Islam. We aim to promote research in these subject areas for the public benefit and to publish the relevant results.

Achievements and Performance

During the year ended 31 March 2025, CMF focused on strengthening practical support, education, and capacity-building for people who have recently converted to Islam, as well as for the organisations and professionals that support them. The charity's activities were designed to improve wellbeing, reduce social isolation, and strengthen access to appropriate services for a group that is often under served.

Financial Support and Welfare Assistance (Zakat)

In response to identified gaps in support for new Muslims, CMF implemented a structured financial assistance policy and programme for individuals experiencing hardship at key transition points. This enabled the charity to provide support alongside education and guidance, ensuring beneficiaries were better equipped to stabilise their circumstances and engage positively with their local communities.

Clear eligibility criteria, governance controls, and oversight mechanisms were established to ensure funds were distributed responsibly and in line with the charity's objects. This work directly benefited new Muslims facing financial insecurity, limited family support, or social isolation.

To increase the impact of this initiative, CMF began discussions with the National Zakat Foundation (NZF) a UK Registered Charity 1153719, established in 2013 which enables local Muslims to connect their Zakat to those who need it in the UK. This dialogue led to collaboration beginning 2025.

Capacity-Building and Professional Training

CMF delivered specialist training and resources to professionals and volunteers supporting converts, including within the criminal justice system. During the year, CMF contributed to a national training weekend for Muslim prison chaplains representing approximately 140 UK prisons.

CMF provided educational resources and delivered practical training sessions focused on supporting new Muslims in custodial settings, addressing isolation, and supporting reintegration following release. Feedback indicated improved confidence and effectiveness among chaplains, leading to better outcomes for converts in custody.

Strengthening Local Support Provision

The Convert Care Network expanded during 2024/25 with the addition of 12 new organisations across the UK. These organisations provide locally led services such as mentoring, education, social support, and signposting.

This expansion increased geographic reach and strengthened consistency in service quality, enabling more converts to access appropriate community-based support.

Convert Care Conference and Sector Development

CMF delivered its annual Convert Care Weekend Conference, informed by participant feedback. The programme was well attended by 23 support organisations from across the UK and focused on governance, organisational sustainability, wellbeing, and effective service delivery.

The conference supported skills development and peer learning, strengthening frontline organisations and contributing to improved outcomes for beneficiaries.

Quality Standards and Recognition of Good Practice

For the third consecutive year, CMF sponsored the Beacon Mosque Award for Best Convert Care, promoting good practice in services for new Muslims. CMF advised participating organisations on improving accessibility, safeguarding, and service quality.

The award process involved external assessment against defined criteria, encouraging reflection, accountability, and continuous improvement.

Research and Evidence-Based Practice

In partnership with Cardiff University, CMF continued a multi-year research project examining the longer-term experiences and contributions of converts to Islam in Britain. The research addresses evidence gaps related to leadership, participation, and community engagement.

Dissemination workshops held in several UK cities enabled practitioners and stakeholders to engage with emerging findings, supporting evidence-based service development.

Educational Opportunities

CMF continued its partnership with Qatar University, facilitating funded Arabic language study for selected converts. To date, 43 individuals have benefited, reporting improved skills, confidence, and access to further education or employment opportunities.

Financial Review

Income and fundraising

The CMF's primary income streams are donations and fundraising activities. In 2024/25, total income rose by 122 percent to £98,698 (2023/24: £44,462), driven primarily by the successful Zakat4Converts marketing initiative. This performance reflects the effective diversification of CMF's fundraising strategy following the introduction of its new Zakat Policy, which has been formally endorsed by four Shariah scholars.

CMF has reduced its historical donor concentration by proactively engaging new institutional funding sources, successfully attracting two new major donors. While this represents a meaningful improvement, donor concentration remains a material risk that CMF continues to actively address.

CMF has also observed a modest increase in the number of regular monthly donors, providing greater continuity and predictability of income. This sustained support reflects the continued generosity of UK-

based and international donors and enables CMF to maintain its social support and convert care programmes for new Muslims, while also preserving and promoting the legacy of early converts to Islam.

Expenditure

CMF's expenditure falls into three main categories:

1. Charitable activities: the costs associated with implementing programmes as per CMF's mandate;
2. Marketing costs: expenditure incurred to promote CMF's mission, programmes, and fundraising initiatives, including donor engagement campaigns, digital outreach, communications materials, and activities designed to raise awareness, broaden the donor base, and support income generation.
3. Support costs: this includes expenditure and investment in ensuring that effective governance, people, policies and systems are in place to support the frontline delivery of our projects, and that donations are utilized in an efficient and effective manner.

