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Charity registration number: 1164931

THE CAMBRIDGE MOSQUE TRUST

GROUP TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

Cooper Young
Chartered Accountants
Insolvency Practitioners

Cooper Young & Partners Ltd
Chartered Accountants

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The Cambridge Mosque Trust
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The Cambridge Mosque Trust
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Dr Timothy Winter - Chairman Mr Sohail Bhatti - Treasurer Ms Zeynep Coskun Mr Burhanettin Aktas Prof Aziz Akgul Dr Henning Grosse Ruse Khan Mrs Shahedun Rahman Dr Selim Argun Mr Erdem Arioglu
Operations Director	Mr Fezaan Azam
Website	https://cambridgecentralmosque.org
Charity Number	1164931
Principal Address	309-313 Mill Road Cambridge Cambridgeshire CB1 3DF
Auditors	Cooper Young & Partners Ltd Chartered Accountants Hunters House 109 Snakes Lane West Woodford Green Essex IG8 0DY

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The Cambridge Mosque Trust
Trustees' Report
For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives
The Charity's Objectives as set out in its governing document are:

To advance the Islamic faith for the public benefit by the provision, maintenance and management of a mosque and ancillary premises to include the provision of educational and religious classes. To propagate and expand the teachings and message of Islam as a compassionate religion in total compliance with law of land.

- To seek and build better understanding of Islam and other faiths through interfaith dialogue and multicultural activities.
- To provide cultural and educational facilities which improves cultural values and knowledge in society.
- To establish liaison and work with government, voluntary sector, local authority, statutory bodies and individuals for the mutual benefit of all.
- To support interfaith relations, building bridges of good relation in the society, the empowerment of women and youth engagement.

In pursuance of these objects, the Trust hosts a range of services and activities for the benefit of the public.

Significant Activities
Acquisition and Development of Investment Property
During the year, the charity acquired the property at 297 Mill Road, Cambridge, CB1 3DF, as an investment property. The property is currently unoccupied pending development and is being held with the intention of providing a sustainable long-term investment for the charity and supporting its wider charitable objectives.

During the year the trustees took forward plans to develop the property and submitted a planning application. After the year end, in August 2026, planning permission was granted for two residential units with commercial use. The purchase was funded entirely from the charity's unrestricted funds.

The Trustees consider the acquisition and proposed development of the property to be an important investment in the charity’s long-term financial sustainability. The property will be developed and managed in accordance with the approved planning permission, with the intention of generating future rental or other investment income to support the charity’s religious, educational and community activities.

Public Benefit
Trustees of a charity have a duty to report in their Annual Report on their charity's public benefit. The Trustees of The Cambridge Mosque Trust have considered the requirements, which are explained on the Charity Commission website.
The following sections of this report set out The Cambridge Mosque Trust's aims and priorities, and report on the activity and successes in the year, as well as explaining the plans for the current financial year.
The Trustees have considered this matter and concluded:

- That the aims of the organisation continue to be charitable.
- That the aims and the work done give identifiable benefits to the public, both directly and indirectly to individuals in need.
- That the benefits for the public, are not unreasonably restricted in any way.
- That there is no detriment or harm arising from the aims or activities.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

Achievements and Performance
Main Achievements
We always remember and pray for those generous souls in the Cambridge community and around the world who placed their confidence in us and donated so generously over the years.

The Cambridge Central Mosque opened its doors in April 2019 and since then has won a host of architectural accolades, including Architect’s Journal (AJ) Best Community and Faith Project 2019, Brick Development Association (BDA) Best Public Building 2019 and four Structural Timber Awards 2019, including Project of the Year. In 2021, Cambridge Mosque won RIBA East Project Architect of the Year, Building of the Year, Client of the Year and a Regional Award and was shortlisted for the 2021 RIBA Stirling Prize.

Prayer Facilities
The Mosque is typically open to the public every day from 10am up to 9pm in the winter months, and later in the summer months. The Friday sermon and weekly talks are delivered in English, with occasional sessions in community languages and, at times, with British Sign Language interpretation for deaf worshippers.

Religious Teaching
The Mosque continued to provide a wide range of religious, educational and spiritual programmes throughout the year for the benefit of the local and wider community. Regular Qur'an, Hadith and religious teaching sessions were complemented by lectures, seminars, Friday sermons and special events featuring a range of respected scholars, teachers and reciters.

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The Mosque also expanded its Madrasa programme, with more than 150 pupils enrolled in structured religious education. The Youth Hub encouraged community engagement through activities such as preparing hygiene packs for local refugee families and organising family walks.

Youth and Children's Activities
To complement its existing activities for young people, which include a fortnightly Kids Club for children aged 5–11 and monthly Boys' and Girls' Clubs for young people aged 12–17, the Mosque officially launched its Duke of Edinburgh's Award programme. This initiative enables young people to remain connected with their faith while developing valuable skills, gaining new experiences and working towards a nationally recognised award.

During Ramadan, opportunities were expanded for young people to get involved in community activities, including an Eid card competition and gift-packing sessions to welcome local refugee families. These initiatives encouraged creativity and community spirit helping young people make a positive contribution to the wider community.

Guest Speakers
We were honoured to host a range of distinguished guest speakers and reciters throughout the year, delivering educational seminars, Friday sermons, recitations and special lectures. Highlights included a talk titled 'To Those Concerned' by Hamza Yusuf, a seminar on Healthier Ramadan by Zakarya Goga and a lecture on Sacred Earth by Waleed Mosaad. We also welcomed various guest speakers who delivered talks exploring the life and teachings of the Prophet Muhammad (peace be upon him).

