

**Registered number: 0298944**

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

**Report and Financial Statements**

**For the Year ended 31 March 2025**

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION  
REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2025**

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**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 March 2025**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Officers and Professional advisers**

**TREASURER**

Dr. Rasheed Saliu (FCA, FCCA, FFA, FFTA)

**TRUSTEES**

Mr. Bashir Ahmad Niaz  
Mr. Islam Majid  
Mr. Liquat Khan  
Mr. Muhammed Saleem Nauuab  
Mr. Abdul Khaliq

**REGISTERED OFFICE**

Harlow Islamic Centre  
Parringdon Road  
Harlow, Essex  
CM19 4QX

**BANKERS**

Lloyds TSB Bank PLC  
25, Gresham Street, London  
EC2V 7UN

Al Rayan Bank PLC  
77-79 Edgware Road  
London  
W2 2HZ

**EXAMINER**

AACSL ACCOUNTANTS LIMITED  
1ST Floor  
Northwest gate House  
Harlow  
Essex  
CM20 1YS

**CHARITY NUMBER**

0298944

## **THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 March 2025**

The Trustees, for the purposes of the Charities Act 2011 as amended and Statement of Recommended Practice (SORP) 2005, submit their annual report and financial statements for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the Charity. The Charity is governed by a Memorandum and Articles of Association.

#### **PRINCIPAL ACTIVITIES, AIMS AND ORGANISATION OF THE CHARITY**

The primary objective of the charity is to run an Islamic Centre with separate Arabic and Quranic classes for boys and girls aged 5-12 years.

We believe in lifelong learning process. We believe in bringing positive changes to the lives of individuals who come to the centre. We have shared values about being inclusive and value-led

Our aim is to serve Harlow Muslim community and the community at large, and create understanding between Muslim and non-Muslim communities, to keep a good relationship with all the communities, to encourage different religious understandings and to host and encourage the 3 faiths forum.

We as Muslim leaders of the community need to build a bridge between other faiths and communities under these difficult times for race relation.

#### **THE MAIN ACHIEVEMENTS OF THE ORGANISATION DURING THE PERIOD WERE:**

- Continuous establishment of regular daily and Friday's prayers at centre
- Establishment of a Community Centre committee to co-ordinate the activities of the charity. This committee has organised various events within the year including the recent "Community well being"
- Organised two Arabic classes for girls and boys with world class lecturers. This is progressing better by the day.
- Established partnerships with the local Council and the immediate community. This is being achieved through various events organised as mentioned below.
- New education Academy set up – with over 85 students and six teachers
- School Visits programme
- New Cub Scouts programme
- Regular Neighbourhood and Policing (NAP) meeting
- Liaising with the police on Anti-social behaviour
- Crime prevention work shops
- Fire safety work shop
- MP surgery
- Community 'Iftar' with local council, police, MPs and heads of Schools.
- Engaged with local and National Media on issues that have affected the Muslim community in Harlow
- Raising awareness for local Food bank and donated over 264kg of food.
- We are part of country wide campaign of open day at Mosque

The 2023-2024 year has been a very challenging year for the charity. The Herts & Essex Muslim Cultural Association has modified part the internal structure of the acquired building to enable members continue to worship and organise the Arabic classes.

## **THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

### **REPORT OF THE TRUSTEES (Continued)**

#### **FOR THE YEAR ENDED 31 March 2025**

#### **PLANS FOR THE FUTURE**

The Charity will continue to consolidate its programmes and seek their sustainability through individual users

- We plan to effectively develop the centre as contained in our objective.
- Continue to impart Islamic knowledge through organised classes and lectures where members of all the communities are invited
- Ensure the Centre is opened 5 times a day every day of the year in order to uphold the established regular daily and Friday prayers.
- Position the Centre to be able to hold Islamic activities such as marriages and others functions.
- We have signed a new 20 years lease with the local authority for a part of the land which was on the front of our building to use it as a car park, and construction work for car park has now completed.

This makes it easy for centre users and takes the restraint of local parking for community relations.

#### **INCOME GENERATION**

The Charity has generated £155,397 (2024: £110,385) during the year. This includes both direct transfers into charity's account and cash donations.

#### **RISKS**

The factors that may affect the Charity's delivery of its objectives include:

- a) Reputation of Charity and the relationship with the community.

The Herts & Essex Muslim Cultural Association produces an annual plan for delivery against its objectives. This plan sets out the targets for the year and is then broken down to a work plan. The Herts & Essex Muslim Cultural Association has developed a strategy, which specifies how it will deliver the key programmes of work. The strategy also identifies targets and performance indicators.

