Charity Registration Number: 1149964

Company Registration Number: 08300626

Loxford Muslim Society

Unaudited Trustees' Report and Financial Statements

For the year ended 30 November 2025

Loxford Muslim Society

Charity Registration Number: 1149964
Company Registration Number: 08300626
For the year ended 30 November 2025

Contents **Page**

Reference and Administration Details	1
Trustees' Annual Report	2
Statement of Trustees’ Responsibility	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes	9

Loxford Muslim Society

Reference and Administration Details

For the year ended 30 November 2025

Charity Registered Number	1149964
Company Registered Number	08300626
Charity's Principal Address	117 Hampton Road Ilford Essex IG1 1PU
Trustees	SAJJAD ANWAR
	ALIMUR AL-RAZI
	RIASAT ALI RANA
Independent Examiners	PLEXAL ACCOUNTANTS LTD 167-169 Great Portland Street 5th Floor London W1W 5PF
Accountants	PLEXAL ACCOUNTANTS LTD 167-169 Great Portland Street 5th Floor London W1W 5PF

Loxford Muslim Society

Trustees Annual Report

For the year ended 30 November 2025

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

The objective of the charity is mainly to provide prayer services, community gatherings and lectures, Quran education for children aged 5 to 12, and public celebration of religious festivals and activities for the community. The charity also works to relieve hardship, poverty and sickness by providing support, guidance and grants to individuals and organisations.

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

The trustees have had regard to the Charity Commission's guidance on public benefit. The charity advances the Islamic religion for the public benefit by providing educational and curricular study support activities and facilities for private and community worship. During the year, the charity supported regular prayer services, including weekly congregational services and festival prayers, provided Quran and educational support for children and members of the community, and provided support to people experiencing hardship and poverty.

Achievements and Performance

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

During the year, the charity continued to provide facilities and services supporting the religious, educational and community needs of local beneficiaries. Regular daily prayers, weekly Jum'ah prayers and religious gatherings provided members of the local Muslim community with accessible facilities for worship and community engagement. The charity also continued its Madrassah and Quran education activities for children, supporting their religious education and development. The charity supported the community through religious festivals, fundraising and charitable activities, including assistance to individuals experiencing hardship and poverty. These activities provided practical and social support to beneficiaries and contributed to the wellbeing and cohesion of the wider local community. The trustees consider that these activities enabled the charity to continue pursuing its charitable objectives and providing public benefit during the year.

Financial Review

Review of the charity’s financial position at the end of the period

The charity's financial position at 30 November 2025 reflects a net expenditure of £17,497 for the year, with total income of £43,599 and total expenditure of £61,096. Despite the deficit for the year, the charity had unrestricted funds of £423,593 at the year end. Cash and bank balances amounted to £39,770. The principal asset at the year end was an amount of £386,458 included within debtors. This balance relates principally to amounts paid by the charity towards the acquisition of its premises, where the legal transfer had not been completed at the reporting date. The trustees continue to monitor the position and the amounts paid in connection with the premises transaction. The trustees recognise the importance of maintaining sufficient funds to meet the charity's ongoing commitments and activities. The trustees will continue to monitor income, expenditure, cash resources and the position relating to the premises transaction to ensure that the charity can continue to meet its obligations and pursue its charitable objectives.

Statement explaining the policy for holding reserves stating why they are held

The charity's policy is to hold reserves to meet its future needs and to provide sufficient financial flexibility to continue its charitable activities and meet its commitments. The trustees regularly consider the level and nature of the charity's reserves in light of its ongoing expenditure, expected income and future requirements. At 30 November 2025, the charity had unrestricted funds of £423,593. However, a significant proportion of these funds was represented by the £386,458 debtor relating to the premises transaction and was therefore not held as immediately available cash. The charity had cash and bank balances of £39,770 at the year end. The trustees will continue to monitor the charity's cash position, expenditure and the recovery/settlement of the debtor to ensure that sufficient resources are available to support the charity's ongoing activities and commitments.

Explanation of any uncertainties about the charity continuing as a going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees have considered the charity's financial position, available resources, ongoing commitments and future activities and are satisfied that the charity has adequate resources to continue its operations and meet its obligations as they fall due.

Structure, Governance and Management

Type of governing document

Memorandum and Articles of Associatio

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

The existing trustees are responsible for the appointment of new trustees. New trustees are brought into the organisation, when required, on the basis of eligibility, competence, specialist knowledge and skills.