In addition, we were delighted to welcome numerous guest reciters, offering the congregation a diverse range of recitation styles. These included Abdurahman Farag Hafez, Ayyub Ansar Kilic, Davud Avic and Kamrul Alom.

Ramadan and Eid
Ramadan 2025 was marked by an extensive programme of worship, education and community activities at Cambridge Central Mosque. The theme for Ramadan was 'Roots that Remain', focusing on nurturing lasting change and encouraging good practices that extend beyond the holy month itself. To bring this theme to life, the Mosque provided daily Qur'an recitations and lessons, both in person and through online streaming, ensuring that worshippers could remain connected with Mosque activities wherever they were. This was complemented by the 24-hour Ramadan TV service, which offered remote audiences access to a wide range of Islamic films and documentaries.

Alongside these initiatives, a dedicated series of online sessions explored different ways to engage with the theme, encouraging individuals to reflect on how they could embed positive habits.

Communal iftars and tarawih prayers took place daily throughout Ramadan. During the final ten nights of the holy month, the Mosque also hosted i'tikaf.

The Eid al-Fitr prayer in 2025 was held at the Mosque, with four prayer sessions organised to accommodate the high demand from worshippers. The Eid al-Adha prayer was held at Parker's Piece in collaboration with all Cambridge Mosques, with over 5,000 people attending.

Garden
The Mosque's Garden continued to provide an open and welcoming green space for worshippers, visitors and members of the wider community. During the year, the Mosque's garden featured on the BBC's Monty Don's British Gardens, highlighting its Islamic garden design and its relationship with the Mosque's wider environmental and community ethos.

The garden continues to be maintained, predominantly by volunteers, with an emphasis on biodiversity, sustainability and the use of insect-friendly planting.

Disaster Relief Donations
Our generous mosque community continues to support humanitarian needs around the world including Palestine. During the year grants totalling £153,190 were made to Islamic Relief, Cambridge Muslim College, National Zakat Foundation and The Karim Foundation from the restricted Zakat, Fitrana and Disaster Relief funds (see note 7a).

Interfaith Harmonies
The Mosque continued to strengthen relationships with the wider Cambridge community through interfaith engagement. During the year, the Mosque welcomed visitors and representatives from local faith communities and maintained constructive relationships with churches, synagogues and other places of worship. A key highlight during this period was hosting an interfaith training session for faith leaders as part of Interfaith Week

The Mosque continued to promote dialogue and mutual understanding by making available resources relating to Muslim-Christian engagement, including copies of A Common Word, and by welcoming visitors of different faiths and backgrounds.

Community Outreach
The Mosque continued to develop its community outreach activities, seeking to serve both the Muslim and wider Cambridge community. The Community Hub provided opportunities for local residents and volunteers to come together through community activities, including regular litter-picking initiatives aimed at caring for the local environment and strengthening relationships with neighbours.

The Mosque also continued its wider outreach and support for those in need, including food distribution and support for vulnerable members of the local community. In addition, gift packs were prepared and distributed to welcome newly arrived refugee families

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Environmental and Sustainability Initiatives
The Mosque continued to develop its work promoting environmental responsibility as an expression of Islamic stewardship of the natural world. During the year, the Mosque began a collaboration with the University of Cambridge, working with Dr Davide Pettinato to co-develop and evaluate the Greening Muslim Programme, an Islam-literate environmental education programme for British Muslims.

The initiative seeks to strengthen environmental values, identity and personal responsibility and to explore how mosque-based interventions can encourage greater environmental awareness. It is structured around four key themes: the natural world, water, vegetation and animals, exploring each through the lens of Islam and its core teachings.

Fully funded by the ACCESS Network, the programme removes financial barriers to participation, enabling participants to attend all seminars and field trips free of charge.

The longer-term objective is to develop a holistic programme of Islamic environmental education that could provide a model for other mosques in the UK and internationally.

Volunteers
Volunteers continued to play an essential role in the life of the Mosque during the year. Their contributions supported almost every aspect of the Mosque's work, including worship, educational programmes, Ramadan activities, youth provision, community outreach, environmental initiatives and other services provided by the Mosque.

The Trustees remain grateful to all those who freely give their time, skills and experience in support of the Mosque and the wider community.

Woodland Cemetery Development

Following the acquisition of Brinkley Woodland Cemetery in the previous year as part of the charity's long-term endowment strategy, during the year, the charity continued to develop its woodland cemetery provision through its wholly owned subsidiary, Countryside Burials Limited. Already home to an all-faiths burial area, the woodland cemetery expanded its provision for the Muslim community in June 2025, following the completion of improvements to the site and access arrangements. The newly opened dedicated Muslim burial area offers both individual and family plots in a natural and peaceful setting.

The cemetery provides burial facilities in accordance with Islamic requirements while also maintaining an environmentally sensitive and sustainable approach to the management of the woodland. The charity also commenced educational sessions on the Islamic rites associated with the preparation and burial of the deceased, including the washing and shrouding of the deceased.

The Trustees consider the development of the woodland cemetery to be an important community service, addressing the need for accessible and appropriate burial provision while supporting the charity's longer-term charitable and financial sustainability.

Financial Review

Financial Position - Consolidated Group

For the year ended 31 December 2025, the Group generated total income of £1,517,934 (2024: £1,585,271). This comprised donations and legacies of £1,461,573, income from cemetery and burial services of £56,295 and investment income of £66. Donations and legacies remained the principal source of income, supporting the Group's charitable activities and the operation of the mosque and its associated services.

Total expenditure for the year amounted to £2,279,220 (2024: £1,978,249), resulting in net expenditure of £761,286 (2024: £392,978). Expenditure included the costs of fundraising, mosque operations, charitable activities, support and governance, direct staff costs, and the Group's cemetery and burial services. The increase in expenditure compared with the previous year contributed to the higher net expenditure for the year.

