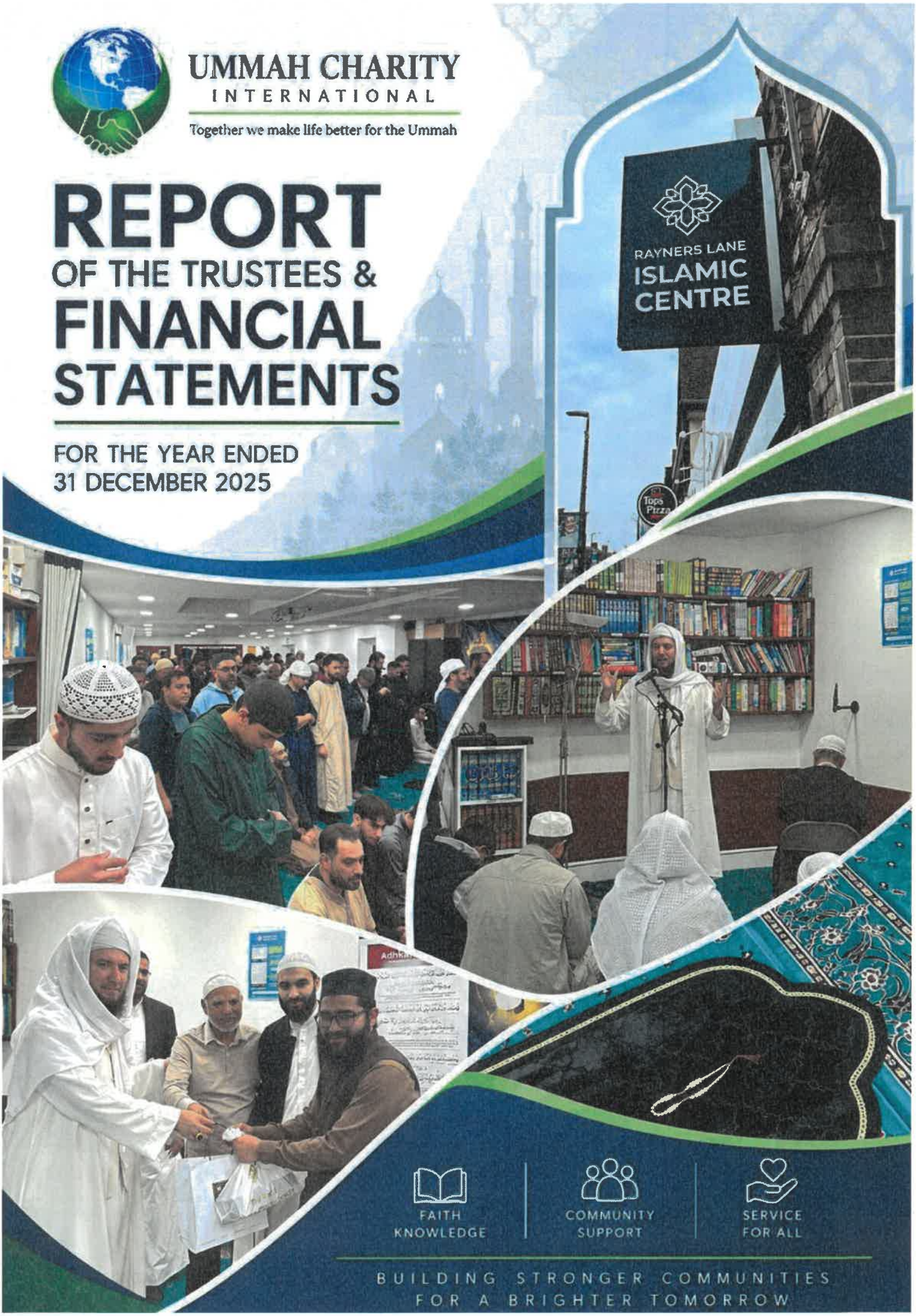
UMMAH CHARITY
INTERNATIONAL

Together we make life better for the Ummah

REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31 DECEMBER 2025



FAITH KNOWLEDGE | COMMUNITY SUPPORT | SERVICE FOR ALL

BUILDING STRONGER COMMUNITIES
FOR A BRIGHTER TOMORROW

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Ummah Charity International

Report of the Trustees for the Period 1 January 2025 to 31 December 2025

The trustees 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).

History of the Charity:

The charity moved to its current premises in **July 2017**. A mosque was **constructed at the rear of the property**, and an application was subsequently made to the local council for formal permission to operate as a place of worship.

After a thorough review, the official permission to operate the mosque was granted in January 2024, marking a significant milestone in the charity's journey. Since then, the **Rayners Lane Islamic Centre** has become fully operational, serving as a spiritual, educational, and social hub for the local Muslim community.

