



**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.

### **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**

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**

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.

**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**

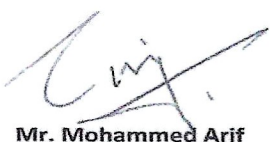
	Note	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
		£	£	£	£
<b>Incoming Resources</b>					
Incoming resources from generated funds:					
Donations - General	3	447,262		447,262	491,187
- Specific	3		44,074	44,074	14,140
Income charitable activities:					
Deen school fee	3	120,901		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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>Fixed Assets:</b>					
Tangible assets	8	2,470,186	-	2,470,186	2,528,895
<b>Total Fixed Assets</b>		<u>2,470,186</u>	<u>-</u>	<u>2,470,186</u>	<u>2,528,895</u>
<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>		<u>636,080</u>	<u>14,128</u>	<u>650,208</u>	<u>601,588</u>
<b>Current Liabilities</b>					
Creditors falling due within one year		(193,787)		(193,787)	(194,060)
<b>Net Current Assets</b>		<u>442,293</u>	<u>14,128</u>	<u>456,421</u>	<u>407,528</u>
<b>Net Assets</b>		<u>2,912,479</u>	<u>14,128</u>	<u>2,926,607</u>	<u>2,936,423</u>

**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>		<u>2,912,479</u>	<u>14,128</u>	<u>2,926,607</u>	<u>2,936,423</u>

  
**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><b>619,637</b></u>	<u><b>621,251</b></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	33,784	18,134
<b>Total</b>	<u><b>33,784</b></u>	<u><b>18,134</b></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**

**9 Debtors**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other debtors	6,179	5,164
	<u>6,179</u>	<u>5,164</u>

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

	<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>

**11 Reserves**

	<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>

**11a Unrestricted:**  
General Reserves

<b>2023</b>	<b>2022</b>
<b>£</b>	<b>£</b>
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>

**Total**

<u><b>2,926,607</b></u>	<u><b>2,936,423</b></u>
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**11c Income & expenditure account**

	<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>