At 31 December 2025, the Group held total funds of £29,524,862 (2024: £30,286,148), comprising unrestricted funds of £812,327, restricted funds of £28,616,219 and endowment funds of £96,316. The reduction in total funds during the year principally reflected the net expenditure incurred. The trustees continue to oversee the Group's financial position and the use of its resources to ensure that funds are applied in accordance with the charity's objectives and any applicable restrictions.

Financial Review – Charity Only

The charity generated total income of £1,461,573 during the year ended 31 December 2025 (2024: £1,577,185), arising principally from donations and legacies. The charity's income remained dependent on donations and legacies to support its religious and other charitable activities.

Total expenditure for the year amounted to £2,210,926 (2024: £1,952,853), resulting in net expenditure of £749,353 (2024: £375,668). Expenditure related principally to mosque running costs, charitable activities, fundraising, support, governance and direct staff costs.

At 31 December 2025, the charity held total funds of £29,554,105 (2024: £30,303,458), comprising unrestricted funds of £841,570, restricted funds of £28,616,219 and endowment funds of £96,316. The reduction in total funds reflected the net expenditure incurred during the year. The trustees remain responsible for overseeing the charity's financial affairs, maintaining appropriate financial controls and ensuring that resources are managed prudently and applied in accordance with the charity's purposes and any restrictions attaching to its funds. The trustees do not receive remuneration for their services to the charity.

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Reserves Policy
It is the policy of the charity that the unrestricted funds which have not been designated for a specific use, be maintained at a level equivalent to at least 2 months mosque running expenditures approximately £145,000. The trustees consider that the reserves maintained at this level will ensure that in the event of a significant drop in funding they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

At 31 December 2025 the charity's total unrestricted funds were £841,570 (2024: £681,445). Of this, £2,633 is designated for the toddler group and £643,565 is invested in the property at 297 Mill Road, which is held for long-term investment and is not readily realisable. Free reserves were therefore £195,372 (2024: £678,812). Free reserves fell during the year, mainly because unrestricted reserves were used to purchase 297 Mill Road, but remain above the trustees' target of £145,000.

Fundraising
The charity raises funds mainly through public donations, collections at the Mosque, fundraising events and appeals (particularly during Ramadan) and online giving. Fundraising is carried out by the charity's staff and volunteers. The charity does not use professional fundraisers or commercial participators.

The charity is registered with the Fundraising Regulator and follows the Code of Fundraising Practice. The Operations Committee monitors fundraising activity and reports to the trustees.

The charity does not carry out telephone, doorstep or street fundraising. Staff and volunteers are expected to treat donors with respect, not to put undue pressure on anyone to give, and to take particular care with anyone who may be in vulnerable circumstances.
The charity received no complaints about its fundraising during the year (2024: none.)

Risk Management
The Board of Trustees is responsible for overseeing the risks faced by the charity. Detailed consideration of risk is delegated to the Operational committee. Risks are identified across key areas, including compliance, reputation, financial management, governance, and operations. Measures are in place to mitigate these risks, particularly those deemed significant, and are supported by regular reviews to ensure the charity remains well-protected.

Risk is managed under the main headings of financial sustainability, projects, and events. Through the processes established, the Board is satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised, however, that systems and procedures can provide reasonable, but not absolute, assurance that major risks are fully managed.

The Trustees have reviewed the key areas of risk at this stage:

1. Shortfall in funding - all funding is from donations. The Trustees continue to secure further donations to cover the future operating costs of the mosque by holding fundraising events and appeals during Ramadan.
2. Health and Safety - regular training is held for staff and volunteers including first aid, fire safety procedures and DBS checks to ensure safe use of mosque by visitors.

Structure, Governance and Management

Trustee Selection Methods
When appointing new trustees, the board of Trustees consider the skills, knowledge and experience of the individual in making the appointment. Notwithstanding this, the trustees acknowledge their collective responsibility over the strategic direction, governance and operations of the charity. The Charity provides introductory material, reports and leaflets as part of further training as required for new Trustees.

Organisational Structure
The trustees are responsible for approving the annual financial budgets and ensuring the activities of the charity are in line with the objectives of the charity. The day-to-day operations and management of the Cambridge Central Mosque are delegated to operations subcommittee which consists of the UK-based Trustees and the Operations Director (Mr Fezaan Azam). The latter is responsible for the day-to-day operations and has team of admin staff and volunteers as well as three Imams to support him.

The Cambridge Mosque Trust is a Charitable Incorporated Organisation and was registered on 18 December 2015 under the charity number 1164931. Under the governing document the Charity can have up to 2 appointed Trustees and 11 nominated Trustees. Nominated trustees are appointed for a term of 4 years.

The two appointed Trustees term is 3 years, and nominated trustees' term is 4 years each can serve up to 3 consecutive terms.

The Trustees who served during the year were:

- Dr Timothy Winter (Chairman)
- Mr Sohail Bhatti (Treasurer)
- Ms Zeynep Coskun (Fundraiser)
- Mr Burhanettin Aktas
- Prof Aziz Akgul
- Dr Henning Grosse Ruse Khan
- Mrs Shahedun Rahman
- Dr Selim Argun
- Mr Erdem Arioglu

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Plans for Future Periods
In 2026 the trustees plan to progress the development of 297 Mill Road, subject to securing funding, expand the Youth Hub and Madrasa programmes, and continue developing the woodland cemetery.

Investment policy
The trustees' policy is to hold 297 Mill Road for long-term income generation in support of the charity's objectives. Surplus cash is held on instant-access deposit.

Remuneration of key management personnel
The pay of the Operations Director is set by the trustees with reference to comparable roles in the sector and the charity's resources.

