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# AL MUNTADA AL ISLAMI TRUST

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## ANNUAL TRUSTEES REPORT

31<sup>st</sup> December 2024

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 2024 to 31<sup>st</sup> December 2024.

The impact of the cost of living crisis along with the legacy of Coronavirus and spiralling energy costs continues to have an over bearing effect on peoples' lives particularly those on low incomes and also amongst ethnic minorities. Together with the country's ever burdening economic pressures of crippling tax rises, spending cuts and debt continue to have a negative pull on plummeting incomes and resources. Inducing people back into work after the Covid-19 pandemic that severely hit this country through sickness and high levels of unemployment of those economically inactive continue to blight the economy in many sectors. Ways of reducing costs and overheads on budgets is frequently studied in order to allow for long term sustainability of services. 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 Report

As we reflect on the past year, **Al-Muntada Trust** is pleased to present its annual return, marking another year of service, growth, and impact. Our commitment remains steadfast: to deliver meaningful support to those in need while ensuring full transparency and accountability in the stewardship of our resources.

This year has been especially significant as **Al-Muntada Trust** continued to strengthen the foundations of the partner charities that were initiated under the umbrella of the Trust. By empowering these organisations with strategic guidance, funding, and operational support, we have helped them grow into independent and sustainable entities, capable of delivering direct services within their respective communities.

Among these charities is **Muntada Aid**, which was originally established by **Al-Muntada Trust**. Over the years, Muntada Aid has grown into a highly respected international charity. Having achieved the **Big Impact Award** in previous years, it is now working tirelessly to secure the prestigious **Charity of the Year Award**, a testament to its dedication, effectiveness, and the vision with which it was founded. Equally important is **WLICC (West London Islamic Cultural Centre)**, another charity initiated by **Al-Muntada Trust**, which serves as a vital hub for the local community. Through its daily services and large-scale community events, WLICC continues to have a profound local impact. Notably, it organises Eid prayers in the local park, welcoming over **5,000 members of the community**, alongside many other programmes that strengthen family life, social cohesion, and spiritual development.

Our focus on empowerment ensures that the impact of our work extends far beyond our own initiatives. The success of **Muntada Aid** and **WLICC**, alongside other partner charities, demonstrates the effectiveness of building capacity, fostering collaboration, and investing in leadership that can carry forward the shared vision of service and compassion. The annual return highlights not only our financial transparency but also the collective achievements of our network. Together with our partners, we have been able to reach more beneficiaries, implement innovative programmes, and respond to emerging needs in an efficient and responsible manner.

We remain grateful to our donors, supporters, and volunteers who continue to make this mission possible. As we move forward, **Al-Muntada Trust** will stay committed to nurturing the organisations it has helped to establish, ensuring that the legacy of empowerment continues to multiply year after year.

Chairman, Dr Saeed Al-Ghadie

**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

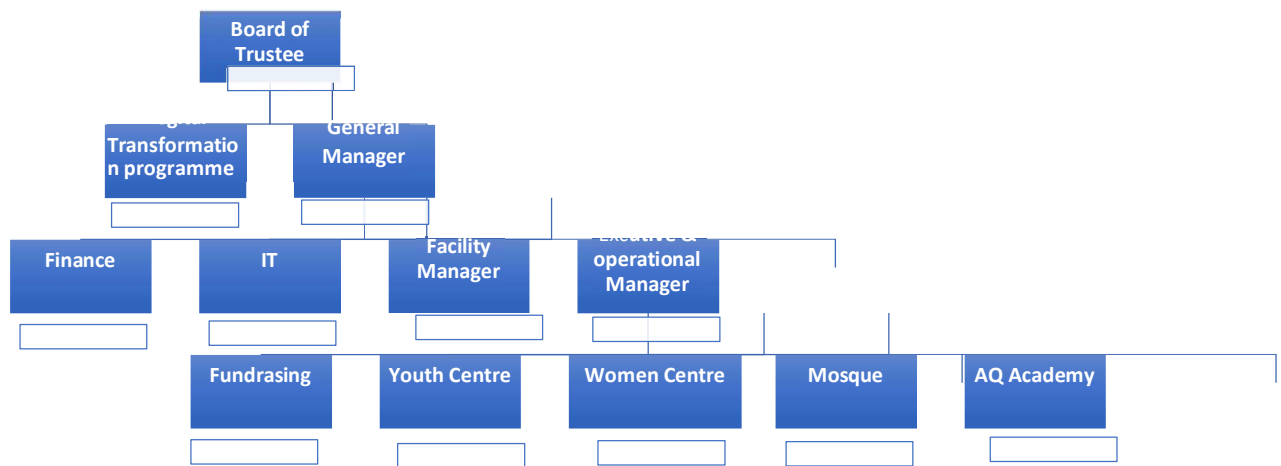
**Objectives**

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.

