Registered charity number: 1089850

LUTON COUNCIL OF FAITHS
FOR THE PERIOD ENDED 31ST MARCH 2026

Luton Council of Faiths
Period Ended 31st March 2026
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Luton Council of Faiths
Charity Information as at 31st March 2026

Charity name
Luton Council of Faiths

Charity number
1089850

Principal address
47 High Town Road
Luton
Bedfordshire
LU2 OBW

Trustees
Mr Zafar Khan – Chairperson
Mrs Gulie Butcher – Vice Chair
Mr Thakor Morarji– Incoming Treasurer
Mrs Ulrike Hunt
Mr Yogesh Mistry

Bankers
The Co-operative Bank
PO Box 250, Delf House
Southway
Skelmersdale
WN8 6WT

Lloyds TBS Bank Plc
60 George Street
Luton
Bedfordshire
LU1 2BB

Independent examiner
I. Hussain & Co Limited
Chartered Accountants and Business advisors
11 George Street West
Luton
Bedfordshire
LU1 2BJ

Luton Council of Faiths
Trustees Annual Report

History, objectives and activities of the Charity

On constitution it was believed the multicultural cohesion of the religious and cultural communities in Luton required addressing. The charity began with an initial grant. Both the initial grant and subsequent grants since have been under the terms which allow the trustees to either retain the amounts as capital or to spend them.

The objectives of the charity include;

a) To bring together members of the different faith communities in Luton for deeper dialogue and co-operation
b) To increase understanding and trust between different faiths, building on common ground between them yet respecting the unique contribution which each brings
c) To work towards greater social cohesion and community integration in Luton
d) To see inter faith co-operation as linking into global co-operation between faiths and cultures for the creation of a better world

Management and Governance arrangements

The constitution provides for a minimum of five trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees, subject to the approval by AGM. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibility, the governing document, administrative procedures, the history and philosophical approach of the charity. The trustees have taken steps to identify major risks to which the charity is exposed and systems have been established to mitigate those risks.

Achievements and Performance of the Charity

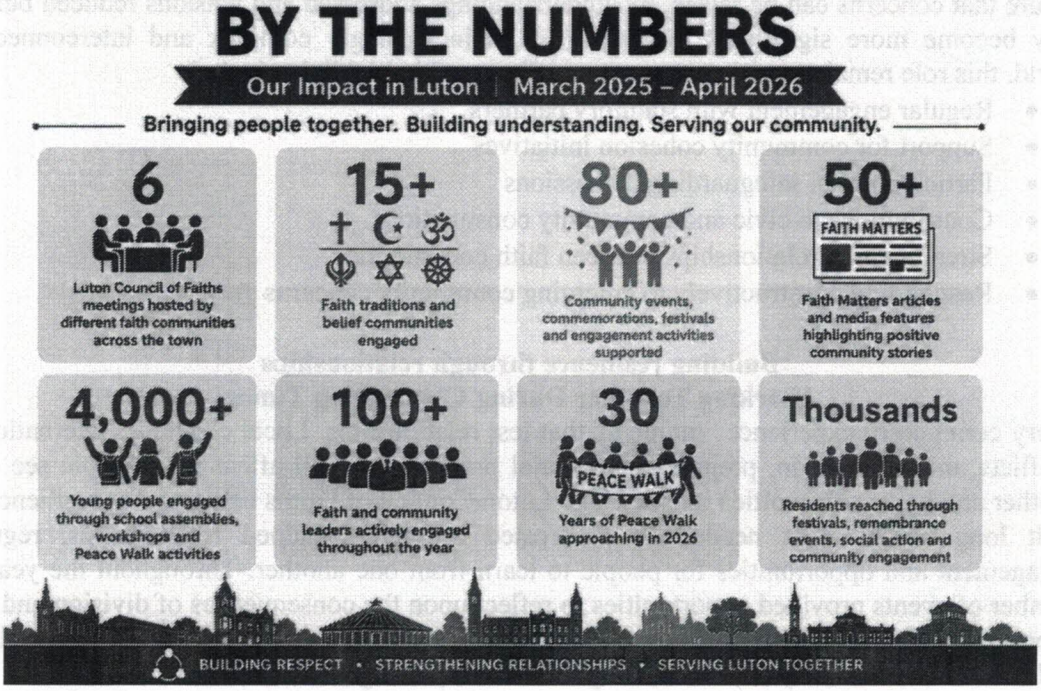
Over the past year, events around the world and here in the United Kingdom have reminded us how easily communities can become polarised. International conflicts, misinformation, social pressures and competing narratives can all place strain on relationships. At the same time, towns such as Luton continue to face significant challenges, including poverty, inequality and the everyday pressures experienced by many families. In such circumstances, it is worth asking a simple question: what helps a diverse town remain connected? It is certainly not because everyone thinks alike, believes alike or agrees on every issue. The reality is quite the opposite.