Additional information

It is the policy of Loxford Muslim Society that, upon induction, each trustee is given a copy of the trust deed, the latest accounts (if available), recent meeting minutes and guidance regarding the policies and procedures adopted by the charity. The Charity is a registered charity in England, number 1149964, and is constituted under a memorandum and articles dated 20 November 2012. The trustees are responsible for the general control and management of the charity and give their time freely without any remuneration. The trustees meet on a regular basis and are responsible for all decisions taken in relation to the overall control and strategic management of the charity. The trustees are the related parties and do not take any benefit from the charity. During the year, the charity continued to have an outstanding amount relating to the purchase of its premises. The amount relating to the premises was £336,458, which remained outstanding at the reporting date as the transfer of the premises in the name of the charity had not been completed. During the year, the charity also advanced a loan of £50,000 to Barkingside Education. Accordingly, total debtors at the reporting date amounted to £386,458. The trustees continue to monitor the outstanding premises transaction and the loan balance. The trustees consider the principal risks facing the charity to include increases in day-to-day expenditure, fluctuations in income and the need to maintain sufficient resources to meet the charity's ongoing commitments. The trustees monitor income and expenditure regularly and review the charity's cash position and available resources. The trustees also continue to monitor the outstanding premises transaction and the related debtor balance

Approved by the trustees and signed on their behalf by:
The trustees’ annual report was approved on 30 August 2026 and signed on behalf of the board of trustees by:

ALIMUR AL-RAZI
Trustee

Loxford Muslim Society

Statement of Trustees Responsibility

For the year ended 30 November 2025

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining 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 accounts comply with the Charities Act 2011 the accounts comply with the Companies Act 2006 and the provisions of the trust deed. 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.

This report was approved by the Board on 30-08-2026

ALIMUR AL-RAZI, Chairman of the Board

Loxford Muslim Society

Independent Examiner's Report
To the Trustees of Loxford Muslim Society

I report to the trustees on my examination of the accounts of Loxford Muslim Society (the Charity) for the year ended 30/11/2025.

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.

No matter has come to the attention of the independent examiner.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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 order to enable a proper understanding of the accounts to be reached.

30 August 2026
PLEXAL ACCOUNTANTS LTD
Accounting Body
AAT
167-169 Great Portland Street
5th Floor
London
W1W 5PF

Loxford Muslim Society

Statement of Financial Activities

For the year ended 30 November 2025

Recommended categories by activity	Note	Unrestricted Funds(£)	Restricted Funds(£)	Endowment Funds(£)	Total Funds(£)	Prior year Funds(£)
Income and endowments from:						
Donations and legacies	3	43,599	0	0	**43,599**	**82,152**
Total Income		**43,599**	**0**	**0**	**43,599**	**82,152**
Expenditure on:						
Charitable activities	4	61,096	0	0	**61,096**	**76,626**
Total Expenditure		**61,096**	**0**	**0**	**61,096**	**76,626**
Net income/(expenditure) before tax for the reporting period		**(17,497)**	**0**	**0**	**(17,497)**	**5,526**
Net income/(expenditure) after tax before investment gains/(losses)		**(17,497)**	**0**	**0**	**(17,497)**	**5,526**
Net income/(expenditure)		**(17,497)**	**0**	**0**	**(17,497)**	**5,526**
Other recognised gains/(losses):						
Net movement in funds		**(17,497)**	**0**	**0**	**(17,497)**	**5,526**
Reconciliation of funds:						
Total funds brought forward		441,090	0	0	**441,090**	**435,564**
Total funds carried forward		**423,593**	**0**	**0**	**423,593**	**441,090**

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

Loxford Muslim Society

Balance Sheet
As at 30 November 2025

	Note	Unrestricted Funds(£)	Restricted Funds(£)	Endowment Funds(£)	Total Funds(£)	Prior year Funds(£)
Current Assets						
Debtors	7	386,458	0	0	**386,458**	**336,458**
Cash at bank and in hand	10	39,770	0	0	**39,770**	**108,637**
Total current assets		**426,228**	**0**	**0**	**426,228**	**445,095**
Creditors: amounts falling due within one year	9	2,635	0	0	**2,635**	**4,005**
Net current assets/(liabilities)		**423,593**	**0**	**0**	**423,593**	**441,090**
Total assets less current liabilities		**423,593**	**0**	**0**	**423,593**	**441,090**
Total net assets or liabilities		**423,593**	**0**	**0**	**423,593**	**441,090**
Funds of the charity						
Unrestricted funds		423,593	0	0	**423,593**	**441,090**
Total Funds		**423,593**	**0**	**0**	**423,593**	**441,090**

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to small charities, subject to the small companies' regime and in accordance with FRS 102 SORP.

