



---

# AL MUNTADA AL ISLAMI TRUST

---

## ANNUAL TRUSTEES REPORT

DECEMBER 31, 2023

Charity Reg. No. 293355

7 BRIDGES PLACE LONDON SW6 4HW

## Forward

The Board trustees are pleased to present this Annual Report and financial statements for Al Muntada Al Islami Trust for the period from 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023.

Since the impact of the war in Ukraine inflation has been rising together with spiralling energy costs have significantly caused severe strains on household budgets. This has had a knock on effect on donations being received and also the higher rising running costs that we continue to experience. Services take a toll and the reliance on volunteers becomes ever more essential in order to continue operating the centre at a reasonable level. A focus has been on energy saving devices in particular to help stretch limited budgets on outgoing expenses.

Again, it remains a challenge for many organisations such as our own struggle to operate as economic pressures prevail. This along with the country's economic pressures that have come into play continue to force a downturn in our resources and that of others. Reducing costs and overheads on budgets is evermore scrutinised in order to make possible essential savings. Strategies are being explored to help with some of these financial shortfalls.

Namely generating sufficient funds from our supporters to help support our projects continue to be hard to come by although strategies have been implemented to ease some of these difficulties.

### Chairman's Message:

I present the Annual Report for Al Muntada Al Islami Trust for the period 1<sup>st</sup> January to 31 December 2023. This year again remained a particularly challenging year again due to lack of funding. The Trust used its limited available funds carefully and remained focused on its objectives of delivering its vital services to those in need. Progress is being made<sup>9</sup> to improve safety, quality and sustainability of those services provided by the Trust through our partners.

The Trust remains in close contact with its local partners at the Hammersmith & Fulham Council, third sector organisations, police, and others to ensure that we play a regular active role in discussions that affect our local community. I should mention here that credit for this goes to all our staff and particularly support from our volunteers who have worked tirelessly making this possible due to their unfettered commitment and support during these very difficult times. My thanks and deep appreciation goes out to them all. I also wish to express my sincere thanks to our body of Trustees both past and present, for their continued guidance in shaping to help develop the Trust's future priorities and services that are so important to the community we have privilege to serve.

The community we serve are reliant upon the facilities and regular services that we provide. The health and wellbeing are an important issue for the community and we aim to promote this with the support from our local contacts within the NHS health authority particularly with vaccinations amongst the young and old.

All existing projects were reviewed and evaluated. The Board continues to explore how the centre can be best used to serve its purposes and challenges that lie ahead looking at ways in terms of facilities and the role it can play in helping to reduce its carbon footprint. Energy efficiency has become a key issue in view of the impending climate change that the world is facing and the effect it will have on generations to come. In the coming years it is hoped that material modifications and development can bring about a practical and healthy way of being more sustainable for our future community needs.

**Chairman, Saeed Al-Ghadi**



**1<sup>st</sup> October 2024**

### Vision Statement

To be a leading Islamic Centre and a role model charity in delivering educational and Da'wah activities.

**Mission Statement:**

Promoting excellence in providing educational and Da'wah activities

**Objectives**

1. The advancement of the Islamic religion in accordance with the Quran and the Sunnah
2. To relieve poverty within the Muslim community;
3. To advance religious education of Muslims;
4. To provide, or assist in the provision of, facilities for recreation or other leisure-time occupation activities, in the interest of social welfare.
5. To provide the necessary services for other charities such as HR, IT and Financial Services.
6. To provide Hajj and Umrah services for the Muslim community in the UK.

**Background and Activities**

Al-Muntada Al-Islami Trust was established in 1986 as an independent organisation catering for the UK Muslim Community. During the last 36 years the Trust has expanded its work on a global level with the aim of running educational programmes by running educational workshops, teaching English, alleviating poverty-both its cause and symptoms, the trust run food banks, free meals for the local community and Islamic charity (Zakat), clarifying misconceptions about Islam and Muslims and generally to facilitate the needs of different communities through local initiatives.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

Al Muntada Al Islami Trust is a registered charity under the Laws of England & Wales regulated by the Charity Commission. The Trust was founded in 1985 and became formally registered with the Charity Commission in 1986.

All members of the board are appointed and are committed to serving the Trust by fulfilling their roles as Trustees in keeping with its Trust Deed.

Currently serving trustees are:

1. Dr Saeed Al-Ghadi (Chairman)
2. Mr Salah Taifoor
3. Mr Abdullah Al-Bagieh
4. Mr Abdul Hakeem Montague

### Recruitment And Appointment of trustees

All of our trustees are volunteers. They are chosen because they have the diverse range of skills, knowledge and experience that Al Muntada Al Islami Trust needs to respond to key challenges.

