

# JAMME MASJID, READING

England & Wales · Charity number 276994

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1979-01-05

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 46 Alexandra Road  
Reading  
Berkshire  
RG1 5PF

**Phone** 01189261565

**Website** [www.readingmosque.org.uk](http://www.readingmosque.org.uk)

## Activities

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**Objects:** TO ADVANCE THE RELIGION OF ISLAM IN ACCORDANCE WITH THE TEACHINGS OF THE HOLY QUR'AN AND THE SUNNAH OF PROPHET MUHAMMED(PEACE BE UPON HIM).TO ADVANCE THE EDUCATION OF THE MUSLIM COMMUNITY IN READING.

**Activities:** THE ADVANCEMENT OF THE RELIGION OF ISLAM IN ACCORDANCE WITH THE TEACHINGS OF THE HOLY QUR'AN AND THE ADVANCEMENT OF THE EDUCATION OF THE MUSLIM COMMUNITY IN READING AND ITS SURROUNDING AREAS.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- **Area of benefit:** READING
- Reading

## Finances

| Period end | Income   | Expenditure | Assets     | Employees |
|------------|----------|-------------|------------|-----------|
| 2024-09-30 | £831,340 | £609,160    | £3,148,788 | 2         |
| 2023-09-30 | £619,637 | £629,453    | £2,926,607 | 0         |
| 2022-09-30 | £621,251 | £629,020    | £2,936,423 | 0         |
| 2021-09-30 | £721,385 | £1,078,900  | £2,944,192 | 0         |
| 2020-09-30 | £549,492 | £330,357    | £3,301,707 | 0         |

## Trustees

| Name                 | Role  | Appointed  |
|----------------------|-------|------------|
| <b>Mohammed Arif</b> | Chair | 2015-05-07 |
| Abdul Salam Rajput   |       | 2019-03-03 |
| Fasil Mushtaq        |       | 2019-03-03 |
| Shakeel Khan         |       | 2019-03-03 |

**JAMME MASJID, READING**

England & Wales - Charity number 276994

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# Accounts

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**Jamme Masjid Reading**

**Report and Accounts**

**30 September 2024**

## **Jamme Masjid Reading Trustees' Report**

I begin with the name of Allah the most merciful and compassionate and peace and blessing be upon the best of creation and final messenger Sayedna Mohammed SAW.

### **Belief of the Trust**

The fundamental belief of the Trust is LA ILAHA ILLALLAAH MUHAMMADUR RASULALLAH that there is no God but one God, ALLAH and Muhammed (peace be upon him) is His Prophet. The Trust's main objective is to advance Islam and in particular the Sunni Muslim faith.

### **Sadaqat/Zakat**

The Trust has an open and transparent policy regarding distribution of Sadaqat/Zakat monies donated by community.

### **Deen School**

Jamme Masjid Trust continues to provide Deen School activities using the Masjid premises which are very popular and considered an essential service for the community.

### **Interfaith**

Jamme Masjid Reading plays an active role in interfaith activities and attends functions organised externally and holds events in the Masjid.

### **Funeral Services**

Alhamdulillah, the Masjid runs a complete funeral services for all Muslims living in the Borough and its' surroundings. It fulfils an essential need for the local Muslims community. The Trust is immensely proud and grateful to our volunteers for their selfless dedication in the hour of need for their community.

### **Maintenance**

The Trust continues it's program to progressively improve the maintenance of the Masjid premises to meet the needs.

### **Risk Management**

There are established procedures for risk management which are reviewed periodically. Trustees meetings are held to monitor the progress of policies of management accounts. Risks are covered by Insurance with regards to Fire, Health & Safety, Building, Equipment and Public Liability. CCTV is operational to safeguard the buildings and public.

### **Board of Trustees**

The board of trustees are as follows:

Mohammed Arif  
Abdul Salam Rajput  
Shakeel Khan  
Fasil Mushtaq

The Trust would like to thank all volunteers and Trustees who have contributed so much to the the continued success of the Jamme Masjid and the development of Aisha Masjid & Islamic Centre. The outstanding balance for Qard-e-Hassanah was £168,000 as at 30th September 2024. All those volunteers and Trustees that are no longer with us, we continue to remember them in our prayers. May Allah SAW continue to shower His Mercy and Compassion on our community and the wider Ummah and make our Masaajid the means of reviving the deen and bringing people closer to the deen.

## **Jamme Masjid Reading Trustees' Report**

### **Reserve Policy**

The trustees aim is to maintain reserves in unrestricted funds at a level which they consider will provide sufficient funds to meet application for donations, to cover support and governance costs and to ensure that the charity has enough resources to fund programmes it is supporting. The restricted funds held by the charity are used for specific purposes and are kept for as long as it is necessary to organise the use of funds for such purposes.

### **Structure, Governance and Management**

The trust is an unincorporated trust and is a registered charity, number 276994. The charity trustees are selected to serve for five years after which period they may put themselves forward for a further term of 5 years. The constitution provides for three Holding Trustees and 4 Charity Trustees. At the trustees' meeting, the trustees agree the strategy and areas of activity for the Trust, including consideration of donation making, reserves and risk management policies and performance.

### **Statement of Trustees' Responsibilities**

The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Charity Status**

The Trust is a registered charity under Charities Act 2006.



Fasil Mushtaq

**Trustee**

**JAMME MASJID READING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

|  | Note | Unrestricted funds | Restricted funds | Total funds 2024 | Total funds 2023 |
|--|------|--------------------|------------------|------------------|------------------|
|  |      | £                  | £                | £                | £                |
| <b>Incoming Resources</b>                |      |                    |                  |                  |                  |
| Incoming resources from generated funds: |      |                    |                  |                  |                  |
| Donations - General                      | 3    | 566,145            |                  | 566,145          | 447,262          |
| - Specific                               | 3    |                    | 97,819           | 97,819           | 44,074           |
| Income charitable activities:            |      |                    |                  |                  |                  |
| Deen school fee                          | 3    | 155,676            |                  | 155,676          | 120,901          |
| Funeral donations                        | 3    | 11,700             |                  | 11,700           | 7,400            |
| <b>Total Incoming Resources</b>          |      | <b>733,521</b>     | <b>97,819</b>    | <b>831,340</b>   | <b>619,637</b>   |
| <b>Resources Expended</b>                |      |                    |                  |                  |                  |
| Cost of generating funds:                |      |                    |                  |                  |                  |
| Donations - Specific                     | 5    |                    | 103,872          | 103,872          | 33,784           |
| Fundraising costs                        |      | 6,748              |                  | 6,748            | 325              |
| Charitable activities                    |      |                    |                  |                  |                  |
| Deen school costs                        | 6    | 121,841            |                  | 121,841          | 107,639          |
| Funeral costs                            | 6    | 7,936              |                  | 7,936            | 4,364            |
| Governance costs                         | 7    | 368,763            |                  | 368,763          | 483,341          |
| <b>Total Resources Expended</b>          |      | <b>505,287</b>     | <b>103,872</b>   | <b>609,160</b>   | <b>629,453</b>   |
| <b>Net incoming/(outgoing) resources</b> |      | <b>228,234</b>     | <b>(6,053)</b>   | <b>222,180</b>   | <b>(9,816)</b>   |
| <b>Reconciliation of Funds</b>           |      |                    |                  |                  |                  |
| Total Funds Brought Forward              | 11   | 2,912,479          | 14,128           | 2,926,607        | 2,936,423        |
| <b>Total Funds Carried Forward</b>       |      | <b>3,140,713</b>   | <b>8,075</b>     | <b>3,148,787</b> | <b>2,926,607</b> |

**JAMME MASJID READING**  
**BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2024**

|                                       | Note | Unrestricted<br>Funds   | Restricted<br>Funds | Total Funds<br>2024     | Total Funds<br>2023     |
|---------------------------------------|------|-------------------------|---------------------|-------------------------|-------------------------|
|                                       |      | £                       | £                   | £                       | £                       |
| <b>Fixed Assets:</b>                  |      |                         |                     |                         |                         |
| Tangible assets                       | 8    | 2,615,520               | -                   | 2,615,520               | 2,470,186               |
| <b>Total Fixed Assets</b>             |      | <u>2,615,520</u>        | <u>-</u>            | <u>2,615,520</u>        | <u>2,470,186</u>        |
| <b>Current Assets:</b>                |      |                         |                     |                         |                         |
| Debtors                               |      | 6,652                   |                     | 6,652                   | 6,179                   |
| Cash at bank and in hand              |      | 718,015                 | 8,075               | 726,090                 | 644,029                 |
| Total Current Assets                  |      | <u>724,667</u>          | <u>8,075</u>        | <u>732,742</u>          | <u>650,208</u>          |
| <b>Current Liabilities</b>            |      |                         |                     |                         |                         |
| Creditors falling due within one year |      | (199,474)               |                     | (199,474)               | (193,787)               |
| <b>Net Current Assets</b>             |      | <u>525,193</u>          | <u>8,075</u>        | <u>533,268</u>          | <u>456,421</u>          |
| <b>Net Assets</b>                     |      | <u><b>3,140,713</b></u> | <u><b>8,075</b></u> | <u><b>3,148,788</b></u> | <u><b>2,926,607</b></u> |

**The funds of the charity**

|                            |     |                         |                     |                         |                         |
|----------------------------|-----|-------------------------|---------------------|-------------------------|-------------------------|
| Unrestricted Income fund   | 11a | 3,140,713               |                     | 3,140,713               | 2,912,479               |
| Restricted Income Fund     | 11b |                         | 8,075               | 8,075                   | 14,128                  |
| <b>Total Charity Funds</b> |     | <u><b>3,140,713</b></u> | <u><b>8,075</b></u> | <u><b>3,148,788</b></u> | <u><b>2,926,607</b></u> |



Fasil Mushtaq  
Trustee



Shakeel Khan  
Trustee

The notes on pages 6 to 8 form part of these accounts

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2024**

**1 (a) Basis of preparation**

The accounts have been prepared under the historical cost convention.

**(b) Funds structure**

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed. The Sadaqat, and Zakat funds are such restricted funds. Unrestricted funds are those funds which the trustees are free to use for any purposes in furtherance of the charitable objects.

**(c) Incoming resources**

All incoming resources are recognised in the financial statements once the charity has entitlement to resources.

**(d) Resources expended**

All expenditure is accounted for on an accrual basis and classified under the appropriate headings. Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing charity to the expenditure.

**(e) Allocation of overhead and support costs**

Overhead and support costs have been allocated between charitable activity and governance costs. The allocation of overhead and support costs are analysed in notes below.

**(f) Taxation**

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates. Tax recoverable from voluntary income received under gift aid is recognised when the related income is received and is allocated to income category to which the income relates.

