

Cambridge Muslim Welfare Society
Annual Report and Financial Statements
For
The Year Ended 31st March 2025

Charity number: 273568

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LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Shamim Ahmed (Chairman)
Muhammad Naveed Khalid (General Secretary)
Hazir Miah (Treasurer)
Sahistha Miah (Assistant Secretary)
Mohammed Angur Ullah (Member)
Zarrar Arshad (Member)
Younis Jan (Member)

Principal Office

Abu Bakr Jamia Mosque
1A Mawson Road
Cambridge
CB1 2DZ, UK
Telephone: +44 (0)1223 501012
Website: www.cambridgemosque.com

Principal Bankers

Lloyds Bank plc
90A Mill Road
Cambridge
CB1 2BE, UK

Public Contact

Shamim Ahmed
214A Mill Road
Cambridge
CB1 3NF

Email: abubakrcambridgemosque@gmail.com
Website: www.cambridgemosque.com

TRUSTEES' ANNUAL REPORT

Trustees are pleased to present their report together with the financial statements for the year ended 31 March 2025.

Cambridge Muslim Welfare Society is a registered charity and is governed by its constitution. The charity was established with the following aims and objectives:

- a) advance the Muslim religion in Cambridge
- b) advance religious education of the Muslims residing in Cambridge
- c) give relief to the Muslims residing in Cambridge who are in financial need.

The Charity's work is supported by a number of volunteers and it has an *Imam* and a *khateeb* who are employed for arranging prayers and educational activities in the mosque.

Day to day activities of the Charity are operated by the Executive Trustees.

The Charity is dependent on donations from individuals for its funding. It also receives rental income from its property at 175 Chesterton Road, Cambridge.

REVIEW OF PROGRESS AND ACHIEVEMENTS

The Charity continuously endeavours to provide improvements in the facilities for congregational prayers, education and other activities in the mosque for Muslims living in Cambridge and the surrounding areas both by face-face events or online. Our regular classes and events continue to go from strength to strength. In this financial year we embarked on a plan to update and renovate our Imam and visiting scholars quarters on the Tenison Road side, with a vision to also then renovate the prayer spaces in 25/26.

Being a university town, Cambridge hosts a large number of Muslim students from all over the World every year. The Society plays a unique role in Cambridge for a diverse Muslim community.

The Society promotes inter-faith dialogue and social cohesion. From time to time the Society had dialogues with the representatives of various faith groups in order to establish good relationship with the Christians and people of other faiths of this area. The Society also arranged orientation courses in the form of mosque open days, neighbour's tea invitations and organizing mosque tours to help understand the religious and cultural aspects of Muslim life. The Society regularly facilitates visits by students from various schools. During the year, the Society organized open days and various other activities for the wider community to visit the mosque and have a first-hand knowledge of Islam and Muslim culture.

Upon requests from the Addenbrookes Hospital Chaplaincy, visits were made for counselling the patients coming from outside areas

Reserves policy

The Trustees regard the equivalent of three months operational expenses as an appropriate level of reserves. The present level of funding is adequate to support the continuation of the current level of our mosque activities and the Committee considers the financial position of the charity to be satisfactory.

Going Concern

Despite the drop in weekly collection from the congregation gathering, the charity has maintained its financial sustainability by means of continuous donation being received via standing order donation and face-face collection, together with income from rental of charity property. This has and has resulted in regular inflow of funds to maintain charity activity. The Executive Committee continues to explore options for generating additional income from its current premises and will hand over findings to the incoming executive committee (election pending) for final resolution.



Shamim Ahmed

Chairman

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of 'Cambridge Muslim Welfare Society'

I report on the accounts of the Society for the year ended 31 March 2025, which are set out on pages 7 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

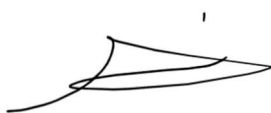
Independent examiner's statement

In connection with my examination, no material matters have come to my attention 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 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.

Signed:



Date: 18th January 2026

Name: Moin Uddin

Relevant professional qualification: Associate member of Chartered Institute of Management Accountants

Address: 62 St Albans Road, Cambridge, CB4 2HG

FINANCIAL STATEMENTS

Statement of Financial Activities

For year ended 31st March 2025

		<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>March 2025</u> <u>Total</u> <u>Funds</u> £	<u>March 2024</u> <u>Total</u> <u>Funds</u> £
Incoming resources from generated funds:	Notes				
Voluntary - Donations		88,440	-	88,440	57,252
Voluntary - Zakah		-	235	235	212
Voluntary - Zakah al-Fitr		-	-	-	1,319
Other income	2	27,247	-	27,247	50,633
Total income		115,687	235	115,922	109,446
Resources expended					
Charitable activities	3	43,349	-	43,349	76,108
Costs of generating funds				-	-
Total resources expended		43,349	-	43,349	76,108
Movement in total funds for the year					
Net Income (Expenditure) for the year		72,338	235	72,573	33,338
Transfer between funds		(3,184)	3,184	-	-
Net movement in funds		69,154	3,419	72,573	33,338
<i>Reconciliation of funds:</i>					
Funds brought forward at 01.04.2024		456,716	1,389	458,105	424,767
Funds carried forward at 31.03.2025		525,870	4,808	530,678	458,105