Al-Muntada Al-Islami Trust's process for recruiting and appointing trustees involves several steps, including:

- **Planning:** Consider the skills and experience needed to lead the charity, and create a trustee role description.
- **Advertising:** Create an advert that explains the charity's work and the skills needed, and share it widely.
- **Shortlisting and interviewing:** Choose candidates who will strengthen the board.
- **Appointing and inducting:** Formally appoint the new trustee and provide an induction.
- **Evaluating:** Review the process and learn from it.

### Induction of Trustees

To ensure that the charity benefits from a professional and dynamic board, trustees are provided with a comprehensive induction and on-going training in new or emerging areas of responsibility. New trustees receive a full overview of the strategic and operational functions, as well as a welcome pack which includes a copy of Trust's Constitution, financial statements, Board Meeting Minutes and Charity Commission guidance "The Essential Trustee." Trustees play a significant role in the running of the charity and are always expected to keep up to date in the charity world this also includes keep abreast of "Charity Commission News" and other updates as and when they appear on the commission's website. They are also encouraged to help identify any gaps in their training needs. The Director also keeps trustees up to date with changes in regulatory standards and training possibilities.

## LEGAL & ADMINISTRATIVE INFORMATION

Charity Name	Al Muntada Al Islami Trust
Charity Number	Charity No: 293355
Registered address	7 Bridges Place London SW6 4HW
Independent Examiner's name and address	KWSR&CO 136 Merton High Street London SW19 1BA
Solicitor's name and address	Khalid Sofi Lee Bolton Monier-Williams 1 The Sanctuary Westminster London SW1P 3JT
Banker's name and address	Al-Rayan Bank PO Box 12461 Birmingham B16 6AQ

### Key management personnel

Most administrative tasks were carried out by a professional team of staff in their respective fields of operations, premises management, compliance and Fundraising. The Board of Trustees meet at regular intervals to carry out reviews and take decisions and has the overall responsibility for all of the Trust's activities and procedures.

### Risk Management

The Trustees have a duty to identify and review the risks to which the charity is exposed to and to ensure appropriate controls are in place to provide reasonable assurance against risk. The Trustees actively review the major risk to which Al Muntada Al Islami Trust is exposed to on a regular basis, in particular those related to its operations and finances. There is a Risk Register system in place to review these risks and adequate steps are being taken to mitigate these risks.

The risk of falling short of these standards is mitigated as far as possible by ensuring that appropriate policies and working practices are adopted in each area, department and that staff are adequately experienced and trained to manage this.

### Public benefit statement

It is estimated that there are around three million Muslims living in the United Kingdom, many of whom have been born and raised in the U.K. Al Muntada Al Islami Trust manages to help provide much needed essential services to the diverse community almost every day of the year. We have around 2500 people from all walks of life attending our premises each week to fulfil their religious obligation and find peace of heart and tranquillity which many of whom come from socially, emotionally and economically disadvantaged backgrounds.

Plans are being studied as to how the Trust can modernise and make physical improvements to the centre for visitors. The centre is a very old building, in part pre-war and with later 1960's additions. However, the Trust continues to consult with professionals to see where changes and adaptations could be made to improve accessibility for disabled users of the centre. It is also hoped that

redesigning parts of the building will make it more energy efficient and thereby help reduce the carbon footprint.

Security has been a point of focus in the last few years due increased reported incidents of hate crime and Islamophobia in London. As we hear more and more reports about terrorist attacks taking place and also Islamic centres becoming a target too for those extremists who wish to cause harm wherever they strike. The Trustees and management have regularly reviewed the security measures to ensure our staff, volunteers' visitors and neighbours are safe from harm.

The centre's philosophy is to engage and enhance good community relations stands good testament to being an open place for outreach where all can benefit particularly those in need of support. Excellent community relations continue to thrive with the local police and residents which resulted in developing a common understanding over the past 30 years much to the centre's management.

### **Trusts' activities focuses on the following main areas:**

#### **Promoting education**

To promote Islamic educational services, Islamic awareness and to address misconceptions while aiming to develop and preserve the Muslim identity.

- To raise the standard of Islamic education in the UK;
- To provide access to Islamic education for all ages in an Islamic environment through lectures, seminars and conferences;
- To instil Islamic values and principles in our children enabling them to attain the highest level of morality through organising youth awareness programmes and activities.

#### **Promoting faith (Dawah)**

- To direct Muslims towards Islam and to invite non-Muslims to have a better understanding of Islam and Muslims.
- To provide practical solutions to various problems and issues experienced by Muslims living in the UK through counselling, marriage, relationships and mediation.
- To develop and nurture Muslim youth to attain their full potential through offering volunteering and training opportunities.

#### **Local community**

- Creating a strong Muslim community that engages cohesively with the wider society.
- Provide a full range of community services both locally and nationally such as food banks, free meals and financial support (Zakat)
- Engage in dialogue with government, Muslim and non-Muslim organisations in forwarding the Muslim perspective in all relevant issues in order to create a more just and tolerant society.