**2 Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

|                     |                             |
|---------------------|-----------------------------|
| Plant and machinery | 20% reducing balance method |
| Motor vehicle       | 20% reducing balance method |

**3 Donations & Collections**

|  | <b>2024</b>           | <b>2023</b>           |
|--|-----------------------|-----------------------|
|  | <b>£</b>              | <b>£</b>              |
| Incoming resources from generated funds: |                       |                       |
| Donations - Unrestricted: General        | 566,145               | 447,262               |
| - Restricted: Specific - Sadaqat Zakat   | 97,819                | 44,074                |
|  | <u>663,964</u>        | <u>491,336</u>        |
| Income from charitable activities:       |                       |                       |
| Unrestricted: Deen school fee            | 155,676               | 120,901               |
| Unrestricted: Funeral Income             | 11,700                | 7,400                 |
|  | <u>167,376</u>        | <u>128,301</u>        |
| <b>Total</b>                             | <u><u>831,340</u></u> | <u><u>619,637</u></u> |

The donations represents the general and specific collection made by the members and the general public as an indication of their support for the work carried out by the Trust.

**4 Allocation of support and overheads**

The breakdown of support costs and how these were allocated between Governance and Charitable Activities is shown in the table below.

**5 Cost of generating funds:**

|  | <b>£</b>       | <b>£</b>      |
|--|----------------|---------------|
| Donations: Sadaqat and zakat collections | 103,872        | 33,784        |
| <b>Total</b>                             | <u>103,872</u> | <u>33,784</u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2024**

| <b>6 Charitable Activities:</b>      |                                    | <b>2024</b>        | <b>2023</b>        |
|--------------------------------------|------------------------------------|--------------------|--------------------|
|                                      |                                    | <b>£</b>           | <b>£</b>           |
| Deen School costs:                   | Maktab teachers and expenses       | 121,840            | 107,639            |
| Funeral costs:                       | Funeral expenses                   | 7,936              | 4,364              |
|                                      |                                    | <u>129,776</u>     | <u>112,003</u>     |
| <br>Total                            |                                    | <br><u>129,776</u> | <br><u>112,003</u> |
| <b>7 Governance Costs:</b>           |                                    | <b>2024</b>        | <b>2023</b>        |
|                                      |                                    | <b>£</b>           | <b>£</b>           |
| Employee costs:                      | Subcontractors                     | 73,578             | 65,741             |
|                                      |                                    | <u>73,578</u>      | <u>65,741</u>      |
| <br>Premises costs:                  |                                    |                    |                    |
|                                      | Water rates                        | 5,893              | 3,217              |
|                                      | Light and heat                     | 53,087             | 46,305             |
|                                      | Cleaning                           | 4,856              | 5,185              |
|                                      | Property expenditure & maintenance | 206,769            | 283,078            |
|                                      |                                    | <u>270,605</u>     | <u>337,785</u>     |
| <br>General administrative expenses: |                                    |                    |                    |
|                                      | Telephone and Broadband            | 1,259              | 1,162              |
|                                      | Depreciation                       | 1,741              | 58,709             |
|                                      | Sundry expenses                    | 7,123              | 7,293              |
|                                      |                                    | <u>10,123</u>      | <u>67,164</u>      |
| <br>Legal and professional costs:    |                                    |                    |                    |
|                                      | Insurance                          | 14,242             | 12,651             |
|                                      | Other professional costs           | 215                | -                  |
|                                      |                                    | <u>14,457</u>      | <u>12,651</u>      |
| <br>Total                            |                                    | <br><u>368,763</u> | <br><u>483,341</u> |

| <b>8 Tangible fixed assets</b> | <b>Motor<br/>Vehicle</b> | <b>Plant and<br/>machinery</b> | <b>Land and<br/>buildings</b> | <b>Total</b>     |
|--------------------------------|--------------------------|--------------------------------|-------------------------------|------------------|
|                                | <b>£</b>                 | <b>£</b>                       | <b>£</b>                      | <b>£</b>         |
| <b>Cost</b>                    |                          |                                |                               |                  |
| At 1 October 2023              | 17,000                   | 75,629                         | 3,705,755                     | 3,798,384        |
| Additions                      | -                        | -                              | 147,074                       | 147,074          |
| At 30 September 2024           | <u>17,000</u>            | <u>75,629</u>                  | <u>3,852,829</u>              | <u>3,945,458</u> |
| <br><b>Depreciation</b>        |                          |                                |                               |                  |
| At 1 October 2023              | 8,296                    | 75,629                         | 1,244,273                     | 1,328,198        |
| Charge for the year            | 1,741                    | -                              | 0                             | 1,741            |
| At 30 September 2024           | <u>10,037</u>            | <u>75,629</u>                  | <u>1,244,273</u>              | <u>1,329,939</u> |
| <br><b>Net book value</b>      |                          |                                |                               |                  |
| At 30 September 2024           | <u>6,963</u>             | <u>-</u>                       | <u>2,608,556</u>              | <u>2,615,520</u> |
| At 30 September 2023           | <u>8,704</u>             | <u>-</u>                       | <u>2,461,482</u>              | <u>2,470,186</u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2024**

| <b>9 Debtors</b> | <b>2024</b>  | <b>2023</b>  |
|------------------|--------------|--------------|
|                  | <b>£</b>     | <b>£</b>     |
| Other debtors    | 6,652        | 7,194        |
|                  | <u>6,652</u> | <u>7,194</u> |

| <b>10 Creditors: amounts falling due within one year</b> | <b>2024</b>    | <b>2023</b>    |
|--|----------------|----------------|
| Qard-e-Hasna   | 168,000        | 163,000        |
| Other creditors  | 31,474         | 30,787         |
|  | <u>199,474</u> | <u>193,787</u> |

| <b>11 Reserves</b>         | <b>General Reserves</b> | <b>Sadaqat &amp; Zakat</b> | <b>Total</b>     |
|----------------------------|-------------------------|----------------------------|------------------|
|                            | <b>£</b>                | <b>£</b>                   | <b>£</b>         |
| At 1 October 2023          | 2,912,479               | 14,128                     | 2,926,607        |
| Retained surplus/(deficit) | 228,234                 | (6,053)                    | 222,181          |
| At 30 September 2024       | <u>3,140,713</u>        | <u>8,075</u>               | <u>3,148,788</u> |

|                   | <b>2024</b>             | <b>2023</b>             |
|-------------------|-------------------------|-------------------------|
|                   | <b>£</b>                | <b>£</b>                |
| 11a Unrestricted: |                         |                         |
| General Reserves  | 3,140,713               | 2,912,479               |
|                   | <u>3,140,713</u>        | <u>2,912,479</u>        |
| 11b Restricted:   |                         |                         |
| Sadaqat & Zakat   | 8,075                   | 14,128                  |
|                   | <u>8,075</u>            | <u>14,128</u>           |
| <b>Total</b>      | <u><b>3,148,788</b></u> | <u><b>2,926,607</b></u> |

| <b>11c Income &amp; expenditure account</b> | <b>2024</b>      | <b>2023</b>      |
|---|------------------|------------------|
|   | <b>£</b>         | <b>£</b>         |
| At 1 October 2023                           | 2,926,607        | 2,936,423        |
| Retained surplus                            | 222,180          | (9,816)          |
| At 30 September 2024                        | <u>3,148,787</u> | <u>2,926,607</u> |

**JAMME MASJID, READING**

England & Wales - Charity number 276994

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# Accounts

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**Jamme Masjid Reading**

**Report and Accounts**

**30 September 2023**

## **Jamme Masjid Reading Charity Information**

### **Board of Trustees**

#### *Life Trustees:*

M Hussain (Deceased January 2023)

Mohammed Arif

#### *Other Trustees:*

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

### **Registered office**

46 Alexandra Road

Reading

RG1 5PF

### **Independent Examiners**

Kamal & Co

Chartered Management Accountants

5 Chiltern Crescent, Earley,

Reading, Berkshire

RG6 1AL

### **Charity Number**

276994

## **Jamme Masjid Reading Trustees' Report**

I begin with the name of Allah the most merciful and compassionate and peace and blessing be upon the best of creation and final messenger Sayedna Mohammed SAW.

### **Belief of the Trust**

The fundamental belief of the Trust is LA ILAHA ILLALLAAH MUHAMMADUR RASULALLAH that there is no God but one God, ALLAH and Muhammed (peace be upon him) is His Prophet. The Trust's main objective is to advance Islam and in particular the Sunni Muslim faith.

### **Sadaqat/Zakat**

The Trust has an open and transparent policy regarding distribution of Sadaqat/Zakat monies donated by community.

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Jamme Masjid Trust continues to provide Deen School activities using the Masjid premises which are very popular and considered an essential service for the community.

### **Interfaith**

Jamme Masjid Reading plays an active role in interfaith activities and attends functions organised externally and holds events in the Masjid.

### **Funeral Services**

The Masjid runs a complete funeral services for all Muslims living in the Borough and its' surroundings. It fulfils an essential need for the Muslims that would not have been otherwise available to them.

Alhamdulillah, we continue to provide this vital service to the community. The Trust is immensely proud and grateful to our volunteers for their selfless dedication in the hour of need for their community.

### **Maintenance**

The Trust continues its program to progressively improve the maintenance of the Masjid premises to meet the needs.

### **Risk Management**

There are established procedures for risk management which are reviewed periodically. Trustees meetings are held to monitor the progress of policies of management accounts. Risks are covered by Insurance with regards to Fire, Health & Safety, Building, Equipment and Public Liability. CCTV is operational to safeguard the buildings and public.

### **Board of Trustees**

The board of trustees are as follows:

Mehboob Hussain (Deceased January 2023)

Mohammed Arif

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

The Trust would like to thank all volunteers and Trustees who have contributed so much to the Masjid to be conceived from a Musallah when it was first initiated in the 1970s to the present day and the establishment of Aisha Masjid & Islamic Centre. The outstanding balance for Qard-e-Hassanah was £163,000 as at 30th September 2023. All those volunteers and Trustees that are no longer with us, we continue to remember them in our prayers. May Allah SAW continue to shower His Mercy and Compassion on our community and the wider Ummah and make our Masaajid the means of reviving the deen and bringing people closer to the deen.

# **Jamme Masjid Reading Trustees' Report**

## **Appointment of Auditors**

The trust is in the process of appointing a new firm of Auditors, who have been tasked with audit of the trust's Annual Report and Financial Statements commencing from 2024.

## **Reserve Policy**

The trustees aim is to maintain reserves in unrestricted funds at a level which they consider will provide sufficient funds to meet application for donations, to cover support and governance costs and to ensure that the charity has enough resources to fund programmes it is supporting. The restricted funds held by the charity are used for specific purposes and are kept for as long as it is necessary to organise the use of funds for such purposes.

## **Structure, Governance and Management**

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**Following regulatory advice the trust has commenced a review of the trust structure with a view to adapting it for compliance with current charitable and regulatory requirements such as a charitable incorporated organisation (CIO).**

## **Statement of Trustees' Responsibilities**

The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **Charity Status**

The Trust is a registered charity under Charities Act 2006.



Fasil Mushtaq  
**General Secretary**

**Jamme Masjid Reading**  
**Independent Examiner's Report**

I report on the accounts of the Charity for the year ended 30 September 2023, which are set out on pages 5 to 9.