Loxford Muslim Society

Notes
For the year ended 30 November 2025

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1. General Information

Loxford Muslim Society is a Charitable Incorporated Organisation (CIO), registered in Scotland with the Charity Commission Charity Number: 1149964 and Companies House Company Number: 08300626

The address of its registered office is:
117 Hampton Road
Ilford
Essex
IG1 1PU

2. Accounting Policies

Basis of Preparation
These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. 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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Going Concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

Recognition of income
These are included in the Statement of Financial Activities (SoFA) when: the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; the monetary value can be measured with sufficient reliability.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations
Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP). In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies
Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants

The charity has received government grants in the reporting period

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual income and performance related grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Donated goods,facilities and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in ‘Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against ‘Income from other trading activities' and the proceeds from sale are also recognised as ‘Income from other trading activities'. Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.
Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

Support costs

The charity has incurred expenditure on support costs.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

Settlement of insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and Liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

Basic financial instruments

The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS 102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS 102 SORP.

Assets

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least They are valued at cost. The depreciation rates and methods used are disclosed in Tangible Fixed Assets.

Intangible fixed assets

The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in Intangible Assets. They are valued at cost.

Heritage assets

The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in Heritage assets. They are valued at cost.

Investments
Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.

Stocks and work in progress
Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value. Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock. Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Current asset investments
The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity of loss than one year held for investment purposes rather than to meet short-term cash commitments as they fall due. They are valued at fair value except where they qualify as basic financial instruments.

3. Donations and legacies

Analysis of income	Unrestricted Funds(£)	Restricted Funds(£)	Endowment Funds(£)	Total Funds(£)	Prior year Funds(£)
Donations and gifts	43,599	0	0	**43,599**	**82,152**
Total	**43,599**	**0**	**0**	**43,599**	**82,152**

4. Expenditure on Charitable Activities

Analysis	Unrestricted Funds(£)	Restricted Funds(£)	Endowment Funds(£)	Total Funds(£)	Prior year Funds(£)
Religious Lectures	0	0	0	**0**	**20,600**
Accountancy fees	1,153	0	0	**0**	**1,200**
Bank Charges	2,689	0	0	**0**	**1,206**
Cleaning	1,657	0	0	**0**	**4,628**
Donation to other charity	0	0	0	**0**	**1,200**
Light and heat	5,662	0	0	**0**	**6,333**
other legal and professional	375	0	0	**0**	**1,007**
Rates	3,907	0	0	**0**	**3,138**
Repairs and maintenance	0	0	0	**0**	**2,660**
Subscriptions	246	0	0	**0**	**443**
Sundry	0	0	0	**0**	**360**

Telephone and internet	9	0	0	**9**	**907**
Wages and salaries	45,252	0	0	**0**	**32,944**
Insurance	146	0	0	**146**	**0**
Total expenditure on charitable activities	**61,096**	**0**	**0**	**155**	**76,626**

5. Staff Costs

	This Year(£)	Last Year(£)
Salaries and wages	43,739	32,944
Social security costs	1,513	0
Total staff costs	**45,252**	**32,944**

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000 Yes

6. Average Number of Employees

	This Year	Last Year
Average Number of Employees	6	5
Include Employee(s) based on categories		No

7. Analysis of Debtors

	This Year(£)	Last Year(£)
Other debtors	386,458	336,458
Total	**386,458**	**336,458**

8. Disclosure of Debtors

	This Year(£)	Last Year(£)
Other debtors	386,458	336,458
Total	**386,458**	**336,458**

9. Creditors and Accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This Year(£)	Last Year(£)	This Year(£)	Last Year(£)
Trade Creditors	0	2	0	0
Accruals and deferred income	1,500	2,400	0	0

Taxation and social security	453	1,099	0	0
Other Creditors	682	504	0	0
Total	**2,635**	**4,005**	**0**	**0**

10. Cash and Cash Equivalents

	This Year(£)	Last Year(£)
Cash on hand	39,770	108,637
Total	**39770**	**108637**