OBJECTIVES AND ACTIVITIES

Objectives and aims

We continue to focus on the aims and objectives of the charity, all the below activities are in line with the aims of the charity as outlined in the constitution.

Significant activities

- Masjid to allow congregational prayers 7 days a week 365 days a year
- Part time Islamic education for children between the ages of 6 and 11 years for children
- Sadaqah collection and distribution
- Marriage counselling provided by our religious scholars
- Advice and counselling

ACHIEVEMENT AND PERFORMANCE

As trustees of the Masjid, it is our responsibility to provide a comprehensive overview of the achievements and performance of the Masjid during the reporting period. We are proud to present this report, highlighting the significant accomplishments and progress made by the Masjid in fulfilling its mission and serving the community.

Activities and Achievements in 2025

During 2025, following the mosque's official approval, Ummah Charity International focused on establishing a strong foundation for community and religious services.

Religious Services

- **Regular congregational prayers** are held daily, including **Jummah (Friday) prayers**, which attract a large congregation.
- **Taraweeh prayers** were organised throughout Ramadan, with strong community participation.
- **Eid prayers** were successfully arranged for both **Eid al-Fitr** and **Eid al-Adha**, fostering a sense of unity and celebration.

continued...

Ummah Charity International

Report of the Trustees for the Period 1 January 2025 to 31 December 2025

Educational Activities

- Madrasah classes are conducted for children aged 6 to 11, covering Quranic studies, Islamic manners, and basic teachings of Islam.
- The classes have seen increasing attendance and positive feedback from parents.

Community Engagement

- Throughout Ramadan 2025, the mosque organised daily community iftar gatherings.
  Members of the community generously brought food from their homes, while the mosque contributed additional meals and arrangements.
- These gatherings strengthened community ties and encouraged collective worship and giving.

Conclusion

Overall, 2025 has been a year of significant progress and renewed purpose for Ummah Charity International. With the Rayners Lane Islamic Centre now fully operational, the charity has successfully established a vibrant hub for worship, learning, and community connection. The positive response from congregants and families reflects the growing sense of unity and spiritual enrichment within the community. The trustees remain dedicated to building on these achievements, ensuring that the mosque continues to serve as a welcoming and inspiring centre for all.

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FINANCIAL REVIEW

In this financial review, we present an overview of the Masjid's financial performance and stability for the reporting period. We aim to provide transparency and accountability regarding the management of funds entrusted to us by the community.

1. Income Sources

The Masjid's income primarily comprises donations from community members, including regular contributions, one-time donations, and fundraising efforts. We are grateful for the continued generosity of our community, which enables us to sustain our operations and undertake various initiatives for the benefit of the community. Masjid is using different card terminals such as Sumup, Gocardless for direct debit and Stripe for online payments. As economy is getting cashless, most of the people prefer to pay via one of the above payment methods. Using the technology has played a great role in increasing the donations. All of the financial figures are presented on Detailed Statement of Financial Activities section of the accounts.

2. Financial Stewardship

As trustees, we are committed to ensuring the responsible and ethical stewardship of the Masjids's finances. We maintain accurate financial records and implement robust internal controls to safeguard the funds entrusted to us. We also engage independent examiner to conduct annual financial examination, ensuring transparency and accountability in our financial management practices.

3. Fundraising and Financial Sustainability

To ensure the long-term financial sustainability of the Masjid, we actively engage in fundraising efforts throughout the year. These efforts include organising fundraising events specially in last days of Ramadan, seeking donations from the members of community during Friday prayers and exploring other opportunities. We maintain open and transparent communication with the community regarding our financial needs and the impact of their contributions.

4. Going concern

As trustees, we have carefully evaluated the financial position of the Masjid to ensure its long-term sustainability and viability thorough review of the Masjid's financial statements, and funding sources to evaluate its financial health. This analysis includes assessing the adequacy of reserves, analysing income sources, and reviewing expenses to ensure financial sustainability.

We conduct scenario analysis, considering external factors such as economic conditions, changes in regulations, and community demographics. This proactive approach allows us to identify potential risks and develop strategies to mitigate them, ensuring the Masjid's ability to function as a going concern.

5. Expenditures

The Masjid's expenditures encompass a range of categories, including but not limited to:

Facility maintenance and utilities: This includes the costs associated with maintaining the Masjid premises, such as repairs, renovations, cleaning, and utility bills.

Staff salaries and benefits: To ensure efficient operations, we employ dedicated staff members who play essential roles in managing the Masjid's affairs, organising programs, and providing services to the community.

Administrative expenses: This includes expenses related to office supplies, communication services, accounting, and professional fees necessary for the smooth functioning of the masjid's administrative operations.