**Respective responsibilities of Trustees and Examiner**

The Charity trustees are responsible for the preparation of the accounts. They 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 Commissioners (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 report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Group/District 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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kamal & Co  
Chartered Management Accountants  
5 Chiltern Crescent, Earley,  
Reading, Berkshire  
RG6 1AL

29 July 2024

**JAMME MASJID READING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**


|  | Note | Unrestricted funds | Restricted funds | Total funds 2023 | Total funds 2022 |
|--|------|--------------------|------------------|------------------|------------------|
|  |      | £                  | £                | £                | £                |
| <b>Incoming Resources</b>                |      |                    |                  |                  |                  |
| Incoming resources from generated funds: |      |                    |                  |                  |                  |
| Donations - General                      | 3    | 447,262            |                  | 447,262          | 491,187          |
| - Specific                               | 3    |                    | 44,074           | 44,074           | 14,140           |
| Income charitable activities:            |      |                    |                  |                  |                  |
| Deen school fee                          | 3    | 120,901            |                  | 120,901          | 106,324          |
| Funeral donations                        | 3    | 7,400              |                  | 7,400            | 9,600            |
| <b>Total Incoming Resources</b>          |      | <b>575,563</b>     | <b>44,074</b>    | <b>619,637</b>   | <b>621,251</b>   |
| <b>Resources Expended</b>                |      |                    |                  |                  |                  |
| Cost of generating funds:                |      |                    |                  |                  |                  |
| Donations - Specific                     | 5    |                    | 33,784           | 33,784           | 18,134           |
| Fundraising costs                        |      | 325                |                  | 325              | 1,371            |
| Charitable activities                    |      |                    |                  |                  |                  |
| Deen school costs                        | 6    | 107,639            |                  | 107,639          | 98,787           |
| Funeral costs                            | 6    | 4,364              |                  | 4,364            | 4,846            |
| Governance costs                         | 7    | 483,341            |                  | 483,341          | 505,882          |
| <b>Total Resources Expended</b>          |      | <b>595,669</b>     | <b>33,784</b>    | <b>629,453</b>   | <b>629,020</b>   |
| <b>Net incoming/(outgoing) resources</b> |      | <b>(20,106)</b>    | <b>10,290</b>    | <b>(9,816)</b>   | <b>(7,769)</b>   |
| <b>Reconciliation of Funds</b>           |      |                    |                  |                  |                  |
| Total Funds Brought Forward              | 11   | 2,932,585          | 3,838            | 2,936,423        | 2,944,192        |
| <b>Total Funds Carried Forward</b>       |      | <b>2,912,479</b>   | <b>14,128</b>    | <b>2,926,607</b> | <b>2,936,423</b> |


**JAMME MASJID READING**  
**BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2023**

|                                       | Note | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2023 | Total Funds<br>2022 |
|---------------------------------------|------|-----------------------|---------------------|---------------------|---------------------|
|                                       |      | £                     | £                   | £                   | £                   |
| <b>Fixed Assets:</b>                  |      |                       |                     |                     |                     |
| Tangible assets                       | 8    | 2,470,186             | -                   | 2,470,186           | 2,528,895           |
| <b>Total Fixed Assets</b>             |      | <b>2,470,186</b>      | <b>-</b>            | <b>2,470,186</b>    | <b>2,528,895</b>    |
| <b>Current Assets:</b>                |      |                       |                     |                     |                     |
| Debtors                               |      | 6,179                 |                     | 6,179               | 5,164               |
| Cash at bank and in hand              |      | 629,901               | 14,128              | 644,029             | 596,424             |
| <b>Total Current Assets</b>           |      | <b>636,080</b>        | <b>14,128</b>       | <b>650,208</b>      | <b>601,588</b>      |
| <b>Current Liabilities</b>            |      |                       |                     |                     |                     |
| Creditors falling due within one year |      | (193,787)             |                     | (193,787)           | (194,060)           |
| <b>Net Current Assets</b>             |      | <b>442,293</b>        | <b>14,128</b>       | <b>456,421</b>      | <b>407,528</b>      |
| <b>Net Assets</b>                     |      | <b>2,912,479</b>      | <b>14,128</b>       | <b>2,926,607</b>    | <b>2,936,423</b>    |

**The funds of the charity**

|                            |     |                  |               |                  |                  |
|----------------------------|-----|------------------|---------------|------------------|------------------|
| Unrestricted Income fund   | 11a | 2,912,479        |               | 2,912,479        | 2,932,585        |
| Restricted Income Fund     | 11b |                  | 14,128        | 14,128           | 3,838            |
| <b>Total Charity Funds</b> |     | <b>2,912,479</b> | <b>14,128</b> | <b>2,926,607</b> | <b>2,936,423</b> |

  
**Mr. Mohammed Arif**  
Trustee

  
**Mr. Shakeel Khan**  
Treasurer

Approved by the Board on 29 July 2024

The notes on pages 7 to 9 form part of these accounts

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2023**

**1 (a) Basis of preparation**

The accounts have been prepared under the historical cost convention.

**(b) Funds structure**

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed. The Sadaqat, and Zakat funds are such restricted funds. Unrestricted funds are those funds which the trustees are free to use for any purposes in furtherance of the charitable objects.

**(c) Incoming resources**

All incoming resources are recognised in the financial statements once the charity has entitlement to resources.

**(d) Resources expended**

All expenditure is accounted for on an accrual basis and classified under the appropriate headings. Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing charity to the expenditure.

**(e) Allocation of overhead and support costs**

Overhead and support costs have been allocated between charitable activity and governance costs. The allocation of overhead and support costs are analysed in notes below.

**(f) Taxation**

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates. Tax recoverable from voluntary income received under gift aid is recognised when the related income is received and is allocated to income category to which the income relates.

**2 Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

|                     |                             |
|---------------------|-----------------------------|
| Freehold property   | 2% on cost                  |
| Plant and machinery | 20% reducing balance method |
| Motor vehicle       | 20% reducing balance method |

**3 Donations & Collections**

|  | <b>2023</b>           | <b>2022</b>           |
|--|-----------------------|-----------------------|
|  | <b>£</b>              | <b>£</b>              |
| Incoming resources from generated funds: |                       |                       |
| Donations - Unrestricted: General        | 447,262               | 491,187               |
| - Restricted: Specific - Sadaqat Zakat   | 44,074                | 14,140                |
|  | <u>491,336</u>        | <u>505,327</u>        |
| Income from charitable activities:       |                       |                       |
| Unrestricted: Deen school fee            | 120,901               | 106,324               |
| Unrestricted: Funeral Income             | 7,400                 | 9,600                 |
|  | <u>128,301</u>        | <u>115,924</u>        |
| <b>Total</b>                             | <u><u>619,637</u></u> | <u><u>621,251</u></u> |

The donations represents the general and specific collection made by the members and the general public as an indication of their support for the work carried out by the Trust.

**4 Allocation of support and overheads**

The breakdown of support costs and how these were allocated between Governance and Charitable Activities is shown in the table below.

|  | <b>£</b>             | <b>£</b>             |
|--|----------------------|----------------------|
| <b>5 Cost of generating funds:</b>       |                      |                      |
| Donations: Sadaqat and zakat collections | 33,784               | 18,134               |
| <b>Total</b>                             | <u><u>33,784</u></u> | <u><u>18,134</u></u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2023**

| <b>6 Charitable Activities:</b>  |                                    | <b>2023</b>    | <b>2022</b>    |
|----------------------------------|------------------------------------|----------------|----------------|
|                                  |                                    | <b>£</b>       | <b>£</b>       |
| Deen School costs:               | Maktab teachers and expenses       | 107,639        | 98,787         |
| Funeral costs:                   | Funeral expenses                   | 4,364          | 4,846          |
|                                  |                                    | <u>112,003</u> | <u>103,633</u> |
| <b>Total</b>                     |                                    | <u>112,003</u> | <u>103,633</u> |
| <b>7 Governance Costs:</b>       |                                    | <b>2023</b>    | <b>2022</b>    |
|                                  |                                    | <b>£</b>       | <b>£</b>       |
| Employee costs:                  | Subcontractors                     | 65,741         | 56,205         |
|                                  |                                    | <u>65,741</u>  | <u>56,205</u>  |
| Premises costs:                  |                                    |                |                |
|                                  | Rates                              | 3,217          | 4,204          |
|                                  | Light and heat                     | 46,305         | 25,760         |
|                                  | Cleaning                           | 5,185          | 5,880          |
|                                  | Property expenditure & maintenance | 283,078        | 330,486        |
|                                  |                                    | <u>337,784</u> | <u>366,330</u> |
| General administrative expenses: |                                    |                |                |
|                                  | Telephone and Broadband            | 1,162          | 1,037          |
|                                  | Depreciation                       | 58,709         | 59,345         |
|                                  | Sundry expenses                    | 7,293          | 6,869          |
|                                  |                                    | <u>67,164</u>  | <u>67,251</u>  |
| Legal and professional costs:    |                                    |                |                |
|                                  | Insurance                          | 12,651         | 11,565         |
|                                  | Other professional costs           | -              | 4,531          |
|                                  |                                    | <u>12,651</u>  | <u>16,096</u>  |
| <b>Total</b>                     |                                    | <u>483,341</u> | <u>505,882</u> |

| <b>8 Tangible fixed assets</b> | <b>Motor Vehicle</b> | <b>Plant and machinery</b> | <b>Land and buildings</b> | <b>Total</b>     |
|--------------------------------|----------------------|----------------------------|---------------------------|------------------|
|                                | <b>£</b>             | <b>£</b>                   | <b>£</b>                  | <b>£</b>         |
| <b>Cost</b>                    |                      |                            |                           |                  |
| At 1 October 2022              | 17,000               | 75,629                     | 3,705,755                 | 3,798,384        |
| Additions                      | -                    | -                          | -                         | -                |
| At 30 September 2023           | <u>17,000</u>        | <u>75,629</u>              | <u>3,705,755</u>          | <u>3,798,384</u> |
| <b>Depreciation</b>            |                      |                            |                           |                  |
| At 1 October 2022              | 6,120                | 75,629                     | 1,187,740                 | 1,269,489        |
| Charge for the year            | 2,176                | -                          | 56,533                    | 58,709           |
| At 30 September 2023           | <u>8,296</u>         | <u>75,629</u>              | <u>1,244,273</u>          | <u>1,328,198</u> |
| <b>Net book value</b>          |                      |                            |                           |                  |
| At 30 September 2023           | <u>8,704</u>         | <u>-</u>                   | <u>2,461,482</u>          | <u>2,470,186</u> |
| At 30 September 2022           | <u>10,880</u>        | <u>-</u>                   | <u>2,518,015</u>          | <u>2,528,895</u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2023**