Statement of Trustees' Responsibilities
The trustees are responsible for preparing the Trustees' 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 group and of the incoming resources and application of resources of the group for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting 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 financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 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. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Signed by:
Sohail Bhatti
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Mr Sohail Bhatti
Trustee
29 October 2026

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Independent Auditor's Report to the Trustees of The Cambridge Mosque Trust

Opinion
We have audited the financial statements of The Cambridge Mosque Trust (the "parent charity") and its subsidiary (the 'group') for the year ended 31 December 2025 which comprise the Group Statement of Financial Activities, the Charity's Statement of Financial Activities, the Group Statement of Financial Position, the Charity's Statement of Financial Position, the Group Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion the financial statements:

- give a true and fair view of the state of the group and parent charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for Opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating to Going Concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information
The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on Which We Are Required to Report by Exception
In the light of the knowledge and understanding of the charity and its environment obtained during the course of our audit, we have not identified any material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the group financial statements; or
- sufficient accounting records have not been kept; or
- the group financial statements are not in agreement with the accounting records or returns; or
- we have not received all the information and explanations we require for our audit.

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Responsibilities of Trustees
As explained more fully in the Trustees' Responsibilities Statement set out on page 6, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements
We have been appointed as auditor under section 144 of the Charities Act 2011, and under section 151 of that Act in respect of the consolidated financial statements, and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design our audit procedures to identify and detect material misstatements in the financial statements arising from irregularities, including fraud, in accordance with auditing standards. The extent to which our procedures are capable of detecting such irregularities is influenced by factors such as the nature of the charity, the effectiveness of its internal controls, and the nature of the evidence obtained.
We obtained an understanding of the legal and regulatory frameworks applicable to the charity, including charity law, the Charities SORP (FRS 102), and other relevant reporting requirements. We assessed the susceptibility of the financial statements to material misstatement due to irregularities, including fraud, by considering incentives and opportunities that may exist for management override or manipulation of results.
We made enquiries of management and those charged with governance to understand:

- the systems and controls in place to prevent and detect irregularities and fraud;
- the areas of the financial statements most susceptible to significant risk; and
- any known, suspected, or alleged fraud.

Based on this assessment, the key audit procedures performed to detect irregularities, including fraud, included:

- Identifying and testing journal entries, with a particular focus on those that were significant or unusual.
- Reviewing financial statement disclosures to assess whether accounting policies have been appropriately applied.
- Evaluating compliance with the legal and regulatory frameworks relevant to the charity.
- Testing revenue streams for evidence of management bias or manipulation.
- Obtaining third-party confirmations of material bank and investment balances and performing physical verification of key assets.
- Agreeing expenditure and payroll costs to supporting documentation to confirm the existence and validity of transactions and staff.
- Documenting and verifying significant related-party transactions and balances.

There are inherent limitations in the audit process, and therefore an unavoidable risk exists that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities, including fraud, rests with those charged with governance of the charity.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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Use Of Our Report
This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
Manish Sangani
2B048B31A43545E...

Manish Sangani (Senior Statutory Auditor)
For and on behalf of Cooper Young & Partners Ltd
29 October 2026

Cooper Young & Partners Ltd
Chartered Accountants
Hunters House
109 Snakes Lane West
Woodford Green
Essex
IG8 0DY

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The Cambridge Mosque Trust
Group Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	1,310,302	151,271	-	1,461,573	1,576,195
Cemetery and burial services	4	56,295	-	-	56,295	8,030
Investments	5	66	-	-	66	1,046
		1,366,663	151,271	-	1,517,934	1,585,271
EXPENDITURE ON:						
Raising funds	7	(92,444)	-	-	(92,444)	(45,516)
Charitable activities:	7					
Mosque running costs		(656,440)	(903,875)	-	(1,560,315)	(1,413,127)
Support costs		(20,991)	-	(3,684)	(24,675)	(20,589)
Governance costs		(25,622)	-	-	(25,622)	(19,099)
Direct staff costs		(354,680)	-	-	(354,680)	(291,930)
Charitable activities		-	(153,190)	-	(153,190)	(162,591)
Cemetery and burial services		(68,294)	-	-	(68,294)	(25,397)
		(1,218,471)	(1,057,065)	(3,684)	(2,279,220)	(1,978,249)
NET EXPENDITURE		148,192	(905,794)	(3,684)	(761,286)	(392,978)
NET MOVEMENT IN FUNDS		148,192	(905,794)	(3,684)	(761,286)	(392,978)
RECONCILIATION OF FUNDS:						
Total funds brought forward		664,135	29,522,013	100,000	30,286,148	30,679,126
TOTAL FUNDS CARRIED FORWARD	20	812,327	28,616,219	96,316	29,524,862	30,286,148

The notes on pages 16 to 28 form part of these financial statements.

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The Cambridge Mosque Trust
Charity's Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2025 Total funds	2024 Total funds £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	1,310,302	151,271	-	1,461,573	1,576,195
Cemetery and burial services	4	-	-	-	-	-
Investments	5	-	-	-	-	990
		1,310,302	151,271	-	1,461,573	1,577,185
EXPENDITURE ON:						
Raising funds	7	(92,444)	-	-	(92,444)	(45,516)
Charitable activities:	7					
Mosque running costs		(656,440)	(903,875)	-	(1,560,315)	(1,413,127)
Support costs		(20,991)	-	(3,684)	(24,675)	(20,589)
Governance costs		(25,622)	-	-	(25,622)	(19,099)
Direct staff costs		(354,680)	-	-	(354,680)	(291,930)
Charitable activities		-	(153,190)	-	(153,190)	(162,591)
Cemetery and burial services		-	-	-		-
		(1,150,177)	(1,057,065)	(3,684)	(2,210,926)	(1,952,853)
NET EXPENDITURE		160,125	(905,794)	(3,684)	(749,353)	(375,668)
NET MOVEMENT IN FUNDS		160,125	(905,794)	(3,684)	(749,353)	(375,668)
RECONCILIATION OF FUNDS:						
Total funds brought forward		681,445	29,522,013	100,000	30,303,458	30,679,126
TOTAL FUNDS CARRIED FORWARD	21	841,570	28,616,219	96,316	29,554,105	30,303,458

The notes on pages 16 to 28 form part of these financial statements.