#### **RESERVES POLICY**

The Charity aims to build reserve which will enable it to meet its average annual operational need. The Trustees review the reserves held by the Charity on a regular basis to ensure that an appropriate level of funds is held to meet the above policy of the Charity going forward. The charity's funds include restricted and unrestricted funds.

The Trustees have continuously built unrestricted reserves from the direct debit contributions. This started after due consultation with the funders, in order to meet the operational objective of the charity.

## **THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

### **REPORT OF THE TRUSTEES (continued)**

#### **FOR THE YEAR ENDED 31 March 2025**

##### **GOVERNANCE AND INTERNAL CONTROL**

A Board of Trustees governs the Charity. New Trustees are selected by the Board of Trustees. At 31 March 2024, the Board had a membership of five people.

The Board meets three times a year to agree key policy decisions, set the strategy for the charity and oversee its performance. At present the Board has committee members who are responsible for the day-to-day activities of the charity. None of the committee members is being remunerated.

All Trustees receive the handbook for Trustees provided through the Charity Commission. Each Trustee will have an induction programme by other Trustees and receive an information pack on the Charity and its finances. Beyond this the Charity follows the code of practice for governance produced by the Governance Hub.

Company law requires the Trustees to prepare financial statements for each financial year, which comply with the Charities Act 1993 as amended

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss.

They include:

- A strategic plan and annual budget approved by the Trustees;
- Regular consideration by the Trustees of financial results, in particular variance from budget; and
- Delegation of authority and segregation of duties.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES IN RESPECT OF THE TRUSTEES' ANNUAL REPORT AND THE FINANCIAL STATEMENTS**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the excess of income over expenditure for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that its financial statements comply with the Charities Act 1993 as amended. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

# **THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

## **REPORT OF THE TRUSTEES (continued)**

**YEAR ENDED 31 March 2025**

### **DISCLOSURE OF INFORMATION TO EXAMINER**

The trustees who held office at the date of approval of this trustees' report confirm that, so far as they are each aware, there is no relevant information of which the Charity's examiner is unaware; and each trustee has taken all the steps that he/she ought to have taken as a trustee to make himself/ herself aware of any relevant information and to establish that the Charity's examiner is aware of that information.

### **EXAMINER**

In line with the provision exemption in the Charities Act 2011 as amended, the trust decided to appoint an examiner, which will review the accounts for the year ended 31 March 2025. In accordance with this appointment, AACSL ACCOUNTANTS LIMITED was appointed as examiner.

Approved by the Board of Trustees and signed on behalf of the Board by:

**Mr. Liquat Khan on behalf of the trust.**

**Trustee**

**25/12//2025**



## **Independent Examiner's Report to the Trustees of Herts & Essex Muslim Cultural Association**

I report on the accounts of the Trust for the year ended 31 March 2025, which are set out on pages 9 to 13.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements?

- to keep accounting records in accordance with section 41 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act as amended.

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

### **AACSL ACCOUNTANTS LIMITED**

1<sup>ST</sup> Floor  
North Westgate House  
Harlow  
Essex  
CM20 1YS

**15/12/2025**

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure Account)**

**YEAR ENDED 31 MARCH 2025**

	Notes	Un-restricted funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOMING RESOURCES</b>					
Donations, Legacies and similar incoming resources		155,397		155,397	110,385
Others - Gift Aid			-	-	26,832
<b>TOTAL INCOMING RESOURCES</b>	<b>2</b>	<b>155,397</b>	<b>-</b>	<b>155,397</b>	<b>137,217</b>
<b>RESOURCES EXPENDED</b>					
<b>Charitable Activities:</b>					
Direct Costs		94,629	-	94,629	56,733
Charitable Costs		18,305		18,305	12,414
Governance Costs		1,800	-	1,800	6,911
<b>TOTAL RESOURCES EXPENDED</b>	<b>3</b>	<b>114,734</b>	<b>-</b>	<b>114,734</b>	<b>76,058</b>
Net income/(expenditure)		40,662	-	40,662	61,159
Funds brought forward		168,342	433,876	602,218	541,059
Net movement in funds and funds balance carried forward as at 31 March 2024		<b>209,004</b>	<b>433,876</b>	<b>642,880</b>	<b>602,218</b>

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	Notes	2025 Total £	2024 Total £
<b>FIXED ASSETS</b>			
Building at cost		286,946	286,946
Accumulated depreciation		(64,500)	(61,034)
<b>TOTAL FIXED ASSETS</b>	5	<b>222,446</b>	<b>225,912</b>
<b>CURRENT ASSETS</b>			
Debtors and accrued income			
Cash at bank and in hand		420,457	376,328
		<b>420,457</b>	<b>376,328</b>
<b>CREDITORS: amount falling due within one year</b>	6	<b>22</b>	<b>22</b>
Net Current assets/(Liabilities)		<b>420,435</b>	<b>376,306</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>642,881</b>	<b>602,218</b>
<b>FINANCED BY:</b>			
Unrestricted funds		209,004	168,342
Restricted Funds		433,876	433,876
<b>TOTAL FUNDS</b>	7	<b>642,881</b>	<b>602,218</b>