### **Former Hajj and Umrah Services (Pilgrimages)**

We were informed that the Ministry of Hajj authorities were changing the way pilgrims are able to make their Hajj travel arrangements. As a result, we like others were no longer in a position to offer this service as the establishment of an on-line portal meant that its done directly with the pilgrim themselves.

The Trust is proud to have been able to help arrange pilgrimages for this special spiritual event for over twenty years by providing guidance and facilitation of this religious duty that Muslims are required to perform.

### **Community Engagement**

Since the lockdown measures were implemented all community engagements have been held virtually either through Zoom or Teams aps. However, at our request we had a few physical visits from H&F Environment department to help and assist us with some local issues. They have been very supportive in responding to our needs.

The Trust in its capacity as a locally respected organisation actively participates in supporting and improving the borough's initiative of community engagement. A significant amount of time is invested in this as the Trust is a fervent believer in participating and developing good community relations where it feels it can bring about positive changes to society at large. The Trust continues to strive in this since the emergence of the *Community Relationship Group* and even before that in the early pioneering days of community cohesion.

Members of the Trust regularly continued to participate in monthly council meetings with other local organisations discussing local issues and needs affecting communities, meeting agencies providing support, feeding responses to central government about community concerns, providing community updates, local initiatives and progress reports that take place virtually.

### **H&F Faith Forum**

The Trust has continued to engage with the Hammersmith & Fulham Communities Faith Forum since the time it was first established. Helping to take the pulse of the local Muslim community, taking stock of concerns through regular discussions and updates and sharing information of good practice with other faith groups and council leaders.





A meeting and tour took place on 20<sup>th</sup> June 2023 at HM Wormwood Scrubs Prison with Hammersmith & Fulham Chief Executive Sharon Lea, members of the Faith Forum and the Prison Chaplaincy.





Faith Forum meeting hosted at Al Muntada Al Islami Trust with local community police on 19<sup>th</sup> September 2023

### **Safer Neighbourhood Ward Panel**

As a major community organisation, which represents the interests of the local Muslim population the Trust plays an important part in engaging with the local Town Ward Safer Neighbourhood team, which has been running for many years. The purpose is to monitor the level of crime in the ward, discuss issues about nuisance that affecting the local neighbourhood and local policing matters.

The Trust is also concerned about the general wellbeing of the community and the safety of its local worshippers. The centre promotes the local Town Safer neighbourhood team of officers that patrol the streets and regularly encourage the drop in touch base commitments that they provide. A fluid relationship has been developed over many years through events and contacts with senior and local serving officers.

Since the lockdown we receive regular updates from our local neighbourly contact Annabel Cottrell who endeavours to keep all members up to date with issues of concern. We also obtain news feeds from our local BCU Commander Chief Superintendent Helen Harper on any serious issues that may affect the community.

### **Zakat**

Zakat is one of the Five Pillars of Islam – one of the foundations on which the rest of the religion can grow, both collectively and individually. We believe that Zakat strengthens the faith and character of the individual and build up the collective commitment and contribution of those who believe.

We believe it provides foundation to flourish as a real commitment to our creator that inspires us to strive for prosperity, harmony and justice for all.



We, at Al Muntada Trust, understand the sacred importance of Zakat and know who is eligible to receiving it according to the Quran and Sunnah. We also believe in the importance of looking after the needy in the wider community, irrespective of faith or origin.

### **Events / Achievements of the year**

#### **Summary:**

The Trust is a community hub, where local community come together and engage in many activities provide support to the needy and young generations.

The Trust a hub for many charities, we provide affordable rental office and spaces.

Engage in many events that benefit the public, such as prevent programme wit the local police.

#### **Outside Events**



H&F Cost of Living Summer Alliance Workshop and Networking event for helping people and families in the community



Abdul Hakeem Montague Trustee with Alderman & Sheriff Alastair King DL (Sheriff of the City of London) at the Old Bailey to celebrate Eid Al-Adha and Reception Muslim Communities' contribution to the City of London 3<sup>rd</sup> July 2023.

## **Sheltered Home Visits & Hospital visits**

Occasional visits are made to frail members in our community who are physically less able to get about due to their age and underlying medical conditions. A number of hospital visits were undertaken to visit members of the community who were hospitalised due to health concerns. It is sad to mention here that an elder member of community had passed away whilst undergoing treatment at hospital. He had suffered with a number of physical and health complications. Br. Jamil (James) Pasqual had reached the prime age of 100 years of age.

## **Plans for the future**

### **Youth Centre**

The Trust appreciates the importance of maintaining the longevity of having youth programs running in the local community. There have been seasonal activities held here at the Centre for a great many years but always fell short of being long term in nature. The trustees recognizing this need gave their green light for establishing a specific area set inside its Centre for holding youth programs and activities.