**Background**

Al-Muntada Al-Islami Trust was established in 1986 as an independent organisation catering for the UK Muslim Community. During the last 37 years the Trust has expanded its work on a global level with the aim of running educational programmes, alleviating poverty-both its causes and symptoms, 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

## Induction 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. Stakeholders and partners may nominate trustees, and sometimes we will make a personal approach to potential candidates.

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
Accountant'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

## **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 fraud and error. 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.

## **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 the centre 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 focus 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 and marriage and 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.
- 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.

### **Zakaat**

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.

## **Wider Community Engagement**

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.

## **Events and Community Engagements of the Year**

### **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.



## Charity Commission Safeguarding workshop 13<sup>th</sup> February 2024



At the Charity Commission's "Safeguarding in a faith charity context - What are your trustee duties?"

### Three key points:

1. Make sure you know the basics – read [The Essential Trustee](#)
2. Read our guidance on [Safeguarding and protecting people for charities and trustees](#) and undertake the [10 safeguarding actions for charity trustees](#).
3. Stay up to date – sign up to [GOV.UK alerts for the Charity Commission](#) or follow [@ChtyCommission](#) on X.

### Additional Resources:

- [Charities and social media](#)
- [5-minute guides for charity trustees](#)
- [DBS Update Service guidance](#)
- For further information on Pro bono work contact [The Law Society](#) or [Legal advice for not-for-profits - LawWorks](#)
- [National Resource Centre for Supplementary Education](#)
- [Conflicts of interest: a guide for charity trustees](#)

## Charity Commission “Managing your Faith Charity” event 22<sup>nd</sup> May 2024

Workshop that took place at Broadway House, Tothill Street, SW1 involved a range of presentations, interactive exercises and networking opportunities.

The ‘Managing your Faith Charity’ event provided guidance and best practice specifically aimed at faith charities and their trustees. The day delivered a mix of presentations, interactive exercises, networking opportunities and an opportunity to ask questions.

The workshop covered:

- ▮ Trustee Duties – your legal responsibilities;
- ▮ Decision making and record keeping;
- ▮ Conflicts of Interest – what are they and how to manage them;
- ▮ Risks, and how to manage them;
- ▮ What to do if something goes wrong.

## 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.

## H&F faith communities stand in solidarity against all forms of hate \_

Faith organisations across H&F speak out against the recent violent disorder and racism.

A meeting and tour took place on 8<sup>th</sup> August 2024 at HM Wormwood Scrubs Prison with Hammersmith & Fulham Chief Executive Sharon Lea, Council officers, members of the Faith Forum and the Prison Chaplaincy.



H&F Faith Forum members pictured with (front row, l-t-r) H&F Deputy Leader, Cllr Alex Sanderson, H&F Chief Executive Sharon Lea and Cllr Rebecca Harvey, H&F Cabinet Member for Social Inclusion and Community Safety

We are speaking out to express our condemnation of the racism, anti-immigrant hatred, Islamophobic violence and dangerous rhetoric currently being played out online and on the streets of the UK, which is directly impacting Hammersmith & Fulham.

Our faith communities across the diverse Hammersmith & Fulham have come together to stand in solidarity against any form of racism or hate crime including Islamophobia and antisemitism.

We applaud the strong response from the UK government to bring the riots to an end and ensure accountability for those responsible and express our respect and gratitude to the police as they put themselves at personal risk to protect our communities and keep us all safe.

The Hammersmith & Fulham Faith Forum is working with the local council, community leaders and the police to provide support and safety to all our residents and to reaffirm the fact that no religion endorses or promotes any form of hate or violence towards other human beings.

The strength of our local community comes from our diversity, which enriches our lives through culture, nationality, ethnicity and faith. We live in peace and friendship alongside each other and will never allow any form of hate to separate us.

We are proud of the strong, diverse cultures that enrich our local community and of the respect and understanding that unites us all.

There must be no space in Hammersmith & Fulham for violent protests that seek to divide us.