For the year ending 31 March 2025, the Charity was entitled to exemption from audit under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirement of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The Accounts was approved by the Board of Trustees and signed on behalf of the Board by:

**Mr. Liquat Khan**

**Trustee**

**15/12/2025**

# THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION

## NOTES TO THE ACCOUNTS

### FOR THE YEAR ENDED 31 March 2025

#### 1. ACCOUNTING POLICIES

##### **Basis of preparation**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" (2005), the Charity Act 1993 and applicable UK accounting standards.

##### **Cash flow statement**

Under FRS 1 the Charity is exempt from the requirement to prepare a cash flow statement on the grounds that the charity is below the threshold specified in Appendix 2 of the FRS1.

##### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in Note 2.

Investment income and gains are allocated to the appropriate fund.

##### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The grant income where related to performance and specific deliverables are accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income being received, the income is accrued.

##### **Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources. Premises overheads have been allocated on a floor basis and other overheads have been allocated on the basis of the head count.

Community project costs are those costs incurred directly in support of the objects of the Charity. The community project cost includes other support costs incurred in support of the objects of the Charity. Governance costs are those incurred in connection with governance arrangement of the Charity, which relate to the general running of the Charity and compliance with constitutional and statutory requirements. The basis of allocation for support costs and governance costs has been explained in Note 3.

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Note 2. TOTAL INCOMING RESOURCES**

Voluntary Income	<b>2025</b>	<b>2024</b>
	£	£
<b>Un-restricted:</b>		
Other income	155,397	110,385
Gift Aid		26,832
<b>Restricted:</b>		
Standing Order and Direct Collections		
	<b>155,397</b>	<b>137,217</b>

**Note 3. TOTAL RESOURCES EXPENDED**

	<b>Direct Costs</b>	<b>Support Costs</b>	<b>2025 Total</b>	<b>2024 Total</b>
	£	£	£	£
Direct Costs	94,629	-	94,629	56,733.0
Charitable Costs	18,305		18,305	12,413.7
Governance Costs	1,800		1,800	6,911.0
	<b>114,734</b>		<b>114,734</b>	<b>76,058</b>

The trust allocates all costs as shown in the table above. Costs are allocated between direct costs and support costs based on the actual expenditure and nature of transactions.

**Note 4. TRUSTEES REMUNERATION**

The Trustees did not receive any emoluments and no out of pocket expenses were paid during the year (2024: £nil)

**Note 5. FIXED ASSET**

	<b>Freehold</b>	<b>Building</b>	<b>Roof</b>	<b>Equipme</b>	<b>2025</b>	<b>2024</b>
	£	£	£	£	£	£
Cost	150,000	70,000	15,000	51,946	286,946	286,946
<b>Total Costs</b>	<b>150,000</b>	<b>70,000</b>	<b>15,000</b>	<b>51,946</b>	<b>286,946</b>	<b>286,946</b>
Basis	Rate	0%	1%	4%	4%	
<b>Balance brought forward</b>	-	12,485	12,451	36,098	61,034	57,568
Charge for the year	-	729	629	2,107	3,466	3,466
<b>Balance carried forward</b>	<b>-</b>	<b>13,215</b>	<b>13,081</b>	<b>38,205</b>	<b>64,500</b>	<b>61,034</b>

The Charity continues to use component accounting in accordance with provision of FRS15 and Accounting and Reporting by Charities: Statement of Recommended Practice on tangible assets

**Note 6. CREDITORS: amount falling due within one year**

	<b>2025</b>	<b>2024</b>
	£	£
<b>This is made up as follows:</b>		
Rates		
Water supply - last quarter	22	22
	<b>22</b>	<b>22</b>

**Note 7. Total Funds**

	<b>2025</b>	<b>2024</b>
	£	£
Reserve brought Forward	502,224	441,065
<b>Surplus/(Deficit) for the year</b>	<b>40,662</b>	<b>61,159</b>
	<b>542,887</b>	<b>502,224</b>

**THE HERTS & ESSEX MUSLIM CULTURAL ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 March 2025**

**Note 8. TAXATION**

The Herts & Essex Muslim Cultural Association is a registered charity and is thus exempt from taxation of its income and gains falling within Section 505 of the Income and Corporation Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that they are applied to its charitable objectives. No tax charge has arisen in the year.