The former restaurant area on the lower ground floor has recently been refurbished to accommodate space for this particular community need. The plan is to enable boys and girls at separate times to make full use of the facility. This will allow them to feel that they have a place in the neighborhood where they can connect and get involved with beneficial activities to learn new skills and opportunities with their peers. A full programs is being developed to take this forward.

The space will include a ventilated keep fit and break out area with a kitchenette facility. We anticipate the youth Centre will be operational in the new year with DBS checked youth leaders ready to commence their activities.

## **Mental Health in the Community**

Informal discussions took place with Sobus, a local community organisation in Fulham, to see whether it would be possible to arrange for some training in mental health issues. Since the pandemic there has been a noticeable rise with people experiencing mental health problems. It is hoped that training can be held at this Centre during the course of the new year to understand some of the conditions and underlying factors and how best to tackle these occurrences when they manifest and are encountered in the local community.

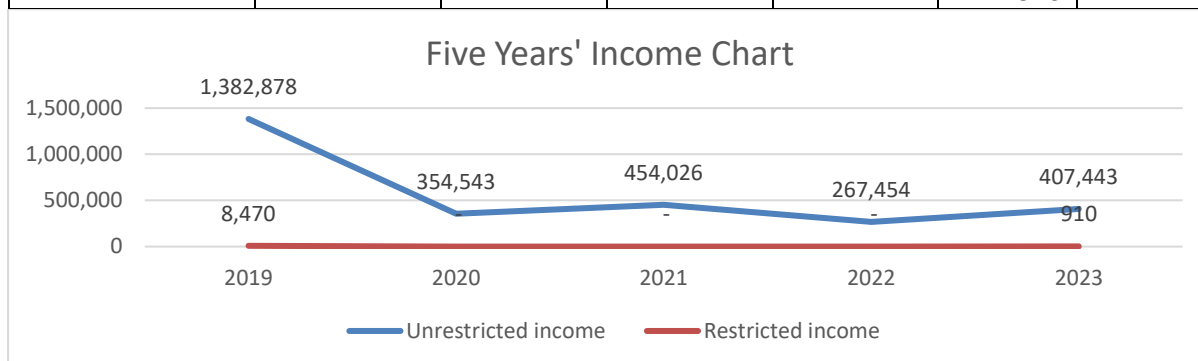
## Financial Review

### Income and expenditure overview

#### Income

The Charity's total income for the year was £408,353 up by 52% compared to (2022: £267,454), the increase of income due to rise in donations and rental income.

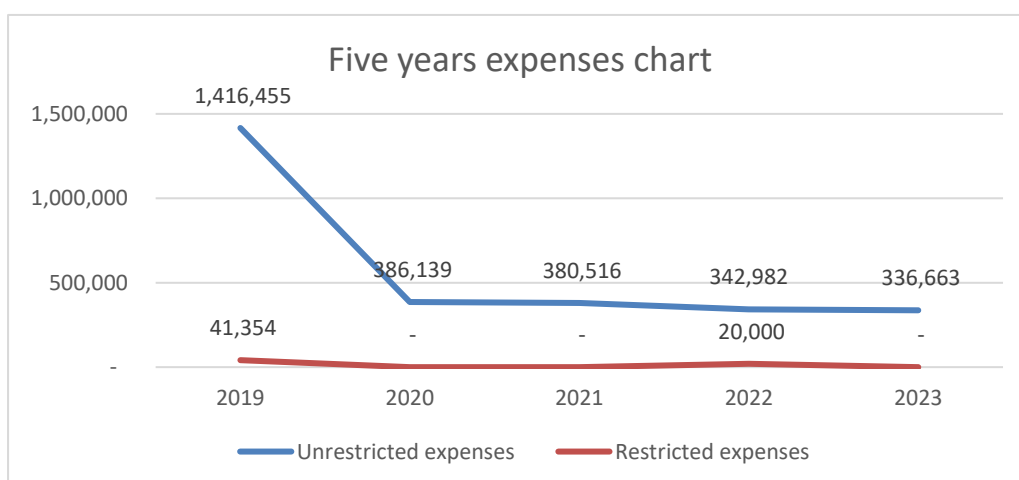
	2019	2020	2021	2022	2023	Variances
Unrestricted income	1,382,878	354,543	454,026	267,454	407,443	52%
Restricted income	8,470	-	-	-	910	100%



#### Expenditure

Total charity expenditure for the year ended 31 December 2023 was **£336,663** down by 7%, (2022: **£362,982**, the decrease was due to discontinuing some of the charitable activities such as Hajj and Umrah.