Docusign Envelope ID: B23A0303-F035-8DDF-8031-3BB71A717729

The Cambridge Mosque Trust
Group Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS						
Intangible Assets	12	42,870	-	-	42,870	56,061
Tangible Assets	13	58,711	28,241,434	-	28,300,145	29,135,370
Investment Properties	15	643,565	-	-	643,565	-
		745,146	28,241,434	-	28,986,580	29,191,431
CURRENT ASSETS						
Debtors	16	65,992	-	-	65,992	60,516
Cash at bank and in hand		173,910	374,785	96,316	645,011	1,178,452
		239,902	374,785	96,316	711,003	1,238,968
Creditors: Amounts Falling Due Within One Year	17	(109,566)	-	-	(109,566)	(81,096)
NET CURRENT ASSETS (LIABILITIES)		130,336	374,785	96,316	601,437	1,157,872
TOTAL ASSETS LESS CURRENT LIABILITIES		875,482	28,616,219	96,316	29,588,017	30,349,303
PROVISIONS FOR LIABILITIES						
Provisions For Charges	18	(63,155)	-	-	(63,155)	(63,155)
NET ASSETS		**812,327**	**28,616,219**	**96,316**	**29,524,862**	**30,286,148**
FUNDS OF THE GROUP						
Endowment Funds					96,316	100,000
Restricted Funds					28,616,219	29,522,013
Unrestricted Funds					812,327	664,135
TOTAL FUNDS	20				29,524,862	30,286,148

The financial statements were approved and authorised for issue by the trustees on 26 October 2026 and signed on their behalf by:

Signed by:
Sohail Bhatti
B038841FCE60459...
Mr Sohail Bhatti
Trustee
29 October 2026

The notes on pages 16 to 28 form part of these financial statements.

Docusign Envelope ID: B23A0303-F035-8DDF-8031-3BB71A717729

The Cambridge Mosque Trust
Charity's Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS						
Tangible Assets	13	-	27,885,490	-	27,885,490	28,779,426
Investments	14	-	355,944	-	355,944	355,944
Investment properties	15	643,565	-	-	643,565	-
		643,565 -	28,241,434	-	28,884,999	29,135,370
CURRENT ASSETS						
Debtors	16	144,261	-	-	144,261	60,386
Cash at bank and in hand		162,404	374,785	96,316	633,505	1,170,078
		306,665	374,785	96,316	777,766	1,230,464
Creditors: Amounts Falling Due Within One Year	17	(108,660)	-	-	(108,660)	(62,376)
NET CURRENT ASSETS (LIABILITIES)		198,005	374,785	96,316	669,106	1,168,088
TOTAL ASSETS LESS CURRENT LIABILITIES		841,570	28,616,219	96,316	29,554,105	30,303,458
NET ASSETS		**841,570**	**28,616,219**	**96,316**	**29,554,105**	**30,303,458**
FUNDS OF THE CHARITY						
Endowment Funds					96,316	100,000
Restricted Funds					28,616,219	29,522,013
Unrestricted Funds					841,570	681,445
TOTAL FUNDS	21				**29,554,105**	**30,303,458**

The financial statements were approved and authorised for issue by the trustees on 26 October 2026 and signed on their behalf by:

Signed by:
Sohail Bhatti
B038841FCE60459...
Mr Sohail Bhatti
Trustee
29 October 2026

The notes on pages 16 to 28 form part of these financial statements.

Docusign Envelope ID: B23A0303-F035-8DDF-8031-3BB71A717729

The Cambridge Mosque Trust
Group Statement of Cash Flows
For The Year Ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated from operations	1	210,278	312,223
Interest / bank charges expense		(30,735)	(20,572)
Net cash generated from operating activities		179,543	291,651
Cash flows from investing activities			
Purchase of intangible assets		-	(65,954)
Purchase of tangible assets		(69,485)	(104,757)
Purchase of investment property		(643,565)	-
Interest received		66	1,046
Net cash used in investing activities		(712,984)	(169,665)
(Decrease)/increase in cash and cash equivalents		(533,441)	121,986
Cash and cash equivalents at beginning of year	2	1,178,452	1,056,466
Cash and cash equivalents at end of year	2	645,011	1,178,452

Docusign Envelope ID: B23A0303-F035-8DDF-8031-3BB71A717729

The Cambridge Mosque Trust
Notes to the Statement of Cash Flows
For The Year Ended 31 December 2025

1. Reconciliation of expenditure to cash generated from operations

	2025	2024
	£	£
Net expenditure	(761,286)	(392,978)
Adjustments for:		
Interest / bank charges expense	30,735	20,572
Interest income	(66)	(1,046)
Amortisation of intangible assets	13,191	9,893
Depreciation of tangible assets	904,710	905,592
Profit on revaluation of fixed assets	-	(252,619)
Movements in working capital:		
Increase in trade and other debtors	(5,476)	(30,927)
Increase in trade and other creditors	28,470	53,736
Net cash generated from operations	210,278	312,223

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

	2025	2024
	£	£
Cash at bank and in hand	645,011	1,178,452

3. Analysis of changes in net funds

	As at 1 January 2025	Cash flows	As at 31 December 2025
	£	£	£
Cash at bank and in hand	1,178,452	(533,441)	645,011

Docusign Envelope ID: B23A0303-F035-8DDF-8031-3BB71A717729

1. General Information

The Cambridge Mosque Trust is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1164931. The principal address is 309-313 Mill Road, Cambridge, Cambridgeshire, CB1 3DF.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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, as modified by the measurement of investment property at fair value.