|  |                         |                            |                  |
|--|-------------------------|----------------------------|------------------|
| <b>9 Debtors</b>   | <b>2023</b>             | <b>2022</b>                |                  |
|  | <b>£</b>                | <b>£</b>                   |                  |
| Other debtors  | 6,179                   | 5,164                      |                  |
|  | <u>6,179</u>            | <u>5,164</u>               |                  |
| <b>10 Creditors: amounts falling due within one year</b> | <b>2023</b>             | <b>2022</b>                |                  |
| Qard-e-Hasna   | 163,000                 | 178,000                    |                  |
| Other creditors  | 30,787                  | 16,060                     |                  |
|  | <u>193,787</u>          | <u>194,060</u>             |                  |
| <b>11 Reserves</b>                                       | <b>General Reserves</b> | <b>Sadaqat &amp; Zakat</b> | <b>Total</b>     |
|  | <b>£</b>                | <b>£</b>                   | <b>£</b>         |
| At 1 October 2022  | 2,932,585               | 3,838                      | 2,936,423        |
| Retained surplus/(deficit)                               | (20,106)                | 10,290                     | (9,816)          |
| At 30 September 2023                                     | <u>2,912,479</u>        | <u>14,128</u>              | <u>2,926,607</u> |
|  | <b>2023</b>             | <b>2022</b>                |                  |
|  | <b>£</b>                | <b>£</b>                   |                  |
| 11a Unrestricted:  |                         |                            |                  |
| General Reserves   | 2,912,479               | 2,932,585                  |                  |
|  | <u>2,912,479</u>        | <u>2,932,585</u>           |                  |
| 11b Restricted:  |                         |                            |                  |
| Sadaqat & Zakat  | 14,128                  | 3,838                      |                  |
|  | <u>14,128</u>           | <u>3,838</u>               |                  |
| <b>Total</b>   | <b><u>2,926,607</u></b> | <b><u>2,936,423</u></b>    |                  |
| <b>11c Income &amp; expenditure account</b>              | <b>2023</b>             | <b>2022</b>                |                  |
|  | <b>£</b>                | <b>£</b>                   |                  |
| At 1 October 2022  | 2,936,423               | 2,944,192                  |                  |
| Retained surplus   | (9,816)                 | (7,769)                    |                  |
| At 30 September 2023                                     | <u>2,926,607</u>        | <u>2,936,423</u>           |                  |

**JAMME MASJID, READING**

England & Wales - Charity number 276994

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# Accounts

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**Jamme Masjid Reading**

**Report and Accounts**

**30 September 2022**

**Jamme Masjid Reading  
Report and accounts  
Contents**

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| Statement of financial activities | 5     |
| Balance sheet                     | 6     |
| Notes to the accounts             | 7 - 9 |

## **Jamme Masjid Reading Charity Information**

### **Board of Trustees**

#### *Life Trustees:*

M Hussain (Deceased January 2023)

Mohammed Arif

#### *Other Trustees:*

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

### **Registered office**

46 Alexandra Road

Reading

RG1 5PF

### **Independent Examiners**

Kamal & Co

Chartered Management Accountants

5 Chiltern Crescent, Earley,

Reading, Berkshire

RG6 1AL

### **Charity Number**

276994

## **Jamme Masjid Reading Trustees' Report**

I begin with the name of Allah the most merciful and compassionate and peace and blessing be upon the best of creation and final messenger Sayedna Mohammed SAW.

### **Belief of the Trust**

The fundamental belief of the Trust is LA ILAHA ILLALLAAH MUHAMMADUR RASULALLAH that there is no God but one God, ALLAH and Muhammed (peace be upon him) is His Prophet. The Trust's main objective is to advance Islam and in particular the Sunni Muslim faith.

### **Sadaqat/Zakat**

The Trust has an open and transparent policy regarding distribution of Sadaqat/Zakat monies donated by community.

### **Deen School**

Following the relaxation of COVID19 restrictions in place for places of worship Jamme Masjid has commenced using the Masjid premises for Deen School activities.

### **Interfaith**

Jamme Masjid Reading plays an active role in interfaith activities and attends functions organised externally and holds events in the Masjid.

### **Funeral Services**

The Masjid runs a complete funeral services for all Muslims living in the Borough and its' surroundings. It fulfils an essential need for the Muslims that would not have been otherwise available to them. Alhamdulillah, our dedicated continue to provide this vital service to the community. The Trust is immensely proud and grateful to our volunteers for their selfless dedication in the hour of need for their community.

### **Maintenance**

The Trust continues it's program to progressively improve the maintenance of the Masjid premises.

### **Risk Management**

There are established procedures for risk management which are reviewed periodically. Trustees meetings are held to monitor the progress of policies of management accounts. Risks are covered by Insurance with regards to Fire, Health & Safety, Building, Equipment and Public Liability. CCTV is operational to safeguard the building and public.

### **Board of Trustees**

The board of trustees are as follows:

Mehboob Hussain (Deceased January 2023)  
Mohammed Arif  
Abdul Salam Rajput  
Shakeel Khan  
Fasil Mushtaq

## **Jamme Masjid Reading Trustees' Report**

The Trust would like to thank all volunteers and Trustees who have enabled the Masjid to be conceived from a Musallah when it was first initiated in the 1970s to the present day and the establishment of Aisha Masjid & Islamic Centre. The outstanding balance for Qard-e-Hassanah was £178,000 as at 30th September 2022. Following the relaxation of COVID19 restrictions, the refurbishment programme recommenced in the year 2021-22. All those volunteers and Trustees that are no longer with us, we continue to remember them in our prayers. May Allah SAW continue to shower His Mercy and Compassion on our community and the wider Ummah and make our Masaajid the means of reviving the deen and bringing people closer to the deen.

### **Reserve Policy**

The trustees aim is to maintain reserves in unrestricted funds at a level which they consider will provide sufficient funds to meet application for donations, to cover support and governance costs and to ensure that the charity has enough resources to fund programmes it is supporting. The restricted funds held by the charity are used for specific purposes and are kept for as long as it is necessary to organise the use of funds for such purposes.

### **Structure, Governance and Management**

The trust is an unincorporated trust and is a registered charity, number 276994. The charity trustees are selected to serve for five years after which period they may put themselves forward for a further term of 5 years. The constitution provides for three Holding Trustees and 4 Charity Trustees. At the trustees' meeting, the trustees agree the strategy and areas of activity for the Trust, including consideration of donation making, reserves and risk management policies and performance.

### **Statement of Trustees' Responsibilities**

The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Charity Status**

The Trust is a registered charity under Charities Act 2006.



**Fasil Mushtaq**  
**General Secretary**

**Jamme Masjid Reading**  
**Independent Examiner's Report**

I report on the accounts of the Charity for the year ended 30 September 2022, which are set out on pages 5 to 9.

**Respective responsibilities of Trustees and Examiner**

The Charity trustees are responsible for the preparation of the accounts. They 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 Commissioners (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 report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Group/District 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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kamal & Co  
Chartered Management Accountants  
5 Chiltern Crescent, Earley,  
Reading, Berkshire  
RG6 1AL

15 May 2023

**JAMME MASJID READING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2022**

|  | Note | Unrestricted funds | Restricted funds | Total funds 2022 | Total funds 2021 |
|--|------|--------------------|------------------|------------------|------------------|
|  |      | £                  | £                | £                | £                |
| <b>Incoming Resources</b>                |      |                    |                  |                  |                  |
| Incoming resources from generated funds: |      |                    |                  |                  |                  |
| Donations - General                      | 3    | 491,187            |                  | 491,187          | 588,691          |
| - Specific                               | 3    |                    | 14,140           | 14,140           | 16,435           |
| Income charitable activities:            |      |                    |                  |                  |                  |
| Deen school fee                          | 3    | 106,324            |                  | 106,324          | 109,868          |
| Funeral donations                        | 3    | 9,600              |                  | 9,600            | 6,391            |
| <b>Total Incoming Resources</b>          |      | <b>607,111</b>     | <b>14,140</b>    | <b>621,251</b>   | <b>721,385</b>   |
| <b>Resources Expended</b>                |      |                    |                  |                  |                  |
| Cost of generating funds:                |      |                    |                  |                  |                  |
| Donations - Specific                     | 5    |                    | 18,134           | 18,134           | 14,673           |
| Fundraising costs                        |      | 1,371              |                  | 1,371            | 5,504            |
| Charitable activities                    |      |                    |                  |                  |                  |
| Deen school costs                        | 6    | 98,787             |                  | 98,787           | 81,285           |
| Funeral costs                            | 6    | 4,846              |                  | 4,846            | 5,996            |
| Governance costs                         | 7    | 505,882            |                  | 505,882          | 971,442          |
| <b>Total Resources Expended</b>          |      | <b>610,886</b>     | <b>18,134</b>    | <b>629,020</b>   | <b>1,078,900</b> |
| <b>Net incoming/(outgoing) resources</b> |      | <b>(3,775)</b>     | <b>(3,994)</b>   | <b>(7,769)</b>   | <b>(357,515)</b> |
| <b>Reconciliation of Funds</b>           |      |                    |                  |                  |                  |
| Total Funds Brought Forward              | 11   | 2,936,360          | 7,832            | 2,944,192        | 3,301,707        |
| <b>Total Funds Carried Forward</b>       |      | <b>2,932,585</b>   | <b>3,838</b>     | <b>2,936,423</b> | <b>2,944,192</b> |

**JAMME MASJID READING**  
**BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2022**

|                                       | Note | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2022 | Total Funds<br>2021 |
|---------------------------------------|------|-----------------------|---------------------|---------------------|---------------------|
|                                       |      | £                     | £                   | £                   | £                   |
| <b>Fixed Assets:</b>                  |      |                       |                     |                     |                     |
| Tangible assets                       | 8    | 2,528,895             | -                   | 2,528,895           | 2,588,240           |
| <b>Total Fixed Assets</b>             |      | <u>2,528,895</u>      | <u>-</u>            | <u>2,528,895</u>    | <u>2,588,240</u>    |
| <b>Current Assets:</b>                |      |                       |                     |                     |                     |
| Debtors                               |      | 5,164                 |                     | 5,164               | 5,308               |
| Cash at bank and in hand              |      | 592,586               | 3,838               | 596,424             | 577,912             |
| <b>Total Current Assets</b>           |      | <u>597,750</u>        | <u>3,838</u>        | <u>601,588</u>      | <u>583,220</u>      |
| <b>Current Liabilities</b>            |      |                       |                     |                     |                     |
| Creditors falling due within one year |      | (194,060)             |                     | (194,060)           | (227,268)           |
| <b>Net Current Assets</b>             |      | <u>403,690</u>        | <u>3,838</u>        | <u>407,528</u>      | <u>355,952</u>      |
| <b>Net Assets</b>                     |      | <u>2,932,585</u>      | <u>3,838</u>        | <u>2,936,423</u>    | <u>2,944,192</u>    |
| <b>The funds of the charity</b>       |      |                       |                     |                     |                     |
| Unrestricted Income fund              | 11a  | 2,932,585             |                     | 2,932,585           | 2,936,360           |
| Restricted Income Fund                | 11b  |                       | 3,838               | 3,838               | 7,832               |
| <b>Total Charity Funds</b>            |      | <u>2,932,585</u>      | <u>3,838</u>        | <u>2,936,423</u>    | <u>2,944,192</u>    |

  
**Mr. Mohammed Arif**  
Trustee

  
**Mr. Shakeel Khan**  
Treasurer

Approved by the Board on 15 May 2023

The notes on pages 7 to 9 form part of these accounts

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2022**

**1 (a) Basis of preparation**

The accounts have been prepared under the historical cost convention.