Luton is home to people of different faiths, cultures, experiences and perspectives. Differences are real. Disagreements are inevitable. At times, local events, national debates and international conflicts can test relationships between communities. The true strength of a community is not measured by the absence of disagreement. It is measured by its ability to navigate disagreement without falling apart. Can people continue talking when tensions rise? Can relationships survive difficult conversations? Can communities work together for the common good even when they do not see every issue in the same way?

These questions lie at the heart of the work of the Luton Council of Faiths. This year's report tells some of those stories. It reflects a year in which faith communities, partners and residents have continued to work together for the good of our town. Challenges remain, and there is still much work to do. Yet there remains a deep commitment across Luton to building a community where differences are respected, relationships are valued and everyone can play their part.

Annual Report Summary April 2025 – March 2026

During a year marked by global uncertainty, social polarisation and growing challenges to community cohesion, the Luton Council of Faiths continued to bring people together across faiths, cultures and communities through education, dialogue, service, remembrance, celebration and civic engagement, in order to build a more respectful and resilient Luton.



Key Achievements

Educating for Respect: Carried our school engagement programme exploring: "What Will Make Our Town Respectful?" Young people engaged directly with faith leaders, exploring citizenship, belonging, diversity and respectful disagreement.

Strengthening Community Cohesion: Supported local responses to rising misinformation, hate, community tensions while creating safe spaces for dialogue and relationship-building.

Celebrating Diversity: Supported faith & cultural celebrations Eid, Easter, Nawruz, Vesakh, Diwali, Chanukkah, Guru Ravidass Ji's Birth Anniversary, Peace Light from Bethlehem, Sri Lankan New Year, Windrush, Desi Fest, Black History & South Asian Heritage Months.

Standing Together in Remembrance: Brought communities together for Holocaust, Srebrenica, Covid Memorial & VE 80 events, Remembrance Sunday, and Refugee Week

Serving the Community: Supported initiatives tackling loneliness, food poverty, mental health challenges, safeguarding concerns and community wellbeing

Promoting Peace: Successfully delivered the annual Peace Walk, bringing together people of all faiths and none in a visible demonstration of unity, friendship and hope

Community cohesion and civic leadership

Strengthening the Relationships That Hold a Town Together

By maintaining strong relationships and open channels of communication, the LCoF helps ensure that concerns can be raised, misunderstandings addressed and tensions reduced before they become more significant problems. In an increasingly complex and interconnected world, this role remains as important as ever. Partnership highlights include

- Regular engagement with statutory partners
- Support for community cohesion initiatives
- Participation in safeguarding discussions
- Contributions to civic and community consultations
- Strengthening relationships between faith communities
- Responding constructively to emerging community concerns

Building resilience through relationships

Working Together During Challenging Times

Every community experiences moments that test relationships. Local concerns, international conflicts, misinformation, prejudice and social pressures can all affect how people see one another and how communities interact. The Luton Council of Faiths believes that resilience is built long before it is needed. It is created through sustained relationships, regular engagement and opportunities for people to learn from one another. Throughout the year, a number of events provided opportunities to reflect upon the consequences of division and the importance of maintaining positive relationships across communities. These events include Holocaust Memorial Day | Remembering Srebrenica | Refugee Week | Inter Faith Week.

Building respect through education

Investing in the Next Generation

Education remains one of the most important ways of building understanding and preparing young people to live positively in an increasingly diverse society. Throughout 2025–2026, the Luton Council of Faiths continued to work with schools across the town, providing opportunities for pupils to engage directly with faith leaders and explore questions of identity, belonging, citizenship and respect. Our schools programme focused on the theme: "What Will Make Our Town Respectful?" This simple question encouraged young people to think critically about the kind of community they wish to live in and the role they can play in shaping it. Faith leaders visited schools together, demonstrating through their presence that people can hold different beliefs while working cooperatively and respectfully for the benefit of society. The programme provided pupils with opportunities to ask questions, challenge assumptions and gain a deeper understanding of different faiths, cultures and perspectives.