	2019	2020	2021	2022	2023	Variances
Unrestricted expenses	1,416,455	386,139	380,516	342,982	336,663	-7%
Restricted expenses	41,354	-	-	20,000	-	-



## Balance sheet, reserves and cash

The charity net asset was (2023: £931,388) 8% an increase compared to (2022: £859,698) , the increase was due to reducing the charity debts to its creditors by £115k

Cash at the end of the year is 11.50% up from the balance at the end of last year, the Trust working on maintain a good cash position to ensure it can continue to operate and deliver its services, meet costs and protect against future difficulties.

### Reserve Policy

The charity policy is to keep money aside for any future difficulties and it is one to three months worth of running costs. The reserve amounts are:

Account 4750	2,563
Account 4792	3,531
Account 4701	11,551

The trustees consider the cash remaining balance and the anticipated income are sufficient to support the operational requirements of The Trust for the next twelve months.

### Trustees' assessment of Going Concern

The Trustees' have assessed the charity cash position, the assessment indicate the existence of an uncertainty which may cast significant doubt about The Trust ability to continue as a going concern, therefore, The Trust will continue follow previous year plans to restructure the operations and reduce the workforce to the limit that will reverse all the deficits in the very near future.

## Independent Examiner's Report to the Trustees of Al Muntada Al Islami Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 2 to 43

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountant for England & Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Susan Rahman Susan Rahman (Oct 29, 2024, 4:18pm)

Statutory Auditor

ICAEW

Address: KWSR & CO Ltd  
136 Merton High Street  
London  
SW19 1BA  
UNITED KINGDOM

Date 28 October 2024

Charity Name : Al Muntada Al Islami Trust

Charity No

293355

Annual accounts for the period

Period start date

01/01/2023 To 31/12/2023

**Section A Statement of financial activities (including summary income and expenditure account)**

Recommended categories by activity	Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
		2023	2023	2023	2023	2022	2022	2022	2022
		£	£	£	£				£
		F01	F02	F03	F04				F05
<b>Income</b>									
<b>Income and endowments from:</b>	3								
Donations and legacies		293,740	910	-	294,650	186,675	1,400	-	188,075
Other trading activities		113,703	-	-	113,703	79,379	-	-	79,379
<b>Total</b>		<b>407,443</b>	<b>910</b>	<b>-</b>	<b>408,353</b>	<b>266,054</b>	<b>1,400</b>	<b>-</b>	<b>267,454</b>
<b>Expenditure</b>	4				-				
<b>Expenditure on:</b>									
Raising funds		-	-	-	-	-	-	-	-
Charitable activities		352,939	-	-	352,939	342,982	20,000	-	362,982
<b>Total</b>		<b>352,939</b>	<b>-</b>	<b>-</b>	<b>352,939</b>	<b>342,982</b>	<b>20,000</b>	<b>-</b>	<b>362,982</b>
<b>Net income/(expenditure) before tax for the reporting period</b>		<b>54,505</b>	<b>910</b>	<b>-</b>	<b>55,415</b>	<b>( 76,928 )</b>	<b>( 18,600 )</b>	<b>-</b>	<b>( 95,528 )</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		( 171,916 )	94,149	937,466	859,699	( 94,988 )	112,749	937,466	955,227
<b>Total funds carried forward</b>		<b>( 117,412 )</b>	<b>95,059</b>	<b>937,466</b>	<b>915,112</b>	<b>( 171,916 )</b>	<b>94,149</b>	<b>937,466</b>	<b>859,699</b>

Charity Name Al Muntada Al Islami Trust

Charity No

293355



Section B Balance sheet as at 31-12-2023						
	Notes	Unrestricted funds	Restricted income funds	Endowment funds	2023	2022
		£	£	£	£	£
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
<b>Tangible assets</b>	5	1,551	-	937,466	939,017	939,534
<b>Total fixed assets</b>		<b>1,551</b>	<b>-</b>	<b>937,466</b>	<b>939,017</b>	<b>939,534</b>
<b>Current assets</b>						
<b>Debtors</b>	6.2&6.3	27,503	-	-	27,503	73,646
<b>Cash at bank and in hand</b>		29,899	-	-	29,899	135,057
<b>Total current assets</b>		<b>57,402</b>	<b>-</b>	<b>-</b>	<b>57,402</b>	<b>208,703</b>
<b>Creditors: amounts falling due within one year</b>	7.1&7.2	72,557	-	-	72,557	171,222
<b>Net current assets/(liabilities)</b>		<b>( 15,155 )</b>	<b>-</b>	<b>-</b>	<b>( 15,155 )</b>	<b>37,481</b>
<b>Total assets less current liabilities</b>		<b>( 13,604 )</b>	<b>-</b>	<b>937,466</b>	<b>923,862</b>	<b>977,015</b>
<b>Creditors: amounts falling due after one year</b>	7.1	8,750	-	-	8,750	8,750
<b>Provisions for liabilities</b>		-	-	-	-	-
<b>Total net assets or liabilities</b>		<b>( 22,354 )</b>	<b>-</b>	<b>937,466</b>	<b>915,112</b>	<b>968,265</b>
<b>Funds of the Charity</b>						
<b>Endowment funds</b>	8	-		937,466	937,466	937,466
<b>Restricted income funds</b>	8		95,059		95,059	112,749
<b>Unrestricted funds</b>		( 117,412 )		-	( 117,412 )	( 94,988 )
<b>Total funds</b>		<b>( 117,412 )</b>	<b>95,059</b>	<b>937,466</b>	<b>915,112</b>	<b>955,225</b>