**(b) Funds structure**

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed. The Sadaqat, and Zakat funds are such restricted funds. Unrestricted funds are those funds which the trustees are free to use for any purposes in furtherance of the charitable objects.

**(c) Incoming resources**

All incoming resources are recognised in the financial statements once the charity has entitlement to resources.

**(d) Resources expended**

All expenditure is accounted for on an accrual basis and classified under the appropriate headings. Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing charity to the expenditure.

**(e) Allocation of overhead and support costs**

Overhead and support costs have been allocated between charitable activity and governance costs. The allocation of overhead and support costs are analysed in notes below.

**(f) Taxation**

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates. Tax recoverable from voluntary income received under gift aid is recognised when the related income is received and is allocated to income category to which the income relates.

**2 Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

|                     |                             |
|---------------------|-----------------------------|
| Freehold property   | 2% on cost                  |
| Plant and machinery | 20% reducing balance method |
| Motor vehicle       | 20% reducing balance method |

| <b>3 Donations &amp; Collections</b>      | <b>2022</b>           | <b>2021</b>           |
|---|-----------------------|-----------------------|
|   | <b>£</b>              | <b>£</b>              |
| Incoming resources from generated funds:  |                       |                       |
| Donations - Unrestricted: General         | 491,187               | 588,691               |
| - Restricted: Specific - Sadaqat Zakat    | 14,140                | 16,435                |
|   | <u>505,327</u>        | <u>605,126</u>        |
| <b>Income from charitable activities:</b> |                       |                       |
| Unrestricted: Deen school fee             | 106,324               | 109,868               |
| Unrestricted: Funeral Income              | 9,600                 | 6,391                 |
|   | <u>115,924</u>        | <u>116,260</u>        |
| <b>Total</b>                              | <u><u>621,251</u></u> | <u><u>721,385</u></u> |

The donations represents the general and specific collection made by the members and the general public as an indication of their support for the work carried out by the Trust.

**4 Allocation of support and overheads**

The breakdown of support costs and how these were allocated between Governance and Charitable Activities is shown in the table below.

| <b>5 Cost of generating funds:</b>       | <b>£</b>             | <b>£</b>             |
|--|----------------------|----------------------|
| Donations: Sadaqat and zakat collections | 18,134               | 14,673               |
| <b>Total</b>                             | <u><u>18,134</u></u> | <u><u>14,673</u></u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2022**

| <b>6 Charitable Activities:</b>  |   | <b>2022</b>          | <b>2021</b>                |                           |                  |
|----------------------------------|---|----------------------|----------------------------|---------------------------|------------------|
|                                  |   | <b>£</b>             | <b>£</b>                   |                           |                  |
| Deen School costs:               | Maktab teachers and expenses                          | 98,787               | 81,285                     |                           |                  |
| Funeral costs:                   | Funeral expenses                                      | 4,846                | 5,996                      |                           |                  |
|                                  |   | <u>103,633</u>       | <u>87,281</u>              |                           |                  |
| Total                            |   | <u>103,633</u>       | <u>87,281</u>              |                           |                  |
| <b>7 Governance Costs:</b>       |   | <b>2022</b>          | <b>2021</b>                |                           |                  |
|                                  |   | <b>£</b>             | <b>£</b>                   |                           |                  |
| Employee costs:                  | Subcontractors  | 56,205               | 49,225                     |                           |                  |
|                                  |   | <u>56,205</u>        | <u>49,225</u>              |                           |                  |
| Premises costs:                  |   |                      |                            |                           |                  |
|                                  | Rates   | 4,204                | 2,897                      |                           |                  |
|                                  | Light and heat  | 25,760               | 16,832                     |                           |                  |
|                                  | Cleaning  | 5,880                | 3,255                      |                           |                  |
|                                  | Property expenditure & maintenance                    | 330,486              | 226,709                    |                           |                  |
|                                  | Impairment of capitalised refurb & professional costs | -                    | 575,630                    |                           |                  |
|                                  |   | <u>366,330</u>       | <u>825,323</u>             |                           |                  |
| General administrative expenses: |   |                      |                            |                           |                  |
|                                  | Telephone and Broadband                               | 1,037                | 968                        |                           |                  |
|                                  | Depreciation  | 59,345               | 58,304                     |                           |                  |
|                                  | Sundry expenses                                       | 6,868                | 4,768                      |                           |                  |
|                                  |   | <u>67,250</u>        | <u>64,040</u>              |                           |                  |
| Legal and professional costs:    |   |                      |                            |                           |                  |
|                                  | Insurance   | 11,565               | 10,697                     |                           |                  |
|                                  | Other professional costs                              | 4,531                | 22,155                     |                           |                  |
|                                  |   | <u>16,096</u>        | <u>32,852</u>              |                           |                  |
| Total                            |   | <u>505,882</u>       | <u>971,440</u>             |                           |                  |
| <b>8 Tangible fixed assets</b>   |   | <b>Motor Vehicle</b> | <b>Plant and machinery</b> | <b>Land and buildings</b> | <b>Total</b>     |
|                                  |   | <b>£</b>             | <b>£</b>                   | <b>£</b>                  | <b>£</b>         |
| <b>Cost</b>                      |   |                      |                            |                           |                  |
| At 1 October 2021                |   | 17,000               | 75,629                     | 3,705,755                 | 3,798,384        |
| Additions                        |   | -                    | -                          | -                         | -                |
| At 30 September 2022             |   | <u>17,000</u>        | <u>75,629</u>              | <u>3,705,755</u>          | <u>3,798,384</u> |
| <b>Depreciation</b>              |   |                      |                            |                           |                  |
| At 1 October 2021                |   | 3,400                | 75,629                     | 1,131,115                 | 1,210,144        |
| Charge for the year              |   | 2,720                | -                          | 56,625                    | 59,345           |
| At 30 September 2022             |   | <u>6,120</u>         | <u>75,629</u>              | <u>1,187,740</u>          | <u>1,269,489</u> |
| <b>Net book value</b>            |   |                      |                            |                           |                  |
| At 30 September 2022             |   | <u>10,880</u>        | -                          | <u>2,518,015</u>          | <u>2,528,895</u> |
| At 30 September 2021             |   | <u>13,600</u>        | -                          | <u>2,574,640</u>          | <u>2,588,240</u> |

**Jamme Masjid Reading  
Notes to the accounts  
for the year ended 30 September 2022**

| <b>9 Debtors</b> | <b>2022</b>  | <b>2021</b>  |
|------------------|--------------|--------------|
|                  | <b>£</b>     | <b>£</b>     |
| Other debtors    | 5,164        | 6,351        |
|                  | <u>5,164</u> | <u>6,351</u> |

| <b>10 Creditors: amounts falling due within one year</b> | <b>2022</b>    | <b>2021</b>    |
|--|----------------|----------------|
| Qard-e-Hasna   | 178,000        | 207,500        |
| Other creditors  | 16,060         | 19,768         |
|  | <u>194,060</u> | <u>227,268</u> |

| <b>11 Reserves</b>         | <b>General Reserves</b> | <b>Sadaqat &amp; Zakat</b> | <b>Total</b>     |
|----------------------------|-------------------------|----------------------------|------------------|
|                            | <b>£</b>                | <b>£</b>                   | <b>£</b>         |
| At 1 October 2021          | 2,936,360               | 7,832                      | 2,944,192        |
| Retained surplus/(deficit) | (3,775)                 | (3,994)                    | (7,769)          |
| At 30 September 2022       | <u>2,932,585</u>        | <u>3,838</u>               | <u>2,936,423</u> |

|                          | <b>2022</b>             | <b>2021</b>             |
|--------------------------|-------------------------|-------------------------|
|                          | <b>£</b>                | <b>£</b>                |
| <b>11a Unrestricted:</b> |                         |                         |
| General Reserves         | <u>2,932,585</u>        | <u>2,936,360</u>        |
| <b>11b Restricted:</b>   |                         |                         |
| Sadaqat & Zakat          | <u>3,838</u>            | <u>7,832</u>            |
|                          | <u>3,838</u>            | <u>7,832</u>            |
| <b>Total</b>             | <u><b>2,936,423</b></u> | <u><b>2,944,192</b></u> |

| <b>11c Income &amp; expenditure account</b> | <b>2022</b>      | <b>2021</b>      |
|---|------------------|------------------|
|   | <b>£</b>         | <b>£</b>         |
| At 1 October 2021                           | 2,944,192        | 3,301,707        |
| Retained surplus                            | (7,769)          | (357,515)        |
| At 30 September 2022                        | <u>2,936,423</u> | <u>2,944,192</u> |

**JAMME MASJID, READING**

England & Wales - Charity number 276994

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# Accounts

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Registered number  
276994

**Jamme Masjid Reading**  
**Report and Accounts**  
**30 September 2021**

## **Jamme Masjid Reading Charity Information**

### **Board of Trustees**

#### *Life Trustees:*

M Hussain (Deceased January 2023)

Mohammed Arif

#### *Other Trustees:*

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

### **Registered office**

46 Alexandra Road

Reading

RG1 5PF

### **Independent Examiners**

Kamal & Co

Chartered Management Accountants

5 Chiltern Crescent, Earley,

Reading, Berkshire

RG6 1AL

### **Charity Number**

276994

## **Jamme Masjid Reading Trustees' Report**

I begin with the name of Allah the most merciful and compassionate and peace and blessing be upon the best of creation and final messenger Sayedna Mohammed SAW.

### **Belief of the Trust**

The fundamental belief of the Trust is LA ILAHA ILLALLAAH MUHAMMADUR RASULALLAH that there is no God but one God, ALLAH and Muhammed (peace be upon him) is His Prophet. The Trust's main objective is to advance Islam and in particular the Sunni Muslim faith.

### **Sadaqat/Zakat**

The Trust has an open and transparent policy regarding distribution of Sadaqat/Zakat monies donated by community.

### **Deen School**

Due to COVID19, the Government still had mandatory restrictions in place for places of worship This was done for public health and safety reason reasons and it helped in stopping the spread of COVID19 virus. These restrctions meant that capacity within the Masjid was reduced to adhere to the rules in place.

### **Interfaith**

COVID19 pandemic meant that activities and events were curtailed in the year. However, the Masjid normally play an active role in interfaith activities and attends functions organised externally and holds events in the Masjid.

### **Funeral Services**

The Masjid runs a complete funeral services for all Muslims living in the Borough and its' surroundings. It fulfils an essential need for the Muslims that would not have been otherwise available to them.

The COVID19 pandemic led to an increased demand for funeral services due to the higher number deaths in the local area. Alhamdulillah, our dedicated volunteers put themselves on the front line in providing this vital service to the community. The Trust is immensely proud and grateful to our volunteers for their selfless dedication in the hour of need for their community.

### **Maintenance**

The Trust continues it's program to progressively improve the maintenance of the Masjid premises.

