REGISTERED COMPANY NUMBER: 07759249 (England and Wales)
REGISTERED CHARITY NUMBER: 1143799

Trustees' Report and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

MUSLIM COMMUNITY OF ESSEX
(A COMPANY LIMITED BY GUARANTEE)

HM Accountax Ltd
Chartered Certified Accountants
86-90 Paul Street
Islington
London
EC2A 4NE

MUSLIM COMMUNITY OF ESSEX

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MUSLIM COMMUNITY OF ESSEX

Reference and Administrative Details
for the Year Ended 31 December 2025

TRUSTEES	Mr M T Hussain Dr S Naqvi Mr A Rashid Mr F A Shah Mr M Hussain Mr S A R Rizvi Mr M M Jawad
REGISTERED OFFICE	874 Eastern Avenue Ilford Essex IG2 7HY
REGISTERED COMPANY NUMBER	07759249 (England and Wales)
REGISTERED CHARITY NUMBER	1143799
INDEPENDENT EXAMINER	HM Accountax Ltd Chartered Certified Accountants 86-90 Paul Street Islington London EC2A 4NE

Trustees' Report
for the Year Ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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

Objectives and aims

The Muslim Community of Essex's objective is to advance the religion of Islam and education, the provision of social and religious welfare activities and to provide relief of poverty among Shia Muslims.

Significant activities

The charity provides facilities for observing the important events in the Shia calendar.

1.There are approximately 125 days of importance in the calendar which are marked by observations with special functions. These include the fasting month of Ramadhan and the mourning month of Muharram.

2. Daily prayer facilities, five times daily, including Fajar before sunrise.

3. Facilities are provided for Juma prayers every Friday and where participants include other Muslims.

4. Education facilities, including a madressa.

Public benefit

The trustees have considered the general guidance on public benefit issued by the Charities Commission and have taken due regard of that guidance. The trustees consider that they are satisfied that the charity's activities do provide a public benefit.

Trustees' Report
for the Year Ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

This year, the number of community programmes has increased compared to past years, reflecting stronger engagement and growing participation across all initiatives.

Muharram Programmes

Over the first 10 days of Muharram, the programmes were highly successful, marked by significant attendance. Distinguished speakers were invited to share insightful sessions, while young reciters were given opportunities to participate, fostering emerging talent within the community.

Workshops, Community Initiatives and Skill Development

Social Media Workshop: Conducted by a professional trainer, this workshop equipped youth participants with practical skills in video editi ng and digital content creation.

First-Aid Training: Sixteen participants received training from an award-winning first-aid expert, enhancing the community's prepar edness for emergencies.

Sunday Morning Prayer and Breakfast Club: Initiated to promote spiritual practice and social interaction among community members.

Youth and Children Engagement

MCE Youth Sunday education clubs: Successfully organized for the first time at MCE, providing participants with a unique educational and spiritual experience.

MCE Youth Seminars: Interactive sessions with scholars encouraged youth engagement, discussion, and learning.

MCE Young Stars Programmes: Launched during Ramadhan Kareem and Muharram to encourage young talent and creativity.

Children's Classes: Conducted alongside the main programmes in Muharram, these classes provided religious and moral education to children, ensuring engagement for all age groups.

FINANCIAL REVIEW

Financial position

The results for the year are as shown in the financial statements. The statement of financial activities shows the incoming resources and the resources expended by the different activities conducted under the Charity's name. In order to provide a better understanding of the activities undertaken, a summary and analysis of the activities is included.

The Trustees confirm that the annual report and financial statements of MCE comply with the current statutory requirements of the Charity's governing document and the provisions of the applicable charities Statement of Recommended Practice (SORP), UK Accounting Standards and the Charities Act 2011.

The Statement of Financial Activities shows how the Charity's funds have been applied during the year. The gross receipts of the Charity were £152,312 (2024: £124,243). At 31 December 2025, the balance on the restricted fund was £51,850 (2024: £50,390). The charity had a surplus of £17,878 (2024: deficit of £2,868).

Reserves policy

The trustees aim to ensure that sufficient funds are maintained to enable the trust to carry out its activities.

Going concern

The trustees have assessed the Charity's financial position and future plans and are satisfied that it has adequate resources to continue operating for the foreseeable future. The Charity has maintained stable income streams from member contributions and donations, and holds sufficient reserves to meet its obligations and planned activities.

There are no material uncertainties that cast doubt on the Charity's ability to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

Trustees' Report
for the Year Ended 31 December 2025

FINANCIAL REVIEW
Funds in deficit
The deficit reported in the previous year arose primarily due to financial challenges from the previous year and cost of living crisis.

During 2025 the charity returned to a surplus position through increased income and improved financial management.

FUTURE PLANS
The charity will continue to focus on promoting the advancement of Islamic faith among shia muslims. It will also continue to improve the facilities provided at MCE.