We stand together as one community.

- Ven Seelawimala, London Buddhist Vihara Temple
- Sr Silvana Dallanegra, Roman Catholic Diocese Representative
- Rev Singa Vunipola, Rivercourt Methodist Church
- Rev Sam Rylands, St Andrews Church - Fulham Fields
- Rev Richard Nesbitt, Our Lady of Fatima RC Church, White City
- Rev Richard Andrew, Holy Trinity Church, Brook Green
- Rev Pete Winter, St Pauls Church, Hammersmith
- Rev Singa Vunipola, Shepherds Bush Road Methodist Church
- Rabbi Osher Krichinsky, Chabad of Hammersmith & Fulham
- Mr Abdul Hakim Montague, Al Muntada Al Islami - Fulham Mosque
- Mr Omar Mohsin, Shepherds Bush Mosque
- Mr Mostafa Ragab, White City Mosque & Egyptian House
- Mr Khalid Omair, Nahdi Centre, Park Royal
- Mr Tariq Mahmood, Hammersmith Muslim Community

**Cost of Living Summer Alliance Workshop Networking event 11<sup>th</sup> July 2024**



At the Irish Centre in Hammersmith Councillor Rebecca Harvey of Hammersmith & Fulham Council introduced the agenda and workshops included Social Value, Digital Signposting and review of identified priorities along with feedback.



London Borough Faiths Network, “Building Resilience Together” 23<sup>rd</sup> May 2024





Extreme Hot Weather Table top Exercises at the Diocesan Board, Trinity House, Borough, London SE1.

A Pilot project: Simulation exercises in conjunction with Specialist professional colleagues from Aviva, Groundwork and the British Red Cross, Environment Agency, transport, utilities who participated alongside regional and national community faith leaders during the exercise.

The purpose was to enhance community preparedness and protection against emergencies, including those stemming from climate change and severe weather events. Simulation exercises were presented to explore and expand their understanding of emergency preparation and response strategies. To cascade knowledge and action plans to networks and organisational members

A number of scenarios were considered and a breakout session of small group interactive dynamic discussions were had to examine the possible risks to people in local communities and what strategic actions could be taken to alleviate those affected which were then presented to all groups.

## **Our Local Safer Neighbourhood Team Visit outside the centre 7<sup>th</sup> June 2024**



### **A long awaited well-received response to the H&F Faith Forum:**

#### **A written response received from the Ministry of Housing, Communities & Local Government 21<sup>st</sup> August 2024**

In December last year, all members of various faiths in the Hammersmith & Fulham Faith Forum along with the H&F Council Chief Executive and some senior council officers determined to stand together against hate had agreed to lodge an appeal for the then government to initiate calming of the conflict between Israel and Gaza and calling for a more proactive, impartial stance on the brutal war – a stance motivated by the desire for a long-term, just peace in the region. In this way the Government would provide support and reassurance for our communities.

At that time Two letters had been posted out to the previous central government sharing the very deep concern of Hammersmith & Fulham Faith Forum about the ongoing conflict raging in Gaza during the latter part of last year. As no response had ever been received in return, then a new e-mailed letter had been sent out to the now newly formed residing government to which a response had been received. A copy of this can be seen below.



Ministry of Housing,  
Communities &  
Local Government

Ministry of Housing, Communities & Local  
Government  
2 Marsham Street  
London  
SW1P4DF

Our reference: TO202:4/1 7708

ML Abdul Hakeem Montague

montague@armuntadabust.org

21 Aug 2024

Dear Mr. Abdul Hakeem Montague and the Hammersmith and Fulham Faith Forum,

Thank you for your email to ministers dated 13 June and 26 July regarding the conflict in Israel and Gaza.

The situation on the ground in the Middle East has developed greatly since your original letter of 22 December 2023, and the conflict continues to evolve. The Government's position on the conflict is clear; the UK is pushing for an immediate ceasefire. The government has urged that the fighting must stop, the hostages must be released and more aid must enter Gaza. We are urging both sides to show flexibility.

The death and destruction in Gaza is intolerable. Humanitarian aid is a moral necessity and the UK will continue to make significant funding available, working through trusted humanitarian partners to ensure that UK support reaches civilians on the ground. The Foreign Secretary announced on 19 July that the government will restart funding to the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), releasing £21 million for Gaza and the region. The government has also announced an additional £5.5 million to UK-Med so it can continue delivering emergency medical care to those most in need. We are also pressing Israel to deliver on its promise to provide Gaza with aid, calling for the opening of all border crossings, including Rafah, and take steps to ensure the safe distribution of aid in Gaza through a guaranteed deconfliction mechanism to keep humanitarian operations safe from military operations.