Importantly, it also encouraged young people to reflect on values that are essential to community life, including kindness, fairness, empathy, responsibility and respect. For many pupils, meeting faith leaders from different traditions was a powerful experience. Rather than learning from stereotypes or media narratives, young people engaged directly with people of beliefs, which helped to build confidence, curiosity and understanding while encouraging respectful discussion about topics that are sometimes perceived as difficult or sensitive.

LCoF engagement complements the work already taking place within schools to promote citizenship, inclusion, British Values while supporting RE. By providing real-life examples of cooperation across differences, faith leaders help bring these principles to life in a meaningful and practical way. Teachers consistently reported high levels of pupil engagement and thoughtful participation throughout the programme.

Peace Walk 2025

The annual Peace Walk remains one of the most visible expressions of unity, friendship and community spirit within Luton. In 2025, people from different faiths, cultures and backgrounds once again came together to walk side by side through the town, demonstrating a shared commitment to peace, respect and understanding. For many participants, the Peace Walk is more than an event. It is an opportunity to meet new people, visit places of worship, learn about different traditions and experience the hospitality that exists across Luton's diverse communities. It provides a visible reminder that while people may differ in beliefs, cultures and backgrounds, there remains a strong commitment to living together positively and constructively. As participants travelled between different venues, they were welcomed by faith communities who opened their doors and shared something of their traditions, history and values. These encounters helped create opportunities for conversation, learning and friendship. For many residents, the walk offered a chance to visit places they had never entered before and to gain a greater appreciation of the diversity that exists within their own town. The involvement of schools and young people remained an important feature of this year's Peace Walk. Their participation helped ensure that the values underpinning the Peace Walk continue to be passed to future generations.

Why the Peace Walk Matters

The Peace Walk continues to demonstrate that meaningful relationships are built through encounter. When people walk together, talk together and learn from one another, barriers can be broken down and understanding can grow. In a world where differences are often emphasised, the Peace Walk provides a positive example of what can be achieved when communities choose cooperation over division.

Service and social action – Faith in Action

Throughout the year, faith communities across Luton continued to demonstrate that faith is not only expressed through worship and belief, but also through service to others. Across the town, people of faith gave their time, skills, resources and compassion to support individuals and families facing a wide range of challenges. Whether addressing food poverty, loneliness, mental health concerns, safeguarding issues or responding to emergencies, faith communities remained committed to serving the wider community. This work often takes place quietly and without recognition, yet it makes a significant contribution to the wellbeing of our town.

LCOF continues to celebrate and support these efforts, recognising that service is one of the most powerful ways of building stronger, more connected communities. Throughout the year, faith communities tackled the continuing cost-of-living pressures by supporting foodbanks, community kitchens, breakfast clubs and local initiatives providing assistance to those in need. The Luton Foodbank Colour Run once again demonstrated the generosity of local residents, attracting record participation while raising awareness and support for those experiencing hardship. A range of initiatives explored mental health, emotional wellbeing and the role that faith communities can play in supporting individuals through difficult times. Many faith leaders provide pastoral care, friendship to vulnerable individuals & families.

Safeguarding and Protecting the Vulnerable

The Council of Faiths continued to work with partners to promote safeguarding awareness and best practice. Particular attention was given to initiatives such as Faiths Against Child Sexual Exploitation (FACES), helping faith communities engage constructively with safeguarding issues and ensuring that concerns are addressed fairly, effectively and without prejudice. Protecting vulnerable people remains a shared responsibility of all in society.

Responding to Local and Global Need

Faith communities also demonstrated solidarity beyond the boundaries of Luton. Support was given to relief efforts, fundraising campaigns and humanitarian initiatives responding to disasters and crises affecting communities around the world. These efforts reflected that compassion knows no borders and it must extend beyond our immediate communities. Such countless acts of kindness carried out every day across our town rarely make headlines, yet they remain the most powerful expressions of faith and community in action.

Working in Partnership

The Council of Faiths continued to work closely with a wide range of partners including:

- Luton Borough Council
- Bedfordshire Police
- Bedfordshire Police and Crime Commissioner
- NHS partners
- Schools and educational institutions
- University of Bedfordshire
- Voluntary and Community Sector organisations
- Near Neighbours
- GRASSROOTS
- Community and faith-based organisations

These partnerships help ensure that the voices of faith communities contribute positively to discussions about the future of the town.