Community Engagement and Development

MCE Senior Citizens Initiative: Targeted programmes to support and engage senior members, promoting active participation and well-being.

MCE Book Club: Establishment of a book club to cultivate a culture of reading, discussion, and lifelong learning.

Youth Entrepreneurship Programme: A platform for young members to present business ideas and receive mentorship and financial support from experie nced community professionals.

Organizational Growth and Digital Transformation

Centralized Data Management: Streamlining community records to improve efficiency and decision-making.

New Website Development: Creating a modern, user-friendly digital platform to enhance communication and engagement.

Improved Audio-Visual Recording: Upgrading recording of programmes for later broadcast on YouTube, enhancing community awareness and outreach .

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
Muslim Community of Essex (“MCE”) is a company limited by guarantee incorporated on 1 September 2011.

The charitable company is governed by a Memorandum and Articles of Association. It was registered as a charity with the Charity Commission on 14 September 2011.

In the event of the charitable company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of new trustees
The charity is governed by a board of trustees drawn from the local community. This is to ensure that the board has skills and experience required to oversee the management of the charity and its operation.

Induction and training of new trustees
All new trustees receive a planned induction programme before taking up their place on the board. This includes an explanation of their roles and responsibilities, an induction to other trustees, an overview of the recent business and an explanation of board format and process.

Key management remuneration
The trustees are considered to be the key management personnel of the charity, in charge of directing and controlling the charity and running its day-to-day operations. All trustees give of their time freely and no trustee remuneration was paid in the year.

Trustees are required to disclose all relevant interests and register them with the Board of Trustees, and, in accordance with trusts policy, withdraw from decisions where a conflict of interest arises.

Details of trustee expenses and related party transactions are disclosed in notes to the accounts.

Trustees' Report
for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

The Charity does not hold assets on behalf of any another charity, company or individual.

Risk management

The trustees have examined the major strategic, business and operational risks which the trust faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

No serious incidents were reported during the year.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO THE INDEPENDENT EXAMINER:

In so far as the trustees are aware:

- there is no relevant accounting information of which the charity's independent examiner are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounting information and to establish that the independent examiner are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 31 October 2026 and signed on its behalf by:

snaqvi

Dr S Naqvi - Trustee

Independent Examiner's Report to the Trustees of Muslim Community Of Essex (Registered number: 07759249)

Independent examiner's report to the trustees of Muslim Community Of Essex ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Muhammad Haider

Muhammad Husnain Haider FCCA, ACA

HM Accountax Ltd
Chartered Certified Accountants
86-90 Paul Street
Islington
London
EC2A 4NE

31 October 2026

MUSLIM COMMUNITY OF ESSEX

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**100,706**	**1,460**	**102,166**	74,971
Charitable activities					
Charitable actitivity		**20,566**	**-**	**20,566**	21,185
Investment income	2	**29,580**	**-**	**29,580**	28,087
Total		**150,852**	**1,460**	**152,312**	124,243
EXPENDITURE ON					
Charitable activities	3				
Charitable actitivity		**49,349**	**-**	**49,349**	54,372
Other		**85,085**	**-**	**85,085**	72,739
Total		**134,434**	**-**	**134,434**	127,111
NET INCOME/(EXPENDITURE)		**16,418**	**1,460**	**17,878**	(2,868)
RECONCILIATION OF FUNDS					
Total funds brought forward		**1,356,280**	**50,390**	**1,406,670**	1,409,538
TOTAL FUNDS CARRIED FORWARD		**1,372,698**	**51,850**	**1,424,548**	1,406,670

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

Statement of Financial Position
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
FIXED ASSETS					
Tangible assets	9	**1,073,999**	**-**	**1,073,999**	1,100,080
CURRENT ASSETS					
Debtors	10	**280,000**	**-**	**280,000**	55,000
Cash at bank and in hand		**21,518**	**51,850**	**73,368**	262,509
		301,518	**51,850**	**353,368**	317,509
CREDITORS					
Amounts falling due within one year	11	**(2,819)**	**-**	**(2,819)**	(10,919)
NET CURRENT ASSETS		**298,699**	**51,850**	**350,549**	306,590
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,372,698**	**51,850**	**1,424,548**	1,406,670
NET ASSETS		**1,372,698**	**51,850**	**1,424,548**	1,406,670
FUNDS	12				
Unrestricted funds:					
General fund				**1,372,698**	1,356,280
Restricted funds:					
Khums - S Imam				**38,964**	38,954
Khums - S Saadat				**265**	265
Building fund				**12,621**	11,171
				51,850	50,390
TOTAL FUNDS				**1,424,548**	1,406,670

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Statement of Financial Position - continued
31 December 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 31 October 2026 and were signed on its behalf by:

TABREED

Mr M T Hussain - Trustee

snaqvi

Dr S Naqvi - Trustee

Srizvi

Mr S A R Rizvi - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Charity information
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to 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.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	2% on cost
Improvements to property	-	20% on cost

Related party exemption
The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

Taxation
As the Charity is not registered for VAT, all costs shown are inclusive of VAT. The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	**29,580**	28,087

continued...