As we explore a pathway out of the wider crisis, we are conscious of the complexities and are determined to listen to all sides. The UK Government's overarching aim is clear: a viable and sovereign Palestinian state, alongside a safe and secure Israel. There is no way out of this crisis without a route to both Palestinians and Israelis enjoying security, justice and opportunity in lands that they can call their own. We want a credible and reversible pathway towards a two-state solution and we are committed to recognising a Palestinian state as a contribution to a peace process, at a time that is most conducive to that process.

In pursuit of these objectives, the Foreign Secretary visited Israel and the Occupied Palestinian Territories on 12 August and 14 - 15 July, meeting with Israeli and Palestinian leaders, as well as families of hostages, victims of violence and members of the humanitarian community.

The Foreign Secretary has also discussed the issue with colleagues from the G7 and the region. The Prime Minister last spoke to Israeli Prime Minister Netanyahu and President



Abbas of the Palestinian Authority on Sunday 7 July. Please be assured that the Foreign Secretary and his entire ministerial team will continue to do all they can to secure lasting peace in the region.

Your letter also raised the deeply concerning issue of rising hate crime following the events of 7 October 2023. The Government is clear that all forms of racial and religious discrimination, such as antisemitism or Islamophobia, are completely unacceptable. No one should ever be a victim of hatred because of their race, religion or belief, and the Government continues to work with police and community partners to monitor and combat this.

The Government is committed to bridging divisions between communities and challenging hatred, and we continue to work closely with community groups, charities and public sector partners to achieve this. In a time of worrying polarisation, the government is committed to building a country where all faith and belief communities are safe and where diversity is celebrated, and we recognise that interfaith dialogue is an important way of fostering community cohesion.

Thank you for taking the time to write to us.

Yours sincerely,

Shuma

**Correspondence Unit**

## Sheltered Home 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 visit to Dr. Y. Sobhy at his Sheltered accommodation in SE London on 7<sup>th</sup> November 2024. Dr. Sobhy helped serve our community for many years during the 1990's with their health matters and giving medical advice who was a local practicing G.P.

## Remembrance Sunday 12 November 2024

Our Trustee, Abdul Hakeem Montague, representing the Muslim Community in Fulham took part in this year's Remembrance Sunday parade with Hammersmith & Fulham Council leaders. Many Muslim soldiers have served, fought and died during the world wars whilst serving the United Kingdom forces.



Thank you from the Mayor of Hammersmith & Fulham



Dear All,

Thank you so much for attending this year's Remembrance Sunday Service. We greatly appreciate the community effort to make the event a success and everyone's work and attendance made a difference.

We have received many warm words and thanks for the moving and fitting service at Fulham War Memorial. It was the perfect moment to reflect and give thanks.

Please pass on my appreciation to all those I may have missed but who attended, and I attach some photographs from the event for your records.

[Hammersmith & Fulham Council's albums | Flickr](#)

Kind regards,

A handwritten signature in black ink that reads "P. Quigley".

Mayor Cllr Patricia Quigley  
Hammersmith & Fulham Council

[www.lbhf.gov.uk/mayor](http://www.lbhf.gov.uk/mayor)



### **Video Shoot Thursday 17<sup>th</sup> October 2024**

Abdul Hakeem Montague with the film production team Katia, Steve and Jack of Cloud 9 Media commissioned by Hammersmith & Fulham council for Interfaith Week. Producing a short video message to promote community cohesion and the importance of interfaith to be shared on the council's website and social media platforms.





**H&F Faith Forum meeting at the Quaker Centre Hammersmith Thursday 14<sup>th</sup> November 2024  
Interfaith Week**



Abdul Hakeem Montague delivering a talk about Zakaat and charity to members of the H&F Faith Forum during Interfaith Week.



## Cost of Living Winter Alliance Conference 18 December 2024



With the deepening Cost of Living Crisis H&F Council leaders, local experts and community organisations discussed the challenges and solutions facing residents in Hammersmith & Fulham.

Small table group discussions were had with a network of like-minded individuals about finding practical ways to continue to manage the rising costs of housing, utilities, food, healthcare and education.