### **Risk Management**

There are established procedures for risk management which are reviewed periodically. Trustees meetings are held to monitor the progress of policies of management accounts. Risks are covered by Insurance with regards to Fire, Health & Safety, Building, Equipment and Public Liability. CCTV is operational to safeguard the building and public.

### **Board of Trustees**

The board of trustees are as follows:

Mehboob Hussain (Deceased January 2023)

Mohammed Arif

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

## **Jamme Masjid Reading Trustees' Report**

The Trust would like to thank all volunteers and Trustees who have enabled the Masjid to be conceived from a Musallah when it was first initiated in the 1970s to the present day and the development of Aisha Masjid & Islamic Centre. The outstanding balance for Qard-e-Hassanah was £207,000 as at 30th September 2021. Due to COVID19 pandemic, the refurbishment programme was paused as per the closure of place of worship advised by the Government. The refurbishment works recommenced in 2021. All those volunteers and Trustees that are no longer with us, we continue to remember them in our prayers. May Allah SAW continue to shower His Mercy and Compassion on our community and the wider Ummah and make this Masjid the means of reviving the deen and bringing people closer to the deen.

### **Reserve Policy**

The trustees aim is to maintain reserves in unrestricted funds at a level which they consider will provide sufficient funds to meet application for donations, to cover support and governance costs and to ensure that the charity has enough resources to fund programmes it is supporting. The restricted funds held by the charity are used for specific purposes and are kept for as long as it is necessary to organise the use of funds for such purposes.

### **Structure, Governance and Management**

The trust is an unincorporated trust and is a registered charity, number 276994. The charity trustees are selected to serve for five years after which period they may put themselves forward for a further term of 5 years. The constitution provides for three Holding Trustees and 4 Charity Trustees. At the trustees' meeting, the trustees agree the strategy and areas of activity for the Trust, including consideration of donation making, reserves and risk management policies and performance.

### **Statement of Trustees' Responsibilities**

The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Charity Status**

The Trust is a registered charity under Charities Act 2006.



Fasil Mushtaq  
**General Secretary**

**Jamme Masjid Reading**  
**Independent Examiner's Report**

I report on the accounts of the Charity for the year ended 30 September 2021, which are set out on pages 5 to 9.

**Respective responsibilities of Trustees and Examiner**

The Charity trustees are responsible for the preparation of the accounts. They 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 Commissioners (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 report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Group/District 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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kamal & Co  
Chartered Management Accountants  
5 Chiltern Crescent, Earley,  
Reading, Berkshire  
RG6 1AL

27 March 2023

**JAMME MASJID READING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2021**

|  | Note | Unrestricted funds | Restricted funds | Total funds 2021 | Total funds 2020 |
|--|------|--------------------|------------------|------------------|------------------|
|  |      | £                  | £                | £                | £                |
| <b>Incoming Resources</b>                |      |                    |                  |                  |                  |
| Incoming resources from generated funds: |      |                    |                  |                  |                  |
| Donations - General                      | 3    | 588,691            |                  | 588,691          | 395,742          |
| - Specific                               | 3    |                    | 16,435           | 16,435           | 41,881           |
| Income charitable activities:            |      |                    |                  |                  |                  |
| Deen school fee                          | 3    | 109,868            |                  | 109,868          | 104,039          |
| Funeral donations                        | 3    | 6,391              |                  | 6,391            | 7,830            |
| <b>Total Incoming Resources</b>          |      | <b>704,950</b>     | <b>16,435</b>    | <b>721,385</b>   | <b>549,492</b>   |
| <b>Resources Expended</b>                |      |                    |                  |                  |                  |
| Cost of generating funds:                |      |                    |                  |                  |                  |
| Donations - Specific                     | 5    |                    | 14,673           | 14,673           | 49,534           |
| Fundraising costs                        |      | 5,504              |                  | 5,504            | 5,000            |
| Charitable activities                    |      |                    |                  |                  |                  |
| Deen school costs                        | 6    | 81,285             |                  | 81,285           | 85,853           |
| Funeral costs                            | 6    | 5,996              |                  | 5,996            | 4,620            |
| Governance and support costs             | 7    | 971,442            |                  | 971,442          | 185,350          |
| <b>Total Resources Expended</b>          |      | <b>1,064,227</b>   | <b>14,673</b>    | <b>1,078,900</b> | <b>330,357</b>   |
| <b>Net incoming/(outgoing) resources</b> |      | <b>(359,277)</b>   | <b>1,762</b>     | <b>(357,515)</b> | <b>219,135</b>   |
| <b>Reconciliation of Funds</b>           |      |                    |                  |                  |                  |
| Total Funds Brought Forward              | 11   | 3,295,637          | 6,070            | 3,301,707        | 3,082,572        |
| <b>Total Funds Carried Forward</b>       |      | <b>2,936,360</b>   | <b>7,832</b>     | <b>2,944,192</b> | <b>3,301,707</b> |

# JAMME MASJID READING


## BALANCE SHEET


AS AT 30 SEPTEMBER 2021

|                                       | Note | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2021 | Total Funds<br>2020 |
|---------------------------------------|------|-----------------------|---------------------|---------------------|---------------------|
|                                       |      | £                     | £                   | £                   | £                   |
| <b>Fixed Assets:</b>                  |      |                       |                     |                     |                     |
| Tangible assets                       | 8    | 2,588,240             | -                   | 2,588,240           | 3,205,174           |
| <b>Total Fixed Assets</b>             |      | <u>2,588,240</u>      | <u>-</u>            | <u>2,588,240</u>    | <u>3,205,174</u>    |
| <b>Current Assets:</b>                |      |                       |                     |                     |                     |
| Debtors                               |      | 5,308                 |                     | 5,308               | 4,265               |
| Cash at bank and in hand              |      | 570,080               | 7,832               | 577,912             | 311,185             |
| Total Current Assets                  |      | <u>575,388</u>        | <u>7,832</u>        | <u>583,220</u>      | <u>315,450</u>      |
| <b>Current Liabilities</b>            |      |                       |                     |                     |                     |
| Creditors falling due within one year |      | (227,268)             |                     | (227,268)           | (218,917)           |
| <b>Net Current Assets</b>             |      | <u>348,120</u>        | <u>7,832</u>        | <u>355,952</u>      | <u>96,533</u>       |
| <b>Net Assets</b>                     |      | <u>2,936,360</u>      | <u>7,832</u>        | <u>2,944,192</u>    | <u>3,301,707</u>    |

### The funds of the charity

|                            |     |                  |              |                  |                  |
|----------------------------|-----|------------------|--------------|------------------|------------------|
| Unrestricted Income fund   | 11a | 2,936,360        |              | 2,936,360        | 3,295,637        |
| Restricted Income Fund     | 11b |                  | 7,832        | 7,832            | 6,070            |
| <b>Total Charity Funds</b> |     | <u>2,936,360</u> | <u>7,832</u> | <u>2,944,192</u> | <u>3,301,707</u> |

  
Mr. Mohammed Arif  
Trustee

  
Mr. Shakeel Khan  
Treasurer

Approved by the Board on 27 March 2023

The notes on pages 7 to 9 form part of these accounts

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2021**

**1 (a) Basis of preparation**

The accounts have been prepared under the historical cost convention.

**(b) Funds structure**

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed. The Sadaqat, and Zakat funds are such restricted funds. Unrestricted funds are those funds which the trustees are free to use for any purposes in furtherance of the charitable objects.

**(c) Incoming resources**

All incoming resources are recognised in the financial statements once the charity has entitlement to resources.

**(d) Resources expended**

All expenditure is accounted for on an accrual basis and classified under the appropriate headings. Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing charity to the expenditure.

**(e) Allocation of overhead and support costs**

Overhead and support costs have been allocated between charitable activity and governance costs. The allocation of overhead and support costs are analysed in notes below.

**(f) Taxation**

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates. Tax recoverable from voluntary income received under gift aid is recognised when the related income is received and is allocated to income category to which the income relates.

**2 Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

|                     |                             |
|---------------------|-----------------------------|
| Freehold property   | 2% on cost                  |
| Plant and machinery | 20% reducing balance method |
| Motor vehicle       | 20% reducing balance method |

**3 Donations & Collections**

|  | <b>2021</b>           | <b>2020</b>           |
|--|-----------------------|-----------------------|
|  | £                     | £                     |
| Incoming resources from generated funds: |                       |                       |
| Donations - Unrestricted: General        | 588,691               | 395,742               |
| - Restricted: Specific - Sadaqat Zakat   | 16,435                | 41,881                |
|  | <u>605,126</u>        | <u>437,623</u>        |
| Income from charitable activities:       |                       |                       |
| Unrestricted: Deen school fee            | 109,868               | 104,039               |
| Unrestricted: Funeral Income             | 6,391                 | 7,830                 |
|  | <u>116,260</u>        | <u>111,869</u>        |
| <b>Total</b>                             | <u><u>721,385</u></u> | <u><u>549,492</u></u> |

The donations represents the general and specific collection made by the members and the general public as an indication of their support for the work carried out by the Trust.

**4 Allocation of support and overheads**

The breakdown of support costs and how these were allocated between Governance and Charitable Activities is shown in the table below.

**5 Cost of generating funds:**

|  | £             | £             |
|--|---------------|---------------|
| Donations: Sadaqat and zakat collections | 14,673        | 49,534        |
| <b>Total</b>                             | <u>14,673</u> | <u>49,534</u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2021**

| <b>6 Charitable Activities:</b>  |   | <b>2021</b>           | <b>2020</b>           |
|----------------------------------|---|-----------------------|-----------------------|
|                                  |   | <b>£</b>              | <b>£</b>              |
| Deen School costs:               | Maktab teachers and expenses                          | 81,285                | 85,853                |
| Funeral costs:                   | Funeral expenses                                      | 5,996                 | 4,620                 |
|                                  |   | <u>87,281</u>         | <u>90,473</u>         |
| <b>Total</b>                     |   | <u><b>87,281</b></u>  | <u><b>90,473</b></u>  |
| <b>7 Governance Costs:</b>       |   | <b>2021</b>           | <b>2020</b>           |
|                                  |   | <b>£</b>              | <b>£</b>              |
| Employee costs:                  | Subcontractors  | 49,225                | 49,010                |
|                                  |   | <u>49,225</u>         | <u>49,010</u>         |
| Premises costs:                  |   |                       |                       |
|                                  | Rates   | 2,897                 | 3,069                 |
|                                  | Light and heat  | 16,832                | 18,761                |
|                                  | Cleaning  | 3,255                 | 3,600                 |
|                                  | Property expenditure & maintenance                    | 226,709               | 8,713                 |
|                                  | Impairment of capitalised refurb & professional costs | 575,630               | -                     |
|                                  |   | <u>825,323</u>        | <u>34,143</u>         |
| General administrative expenses: |   |                       |                       |
|                                  | Telephone and Broadband                               | 968                   | 740                   |
|                                  | Depreciation  | 58,304                | 75,403                |
|                                  | Sundry expenses                                       | 4,770                 | 3,139                 |
|                                  |   | <u>64,042</u>         | <u>79,282</u>         |
| Legal and professional costs:    |   |                       |                       |
|                                  | Insurance   | 10,697                | 10,065                |
|                                  | Other professional costs                              | 22,155                | 12,850                |
|                                  |   | <u>32,852</u>         | <u>22,915</u>         |
| <b>Total</b>                     |   | <u><b>971,442</b></u> | <u><b>185,350</b></u> |

