CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	**ESSEX ISLAMIC ACADEMY**		
On accounts for the year ended	05/04/2026	**Charity no (if any)**	1131755
Set out on pages	1-2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2026.

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 Trust's accounts carried out under section 145 of the 2011 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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:		**Date:**	07/08/2026
Name:	Hafiz Junaid Khaliq		
Relevant professional qualification(s) or body (if any):	ICAEW		
Address:	Suite 4 Cranbrook House 61 Cranbrook Road, Ilford, IG1 4PG		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	No such item

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 6th April 2025 To: 5th April 2026

Charity name: Essex Islamic Academy

Charity registration number: 1131755

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	• To advance the Islamic religion as preached and exemplified by the Quran and Sunnah of the Prophet Mohammed (P.B.U.H.) • To provide or assist in the provision of facilities in the interest of social welfare for the recreation and other leisure-time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life. • The promotion of religious harmony for the benefit of the public by: o Educating the Muslims in different religious beliefs, including awareness of their distinctive features and their common ground, to promote good relations between persons of different faiths o Promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**Religious and Social Activities;** **Prayers:** We have organised daily prayer facilities within the Centre during the operating hours and on Friday sermons. **Ramadan:** The Charity organises special prayers during the Month of Ramadan, we prepare food for people to break their fast and deliver Islamic Lectures to all the local communities. Eid is also celebrated with the communities. **Future Events and Activities:** Madrasah, Sports activities, health and wellbeing, seminars, talks and educational workshops. **Ladies Coffee morning:** Ladies' coffee mornings are organised every month. Talks on many topics were discussed, i.e.- healthy leaving, childcare, etc.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have considered the guidance issued by the Charity Commission on public benefits**.**

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year, Essex Islamic Academy (Ripple Road Mosque) continued to make a meaningful contribution to the local community by advancing education, promoting health and wellbeing, and strengthening community cohesion. Through its religious, educational, and charitable activities, the charity has provided a welcoming environment that supports people of all ages and backgrounds. The charity delivered regular Islamic education programmes for children and adults, daily congregational prayers, Friday sermons, and educational lectures that promoted good character, respect, social responsibility, and community values. These activities

		have helped beneficiaries strengthen their faith, develop positive moral values, and build a stronger sense of belonging within the community. Working in partnership with local community engagement groups, healthcare organisations, and statutory services, the charity organised a range of community events and awareness campaigns focusing on smoking cessation, health and wellbeing, mental health awareness, and tackling anti-social behaviour. These initiatives encouraged healthier lifestyles, improved access to support services, and increased awareness of important public health issues. Volunteers played a vital role in delivering these activities, demonstrating the charity's commitment to serving the wider community. As a result of these efforts, the charity has helped improve the wellbeing of its beneficiaries, strengthened relationships between different communities, encouraged volunteering and civic participation, and promoted a safer, healthier, and more inclusive society. The trustees remain committed to expanding these services and continuing to respond to the changing needs of the local community while fulfilling the charity's objectives for public benefit.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The mosque is fully functional and maintains a healthy cash reserve of £156,365 as at 5th April 2026. Part of Interest free loans (Qard e Hasna) has also been repaid (£39k) during the year 2025/26. The outstanding Qard e Hasna balance as at 5th April 2026 is £96,990.

Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The unrestricted funds are general funds which are fully expendable. The Trustees regularly monitor the balance on unrestricted funds to ensure that there will always be sufficient to meet the charity's general needs and other commitments.
Amount of reserves held	Para 1.22	£156,365
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed – (Amended 14 Feb 2019)
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initially, Trustees were interviewed by the Caretaking Interim Manager appointed by the Charity Commission, together with the other panel members. In the event that a Trustee permanently retires or additional new Trustees are appointed as required, the Trustee will be elected from the members.

Reference and Administrative details

Charity name	Essex Islamic Academy
Other name the charity uses	
Registered charity number	1131755
Charity's principal address	343 RIPPLE ROAD BARKING IG11 7RJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mohammed Ismail			
2	MD Shahjahan Miah			
3	Delwar Hussain			
4	Liaqat Mir			
5	Rezza Ali			

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Advisor	Hafiz Junaid Khaliq ACA	DeanCoopers Suite 4, Cranbrook House 61 Cranbrook Road Ilford, Essex, IG1 4PG

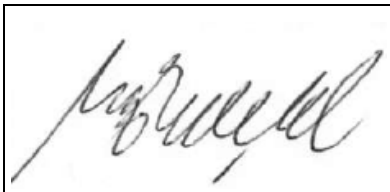
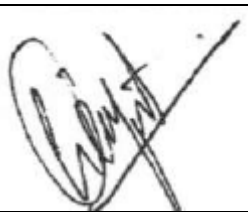
Name of chief executive or names of senior staff members (Optional information)

Mohammed Ismail Shah

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mohammed Ismail Shah	Liaqat Ali Mir
Position (eg Secretary, Chair, etc)	Chairman	Assistant Treasurer
Date	7th August 2026	7th August 2026

Charity Name	No (if any)
Essex Islamic Academy	1131755

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	06/04/2025		05/04/2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £		Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts						
Donations	155,469	-		-	155,469	185,514
Interest receivable	132	-		-	132	296
Other operating income	-	-		-	-	-
	-	-		-	-	-
	-	-		-	-	-
	-	-		-	-	-
	-	-		-	-	-
	-	-		-	-	-
Sub total *(Gross income for AR)*	155,601	-		-	155,601	185,810
A2 Asset and investment sales, (see table).						
Bank interest received	-	-		-	-	-
Debtors received	-	-		-	-	-
Sub total	-	-		-	-	-
Total receipts	155,601	-		-	155,601	185,810
A3 Payments						
Advertising and PR	2,392	-		-	2,392	212
Bank Charges	2,219	-		-	2,219	1,784
Cleaning	4,102	-		-	4,102	3,575
Entertaining	178				178	1,643
Insurance	1,656	-		-	1,656	1,719
Light and heat	11,347	-		-	11,347	12,724
Other legal and professional	10,055	-		-	10,055	1,442
Rates	1,573	-		-	1,573	1,572
Repairs and maintenance	695				695	6,824
Security and safety	618				618	486
Stationery and printing	845				845	854
Sundry	2,098	-		-	2,098	2,214
Telephone	466	-		-	466	528
Travel and subsistence	270	-		-	270	
Wages, PAYE & NI	50,751	-		-	50,751	48,953
Water rates	1,388	-		-	1,388	1,175
	-	-		-	-	-
		-		-	-	-
Sub total	90,653	-	#	-	90,653	85,705
A4 Asset and investment purchases, (see table)						
Assets and investment purchase	-	-		-	-	17,069
Loan repaid	38,990	-		-	38,990	63,500
Sub total	38,990	-		-	38,990	80,569
Total payments	129,643	-		-	129,643	166,274
Net of receipts/(payments)	25,958	-		-	25,958	19,536
A5 Transfers between funds	-	-		-	-	-
A6 Cash funds last year end	130,407	-		-	130,407	110,871
Cash funds this year end	156,365	-		-	156,365	130,407

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Cash at bank account	156,142	-	-
	Petty cash	223	-	-
		-	-	-
	Total cash funds	156,365	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
debtors	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Note on the assets

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Land and buildings	1,033,975	-	-
Equipment	6,100	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Loan liabilities (interest free loan)	96,990	-	-
Paye	454	-	-
Wages payable	778	-	-
	-	-	-
	-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mohammed Ismail	24/07/2026
	Liaqat Mir	24/07/2026