Signed by one or two trustees/directors on behalf of all the trustees/directors  
Dr. Saeed AIGhadie

Chairman  
01/10/2024



Charity Name **Al Muntada Al Islami Trust**

Statement of Cash Flows or the Year Ended 31 December 2023

	<b>2023</b>	<b>2022</b>
Reconciliation of net income/(expenditure) to net cash flow		
Net income/(expenditure) for the reporting period as per the statement of financial activities	71,691	(95,355)
Adjustment for:		
Depreciation	517	517
Decrease/(increase) in debtors	46,143	-
(Decrease)/increase in creditors	(114,941)	-
<b>Net cash provided by (used in) operating activities</b>	<b>3,410</b>	<b>(94,838)</b>
Opening Cash and Cash equivalents	26,490	135,057
Closing Cash and Cash equivalents	29,899	26,490
Net increase / (decrease) in cash and cash equivalents	<b>3,410</b>	<b>(108,568)</b>

## 1 Accounting policies

### a) Basis of preparation

The financial statements of the Charity, which is a public benefit entity under Financial Reporting Standard 102, have been prepared under the historical cost convention in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) effective 1 January 2015, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS102)) and the Charities Act 2011 and Companies Act 2006.

The Accounting Policies are consistent with the previous year. After reviewing the charity's forecasts and projections, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

The accounts present a true and fair view and no changes have been made to the accounting policies. No changes to accounting estimates have occurred in the reporting period. No material prior year error has been identified in the reporting period.

### Going Concern

Al Muntada Al Islami Trust is currently going through a recovery process to strengthen its financial resilience to continue to meet its charitable objectives. At the same time the charity is putting in measures to improve all aspects of its operations including governance, financial management, human resources and compliance. The Trustees have reviewed the Charity's financial position, Since the year end, the overall income position of the Charity has continued to improve but the unrestricted funds remain in deficit. A financial recovery plan to commence in January 2020 is being put in place. This involves a significant review of all areas of the Charity particularly those that are making operating deficits, reducing charitable expenditure and costs at the centre. This will also enable the Charity to manage operational and financial risks successfully and to allow us to meet our strategic and operational goals over the next 12 months and the medium term.

The following assumptions are made in the financial projections.

The charity will be able to raise the voluntary income from donors and supporters which it has projected as there are an increasing number of supporters who are committed to continue supporting the charity. This was demonstrated during 2020 up to the report date.

The organisation will focus on reviewing its cost base to ensure it is in line with its income projections.

Despite the financial recovery plan and the associated financial and cash flow forecasts the Trustees recognise that there is a material uncertainty relating to these assumptions. These conditions indicate the existence of a material uncertainty which may cast significant doubt about The Trust's ability to continue as a going concern. The Trustees and CEO are proactively addressing the negative unrestricted funds and will continue to have day-to-day focus on income generation and cashflow forecasts and these will be reviewed on a monthly basis. As a result of these planned changes and the commitment to implement them the Trustees are of the view that it is appropriate to prepare the accounts on a going concern basis. The financial statements do not include the adjustments that would result if Al Muntada Trust was unable to continue as a going concern.

The trustees are not aware of any material uncertainties which suggest the charity cannot continue as a going concern. The accounting policies have been consistently applied for all material items.

### b) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when Al Muntada Trust is entitled to the funds, receipt is probable, and the amount can be measured reliably.

Gifts in Kind for which Al Muntada Trust accepts full responsibility for distribution are included in income at the value to the charity (in the case of medicines, at the lowest value of the generic equivalent as approved by the WHO) when the good are received and under the control of Al Muntada Trust. Amounts are recognised in inventory until distributed at which point the relevant cost is released to the statement of financial activity.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when Al Muntada Trust is entitled to the funds, receipt is probable, and the amount can be measured reliably.

The receipt in advance of a grant for expenditure that takes place in a future accounting period is accounted for as deferred income and recognised as a liability until the accounting period in which Al Muntada Trust will expend the resource.

