



Jamme Masjid Reading

Report and Accounts

30 September 2022

**Jamme Masjid Reading
Report and accounts
Contents**

	Page
Charity information	1
Trustees' report	2 - 3
Independent Examiner's Report	4
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
		£	£	£	£
Incoming Resources					
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
Total Incoming Resources		607,111	14,140	621,251	721,385
Resources Expended					
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
Total Resources Expended		610,886	18,134	629,020	1,078,900
Net incoming/(outgoing) resources		(3,775)	(3,994)	(7,769)	(357,515)
Reconciliation of Funds					
Total Funds Brought Forward	11	2,936,360	7,832	2,944,192	3,301,707
Total Funds Carried Forward		2,932,585	3,838	2,936,423	2,944,192

JAMME MASJID READING
BALANCE SHEET
AS AT 30 SEPTEMBER 2022

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
Fixed Assets:					
Tangible assets	8	2,528,895	-	2,528,895	2,588,240
Total Fixed Assets		<u>2,528,895</u>	<u>-</u>	<u>2,528,895</u>	<u>2,588,240</u>
Current Assets:					
Debtors		5,164		5,164	5,308
Cash at bank and in hand		592,586	3,838	596,424	577,912
Total Current Assets		<u>597,750</u>	<u>3,838</u>	<u>601,589</u>	<u>583,220</u>
Current Liabilities					
Creditors falling due within one year		(194,060)		(194,060)	(227,268)
Net Current Assets		<u>403,690</u>	<u>3,838</u>	<u>407,528</u>	<u>355,952</u>
Net Assets		<u>2,932,585</u>	<u>3,838</u>	<u>2,936,423</u>	<u>2,944,192</u>

The funds of the charity

Unrestricted Income fund	11a	2,932,585		2,932,585	2,936,360
Restricted Income Fund	11b		3,838	3,838	7,832
Total Charity Funds		<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

3 Donations & Collections

	2022	2021
	£	£
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>
Income from charitable activities:		
Unrestricted: Deen school fee	106,324	109,868
Unrestricted: Funeral Income	9,600	6,391
	<u>115,924</u>	<u>116,260</u>
Total	<u>621,251</u>	<u>721,385</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	18,134	14,673
Total	<u>18,134</u>	<u>14,673</u>

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

6 Charitable Activities:

		2022	2021
		£	£
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>

7 Governance Costs:

		2022	2021
		£	£
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>

8 Tangible fixed assets

	Motor Vehicle	Plant and machinery	Land and buildings	Total
	£	£	£	£
Cost				
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>
Depreciation				
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>
Net book value				
At 30 September 2022	<u>10,880</u>	<u>-</u>	<u>2,518,015</u>	<u>2,528,895</u>
At 30 September 2021	<u>13,600</u>	<u>-</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

9 Debtors

Other debtors

2022	2021
£	£
5,164	6,351
<u>5,164</u>	<u>6,351</u>

10 Creditors: amounts falling due within one year

Qard-e-Hasna
Other creditors

2022	2021
178,000	207,500
16,060	19,768
<u>194,060</u>	<u>227,268</u>

11 Reserves

At 1 October 2021
Retained surplus/(deficit)
At 30 September 2022

General Reserves	Sadaqat & Zakat	Total
£	£	£
2,936,360	7,832	2,944,192
(3,775)	(3,994)	(7,769)
<u>2,932,585</u>	<u>3,838</u>	<u>2,936,423</u>

11a Unrestricted:
General Reserves

2022	2021
£	£
2,932,585	2,936,360
<u>2,932,585</u>	<u>2,936,360</u>

11b Restricted:
Sadaqat & Zakat

3,838	7,832
<u>3,838</u>	<u>7,832</u>

Total

<u>2,936,423</u>	<u>2,944,192</u>
-------------------------	-------------------------

11c Income & expenditure account

At 1 October 2021
Retained surplus

2022	2021
£	£
2,944,192	3,301,707
(7,769)	(357,515)
<u>2,936,423</u>	<u>2,944,192</u>

At 30 September 2022