Community cohesion and civic leadership

Strengthening the Relationships That Hold a Town Together

Community cohesion is often described in terms of policies, strategies and programmes. In reality, it is something much more human. It is the trust between neighbours. It is the willingness to listen to those with whom we disagree. It is the confidence that when challenges arise, there are relationships strong enough to withstand them. These relationships do not emerge by accident. They are built patiently over time through dialogue, cooperation and shared experiences. For three decades, the Luton Council of Faiths has played a unique role in nurturing those relationships across our town, and it remained a 'Trusted Forum' throughout 2025–2026 too.

Looking Forward with Hope

As we celebrate thirty years of walking together, we do so with gratitude for all those who have contributed to this journey. We honour the founders who had the vision to create Luton Council of Faiths. We thank the volunteers, schools, faith communities, partners and participants who have sustained it over three decades. Most importantly, we recognise that the work is not finished. The challenges facing society are evolving, and the need for trust, understanding and cooperation remains constant.

As we look ahead, we do so with confidence that the relationships built over the past thirty years will continue to inspire future generations that they can build a better future together.

Financial review and reserves

The net incoming resources for the year was a deficit of £947 (2025 – deficit of £447). At the end of the financial year the reserves were £43,785 (2025 - £40,510) of unrestricted funds and a deficit of £19,565 (2025 – deficit of £15,343) of restricted funds. The adequacy of the reserves policy is reviewed annually. The trustees are satisfied that reserves are presently more than adequate to meet future expenditure. The Trustees have a policy of aiming to retain reserves equivalent to six months' average expenditure. This is due to the uncertain nature of funding received. The total reserve funds at the year-end were £24,220 (2025 - £25,167).

Future plans

The trustees intend to continue provide relief in a similar manner as before.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that year. In preparing those 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 accounting standards and statements of recommended practice have been followed, subject to any 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 operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent examiner

The trustees intend to ask the existing accountants to undertake the independent examination of the trust in the following year.

Signed on behalf of the trustees

Zafar Khan ..... Mr Zafar Khan – Chairperson 22/6/26

Morarji ..... Mr Thakor Morarji– Treasurer 22/6/26

Date:

Luton Council of Faiths

Statement of Financial Activities
For the Period Ended 31st March 2026

	Notes	Unrestricted funds 2026	Restricted income funds 2026	Endowment Funds 2026	Total funds 2026	Total funds 2025
Incoming resources						
Income and endowments from:						
- Donations and legacies		8,753	-	-	**8,753**	4,145
- Investments		-	-	-	-	-
- Charitable activities	6	20,000	43,427		**63,427**	50,991
- Other Income		-	5,000		**5,000**	3,480
Total incoming resources		**28,573**	**48,427**	-	**77,180**	58,616
Resources expended						
Expenditure on:	4-10					
Raising funds		-	-	-	-	-
Costs of generating voluntary income		-	-	-	-	-
Fundraising trading costs		-	-	-	-	-
Investment management costs		-	-	-	-	-
Other Charitable activities		2,449	679	-	**3,128**	7,890
Charitable activities including Governance and support costs		23,009	46,870	-	**69,879**	51,148
Other expenditure		20	5,100	-	**5,120**	25
Total expenditure		**25,478**	**52,649**	-	**78,127**	59,063
Net Movement in Funds		**3,275**	**(4,222)**	-	**(947)**	(447)
Reconciliation of Funds						
Total funds brought forward		**40,510**	**(15,343)**	-	**25,167**	25,614
Total funds carried forward		**43,785**	**(19,565)**	-	**24,220**	25,167

The notes on pages 10 to 13 form part of these accounts.

Luton Council of Faiths
Balance Sheet
As at 31st March 2026

	Notes	Unrestricted funds 2026	Restricted income funds 2026	Endowment Funds 2026	Total this year 2026	Total this year 2025
Fixed Assets						
Tangible Assets		-	-	-	-	-
Total Fixed Assets		-	-	-	-	-
Current Assets						
Debtors	11		-	-	-	-
Cash at bank and in hand		26,039		-	26,039	26,987
Total current assets		26,039		-	26,039	26,987
Creditors: amounts falling due within one year	12	(1,819)	-	-	(1,819)	(1,819)
Net current assets		24,220	-	-	**24,220**	**25,167**
Funds of the Charity						
Unrestricted funds		43,875			43,875	40,510
Restricted Income funds			(19,365)		(19,365)	(13,389)
Endowment funds				-	-	-
Total funds		43,875	(19,365)		**24,420**	25,167