Direct charitable expenditure decreased by 15%, from £17,575 in 2023/24 to £14,854 in 2024/25. It is noted that 44% of CMF's total expenditure was directed towards charitable activities, representing a decline from 59% in the prior year. This reduction is primarily attributable to two factors: a significant increase in staff time devoted to developing marketing materials for the Zakat4Converts initiative, and additional staff time associated with the recruitment of a new Chief Executive Officer.

This expenditure profile reflects CMF's strategic judgement that increased investment in visibility, marketing, and organisational capacity is necessary to strengthen income generation and support the sustainable funding of its charitable activities. As the organisation continues to grow and these foundational investments mature, CMF expects the proportion of direct charitable expenditure relative to total expenditure to increase in future years.

Of the direct charitable expenditure, 84% was allocated to three main charitable programs:

- 2nd Annual Convert Care Conference
- Best Convert Support Award (Beacon Mosque Awards)
- Collaborative research project between CMF and the University of Cardiff into convert leadership

Public Benefit Statement

The trustees have considered the charity's Objectives and set out above the main activities undertaken by the charity. In conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, Trustees have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

2. How we operate

The charity is a Charity Incorporated Organisation (CIO) and operates under the rules of its constitution adopted 24 January 2020 and registered with the Charity Commission on the same day (Charity Reg: 1187573).

Our leadership team

Trustees	Conor Murphy – Chair Lucy Bushill-Matthews (Joined 1st October 2025) Batool Al Toma (Joined 1st October 2025) Zoe Hibell (Resigned 30th September 2025) Warren Clementson (Resigned 30th September 2025) Andrew Barson (Resigned 30th September 2025)
Chief Executive	Batool Al Toma (resigned 11th May 2025) Simon Penfound (from 12th May 2025)
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Registered address	45 Oakfield Avenue, Leicester, LE67 9WH

Team effectiveness and diversity

The **Convert Muslim Foundation (CMF)** is an equal opportunities organisation (and employer) that aims to have a diverse mix of skills and backgrounds amongst staff and the members of the Board of Trustees that reflects the diverse community we work with. These values guide the process of selecting new Trustees to the organisation. A document reflecting our values and the role of Trustees is available to all those expressing an interest in the organisation. The CMF has opted to openly advertise positions of Trusteeship amongst its members so that interested parties to make application. A full CV together with details of why an individual considers they have the desire, experience and expertise to be a Trustee is requested. Our Trustee outline is provided and typically an interview is arranged for selection to proceed.

Investments

CMF does not currently maintain an investment portfolio. However, in the future, CMF may consider establishing an investment portfolio to generate sustainable investment returns in support of its long-term financial resilience. Such an approach would aim to reduce reliance on donations and grants by producing a recurring annual yield to help fund CMF's charitable programmes.

Reserves Policy

CMF's Reserve Policy aims to ensure the long-term sustainability of the charity, considering factors such as the stability of donations, the concentration of its donor base, current annual expenditures for core operations, expected charitable activities, and potential financial risks faced by the charity. The reserves are intended to strike a balance between the charity's sustainability and the interests of donors, ensuring maximum impact for beneficiaries.

Free reserves refer to funds that are readily available for mandated charitable activities or operational administration costs. These do not include restricted funds, tangible assets, or amounts designated for planned spending. CMF maintains free reserves to:

- Mitigate unforeseen funding fluctuations,
- Provide working capital and manage the seasonality of income generation for the charity's effective operation,
- Ensure continuity of charitable activities supporting the Convert Muslim community in the face of

unforeseen project expenditures.

Annually, the trustees review the risk profile and Reserve Policy, setting the minimum level of Free Reserves to be maintained.

As of 31st March 2025, CMF's total free, unrestricted reserves stood at £214,167 (2023/24: £149,025), significantly exceeding the minimum reserve level required by the new Reserve Policy. In the forthcoming year, the trustees will keep the level and use of reserves under active review, managing them carefully in alignment with the charity's objectives and its income risk profile.

The Trustee Board has reviewed the year-end reserves and determined that the level of free reserves is more than sufficient, considering CMF's size, operations, and the financial risks it faces.

Zakat management

In the prior financial year (2023/24), CMF collected Zakat funds totalling £8,726. These funds were fully disbursed within 12 months of the financial year end, in full compliance with CMF's Zakat Policy.

During the 2024/25 financial year, Zakat collections increased significantly to £38,874, reflecting the success of the Zakat4Converts marketing initiative. CMF is committed to the timely and appropriate utilisation of these funds and intends to fully disburse the 2024/25 Zakat balance within the subsequent 12 months, exclusively in support of activities permitted under the Zakat Policy.