Ongoing Hammersmith & Fulham support schemes in place were presented to help residents over winter. This was followed by question and answer session to ensure communities engage with these schemes to help support residents tackle financial insecurity and address poverty.

### **Plans for the future**

#### **Developing stronger links with the local Health Service team for improving Health in the Community**

To see whether it would be possible to arrange for some training in health and wellbeing in the community. Since the pandemic there has been a noticeable increase with people experiencing health and mental health problems. It is hoped that training can be held at this centre 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.

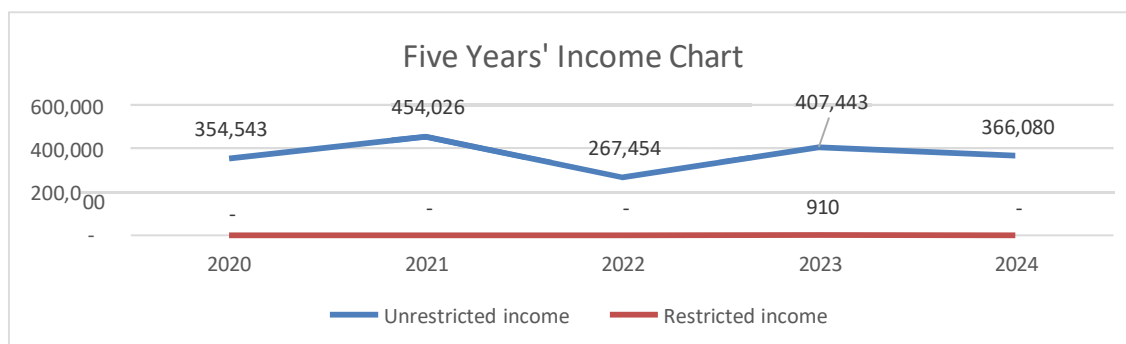
#### **Financial Review**

## Income and expenditure overview

### Income

The Charity's total income for the year was £366,080 down by 15% compared to (2023: £408,353), the decrease in income due to lower Ramadan Collection than last year.

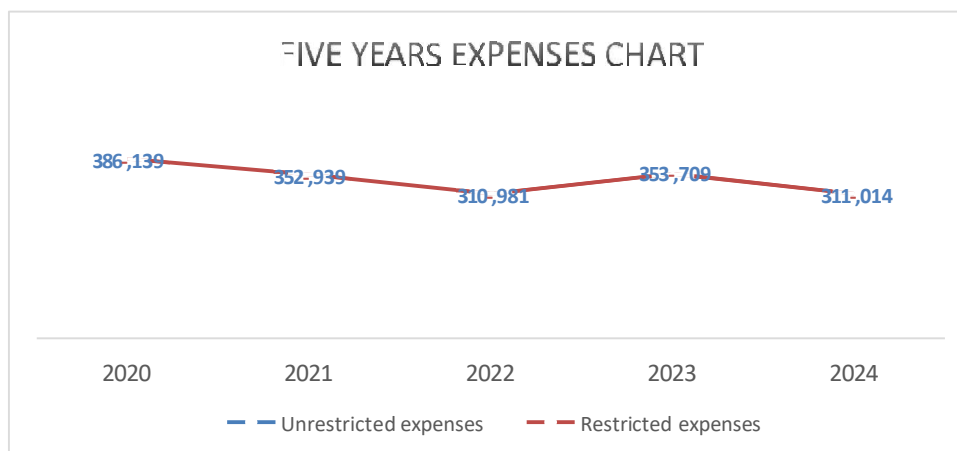
	2020	2021	2022	2023	2024	Variances
Unrestricted income	354,543	454,026	267,454	407,443	366,080	-15%
Restricted income	-	-	-	910	-	0%



### Expenditure

Total charity expenditure for the year ended 31 December 2024 was **£311,014** down by 14%, (2023: **£353,709**, the decrease was due to cutting staff costs and cutting utilities costs particularly, the gas consumption after installing the new boiler.

	2020	2021	2022	2023	2024	Variances
Unrestricted expenses	386,139	352,939	310,981	353,709	311,014	14%
Restricted expenses	-	-	-	-	-	0%



## **Balance sheet, reserves and cash**

The charity net asset was (2024: £970,212) 6% an increase compared to (2023: £915,112) , the increase was due to surplus £55,099.