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 4)	Totals
	£	£	£
Charitable actitivity	**47,968**	**1,381**	**49,349**

4. SUPPORT COSTS

	Finance	Human resources	Governance costs	Totals
	£	£	£	£
Charitable actitivity	**40**	**94**	**1,247**	**1,381**

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	**26,081**	26,179

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

7. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	**3,811**	11,667
	3,811	11,667

The average monthly number of employees during the year was as follows:

	2025	2024
Volunteers	**40**	30

No employees received emoluments in excess of £60,000.

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8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	68,871	6,100	74,971
Charitable activities			
Charitable actitivity	21,185	-	21,185
Investment income	28,087	-	28,087
Total	118,143	6,100	124,243
EXPENDITURE ON			
Charitable activities			
Charitable actitivity	54,372	-	54,372
Other	72,739	-	72,739
Total	127,111	-	127,111
NET INCOME/(EXPENDITURE)	(8,968)	6,100	(2,868)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,365,248	44,290	1,409,538
TOTAL FUNDS CARRIED FORWARD	1,356,280	50,390	1,406,670

9. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
COST				
At 1 January 2025 and 31 December 2025	**1,283,710**	**43,218**	**2,528**	**1,329,456**
DEPRECIATION				
At 1 January 2025	**184,384**	**43,218**	**1,774**	**229,376**
Charge for year	**25,675**	**-**	**406**	**26,081**
At 31 December 2025	**210,059**	**43,218**	**2,180**	**255,457**
NET BOOK VALUE				
At 31 December 2025	**1,073,651**	**-**	**348**	**1,073,999**
At 31 December 2024	1,099,326	-	754	1,100,080

continued...

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	**200,000**	-
Prepayments and accrued income	**80,000**	55,000
	280,000	55,000

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	**1,000**	1,000
Accrued expenses	**1,819**	9,919
	2,819	10,919

12. MOVEMENT IN FUNDS

	At 1/1/25	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted funds			
General fund	**1,356,280**	**16,418**	**1,372,698**
Restricted funds			
Khums - S Imam	**38,954**	**10**	**38,964**
Khums - S Saadat	**265**	**-**	**265**
Building fund	**11,171**	**1,450**	**12,621**
	50,390	**1,460**	**51,850**
TOTAL FUNDS	**1,406,670**	**17,878**	**1,424,548**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**150,852**	**(134,434)**	**16,418**
Restricted funds			
Khums - S Imam	**10**	**-**	**10**
Building fund	**1,450**	**-**	**1,450**
	1,460	**-**	**1,460**
TOTAL FUNDS	**152,312**	**(134,434)**	**17,878**

continued...

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted fund	1,365,248	(8,968)	1,356,280
Restricted funds			
Khums - S Imam	32,854	6,100	38,954
Khums - S Saadat	265	-	265
Building fund	11,171	-	11,171
	44,290	6,100	50,390
TOTAL FUNDS	1,409,538	(2,868)	1,406,670

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	118,143	(127,111)	(8,968)
Restricted funds			
Khums - S Imam	6,100	-	6,100
TOTAL FUNDS	124,243	(127,111)	(2,868)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/24	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted fund	1,365,248	7,450	1,372,698
Restricted funds			
Khums - S Imam	32,854	6,110	38,964
Khums - S Saadat	265	-	265
Building fund	11,171	1,450	12,621
	44,290	7,560	51,850
TOTAL FUNDS	1,409,538	15,010	1,424,548

continued...

12. MOVEMENT IN FUNDS - continued

Net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	268,995	(261,545)	7,450
Restricted funds			
Khums - S Imam	6,110	-	6,110
Building fund	1,450	-	1,450
	7,560	-	7,560
TOTAL FUNDS	276,555	(261,545)	15,010

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

Signature: snaqvi
snaqvi (Oct 31, 2026 08:26:15 GMT)
Email: drnaqvi@live.com

Signature: Tabreed
Tabreed (Oct 31, 2026 09:18:22 GMT)
Email: tabreedhussain@gmail.com

Signature:
Syed A R Rizvi (Oct 31, 2026 09:53:44 GMT)
Email: rizlinkltd@outlook.com

Signature: Muhammad Haider
Email: m.haider@hmaccountax.co.uk

MCE - FS 2025

Final Audit Report 2026-10-31

Created:	2026-10-31
By:	Muhammad Haider (m.haider@hmaccountax.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAD6GDcLFmDc1ZTIT2Vf6Xx9Kkj1kIW34Y

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Signer rizlinkltd@outlook.com entered name at signing as Syed A R Rizvi

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Agreement completed.

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