| <b>8 Tangible fixed assets</b> | <b>Motor<br/>Vehicle</b> | <b>Plant and<br/>machinery</b> | <b>Land and<br/>buildings</b> | <b>Total</b>            |
|--------------------------------|--------------------------|--------------------------------|-------------------------------|-------------------------|
|                                | <b>£</b>                 | <b>£</b>                       | <b>£</b>                      | <b>£</b>                |
| <b>Cost</b>                    |                          |                                |                               |                         |
| At 1 October 2020              | -                        | 75,629                         | 3,705,755                     | 3,781,384               |
| Additions                      | 17,000                   | -                              | -                             | 17,000                  |
| At 30 September 2021           | <u>17,000</u>            | <u>75,629</u>                  | <u>3,705,755</u>              | <u>3,798,384</u>        |
| <b>Depreciation</b>            |                          |                                |                               |                         |
| At 1 October 2020              | -                        | 62,190                         | 514,020                       | 576,210                 |
| Charge for the year            | 3,400                    | 13,439                         | 41,465                        | 58,304                  |
| Impairments                    | -                        | -                              | 575,630                       | 575,630                 |
| At 30 September 2021           | <u>3,400</u>             | <u>75,629</u>                  | <u>1,131,115</u>              | <u>1,210,144</u>        |
| <b>Net book value</b>          |                          |                                |                               |                         |
| <b>At 30 September 2021</b>    | <u><b>13,600</b></u>     | <u><b>-</b></u>                | <u><b>2,574,640</b></u>       | <u><b>2,588,240</b></u> |
| At 30 September 2020           | -                        | 13,439                         | 3,191,735                     | 3,205,174               |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2021**

**9 Debtors**

|               | <b>2021</b>  | <b>2020</b>  |
|---------------|--------------|--------------|
|               | £            | £            |
| Other debtors | 5,308        | 3,633        |
|               | <u>5,308</u> | <u>3,633</u> |

**10 Creditors: amounts falling due within one year**

|                 | <b>2021</b>    | <b>2020</b>    |
|-----------------|----------------|----------------|
| Qard-e-Hasna    | 207,500        | 217,500        |
| Other creditors | 19,768         | 1,417          |
|                 | <u>227,268</u> | <u>218,917</u> |

**11 Reserves**

|                            | <b>General Reserves</b> | <b>Sadaqat &amp; Zakat</b> | <b>Total</b>     |
|----------------------------|-------------------------|----------------------------|------------------|
|                            | £                       | £                          | £                |
| At 1 October 2020          | 3,295,637               | 6,070                      | 3,301,707        |
| Retained surplus/(deficit) | (359,277)               | 1,762                      | (357,515)        |
| At 30 September 2021       | <u>2,936,360</u>        | <u>7,832</u>               | <u>2,944,192</u> |

|                   | <b>2021</b>             | <b>2020</b>             |
|-------------------|-------------------------|-------------------------|
|                   | £                       | £                       |
| 11a Unrestricted: |                         |                         |
| General Reserves  | <u>2,936,360</u>        | 3,295,637               |
|                   | <u>2,936,360</u>        | <u>3,295,637</u>        |
| 11b Restricted:   |                         |                         |
| Sadaqat & Zakat   | <u>7,832</u>            | 6,070                   |
|                   | <u>7,832</u>            | <u>6,070</u>            |
| <b>Total</b>      | <u><b>2,944,192</b></u> | <u><b>3,301,707</b></u> |

**11c Income & expenditure account**

|                      | <b>2021</b>      | <b>2020</b>      |
|----------------------|------------------|------------------|
|                      | £                | £                |
| At 1 October 2020    | 3,301,707        | 2,783,227        |
| Retained surplus     | (357,515)        | 323,329          |
| At 30 September 2021 | <u>2,944,192</u> | <u>3,106,556</u> |

**JAMME MASJID, READING**

England & Wales - Charity number 276994

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# Accounts

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Registered number  
276994

**Jamme Masjid Reading**  
**Report and Accounts**  
**30 September 2020**

**Jamme Masjid Reading  
Report and accounts  
Contents**

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## **Jamme Masjid Reading Charity Information**

### **Board of Trustees**

#### *Life Trustees:*

M Hussain

Mohammed Arif

#### *Other Trustees:*

Abdul Salam Rajput

Shakeel Khan

Fasil Mushtaq

### **Bankers**

Barclays Bank PLC

90-93 Broad Street

Reading

RG1 1AP

### **Registered office**

46 Alexandra Road

Reading

RG1 5PF

### **Independent Examiners**

Kamal & Co

Chartered Management Accountants

461 Oxford Road

Reading

Berkshire

RG30 1HD

### **Charity Number**

276994

## **Jamme Masjid Reading Trustees' Report**

I begin with the name of Allah the most merciful and compassionate and peace and blessing be upon the best of creation and final messenger Sayedna Mohammed SAW.

### **Belief of the Trust**

The fundamental belief of the Trust is LA ILAHA ILLALLAAH MUHAMMADUR RASULALLAH that there is no God but one God, ALLAH and Muhammed (peace be upon him) is His Prophet. The Trust's main objective is to advance Islam and in particular the Sunni Muslim faith.

### **Commemoration of Religious Events**

Due to COVID19, the Government ordered all venues including places of worship to be closed to the public. This was done for public health and safety reasons and it helped in stopping the spread of COVID19 virus. However, sadly this meant the main festivals of Ramadhan & Eid were not celebrated in the Masjid together as a community.

### **Sadaqat/Zakat**

The Trust has an open and transparent policy regarding distribution of Sadaqat/Zakat monies donated by the community.

### **Deen School**

Due to the COVID19 pandemic and the temporary closure of places of worship from March 2020, the Deen school was moved to online teaching. This technological challenge was addressed in a timely manner to ensure the Deen school continued to deliver on its educational objectives.

### **Interfaith**

COVID19 pandemic meant that activities and events were curtailed in 2020. However, the Masjid normally plays a very active role in the interfaith activities and attends functions organised externally and regularly holds events in the Masjid.

### **Funeral Services**

The Masjid runs a complete 24-hour funeral service for all Muslims living in the Borough and its surroundings. It fulfils an essential need for the Muslims that would not have been otherwise available to them.

The COVID19 pandemic led to an increased demand for funeral services due to the higher number of deaths in the local area. Alhamdulillah, our dedicated volunteers put themselves on the front line in providing this vital service to the community. The Trust is immensely proud and grateful to our volunteers for their selfless dedication in the hour of need for their community.

### **Police**

The Masjid is a key member of the Police Consultative Group Meeting and has assisted the local community. The Masjid continues to work with the police in order to provide a safe environment for all visitors to the Masjid; in particular the support by the police during key events. The Trust would like to extend a special thanks to the Reading / Wokingham Borough Police for their continued support.

### **Maintenance**

The Trust continues its program to progressively improve the maintenance of the Masjid premises.

### **Health and Safety**

The Masjid commissions health and safety assessments every year.

### **Risk Management**

There are established procedures for risk management which are reviewed periodically. Trustees meetings are held to monitor the progress of policies of management accounts. Risks are covered by insurance with regards to Fire, Health & Safety, Building, Equipment and Public Liability. CCTV is operational to safeguard the building and public.

## Structure, Governance and Management

The board of trustees are as follows:

Mehboob Hussain  
Mohammed Arif  
Abdul Salam Rajput  
Shakeel Khan  
Fasil Mushtaq

The Trust would like to conclude by thanking all volunteers and current Trustees who have enabled the Masjid to be conceived from a Musallah when it was first initiated in the 1970s to the present day and the purchase of Aisha Masjid & Islamic Centre. The outstanding balance for Qard-e-Hassanah was £217,500 as at 30th September 2020. Due to COVID19 pandemic, the refurbishment programme was paused as per the closure of place of worship advised by the Government. The refurbishment works recommenced in 2021. All those volunteers and Trustees that are no longer with us, we continue to remember them in our prayers. May Allah SAW continue to shower His Mercy and Compassion on our community and the wider Ummah and make this Masjid the means of reviving the deen and bringing people closer to the deen and thus allowing them to practice the Sunnah of Beloved Rasool Mohammed SAW.

The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and

### Reserve Policy

The trustees aim is to maintain reserves in unrestricted funds at a level which they consider will provide sufficient funds to meet application for donations, to cover support and governance costs and to ensure that the charity has enough resources to fund programmes it is supporting. The restricted funds held by the charity are used for specific purposes and are kept for as long as it is necessary to organise the use of funds for such purposes.

## Structure, Governance and Management

The trust is an unincorporated trust and is a registered charity, number 276994. The trustees are elected by the members of the masjid and serve for five years after which period they may put themselves forward for re-election. The constitution provides for three Holding Trustees and 4 Charity Trustees. At the trustees' monthly meeting, the trustees agree the strategy and areas of activity for the Trust, including consideration of donation making, reserves and risk management policies and performance.

### Statement of Trustees' Responsibilities


The Charity Act 2006 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 surplus or deficits of the charity for that year. In preparing these the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will not continue to exist.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charity Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Charity Status

The Trust is a registered charity under Charities Act 2006.



Fasil Mushtaq  
General Secretary

**Jamme Masjid Reading**  
**Independent Examiner's Report**

I report on the accounts of the Charity for the year ended 30 September 2020, which are set out on pages 5 to 9.