Cash at the end of the year is 28% down 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	2,625
Account 4792	3,627
Account 4701	14,056

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 assisted 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 2024 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 6, 2025, 11:07am)

Statutory Auditor

ICAEW

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

Date 30 September 2025

Charity Name : Al Muntada Al Islami TrustCharity No293355

Annual accounts for the period

Period start date01/01/2024 To31/12/2024

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

Recommended categories by activity	Notes	Restricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
		2024	2024	2024	2024	2023	2023	2023	2023
		£	£	£	£				£
Income									
Income and endowments from:	3								
Donations and legacies		240,196	-	-	240,196	293,740	910	-	294,650
Other trading activities		125,884	-	-	125,884	113,703	-	-	113,703
Total		366,080	-	-	366,080	407,443	910	-	408,353
Expenditure									
Expenditure on:	4								
Raising funds		-	-	-	-	-	-	-	-
Charitable activities		311,014	-	-	311,014	352,939	-	-	352,939
Total		311,014	-	-	311,014	352,939	-	-	352,939
Net income									
		55,066	-	-	55,066	54,505	910	-	55,415
Tax payable		-	-	-	-				-
Net income/(expenditure) after tax before investment gains/(losses)		55,066	-	-	55,066				73,510
Net gains/(losses) on investments		-	-	-	-				-
Net income/(expenditure)		55,066	-	-	55,066				73,510
Net movement in funds		55,066	-	-	55,066				73,510
Reconciliation of funds:									
Total funds brought forward		(117,412)	95,059	937,466	915,113	(171,916)	94,149	937,466	859,699
Total funds carried forward		(62,345)	95,059	937,466	970,179	(117,412)	95,059	937,466	915,113

Section B Balance sheet as at 31-12-2024						
	Notes	Unrestricted funds	Restricted income funds	Endowment funds	2024	2023
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Tangible assets	5	1,164	-	937,466	938,630	939,017
Total fixed assets		1,164	-	937,466	938,630	939,017
Current assets						
Debtors	6.2&6.3	33,322	-	-	33,322	27,503
Cash at bank and in hand		21,656	-	-	21,656	29,899
Total current assets		54,978	-	-	54,978	57,402
Creditors: amounts falling due within one year	7.1&7.2	14,646	-	-	14,646	72,557
Net current assets/(liabilities)		40,332	-	-	40,332	(15,155)
Total assets less current liabilities		41,496	-	937,466	978,962	923,862
Creditors: amounts falling due after one year	7.1	8,750	-	-	8,750	8,750
Provisions for liabilities		-	-	-	-	-
Total net assets or liabilities		32,746	-	937,466	970,212	915,112
Funds of the Charity						
Endowment funds	8	-		937,466	937,466	937,466
Restricted income funds	8		95,059		95,059	95,059
Unrestricted funds		(62,313)		-	(62,313)	(117,412)
Total funds		(62,313)	95,059	937,466	970,211	915,112

Signed by one or two trustees/directors on behalf of all the trustees  
Dr. Saeed AlGhadie (Chairman)



12/09/2025

## Charity No

Charity Name Al Muntada Al Islami Trust

293355

## Statement of Cash Flows or the Year Ended 31 December 2024

	2024	2023
Reconciliation of net income/(expenditure) to net cash flow		
Net income/(expenditure) for the reporting period as per the statement of financial activities	55,099	55,415
Adjustment for:		
Depreciation	388	517
Decrease/(increase) in debtors	(5,819)	46,143
(Decrease)/increase in creditors	(57,911)	(98,665)
<b>Net cash provided by (used in) operating activities</b>	<b>(8,244)</b>	<b>3,410</b>
Cash flow from financing activities		
Loan received	-	-
<b>Net cash provided by (used in) financing activities</b>	<b>-</b>	<b>-</b>
Cash flow from investing activities		
Purchase of assets	-	-
<b>Net cash provided by (used in) investing activities</b>	<b>-</b>	<b>-</b>
Net increase / (decrease) in cash and cash equivalents	<b>(8,243)</b>	<b>3,410</b>
Opening Cash and Cash equivalents	29,899	26,490
Closing Cash and Cash equivalents	21,656	29,899
Net increase / (decrease) in cash and cash equivalents	<b>(8,244)</b>	<b>3,410</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 (FRS1 02)) 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 center. 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 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 goods 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 activities.