6. Embracing Technology and Accessibility

We recognise the importance of technology in strengthening communication, improving accessibility, and enhancing the overall experience for our congregation.

Our official website https://rlic.org.uk — serves as a key platform for sharing up-to-date information about prayer times, events, classes, and activities, ensuring that the congregation remains informed and engaged.

We have also implemented cashless and card payment options at the mosque, making donations easier and more efficient. Approximately 70–75% of donations are now received through digital or card payments, improving transparency and reducing the handling of cash.

Looking ahead, the charity plans to expand its use of digital tools, including enhanced online donation options, improved event registration systems, and better communication tools — ensuring that Rayners Lane Islamic Centre remains

continued...

accessible and future-ready.

7. Future Plans
The Trustees are committed to the ongoing development and growth of Rayners Lane Islamic Centre to ensure it continues to meet the needs of our growing congregation.

Looking ahead, Ummah Charity International aims to:

- Expand its educational programs for both children and adults.
- Improve community engagement through social and interfaith activities.
- Further develop mosque facilities to accommodate growing attendance.
- Strengthen digital infrastructure for communication and donations.

The trustees are committed to ensuring that Rayners Lane Islamic Centre continues to serve as a beacon of faith, learning, and community support.

Conclusion:
The Masjid's financial review for 2025 reflects our continued commitment to sound financial management, accountability, and transparency. We are deeply grateful for the ongoing support and generous contributions of our community members, which enable us to fulfil our mission and serve the needs of the community effectively.
As trustees, we remain dedicated to ensuring the **prudent and responsible use of funds**, maintaining long-term financial sustainability, and maximising the positive impact of our resources on the wider community.

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Ummah Charity International

Report of the Trustees for the Period 1 January 2025 to 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The trustees present their report with the financial statements of the charity for the year ended 01 January 2024. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts 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 United Kingdom.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Statement of Trustees' Responsibilities
The trustees are responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and regulations, ensuring they give a true and fair view of the charity's financial activities.

They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserves Policy
The charity aims to maintain a reserve fund equivalent to at least three months' operational expenses, to ensure continuity of services in case of unforeseen circumstances.

Financial Review
The trustees have ensured that the charity's finances are managed responsibly and transparently. Income during the year primarily comprised donations and community contributions for the operation of the mosque and educational services. Expenditure related mainly to operational costs, maintenance of the mosque, utilities, staff support, and educational materials.

The charity remains financially stable, with the trustees committed to maintaining prudent reserves to ensure sustainability in the years ahead.

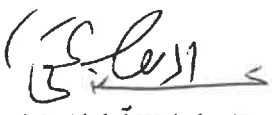
REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1146342
Principal address: 82-86 Horsenden Lane North, Greenford, UB6 7QH
Independent Examiner: Hybrid Accountancy Limited
Chartered Certified Accountants
6 Pennine Parade, Pennine Drive, London, England, NW2 1NT

Trustees:

- Mr Abdul Wahab
- Mr Aftab Ahmad
- Mr Faisal Usman Ahmad Rao

The trustees' annual report was approved on 22-10-25 and signed on behalf of the board of trustees by:



Mr Abdul Wahab - Trustee

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Independent Examiner's Report to the Trustees of Ummah Charity International for the Period 1 January 2025 to 31 December 2025

Independent examiner's report to the trustees of Ummah Charity International
I report to the charity trustees on my examination of the accounts of Ummah Charity International (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report
As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Hybrid Accountancy Limited
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

22 October 2026

Ummah Charity International
Statement of Financial Activities
for the Period 1 January 2025 to 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31/12/25 Total funds £	31/12/24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**15,896**	**-**	**15,896**	32,658
Charitable activities					
Rental Income		**18,000**	**-**	**18,000**	18,000
Madrasah		**1,505**	**-**	**1,505**	170
Jummah		**24,948**	**-**	**24,948**	11,978
Total		**60,349**	**-**	**60,349**	62,806
EXPENDITURE ON					
Charitable activities					
Madrasah		**613**	**-**	**613**	100
Jummah		**4,725**	**-**	**4,725**	1,700
Other		**56,627**	**-**	**56,627**	39,871
Total		**61,965**	**-**	**61,965**	41,671
NET INCOME/(EXPENDITURE)		**(1,616)**	**-**	**(1,616)**	21,135
RECONCILIATION OF FUNDS					
Total funds brought forward		**145,435**	**-**	**145,435**	124,300
TOTAL FUNDS CARRIED FORWARD		**143,819**	**-**	**143,819**	145,435