**Respective responsibilities of Trustees and Examiner**

The Charity trustees are responsible for the preparation of the accounts. They 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 Commissioners (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 report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Group/District 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 you as 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kamal & Co  
Chartered Management Accountants  
461 Oxford Road  
Reading  
Berkshire  
RG30 1HD

4 July 2022

**JAMME MASJID READING**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

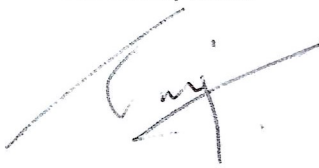
|  | Note | Unrestricted funds | Restricted funds | Total funds 2020 | Total funds 2019 |
|--|------|--------------------|------------------|------------------|------------------|
|  |      | £                  | £                | £                | £                |
| <b>Incoming Resources</b>                |      |                    |                  |                  |                  |
| Incoming resources from generated funds: |      |                    |                  |                  |                  |
| Donations - General                      | 3    | 395,742            |                  | 395,742          | 591,740          |
| - Specific                               | 3    |                    | 41,881           | 41,881           | 21,443           |
| Income charitable activities:            |      |                    |                  |                  |                  |
| Deen school fee                          | 3    | 104,039            |                  | 104,039          | 86,591           |
| Funeral donations                        | 3    | 7,830              |                  | 7,830            | 2,895            |
| <b>Total Incoming Resources</b>          |      | <b>507,611</b>     | <b>41,881</b>    | <b>549,492</b>   | <b>702,669</b>   |
| <b>Resources Expended</b>                |      |                    |                  |                  |                  |
| Cost of generating funds:                |      |                    |                  |                  |                  |
| Donations - Specific                     | 5    |                    | 49,534           | 49,534           | 22,342           |
| Fundraising costs                        |      | 5,000              |                  | 5,000            | 9,686            |
| Charitable activities                    |      |                    |                  |                  |                  |
| Deen school costs                        | 6    | 85,853             |                  | 85,853           | 65,595           |
| Funeral costs                            | 6    | 4,620              |                  | 4,620            | -                |
| Governance costs                         | 7    | 185,350            |                  | 185,350          | 307,701          |
| <b>Total Resources Expended</b>          |      | <b>280,823</b>     | <b>49,534</b>    | <b>330,357</b>   | <b>405,324</b>   |
| <b>Net incoming/(outgoing) resources</b> |      | <b>226,788</b>     | <b>(7,653)</b>   | <b>219,135</b>   | <b>297,345</b>   |
| <b>Reconciliation of Funds</b>           |      |                    |                  |                  |                  |
| Total Funds Brought Forward              | 11   | 3,068,849          | 13,723           | 3,082,572        | 2,783,227        |
| <b>Total Funds Carried Forward</b>       |      | <b>3,295,637</b>   | <b>6,070</b>     | <b>3,301,707</b> | <b>3,080,572</b> |

**JAMME MASJID READING**  
**BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2020**

|                                       | Note | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2020 | Total Funds<br>2019 |
|---------------------------------------|------|-----------------------|---------------------|---------------------|---------------------|
|                                       |      | £                     | £                   | £                   | £                   |
| <b>Fixed Assets:</b>                  |      |                       |                     |                     |                     |
| Tangible assets                       | 8    | 3,205,174             | -                   | 3,205,174           | 2,806,829           |
| <b>Total Fixed Assets</b>             |      | <b>3,205,174</b>      | <b>-</b>            | <b>3,205,174</b>    | <b>2,806,829</b>    |
| <b>Current Assets:</b>                |      |                       |                     |                     |                     |
| Debtors                               |      | 4,265                 |                     | 4,265               | 4,897               |
| Cash at bank and in hand              |      | 305,115               | 6,070               | 311,185             | 534,023             |
| <b>Total Current Assets</b>           |      | <b>309,380</b>        | <b>6,070</b>        | <b>315,450</b>      | <b>538,920</b>      |
| <b>Current Liabilities</b>            |      |                       |                     |                     |                     |
| Creditors falling due within one year |      | (218,917)             |                     | (218,917)           | (263,177)           |
| <b>Net Current Assets</b>             |      | <b>90,463</b>         | <b>6,070</b>        | <b>96,533</b>       | <b>275,743</b>      |
| <b>Net Assets</b>                     |      | <b>3,295,637</b>      | <b>6,070</b>        | <b>3,301,707</b>    | <b>3,082,572</b>    |

**The funds of the charity**

|                            |     |                  |              |                  |                  |
|----------------------------|-----|------------------|--------------|------------------|------------------|
| Unrestricted Income fund   | 11a | 3,295,637        |              | 3,295,637        | 3,068,849        |
| Restricted Income Fund     | 11b |                  | 6,070        | 6,070            | 13,723           |
| <b>Total Charity Funds</b> |     | <b>3,295,637</b> | <b>6,070</b> | <b>3,301,707</b> | <b>3,082,572</b> |



**Mr. Mohammed Arif**  
Trustee



**Mr. Shakeel Khan**  
Treasurer

Approved by the Board on 3 July 2022

The notes on pages 7 to 9 form part of these accounts

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2020**

**1 (a) Basis of preparation**

The accounts have been prepared under the historical cost convention.

**(b) Funds structure**

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donor or trust deed. The Sadaqat, and Zakat funds are such restricted funds. Unrestricted funds are those funds which the trustees are free to use for any purposes in furtherance of the charitable objects.

**(c) Incoming resources**

All incoming resources are recognised in the financial statements once the charity has entitlement to resources.

**(d) Resources expended**

All expenditure is accounted for on an accrual basis and classified under the appropriate headings. Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing charity to the expenditure.

**(e) Allocation of overhead and support costs**

Overhead and support costs have been allocated between charitable activity and governance costs. The allocation of overhead and support costs are analysed in notes below.

**(f) Taxation**

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates. Tax recoverable from voluntary income received under gift aid is recognised when the related income is received and is allocated to income category to which the income relates.

**2 Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

|                     |                             |
|---------------------|-----------------------------|
| Freehold property   | 2% on cost                  |
| Plant and machinery | 20% reducing balance method |

**3 Donations & Collections**

|  | 2020           | 2019           |
|--|----------------|----------------|
|  | £              | £              |
| Incoming resources from generated funds: |                |                |
| Donations - Unrestricted: General        | 395,742        | 591,740        |
| - Restricted: Specific - Sadaqat Zakat   | 41,881         | 21,443         |
|  | <u>437,623</u> | <u>613,183</u> |
| Income from charitable activities:       |                |                |
| Unrestricted: Deen school fee            | 104,039        | 86,591         |
| Unrestricted: Funeral Income             | 7,830          | 2,895          |
|  | <u>111,869</u> | <u>89,486</u>  |
| Total                                    | <u>549,492</u> | <u>702,669</u> |

The donations represents the general and specific collection made by the members and the general public as an indication of their support for the work carried out by the Trust.

**4 Allocation of support and overheads**

The breakdown of support costs and how these were allocated between Governance and Charitable Activities is shown in the table below.

**5 Cost of generating funds:**

|  | £             | £             |
|--|---------------|---------------|
| Donations: Sadaqat and zakat collections | 49,534        | 22,342        |
| Total                                    | <u>49,534</u> | <u>22,342</u> |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2020**

| <b>6 Charitable Activities:</b>  |                              | <b>2020</b>           | <b>2019</b>           |
|----------------------------------|------------------------------|-----------------------|-----------------------|
|                                  |                              | <b>£</b>              | <b>£</b>              |
| Deen School costs:               | Maktab teachers and expenses | 85,853                | 65,595                |
| Funeral costs:                   | Funeral expenses             | 4,620                 | -                     |
|                                  |                              | <u>90,473</u>         | <u>65,595</u>         |
| Total                            |                              | <u>90,473</u>         | <u>65,595</u>         |
| <b>7 Governance Costs:</b>       |                              | <b>2020</b>           | <b>2019</b>           |
|                                  |                              | <b>£</b>              | <b>£</b>              |
| Employee costs:                  | Subcontractors               | 49,010                | 50,478                |
|                                  |                              | <u>49,010</u>         | <u>50,478</u>         |
| Premises costs:                  |                              |                       |                       |
|                                  | Rates                        | 3,069                 | 2,729                 |
|                                  | Light and heat               | 18,761                | 19,965                |
|                                  | Cleaning                     | 3,600                 | 6,200                 |
|                                  | Repair & maintenance         | 8,713                 | 57,664                |
|                                  |                              | <u>34,142</u>         | <u>86,558</u>         |
| General administrative expenses: |                              |                       |                       |
|                                  | Telephone and Broadband      | 740                   | 855                   |
|                                  | Stationery and printing      | 644                   | 3,098                 |
|                                  | Depreciation                 | 75,403                | 149,498               |
|                                  | Sundry expenses              | 2,495                 | 5,403                 |
|                                  |                              | <u>79,282</u>         | <u>158,854</u>        |
| Legal and professional costs:    |                              |                       |                       |
|                                  | Insurance                    | 10,065                | 10,882                |
|                                  | Other legal and professional | 12,850                | 929                   |
|                                  |                              | <u>22,915</u>         | <u>11,811</u>         |
| <b>Total</b>                     |                              | <u><b>185,350</b></u> | <u><b>307,701</b></u> |

**8 Tangible fixed assets**

|                       | <b>Plant and machinery</b> | <b>Land and buildings</b> | <b>Total</b>            |
|-----------------------|----------------------------|---------------------------|-------------------------|
|                       | <b>£</b>                   | <b>£</b>                  | <b>£</b>                |
| <b>Cost</b>           |                            |                           |                         |
| At 1 October 2019     | 75,629                     | 3,232,006                 | 3,307,635               |
| Additions             | 0                          | 473,749                   | 473,749                 |
| At 30 September 2020  | <u>75,629</u>              | <u>3,705,755</u>          | <u>3,781,384</u>        |
| <b>Depreciation</b>   |                            |                           |                         |
| At 1 October 2019     | 57,870                     | 442,936                   | 500,806                 |
| Charge for the year   | 4,320                      | 71,083                    | 75,403                  |
| At 30 September 2020  | <u>62,190</u>              | <u>514,019</u>            | <u>576,209</u>          |
| <b>Net book value</b> |                            |                           |                         |
| At 30 September 2020  | <u><b>13,439</b></u>       | <u><b>3,191,736</b></u>   | <u><b>3,205,175</b></u> |
| At 30 September 2019  | <u>17,759</u>              | <u>2,789,070</u>          | <u>2,806,829</u>        |

**Jamme Masjid Reading**  
**Notes to the accounts**  
**for the year ended 30 September 2020**

**9 Debtors**

|               | 2020         | 2019         |
|---------------|--------------|--------------|
|               | £            | £            |
| Other debtors | 4,265        | 4,897        |
|               | <u>4,265</u> | <u>4,897</u> |

**10 Creditors: amounts falling due within one year**

|                 | 2020           | 2019           |
|-----------------|----------------|----------------|
| Qard-e-Hasna    | 217,500        | 256,750        |
| Other creditors | 1,417          | 6,427          |
|                 | <u>218,917</u> | <u>263,177</u> |

**11 Reserves**

|                            | General Reserves | Sadaqat & Zakat | Total            |
|----------------------------|------------------|-----------------|------------------|
|                            | £                | £               | £                |
| At 1 October 2019          | 3,068,849        | 13,723          | 3,082,572        |
| Retained surplus/(deficit) | 226,788          | (7,653)         | 219,135          |
| At 30 September 2020       | <u>3,295,637</u> | <u>6,070</u>    | <u>3,301,707</u> |

|                   | 2020                    | 2019                    |
|-------------------|-------------------------|-------------------------|
|                   | £                       | £                       |
| 11a Unrestricted: |                         |                         |
| General Reserves  | <u>3,295,637</u>        | <u>3,068,849</u>        |
| 11b Restricted:   | <u>3,295,637</u>        | <u>3,068,849</u>        |
| Sadaqat & Zakat   | 6,070                   | 13,723                  |
|                   | <u>6,070</u>            | <u>13,723</u>           |
| <b>Total</b>      | <u><b>3,301,707</b></u> | <u><b>3,082,572</b></u> |

**11c Income & expenditure account**

|                      | 2020             | 2019             |
|----------------------|------------------|------------------|
|                      | £                | £                |
| At 1 October 2019    |                  |                  |
| Retained surplus     | 3,082,572        | 2,783,227        |
|                      | 219,135          | 323,329          |
| At 30 September 2020 | <u>3,301,707</u> | <u>3,106,556</u> |