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 programs of the Charity. Allocation of support costs and staff

costs have been proportionated to the total of program costs and corresponding thematic program 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) Foreign currencies**

Transactions in foreign currencies are translated at the rate of exchange at

the time of the transaction. Foreign currency balances are translated at the

rate of exchange prevailing at the balance sheet date.

Foreign currency gains and losses are recognised through the Statement of Financial Activities for the period in which they are incurred.

**e) Investment property**

No investment property held.

**f) Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as

Leasehold properties	Straight line over the life of the lease
Freehold properties	5% straight line
Computers and software	25% straight line
Fixtures and fittings	25% straight line
Office equipment	25% straight line
Motor vehicles	15% straight line

Assets that are subject to amortisation are tested for impairment whenever events or changes in circumstance indicate.

**g) Fund accounting**

General funds are unrestricted funds which include buildings and equipment necessary for the proper functioning of the Charity and other funds available for use at the discretion of the Trustees in furtherance of the Charity's objectives.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are funds which are subject to specific restrictions as imposed by the donor or nature of the appeal.

**h) Taxation**

As a registered charity, Al Muntada Trust is exempt from taxation of income and gains to the extent that its income and gains are applicable to charitable purposes only.

**i) Key judgements and estimation uncertainty**

The preparation of the financial statements requires the Trustees to make estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the date of the financial statements. If in the future such estimates and assumptions, which are based on the Trustees' best judgment at the date of the financial statements, deviate from the actual circumstances, the original estimates and assumptions will be modified as appropriate in the year in which the circumstances change. The Trustees do not believe that there are any significant areas of estimation uncertainty that need to be disclosed.

## Section C

## Notes to the accounts

(cont)

Note 3

Income

## Donations and Legacies

Total

Total

Unrestricted

Restricted

2024

2023

£

£

£

£

Donations received in the UK

73,243

-

73,243

95,983

Donations from other charities

166,953

-

166,953

92,092

240,196

-

240,196

188,075

## Other trading activities

Total

Total

Unrestricted

Restricted

2024

2023

£

£

£

£

Rental income

129,134

-

129,134

84,579

Pilgrimage

-

3,250

-

- 3,250

-

5,200

125,884

-

125,884

79,379

TOTAL INCOME

366,080

-

366,080

267,454



Section C	Notes to the accounts				(cont)			
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4 Resources expended

	Direct Costs	Staff Costs	Support Costs	2024	Direct Costs	Staff Costs	Support Costs	2023
	£	£	£	£				£
Charitable Activities and Trading activities								
Culture & Social Affairs	6,590	159,711	144,713	311,014	19,500	185,374	148,064	352,939
Total Charitable Activities and Trading activities	6,590	159,711	144,713	311,014	28,771	228,555	105,656	352,939
Total Expenditure	6,590	159,711	144,713	311,014	28,771	228,555	105,656	352,939

Support Costs	2024	2023
	£	£
Office Costs	131,259	136,182
IT	10,164	8,642
Governance Costs	3,290	3,241
	144,713	148,064
	2024	2023

Governance Costs	£	£
Audit Fees	3,250	3,250
Legal fees	40	(9)
	3,290	3,241

**Section C****Notes to the accounts****(cont)****Note 5****Tangible fixed assets****5 Cost or valuation**

	Freehold land & buildings	Fixtures, fittings and equipment	Office Equipment	IT Equipment	Total
	£	£	£	£	£
At the beginning of the year	937,466	88,714	108,917	13,997	1,149,094
Additions	-	-	-	-	-
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>

**Depreciation and impairments**

	<b>**Basis</b>	SL or RB	RB	RB	RB	Straight Line ("SL") or Reducing Balance ("RB")
	<b>** Rate</b>		0.25	0.25	0.25	
At beginning of the year		-	88,579	108,320	13,047	209,947
Depreciation		-	34	149	238	420
At end of the year		<b>-</b>	<b>88,613</b>	<b>108,469</b>	<b>13,285</b>	<b>210,367</b>

**Net book value**

Net book value at the beginning of the year	937,466	135	597	950	939,147
Net book value at the end of the year	937,466	101	447	713	938,727

Section C	Notes to the accounts	(cont)
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Note 6.1 Cash at bank and in hand

	2024	2023
	£	£
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	21,656	29,899
Other	-	-
<b>Total</b>	<b>21,656</b>	<b>29,899</b>