The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The functional and presentation currency is pounds sterling. The financial statements are rounded to the nearest £1.
The principal accounting policies applied in the preparation of these financial statements are set out below.

Basis of consolidation
The consolidated financial statements incorporate the financial statements of the charity and its wholly owned subsidiary, Countryside Burials Limited, for the year ended 31 December 2025. Control is achieved where the charity has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.
The subsidiary is consolidated on a line-by-line basis from the date control was obtained.

On consolidation, intra-group balances, transactions and unrealised gains and losses are eliminated in full. The charity's investment in the subsidiary is eliminated against the corresponding subsidiary equity on consolidation, subject to the applicable acquisition accounting requirements.

The group has no non-controlling interests, as the charity owns 100% of the issued share capital of the subsidiary.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's and group's ability to continue as a going concern.

In making this assessment the trustees have considered:

- net expenditure for the year of £761,286, which is after non-cash depreciation and amortisation of £917,901; before these charges the group generated a surplus of £156,615;
- the fall in cash balances to £645,011 (2024: £1,178,452), mainly due to the purchase of 297 Mill Road for £643,565;
- the group's reliance on voluntary income, particularly the annual Ramadan appeal; and
- the proposed development of 297 Mill Road, which will go ahead only once funding has been secured.

The Trustees consider the charity and group have adequate resources to continue in operational existence for the foreseeable future, including the next 12 months from the date of signing these financial statements. The Trustees also consider that the aforementioned resources would allow the charity and group to meet its obligations as they fall due Accordingly the financial statements have been prepared on a going concern basis.

2.3 Significant judgements and estimations

In applying the accounting policies, the trustees make judgements, estimates and assumptions based on past experience and other relevant factors. Actual results may differ from these estimates. The most significant are:

Fair value of investment property – estimated by the trustees with reference to the 2025 purchase price and the condition of the property, without an independent valuation (note 15).

Useful economic lives of tangible fixed assets – the annual depreciation charge is sensitive to the estimated useful lives of the mosque building and its plant and machinery. These are reviewed each year.

Goodwill – amortised over five years. The carrying amount is reviewed for impairment when there are indications that it may be impaired.

Deferred tax – measured at 25%, the rate expected to apply when the cemetery land is used.

2.4. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.
Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.
Restricted funds are to be used for specific purposes as laid down by the donor.
Expendable endowment funds are donations to be invested to generate income for the charity's purposes. The trustees have the discretion to convert capital into income in accordance with the donor's terms.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

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2.5. Incoming Resources
All income is recognised once the charity has entitlement to income, it is probable that income will be received, and the amount of income receivable can be measured reliably.

Donations
Donations income is accounted for where there is entitlement, probability and is measurable.
Cash donations are recognised on receipt. Other donations are recognised once the Trust has been notified of the donation, unless performance conditions require deferral of the amount.

Gift Aid
Gift Aid is recognised when the related donation is recognised, provided a valid Gift Aid declaration is held. Gift Aid due at the yearend is included in accrued income.

Legacies
Legacies are recognised when the charity is entitled to them. This is normally when probate has been granted and the executors have confirmed the amount, provided receipt is probable.

Cemetery and Burial Services
Income from cemetery and burial services is recognised when the relevant services have been provided or the applicable performance obligations have been satisfied. Advance receipts for services not yet provided are deferred where required.

Cemetery and burial services income comprises fees for cemetery and burial services provided by the subsidiary, Countryside Burials Limited.

2.6. Resources Expended
Expenditure is accounted for on an accrual basis within the Statement of Financial Activity and has been classified under headings that aggregate all costs related to that category. Expenditure is recognised once there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- Expenditure on raising funds are those costs incurred in attracting donation income, in particular the costs of maintaining the charity's profile within the sector.
- Expenditure relating to running the Mosque are those elements of expenditure directly incurred in performing these activities.
- Support costs comprise the costs of providing administrative and other support to the charity's activities. Where support costs relate to more than one activity, they are allocated on a reasonable and consistent basis that reflects the resources consumed.
- Governance costs include those costs incurred in the governance of the charity's assets and are primarily associated with constitutional, regulatory and statutory requirements.
- Costs are allocated between restricted and unrestricted funds according to the terms of the income. Where items expensed are mixed, they are apportioned between the categories according to the income they relate to.

Value added tax
Value added tax not recoverable is included in the relevant costs in the Statement of Financial Activities.

2.7. Intangible Fixed Assets and Amortisation - Goodwill
Goodwill is the difference between amounts paid on the acquisition of Countryside Burials Limited and the fair value of the separable net assets. It is amortised to the statement of financial activities over its estimated economic life of five years on a straight-line basis, which the trustees consider to reflect its useful economic life.

2.8. Tangible Fixed Assets and Depreciation
Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Building	2% (50 Years) straight line basis
Plant & Machinery	10% (10 Years) straight line basis
Fixtures & Fittings	25% (4 Years) straight line basis
Computer Equipment	33.3% (3 Years) straight line basis

Charity’s fixed assets are carried at their historical cost, minus the accumulated depreciation and accumulated impairment losses associated with those assets.