### **c) Resources expended**

Resources expended are recognised on an accrual's basis.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those costs incurred indirectly in support of expenditure on the programmes of the Charity. Allocation of support costs and staff costs have been proportionated to the total of programme costs and corresponding thematic programme area.

Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements. They include legal advice for trustees, cost of trustees' meetings, audit fee and internal audit costs. These costs are allocated in the same way as other support costs.

### **d) Charitable Activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### **e) Governance Costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses

### **f) Tangible Fixed Assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment	- 25% Reducing balance
Fixtures and fittings	- 25% Reducing balance
IT equipment	- 25% Reducing balance

### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

### **Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Section C	Notes to the accounts	(cont)
-----------	-----------------------	--------

Note 3	Income			
<b>Donations and Legacies</b>			<b>Total</b>	<b>Total</b>
	Unrestricted	Restricted	2023	2022
	£	£	£	£
Donations received in the UK	167,585	910	168,495	95,983
Gift Aid	-	-	-	-
Donations from other charities	126,155	-	126,155	92,092
	<b>293,740</b>	<b>910</b>	<b>294,650</b>	<b>188,075</b>
<b>Other trading activities</b>			<b>Total</b>	<b>Total</b>
	Unrestricted	Restricted	2023	2022
	£	£	£	£
			112,703	
Rental income	112,703	-		84,579
			1,000	
Pilgrimage	1,000	-		- 5,200
		-	113,703	79,379
	113,703			
<b>TOTAL INCOME</b>	<b>407,443</b>	<b>910</b>	<b>408,353</b>	<b>267,454</b>

**Note 5****Tangible fixed assets****5 Cost or valuation**

	<b>Freehold land &amp; buildings</b>	<b>Fixtures, fittings and equipment</b>	<b>Office Equipment</b>	<b>IT Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At the beginning of the year	937,466	88,714	108,917	13,997	1,149,094
At end of the year	<b>937,466</b>	<b>88,714</b>	<b>108,917</b>	<b>13,997</b>	<b>1,149,094</b>
At beginning of the year	-	88,549	108,182	12,828	209,560
Disposals	-	-	-	-	-
Depreciation	-	41	184	292	517
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	<b>-</b>	<b>88,591</b>	<b>108,366</b>	<b>13,120</b>	<b>210,077</b>
<b>Net book value</b>					
Net book value at the beginning of the year	937,466	165	735	1,169	939,534
Net book value at the end of the year	937,466	124	551	877	939,017

**Note 6.1 Cash at bank and in hand**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Cash at bank and on hand	29,899	26,490

**Note 6.2 Debtors and Prepayments**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Trade debtors	4,981	51,124
<b>Total</b>	<b>4,981</b>	<b>51,124</b>

**Note 6.3 Disclosure of debtors recoverable in more than 1 year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other debtors	22,522	22,522
<b>Total</b>	<b>22,522</b>	<b>22,522</b>

**Note 7 Creditors and accruals****7.1 Analysis of creditors**

	<b>Amounts falling due within one year</b>		<b>Amounts falling due after more than one year</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trade creditors	35,287	147,768	-	-
Accruals and deferred income	1,751	-	-	-
Salaries, Taxation and social security	19,243	23,454	-	-
Other creditors			8,750	8,750
<b>Total</b>	<b>56,281</b>	<b>171,222</b>	<b>8,750</b>	<b>8,750</b>

**7.2 Deferred income**

	<b>Amounts falling due within one year</b>	
	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
To account income to the correct period (accrual basis)		
Balance at the start of the reporting period	-	6,300
Amount added in current period	-	
Amount released to income from previous periods	-	(6,300)
<b>Total</b>	<b>-</b>	<b>-</b>



**Note 8 Charity funds**
**8.1 Details of material funds held and movements during the CURRENT reporting period**

*\* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Funds B/F £	Income £	Expenditure £	Funds C/F £
<b>Unrestricted Funds</b>	U		(171,916)	407,443	336,663	(101,136)
<b>Endowment Property</b>	PE		937,466	-	-	937,466
Zakaat-ulmaal Fund	R	Religious duties	1,149	910		2,059
Syria Crisis Fund	R	Humanitarian/Emergency Response	93,000		-	93,000
<b>Restricted Funds</b>			<b>94,149</b>	<b>910</b>	<b>-</b>	<b>95,059</b>
<b>Total Funds</b>			<b>859,699</b>	<b>408,353</b>	<b>336,663</b>	<b>931,389</b>