Balance Sheet

As at 31st March 2025

	<u>Notes</u>	<u>March</u> 2025 £	<u>March</u> 2025 £	<u>March</u> 2024 £	<u>March</u> 2024 £
Fixed Assets					
Tangible Fixed Assets	5		<u>478,308</u>		<u>333,425</u>
Current Assets					
Investments	6	1,738		1,738	
Debtors		3,815		4,915	
Cash and bank balances		<u>54,554</u>		<u>125,789</u>	
Creditors					
Amounts falling due within one year		<u>(7,737)</u>		<u>(7,762)</u>	
		(7,737)		(7,762)	
Net Current Assets					
			52,370		124,680
NET ASSETS					
			<u>530,678</u>		<u>458,105</u>
REPRESENTED BY:					
Restricted funds	7		4,808		1,389
Unrestricted funds	8		525,870		456,716
TOTAL FUNDS					
			<u>530,678</u>		<u>458,105</u>

The accounts were approved and authorised for issue by the Board of Trustees on and signed on its behalf by:



Shamim Ahmed

Chairman

Date: 17th January 2026



Muhammad Naveed Khalid

General Secretary

Date: 17th January 2026

Notes to the Financial Statements

1. Accounting Policies

Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005.

Tangible fixed assets and depreciation

Fixed assets held by the charity consists of freehold properties and capital expenditure on these properties. Depreciation of these properties is not provided. Purchase of equipment are treated as revenue expense and those are written off in the year of purchase in full. Purchase and installation of other large expenditure such as Carpets and Air conditioning will be capitalised and depreciated over a useful life of 4 years.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of Trustees in furtherance of general activities of the charity which have not been designed for other purposes. Restricted funds are to be used in accordance with particular purposes for which the funds were raised by the charity. Any difference in expenditure and income is to be transferred to the general fund except for Zakah Fund.

2. Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Rental Income	27,182	-	27,182	47,449
Tuition fees	-	-	-	830
Dividends received	65	-	65	62
Palestine Appeal	-	-	-	2,322
Total	27,247	-	27,247	50,663

3. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Salaries and NIC	16,069	-	16,069	33,572
Rates and water	3,770	-	3,770	3,717
Light and heat	8,099	-	8,099	7,579
Insurance	2,817	-	2,817	3,572
Cleaning	2,038	-	2,038	2,405
Repairs and maintenance	560	-	560	4,756
Office costs	1,845	-	1,845	1,649
Bank Charges	830	-	830	429
Events and celebrations	664	-	664	1,240
Ramadan arrangements	635	-	635	3,500
Zakah	-	-	-	2,400
Zakah al-Fitr	-	-	-	500
Special Appeal	-	-	-	3,675
Palestine Appeal	-	-	-	3,810
Professional fees	-	-	-	749
Renovations	-	-	-	1,172
Depreciation	2,671	-	2,671	1,383
Equipment*	3,351	-	3,351	-
Total	43,349	-	43,349	76,108

Note: * This includes £304 of direct debit payments which were unrecognised, the management will recover these from the direct debit guarantee policy.

4. Analysis of Employee costs

	2025	2024
	£	£
Salaries	15,224	31,313
Social security costs	845	2,259
Total	16,069	33,572
The average number of employees	1	2

5. Fixed Assets

	Fixtures & Fittings £	Freehold Properties £	Total £
Cost			
Valuation/Cost 1 April 2024	40,069	324,124	364,193
Additions	-	147,555	147,555
	40,069	471,679	511,748
Depreciation			
Balance 1 April 2024	30,769	-	30,769
Charge for the year	2,671	-	2,671
	33,440	-	33,440
Net Book Value 31 March 2025	6,629	471,679	478,308
Net Book Value 31 March 2024	9,301	324,124	333,425

6. Investments

	2025 £	2024 £
800 Ordinary shares with British Telecom	1,738	1,738
Market value £1,327 (2024 £877)		

7. Restricted Funds

	Balance 1 April 2024 £	Incoming Resources £	Resources Expended £	Balance 31 March 2025 £
Zakah	-	235	-	235
Zakah al-Fitr	-	-	-	-
Funeral appeal	4,573	-	-	4,573
- Transfer to unrestricted funds	(3,184)	3,184	-	-
Total	1,389	3,419	-	4,808

8. Unrestricted Funds

	Balance 1 April 2024 £	Incoming Resources £	Resources Expended £	Balance 31 March 2025 £
Unrestricted funds	456,716	115,687	43,349	529,054
- Transfer from unrestricted funds	-	(3,184)	-	(3,184)
	456,716	112,503	43,349	525,870