

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 restrictions 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 its 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
		£	£	£	£
Incoming Resources					
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
Total Incoming Resources		704,950	16,435	721,385	549,492
Resources Expended					
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
Total Resources Expended		1,064,227	14,673	1,078,900	330,357
Net incoming/(outgoing) resources		(359,277)	1,762	(357,515)	219,135
Reconciliation of Funds					
Total Funds Brought Forward	11	3,295,637	6,070	3,301,707	3,082,572
Total Funds Carried Forward		2,936,360	7,832	2,944,192	3,301,707

JAMME MASJID READING

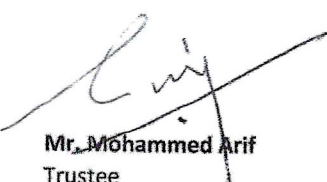
BALANCE SHEET


AS AT 30 SEPTEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed Assets:					
Tangible assets	8	2,588,240	-	2,588,240	3,205,174
Total Fixed Assets		<u>2,588,240</u>	<u>-</u>	<u>2,588,240</u>	<u>3,205,174</u>
Current Assets:					
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>
Current Liabilities					
Creditors falling due within one year		(227,268)		(227,268)	(218,917)
Net Current Assets		<u>348,120</u>	<u>7,832</u>	<u>355,952</u>	<u>96,533</u>
Net Assets		<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
Total Charity Funds		<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

	2021	2020
	£	£
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>
Total	<u>721,385</u>	<u>549,492</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
Total	<u>14,673</u>	<u>49,534</u>

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

6 Charitable Activities:

		2021	2020
		£	£
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>
Total		<u>87,281</u>	<u>90,473</u>

7 Governance Costs:

		2021	2020
		£	£
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>
Total		<u>971,442</u>	<u>185,350</u>

8 Tangible fixed assets

	Motor Vehicle	Plant and machinery	Land and buildings	Total
	£	£	£	£
Cost				
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>
Depreciation				
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>
Net book value				
At 30 September 2021	<u>13,600</u>	<u>-</u>	<u>2,574,640</u>	<u>2,588,240</u>
At 30 September 2020	<u>-</u>	<u>13,439</u>	<u>3,191,735</u>	<u>3,205,174</u>

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

9 Debtors

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

10 Creditors: amounts falling due within one year

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

11 Reserves

	General Reserves	Sadaqat & Zakat	Total
	£	£	£
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>

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

11c Income & expenditure account

	2021	2020
	£	£
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>