**8.2 Details of material funds held and movements during the PREVIOUS reporting period**

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Funds B/F £	Income £	Expenditure £	Funds C/F £
<b>Unrestricted Funds</b>	U		(94,988)	266,054	342,982	(171,916)
<b>Endowment Property</b>	PE		937,466	-	-	937,466
Zakat-ulmaal Fund	R	Religious duties	(251)	1,400		1,149
Syria Crisis Fund	R	Humanitarian/Emergency Response	113,000		20,000	93,000
<b>Restricted Funds</b>			<b>112,749</b>	<b>1,400</b>	<b>20,000</b>	<b>94,149</b>
<b>Total Funds</b>			<b>955,227</b>	<b>267,454</b>	<b>362,982</b>	<b>859,699</b>

**Note 9 Details of certain types of expenditure**

**Note 9 Fees for Auditing of the accounts**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Auditor's fees</b>	3250	3,250

**Note 10 Paid employees**

**10.1 Staff Costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Salaries and wages</b>	137,414	172,967
<b>Social security costs</b>	- 3,510	15,342
<b>Pension costs (defined contribution pension plan)</b>	1,189	2,961
<b>Contractors</b>	29,113	37,285
<b>Total staff costs</b>	164,206	228,555

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

None

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

None

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity.

£38,000

**10.2 Average head count in the year**

The parts of the charity in which the employees work

	<b>This year Number</b>	<b>Last year Number</b>
<b>Fundraising</b>	1	1
<b>Charitable Activities</b>	2	3
<b>Governance</b>	2	2
<b>Other</b>	-	-
<b>Total</b>	5	6

**Note 11 Detailed income and expenses**

	2023	2022	
<b><u>Income</u></b>		£	
Hajj - Sales	1,000	(5,200)	
Standing Orders - MT	3,843	3,074	
Youth Activities - Contributions	500		
Boiler	-	1,000	
Income from WLICC	126,155	92,092	
Write off Hajj overpayment as donations	14,649		
Other Donations	5,836	1,039	
Sister Activities donations	1,543	2,990	
Iftar Saa'em	24,662		
Budget Support - Muntada Trust	116,552	86,480	
Discover Islam OH & Rent	15,000	10,000	
Rooms renting	3,000		
AQA Utilities share	6,000		
Book shop Rental Income	7,800		
Office Rental	9,720		
Rent Receivable	9,800		
School Rental Income	61,383	74,579	
Zakat-Ulmaal	-	1,400	
		<b>407,443</b>	<b>267,454</b>
<b><u>Expenses</u></b>			
IT Maintenance & Support	-	213	
Building maintenance	-	4,682	
Advertising & Printing	-	876	
Iftar Saeem	19,500	3,000	
Syria Crisis	-	20,000	
Salaries	168,278	172,967	
Employers N.I.	(3,510)	15,342	
Employers Pensions	1,189	2,961	
PAYE Late payment interest	3,142		
Management & IT fees		37,285	
Business Rate	33,333	9,058	
Waste Management Services	5,039	3,472	
Building Insurance	7,057	8,104	
Electricity	30,948	23,392	
Gas	32,779	20,020	
Water rate	8,194	4,555	
Telephone, Fax & Broadband	1,819	4,698	
IT Maintenance, Support & Equipment	3,017	3,552	
Mailshot & HR System	3,806	3,293	
Stationery & Photocopier	669	913	
Legal and Professional fees	3,241	4,386	
Cleaning	12,671	13,526	
H&S and Fire Protection Services	6,061	1,464	
Miscellaneous Expenses	65	32	
Depreciation	517	689	
Bad Debt Write Off	(1,150)	4,500	
Write of allocated overheads		<b>336,663</b>	<b>362,982</b>
		<b>70,781</b>	<b>(95,528)</b>



Issuer

KWSR and Co LTD

Document generated

Tue, 29th Oct 2024 16:15:05 GMT

Document fingerprint

7e6e6f94c11791421850df7bc004cfdb

Parties involved with this document

Document processed	Party + Fingerprint
Tue, 29th Oct 2024 16:18:37 GMT	Susan Rahman - Signer (22d413bc490b77b4ad4c655742903c5f)

Audit history log

Date	Action
Tue, 29th Oct 2024 16:15:06 GMT	Envelope generated by Susan45.150.144.15
Tue, 29th Oct 2024 16:15:06 GMT	Document generated with fingerprint 7e6e6f94c11791421850df7bc004cfdb45.150.144.15
Tue, 29th Oct 2024 16:18:04 GMT	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing45.150.144.15
Tue, 29th Oct 2024 16:18:04 GMT	Document emailed to hello@kwsr.co.uk18.134.98.178
Tue, 29th Oct 2024 16:18:27 GMT	Susan Rahman viewed the envelope45.150.144.15
Tue, 29th Oct 2024 16:18:37 GMT	Susan Rahman signed the envelope45.150.144.15
Tue, 29th Oct 2024 16:18:37 GMT	This envelope has been signed by all parties45.150.144.15
Tue, 29th Oct 2024 16:18:37 GMT	Susan Rahman viewed the envelope45.150.144.15