Note 6.2 Debtors and Prepayments

	2024	2023
	£	£
Trade debtors	10,800	4981
<b>Total</b>	<b>10,800</b>	<b>4,981</b>

Note 6.3 Disclosure of debtors recoverable in more than 1 year (included in debtors above)

	2024	2023
	£	£
Trade debtors	-	-
Prepayments and accrued income	-	-
Other debtors	22,522	22,522
<b>Total</b>	<b>22,522</b>	<b>22,522</b>

Section C	Notes to the accounts	(cont)
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Note 7                      Creditors and accruals

7.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	9,048	35,287	-	-
Accruals and deferred income	-	1,751	-	-
Salaries, Taxation and social security	5,598	35,519	-	-
Other creditors			8,750	8,750
Total	14,646	72,557	8,750	8,750

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

**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	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Unrestricted Funds	U		( 117,412 )	366,080	311,014	-	-	( 62,345 )
Endowment Property	PE		937,466	-	-	-	-	937,466
Zakaat-ulmaal Fund	R	Religious duties	2,059	-	-	-	-	2,059
Syria Crisis Fund	R	Humanitarian/Emergency Response	93,000	-	-	-	-	93,000
Restricted Funds			95,059	-	-	-	-	95,059
<b>Total Funds</b>			<b>915,113</b>	<b>366,080</b>	<b>311,014</b>	<b>-</b>	<b>-</b>	<b>970,180</b>

Section C	Notes to the accounts	(cont)
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Note 8 Charity funds

8.2 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	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Unrestricted Funds	U		( 171,916 )	407,443	352,939	-	-	( 117,412 )
Endowment Property	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
Restricted Funds			94,149	910	-	-	-	95,059
Total Funds			859,699	408,353	352,939	-	-	915,113

**Note 9 Details of certain types of expenditure****Note 9 Fees for Auditing of the accounts**

	2024 £	2023 £
Auditor's fees	3,250	3,250

**Note 10 Paid employees****10.1 Staff Costs**

	2024 £	2023 £
Salaries and wages	126,785	136,470
Social security costs	8,073	12,262
Pension costs (defined contribution pension plan)	3,131	2,636
Contractors	21,722	29,113
<b>Total staff costs</b>	<b>159,711</b>	<b>180,482</b>

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

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

**Section C****Notes to the accounts****(cont)****Note 11 Detailed income and expenses**

	2024	2023	
<b><u>Income</u></b>		<b>£</b>	
Hajj - Sales (Refund)	- 3,250	1,000	
Standing Orders - MT	5,367	3,843	
Youth Activities - Contributions		500	
Support Charges - Utilities	166,953	126,155	
Write off Hajj overpayment as donations		14,649	
Other income	469	5,836	
Sister Activities donations		1,543	
Iftar Saa'em	5,407	24,662	
Budget Support	62,000	116,552	
Discover Islam OH & Rent		15,000	
Rooms renting	3,000	3,000	
AQA Utilities share	18,000	6,000	
Book shop Rental Income	9,000	7,800	
Office rental - Connection Of Hope	6,000	2,500	
Office rental -SALAM	10,000	7,220	
Classes hire	6,334	9,800	
Rent Receivable	76,800	61,383	
		<b>366,080</b>	<b>407,443</b>
<b><u>Expenses</u></b>			
Iftar Saeem	5,790	19,500	
Zakaat Distributed	800		
Salaries	148,507	167,334	
Redundancy			
Employers N.I.	8,073	12,262	
Employers Pensions	3,131	2,636	
PAYE Late payment interest		3,142	
Business Rate	48,260	33,333	
Waste Management Services	8,394	5,039	
Building Insurance	7,241	7,057	
Electricity	34,288	30,948	
Gas	20,059	32,779	
Water rate	8,226	8,194	
Telephone, Fax & Broadband	802	1,819	
IT Maintenance, Support & Equipment	2,928	3,017	
Meetings Expenses	1,451		
Mailshot & cloud	4,983	3,806	
Stationery & Photocopier	1,173	669	
Legal and Professional fees	3,290	3,241	
Building Maintenance, repairs & renewal	373		
H&S & Fire Protection Services	2,285	6,061	
Miscellaneous Expenses	341	65	
Training	199		
Depreciation	420	517	
Bad Debt Write Off		- 1,150	
Write of allocated overheads		311,014	352,939
		<b>55,066</b>	<b>54,505</b>





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