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

..... Mr Zafar Khan - Chairperson Date: 22/6/2026

..... Mr Thakor Morarji - Treasurer Date: 22/6/2026

Luton Council of Faiths
Year Ended 31st March 2026

1. Accounting policies

a) The accounts have been prepared in accordance with the Statement of Recommended Practice: 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) issued on 16 July 2014 and with the Charities Act 2011.

b) Recognition of Income – there are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources and monetary value can be measured with sufficient reliability.

c) Investment income is recorded when receivable

d) All expenditure is included in the accounts on an accrual basis. Irrecoverable VAT is charged to the SOFA as incurred.

e) The restricted funds of the charity are expendable funds which is regularly increased or retained as capital at the trustees' discretion.

f) All capital related expenditure costing more than £750 is capitalised. Depreciation on fixtures and fittings is charged on a straight line basis over 5 years.

2. Taxation

Luton Council of Faiths is a registered charity and accordingly is exempt from taxation on its income and gains where they apply to charitable purposes.

3. Restricted

The restricted donations in the current year and the previous year represent income mainly from Grants but also from donations to the Luton Council of Faiths restricted funds only.

4. Analysis of employees costs

		2026	2025
		£	£
Salaries and PAYE		30,000	30,000
Employers NIC		-	-
Total		30,000	30,000

The number of full-time employees during the year was one and there were no average part time members of staff.

5. Related Party transactions

None of the trustees were paid any remuneration or expenses by the charity during the year (2025 £Nil)

6. Analysis of Income from Charitable activities

	2026 Unrestricted	2026 Restricted	Total 2026	Total 2025
	£	£	£	£
Bedfordshire & Luton Community Foundation and the Luton Rising-Community Investment Fund	-	43,427	43,427	45,714
Luton Borough council contributions	20,000	-	20,000	5,277
Other donations	8,753	-	8,753	4,145
Total	28,753	43,427	72,180	55,136

7. Analysis of Other income

	2026 Unrestricted	2026 Restricted	Total 2026	Total 2025
	£	£	£	£
Church Urban Fund – Near Neighbours	-	5,000	5,000	3,480
Total	-	5,000	5,000	3,480

8. Analysis of Charitable expenditure

The charity has undertaken direct activity to meet its charitable purposes. The following is the analysis of the charity's direct expenditure:

	2026 Unrestricted	2026 Restricted	2026 Total	2025 Total
	£	£	£	£
Books Resources	-	679	679	-
Other Events, Programmes and items	2,449	5,100	7,549	6,470
Total	7,890	5,779	8,228	6,470

9. The resources expended by the charity include:

		2026		2025
Independent examiner's fee		600		600
Total		600		600

10. Other resources expended by the charity include:

	2026 Unrestricted	2026 Restricted	2026 Total	2025 Total
	£	£	£	£
Near Neighbours	-	-	-	-
Charitable giving and donations	20	-	20	25
Total	20	-	20	25

11. Governance and Support costs

Support costs, consisting of the rent and rates and staff salaries are split between charitable activity and governance on an actual or equal estimated basis. This is because it is difficult to estimate the expense attributable to each activity. Support costs apportioned to the different aims of the charity are shown in the note below.

	Basis of Apportionment	2026 £ Unrestricted	2026 £ Restricted	2026 £ Total	2025 £ Total
Office costs	Actual	10,284	-	10,284	3,662
Subscriptions	Actual	-	-	-	33
Travelling and general expenditure	Actual	218	-	218	688
Equipment	Actual	1,630	-	1,630	42
Salaries and staff costs	Actual	-	29,762	29,762	30,001
Pensions	Actual	-	2,145	2,145	2,100
Grass roots	Actual	10,000	12,000	22,000	12,000
Insurance	Actual	-	774	774	730
Telephone	Actual	495	-	495	900
Professional	Actual	-	772	772	772
Advertising and publicity	Actual	382	1,280	1,661	220
Volunteering	Actual	-	137	138	-
Total		23,009	46,870	69,879	51,148

Tangible Fixed Assets

There were no movements or any tangible fixed assets currently held by the Charity during the year.

12. Analysis of Debtors.

	2026		2025
Restricted funds	-		-
Total	-		-

13. Analysis of Creditors

	2026		2025
Independent examiner's fee	600		600
PAYE	1,219		1,219
Total	1,819		1,819

Independent examiner's Report to the Trustees of Luton Council of Faiths

I report on the accounts of the Charity for the year ended 31st March 2026 which are set out on pages 8 to 15.

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 in not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true or fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of 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 proper accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met or

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

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

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