Risk management

The Board of Trustees has assessed CMF's ability to continue as a going concern. The trustees have considered numerous factors when concluding whether the organisation continues to be a going concern and have also considered the key risks, including the ongoing cost of delivery, rising costs and inflation, and the cost-of-living crisis that could negatively impact the charity.

The critical risk in our financial model is the instability of income which could impact our ability to deliver charitable activities and result in insufficient recovery of core costs. We are mitigating this risk by:

- (i) not committing to costly programs until adequate funding is secured,
- (ii) maintaining a healthy level of cash reserves, and
- (iii) deploying new fundraising initiatives to reduce donor concentration.

The financial results reflect the continued generosity of CMF's core donors, alongside successful engagement with new institutional donors, while maintaining more than sufficient unrestricted cash reserves to meet all anticipated charitable and administrative expenditure over the forthcoming 12 months.

Having considered these factors, the Board of Trustees is satisfied that CMF remains a robust going concern and has adequate resources in place to continue delivering its charitable objectives for the foreseeable future.

Trustees' responsibilities statement

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing 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;
- make judgements 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by the trustees of the charity on 22 January 2026 and signed on its behalf by:



.....

Conor Murphy

Chair of Trustees

The Convert Muslim Foundation
Independent Examiner's Report to the Trustees the Convert Muslim Foundation

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 8 to 12.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


.....
Nasir Rafiq BA FCA
DUA GOVERNANCE

Date: 22 January 2026

Bradford Court
123-131 Bradford Street
Digbeth, Birmingham
B12 0NS

THE CONVERT MUSLIM FOUNDATION
RECEIPT AND PAYMENTS ACCOUNT
FROM 1 APRIL 2024 to 31 MARCH 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
Donation	98,226		98,226	41,142
Activities	150		150	2,600
Sundry receipts	322		322	720
Sub total	98,698		98,698	44,462
Assets and Investment sales	-			-
Total receipts	98,698		98,698	44,462
Payments				
Activities & events	14,854		14,854	17,515
Donation	-		-	60
Consultancy	6,891		6,891	8,265
Technical support	218		218	560
Website, phone & postage	954		954	279
Professional fees	1,536		1,536	582
Travel	1,054		1,054	246
Printing & stationery	146		146	-
Trustee expenses - note 1(f)	556		556	580
Trustee remuneration - note 1(f)	500		500	800
Fundraising & marketing	4,514		4,514	-
Sundry payments	1,207		1,207	720
Staff training	93		93	-
Membership fees	200		200	-
Rent & services	331.85		331.85	-
Trustee reimbursements	237.75		237.75	-
Personal payments	121.91		121.91	-
Error payments	142.72		142.72	-
Subtotal	33,556		33,556	29,607
Assets and Investment purchases	-			-
Total payments	33,556		33,556	29,607
Net of receipts/(payments)	65,142		65,142	14,855
Transfers between funds	-			-
Cash funds last year end	149,026		149,026	134,171
Cash funds this year end	214,168		214,168	149,026

THE CONVERT MUSLIM FOUNDATION
STATEMENT OF ASSETS AND LIABILITIES
AS AT MARCH 31, 2025

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Cash Funds	214,168	214,168	149,026
Cash at bank	<u>214,168</u>	<u>214,168</u>	<u>149,026</u>
Total cash funds			
 Assets Retained for the Charity's Own Use			
Freehold Land & Building	-	-	-
Laptop	400	400	400
Receivable	265	265	
Total	<u>665</u>	<u>665</u>	<u>400</u>
 Liabilities	<u>2,862</u>	<u>2,862</u>	<u>2,893</u>

Approved by the Board on 22 January 2026 And signed on its behalf by:



.....
 Conor Murphy
 Chair of Trustees

The Convert Muslim Foundation

Notes forming part of the financial statements for the year ended 31 March 2025

1. Accounting policies

(a) Basis of preparation

The accounts have been prepared in accordance with the receipts and payments basis in accordance with the Charity Commission guidance.

(b) Charity status

The charity is a Charity Incorporated Organisation (CIO) and operates under the rules of its constitution adopted 24 January 2020 and registered with the Charity Commission on the same day (Charity Reg: 1187573).

(c) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(d) Receipts

All incoming resources are included in the Receipt & payment Accounts when the charity actually receives legally entitled income.

(e) Payments

All expenditure is accounted for on payments basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

(f) Trustees' remuneration and reimbursements

Trustee Zoe Hibell received a consultancy payment of £500 for preparing the conference report for the 2nd Annual Convert Care Conference.

A further £238 was paid to 2 Trustees for reimbursement of travel costs related to the charity's administrative and operational activities, but not for their services.