Freehold land, including the land on which the Mosque stands and the cemetery land, is not depreciated. The cost of cemetery land, including the fair value adjustment arising on acquisition of Countryside Burials Limited, is allocated to individual burial plots. That cost is charged to the Statement of Financial Activities when plots are sold or burial rights are granted. Cemetery buildings and access infrastructure are depreciated at 2% a year straight line.

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2.9. Investment Properties

Investment property is property held to earn rental income or for capital appreciation, or both. It is initially recognised at cost, including directly attributable transaction costs. It is then measured at fair value at each reporting date, with changes in fair value recognised in the Statement of Financial Activities under 'Net gains/(losses) on investments'. No depreciation is provided.
The trustees determine fair value each year, having regard to recent transactions in comparable properties and to the condition of the property. An independent valuation will be obtained at least every five years.

2.10. Investments
Investments in subsidiary undertakings are stated at cost less impairment. The charity has prepared consolidated financial statements which include the results, assets and liabilities of the subsidiary on a line-by-line basis, eliminating intra-group transactions.

2.11. Cash and Cash Equivalents
Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.12. Financial Instruments
Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost with the exception of investments which are held at fair value. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. A specific provision is made for debts for which recoverability is in doubt. Cash at bank and in hand is defined as all cash held in instant access bank accounts and used as working capital. Financial liabilities held at amortised cost comprise all creditors except social security and other taxes.

2.13. Foreign Currencies
Monetary assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange differences are taken into account in arriving at the net income / (expenditure).

2.14. Taxation

The charity is exempt from tax on income and gains that fall within Part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that they are applied to its charitable purposes.

The subsidiary, Countryside Burials Limited, is subject to corporation tax. Current tax is recognised on its taxable profits. Deferred tax is recognised on timing differences and on fair value adjustments arising on business combinations, at the tax rates expected to apply when the differences reverse.

2.15. Provisions and Contingencies
Provisions

Provisions are recognised when the charity has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount of the obligation can be estimated reliably.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as a finance cost.

Contingencies

Contingent liabilities are not recognised. Contingent liabilities arise as a result of past events when it is not probable that there will be an outflow of resources or that the amount cannot be reliably measured at the reporting date or when the existence will be confirmed by the occurrence or non-occurrence of uncertain future events not wholly within the charity's control. Contingent liabilities are disclosed in the financial statements unless the probability of an outflow of resources is remote.

Contingent assets are not recognised. Contingent assets are disclosed in the financial statements when an inflow of economic benefits is probable.

2.16. Pensions
The charity operates a defined pension contribution scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

2.17. Volunteers and donated goods
The charity benefits greatly from the time given by volunteers. In line with the Charities SORP, the value of volunteer time is not recognised in the financial statements. Donated goods and services are recognised at fair value when received, where the value can be measured reliably.

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3. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	Endowment funds £	2025 Total funds £
Donations and gifts:				
Public donations and gifts	631,540	149,556	-	781,096
Mosque collections	85,425	-	-	85,425
Corporate donations	20,980	-	-	20,980
Event donation collection	430,068	-	-	430,068
Gift Aid	142,289	1,715	-	144,004
Endowments	-	-	-	-
	1,310,302	151,271	-	1,461,573

	Unrestricted funds £	Restricted funds £	Endowment funds £	2024 Total funds £
Donations and gifts:				
Public donations and gifts	809,918	178,719	-	988,637
Mosque collections	104,054	-	-	104,054
Corporate donations	15,300	-	-	15,300
Event donation collection	329,301	-	-	329,301
Gift Aid	37,601	1,302	-	38,903
Endowments	-	-	100,000	100,000
	1,296,174	180,021	100,000	1,576,195

4. Cemetery and burial services

	2025 Unrestricted funds £	2024 Unrestricted funds £
Burial service fees and grave preparation	10,020	3,000
Cemetery plot sales or burial rights	19,975	2,050
Memorials and associated services	4,000	-
Interment fees	21,425	2,980
Other cemetery income	875	-
	56,295	8,030

5. Investment Income

	2025 Group £	2024 Group £	2025 Charity £	2024 Charity £
Bank interest receivable	66	1,046	-	990

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6. Net Income/(Expenditure)

The net expenditure is stated after charging/(crediting)

	2025	2024
	£	£
Depreciation of tangible fixed assets	904,710	905,592
Amortisation of intangible fixed assets	13,191	9,893

7. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 8)	2025 Total
	£	£	£
Raising funds	92,444	-	92,444
Mosque running costs	88,849	1,471,466	1,560,315
Support costs	-	24,675	24,675
Governance costs	-	25,622	25,622
Direct staff costs	354,680	-	354,680
Charitable activities	153,190	-	153,190
Cemetery and burial services	7,982	60,312	68,294
	697,145	1,582,075	2,279,220

	Activities undertaken directly	Support costs (see note 8)	2024 Total
	£	£	£
Raising funds	45,516	-	45,516
Mosque running costs	75,183	1,337,944	1,413,127
Support costs	-	20,589	20,589
Governance costs	-	19,099	19,099
Direct staff costs	291,930	-	291,930
Charitable activities	162,591	-	162,591
Cemetery and burial services	764	24,633	25,397
	575,984	1,402,265	1,978,249

7a. Charitable activities

During the year the charity made grants to other organisations totalling £153,190 (2024: £162,591). Recipients: Islamic Relief £40,899, National Zakat Foundation £41,291, Cambridge Muslim College £69,000, The Karim Foundation £2,000.

The grants were made from the restricted Zakat, Fitrana and Disaster relief funds, in line with the purposes for which the funds were given. No grants were made to individuals.

