

Charity registration number 503752 (England and Wales)

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Chaudary Ayaz Ali Gul Mubarak Basharat Hussain Mehboob Akhtar Ayaz Ali Mohammed Bashir M Ishaq M Irfan M Shafiq M Riaz M Hussain K Anwar M Hafiz M Hussain A Ghaffar J Iqbal M Ul-Hassan
Charity number	503752
Principal address	Jinnah Road Redditch Worcester B98 7ER
Accountants	Kaiser Nouman Nathan LLP 57 Alfred Street Birmingham B12 8JP
Bankers	Lloyds TSB Church Green East Redditch B98 8BZ

REDDITCH MOSQUE TRUST

MASJID-E-NOOR

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REDDITCH MOSQUE TRUST MASJID-E-NOOR TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "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) (effective 1 January 2019)".

Objectives and activities

Redditch Mosque Trust (Masjid-E-Noor) is a Charity Organisation. It is registered with the Charity Commissions (No. 503752) and constituted by Deed of Trust. The Charity is administered by a Trust Committee.

The principal object of the Charity is to provide a Place of Worship, Religious Teachings and Education Centre for the benefit of the local community.

Policies are in place for recruitment, anti-bullying and safeguarding but not regulated by any other organisation and no serious incident reported or needed.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees has assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Trustees who served during the year and up to the date of signature of the financial statements were:

Chaudary Ayaz Ali

Gul Mubarak

Basharat Hussain

Mehboob Akhtar

Ayaz Ali

Mohammed Bashir

M Ishaq

M Irfan

M Shafiq

M Riaz

M Hussain

K Anwar

M Hafiz

M Hussain

A Ghaffar

J Iqbal

M Ul-Hassan

The Trustees report was approved by the Board of Trustees.

Chaudary Ayaz Ali

(Chairman)

Dated: 19 November 2025

**REDDITCH MOSQUE TRUST
MASJID-E-NOOR
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF REDDITCH MOSQUE TRUST**

We report to the Trustees on my examination of the financial statements of Redditch Mosque Trust (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

We report in respect of our examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

We understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us 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 Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

We 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 financial statements to be reached.

Nouman Shahzad
for and behalf of

Kaiser Nouman Nathan LLP
57 Alfred Street
Birmingham
B12 8JP

Dated: 19 November 2025

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Charitable activities	3	84,600	34,695	119,295	318,915	24,970	343,885
Total income		84,600	34,695	119,295	318,915	24,970	343,885
Expenditure on:							
Raising funds	4	1,650	-	1,650	49,850	24,400	74,250
Charitable activities	5	180,688	27,149	207,837	175,333	25,217	200,550
Total expenditure		182,338	27,149	209,487	225,183	49,617	274,800
Net income/(expenditure) and movement in funds		(97,738)	7,546	(90,192)	93,732	(24,647)	69,085
Reconciliation of funds:							
Fund balances at 1 April 2024		626,200	2,229,624	2,855,824	532,468	2,254,271	2,786,739
Fund balances at 31 March 2025		528,462	2,237,170	2,765,632	626,200	2,229,624	2,855,824

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Property, plant and equipment	9	2,862,262		2,825,634	
Current assets					
Cash at bank and in hand		62,347		52,042	
Current liabilities	10	(158,977)		(21,852)	
Net current (liabilities)/assets			(96,630)		30,190
Total assets less current liabilities		2,765,632		2,855,824	
Income funds					
Restricted funds	11	2,237,170		2,229,624	
Unrestricted funds		528,462		626,200	
		2,765,632		2,855,824	

The financial statements were approved by the Trustees on 19 November 2025

Chaudary Ayaz Ali
Chairman

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Redditch Mosque Trust is a registered charity (Charity Number 503752).

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.5 Expenditure

Income and expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the charity cannot reclaim it.

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	1% on cost
Fixtures and fittings	15% on net book value

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of non-current assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Charitable activities

	2025	2024
	£	£
Voluntary Income	119,229	343,670
Other Income	66	215
	<u>119,295</u>	<u>343,885</u>
Analysis by fund		
Unrestricted funds	84,600	318,915
Restricted funds	34,695	24,970
	<u>119,295</u>	<u>343,885</u>

4 Raising funds

	Unrestricted funds	Restricted funds	Unrestricted funds	Restricted funds
	2025	2025	2024	2024
	£	£	£	£
<u>Fundraising and publicity</u>				
Charitable activities	1,650	-	49,850	24,400
	<u>1,650</u>	<u>-</u>	<u>49,850</u>	<u>24,400</u>

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

5 Charitable activities

	2025	2024
	£	£
<u>From Unrestricted fund</u>		
Staff costs	53,829	68,138
Insurance	3,138	5,458
Light & heat	34,190	17,021
Telephone	2,395	1,063
Rent and rates	11,399	1,706
Repairs and maintenance	5,661	24,570
Bank charges	140	502
Cleaning	979	972
Accountancy and Audit	1,232	1,232
Educational	123	340
Computer and IT	2,969	2,327
Legal & Professional	45,828	35,741
Printing and stationery	2,052	1,305
Depreciation	14,772	13,361
Other HMRC costs	894	1,597
Subscription	661	-
Sundries	426	-
 <u>From Restricted fund</u>		
Accountancy and Audit	280	200
Legal & Professional	2,900	1,000
Depreciation	23,969	24,017
	<hr/>	<hr/>
	207,837	200,550
	<hr/>	<hr/>
Analysis by fund		
Unrestricted funds	180,688	175,333
Restricted funds	27,149	25,217
	<hr/>	<hr/>
	207,837	200,550
	<hr/>	<hr/>

6 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

7 Employees

Number of employees

The average monthly number of employees during the year was:

2025	2024
Number	Number
5	5

Employment costs

	2025	2024
	£	£
Wages and salaries	53,741	67,975
Pension costs	88	163
	<u>53,829</u>	<u>68,138</u>

8 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

9 Property, plant and equipment

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2024	3,106,857	59,070	3,165,927
Additions	64,255	11,114	75,369
	<u>3,171,112</u>	<u>70,184</u>	<u>3,241,296</u>
At 31 March 2025			
Depreciation and impairment			
At 1 April 2024	316,972	23,321	340,293
Depreciation charged in the year	31,711	7,030	38,741
	<u>348,683</u>	<u>30,351</u>	<u>379,034</u>
At 31 March 2025			
Carrying amount			
At 31 March 2025	<u>2,822,429</u>	<u>39,833</u>	<u>2,862,262</u>
At 31 March 2024	<u>2,789,885</u>	<u>35,749</u>	<u>2,825,634</u>

REDDITCH MOSQUE TRUST
MASJID-E-NOOR
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

10 Current liabilities

	2025	2024
	£	£
Borrowings	132,000	-
Other payables	23,319	18,236
Accruals and deferred income	3,658	3,616
	<u>158,977</u>	<u>21,852</u>

11 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
	2,229,624	34,695	(27,149)	2,237,170
	<u>2,229,624</u>	<u>34,695</u>	<u>(27,149)</u>	<u>2,237,170</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
	2,254,271	24,970	(49,617)	2,229,624
	<u>2,254,271</u>	<u>24,970</u>	<u>(49,617)</u>	<u>2,229,624</u>

12 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	626,200	84,600	(182,338)	528,462
	<u>626,200</u>	<u>84,600</u>	<u>(182,338)</u>	<u>528,462</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
General funds	532,468	318,915	(225,183)	626,200
	<u>532,468</u>	<u>318,915</u>	<u>(225,183)</u>	<u>626,200</u>

13 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).