The notes form part of these financial statements

Ummah Charity International
Balance Sheet
as at 31st December 2025

	Notes	Unrestricted fund £	Restricted fund £	31/12/25 Total funds £	31/12/24 Total funds £
FIXED ASSETS					
Tangible assets	4	**78,022**	-	**78,022**	75,180
CURRENT ASSETS					
Debtors	5	**5,608**	-	**5,608**	63,851
Cash at bank and in hand		**78,726**	-	**78,726**	11,929
		84,334	-	**84,334**	75,780
CREDITORS					
Amounts falling due within one year	6	**(18,537)**	-	**(18,537)**	(5,525)
NET CURRENT ASSETS		**65,797**	-	**65,797**	70,255
TOTAL ASSETS LESS CURRENT LIABILITIES		**143,819**	-	**143,819**	145,435
NET ASSETS		**143,819**	-	**143,819**	145,435
FUNDS	7				
Unrestricted funds				**143,819**	145,435
TOTAL FUNDS				**143,819**	145,435

The financial statements were approved by the Board of Trustees and authorised for issue on 22nd October 2026 and were signed on its behalf by:

Mr Abdul Wahab - Trustee

The notes form part of these financial statements

Ummah Charity International
Notes to the Financial Statements
for the Period 1 January 2025 to 31 December 2025

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS
The financial statements of the charity, 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 Charities Act 2011. 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 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.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

TAXATION
The charity is exempt from 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. 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.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	32,658	-	32,658
Charitable activities			
Rental Income	18,000	-	18,000
Madrasah	170	-	170
Jummah	11,978	-	11,978
Total	62,806	-	62,806
EXPENDITURE ON			
Charitable activities			
Madrasah	100	-	100
Jummah	1,700	-	1,700
Other	39,871	-	39,871
Total	41,671	-	41,671
NET INCOME	21,135	-	21,135
RECONCILIATION OF FUNDS			
Total funds brought forward	124,300	-	124,300
TOTAL FUNDS CARRIED FORWARD	145,435	-	145,435

4. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2025	**75,000**	**240**	**-**	**75,240**
Additions	**-**	**-**	**3,849**	**3,849**
At 31 December 2025	**75,000**	**240**	**3,849**	**79,089**
DEPRECIATION				
At 1 January 2025	**-**	**60**	**-**	**60**
Charge for year	**-**	**45**	**962**	**1,007**
At 31 December 2025	**-**	**105**	**962**	**1,067**
NET BOOK VALUE				
At 31 December 2025	**75,000**	**135**	**2,887**	**78,022**
At 31 December 2024	75,000	180	-	75,180

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/25	31/12/24
	£	£
Other debtors	5,608	63,851

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/25	31/12/24
	£	£
Trade creditors	15,402	2,000
Taxation and social security	3,135	2,925
Other creditors	-	600
	18,537	5,525

7. MOVEMENT IN FUNDS

	At 1/1/25	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted funds			
Unrestricted	145,435	(1,616)	143,819
TOTAL FUNDS	145,435	(1,616)	143,819

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Unrestricted	60,349	(61,965)	(1,616)
TOTAL FUNDS	60,349	(61,965)	(1,616)

Comparatives for movement in funds

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted fund	124,300	21,135	145,435
TOTAL FUNDS	124,300	21,135	145,435

7. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	62,806	(41,671)	21,135
TOTAL FUNDS	62,806	(41,671)	21,135

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	124,300	19,519	143,819
TOTAL FUNDS	124,300	19,519	143,819

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	123,155	(103,636)	19,519
TOTAL FUNDS	123,155	(103,636)	19,519

8. RELATED PARTY DISCLOSURES

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

Ummah Charity International
Detailed Statement of Financial Activities
for the Period 1 January 2025 to 31 December 2025

	31/12/25 £	31/12/24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**12,632**	30,313
Gift aid	**3,264**	2,345
	15,896	32,658
Charitable activities		
Unrestricted Donations	**44,453**	30,148
Total incoming resources	**60,349**	62,806
EXPENDITURE		
Charitable activities		
Jummah Imam Expenses	**5,338**	1,800
Support costs		
Management		
Wages	**28,806**	16,748
Rates and water	**2,987**	1,967
Light and heat	**5,638**	4,005
Advertising	**-**	102
Sundries	**537**	255
Rent	**12,000**	12,002
Household and cleaning	**259**	242
Repairs and renewals	**2,566**	902
	52,793	36,223
Finance		
Bank charges	**366**	208
Information technology		
Insurance	**242**	-
IT Services	**1,319**	780
	1,561	780
Other		
Fixtures and fittings	**45**	60
Computer equipment	**962**	-
	1,007	60
Governance costs		
Accountancy and legal fees	**900**	2,600
Total resources expended	**61,965**	41,671
Net (expenditure)/income	**(1,616)**	21,135

This page does not form part of the statutory financial statements



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