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8. Support Costs

	Mosque running costs	Support costs	Governance costs	Cemetery and burial services	2025 Total
	£	£	£	£	£
Premises expenses:					
Rates	4,319	-	-	-	4,319
Light and heat	109,772	690	-	-	110,462
Cleaning	125,153	-	-	-	125,153
Security costs	2,366	-	-	-	2,366
General administration:					
Repairs, renewals and maintenance	185,986	-	-	42,411	228,397
Insurance	139,848	2,994	-	1,276	144,118
Audit fees	-	-	15,000	-	15,000
Accountancy fees	-	-	-	840	840
Legal fees	-	-	2,160	-	2,160
Professional fees	-	-	8,462	525	8,987
Bank charges	-	1,287	-	97	1,384
Office overheads	-	19,704	-	1,038	20,742
Depreciation:					
Depreciation of plant and machinery	435,243	-	-	708	435,951
Depreciation of fixtures and fittings	9,118	-	-	-	9,118
Depreciation of computer equipment	1,469	-	-	-	1,469
Depreciation of freehold land and property	458,046	-	-	126	458,172
Amortisation	-	-	-	13,191	13,191
Interest payable:					
Late payment tax charges	146	-	-	100	246
	1,471,466	24,675	25,622	60,312	1,582,075

Support Costs	Mosque running costs	Support costs	Governance costs	Cemetery and burial services	2024 Total
	£	£	£	£	£
Premises expenses:					
Light and heat	100,980	-	-	-	100,980
Cleaning	122,530	-	-	-	122,530
Security costs	58,916	-	-	-	58,916
General administration:					
Travel expenses - trustees	-	-	3,090	-	3,090
Repairs, renewals and maintenance	55,622	-	-	644	56,266
Insurance	94,304	-	-	362	94,666
Audit fees	-	-	14,400	-	14,400
Accountancy fees	-	-	-	840	840
Legal fees	-	-	1,609	-	1,609
Bank charges	-	1,125	-	78	1,203
Office overheads	-	19,464	-	12,816	32,280
Depreciation:					
Depreciation of plant and machinery	434,843	-	-	-	434,843
Depreciation of fixtures and fittings	10,804	-	-	-	10,804
Depreciation of computer equipment	1,899	-	-	-	1,899
Depreciation of freehold land and property	458,046	-	-	-	458,046
Amortisation	-	-	-	9,893	9,893
	1,337,944	20,589	19,099	24,633	1,402,265

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9. Auditor's Remuneration

Remuneration received by the charity's auditors and their associates during the year was as follows:

	2025	2024
	£	£
Audit Services		
Audit of the charity's and group financial statements	15,000	14,400

10. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	330,750	273,315
Social security costs	20,905	16,474
Other pension costs	3,025	2,141
	354,680	291,930

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000. All staff costs and average number of employees disclosed relate to The Cambridge Mosque Trust. Countryside Burials Limited had no employees and incurred no direct employee costs during the year.

None of the trustees, nor any person connected with them, received any remuneration or other benefits from the charity or its subsidiary during the year (2024: £Nil). Trustees' expenses are disclosed in note 22.

Key management personnel

The key management personnel of the charity are the trustees and the Operations Director. Their total employee benefits, including employer's national insurance and pension contributions, were £56,473 (2024: £52,213).

11. Average Number of Employees

Average number of employees during the year was as follows:

	2025	2024
Charitable Activities	15	10
Administration	9	8
	24	18

12. Intangible Assets

	Goodwill
	£
Cost	
As at 1 January 2025	65,954
As at 31 December 2025	65,954
Amortisation	
As at 1 January 2025	9,893
Provided during the period	13,191
As at 31 December 2025	23,084
Net Book Value	
As at 31 December 2025	42,870
As at 1 January 2025	56,061

Goodwill arose on the acquisition of the Group’s wholly owned subsidiary, Countryside Burials Ltd, on 2 April 2024 and represents the excess of the consideration transferred over the fair value of the identifiable net assets acquired, after recognition of a deferred tax liability arising on the fair value uplift of freehold land.

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13. Tangible Assets - Group

	Land & Property					
	Freehold Mosque	Freehold Cemetery	Plant & Machinery	Computer Equipment	Fixtures & Fittings	Total
	£	£	£	£	£	£
Cost						
As at 1 January 2025	29,599,561	355,944	4,340,222	13,604	364,205	34,673,536
Additions	-	53,378	11,184	1,469	3,454	69,485
As at 31 December 2025	29,599,561	409,322	4,351,406	15,073	367,659	34,743,021
Depreciation						
As at 1 January 2025	2,693,008	-	2,495,883	11,971	337,304	5,538,166
Provided during the period	458,046	126	435,951	1,469	9,118	904,710
As at 31 December 2025	3,151,054	126	2,931,834	13,440	346,422	6,442,876
Net Book Value						
As at 31 December 2025	26,448,507	409,196	1,419,572	1,633	21,237	28,300,145
As at 1 January 2025	26,906,553	355,944	1,844,339	1,633	26,901	29,135,370

Tangible Assets - Charity

	Land & Property Freehold	Plant & Machinery	Fixtures & Fittings	Computer Equipment	Total
Cost	£	£	£	£	£
As at 1 January 2025	29,599,561	4,340,222	364,205	13,604	34,317,592
Additions		5,017	3,454	1,469	9,940
As at 31 December 2025	29,599,561	4,345,239	367,659	15,073	34,327,532
Depreciation					
As at 1 January 2025	2,693,008	2,495,883	337,304	11,971	5,538,166
Provided during the period	458,046	435,243	9,118	1,469	903,876
As at 31 December 2025	3,151,054	2,931,126	346,422	13,440	6,442,042
Net Book Value					
As at 31 December 2025	26,448,507	1,414,113	21,237	1,633	27,885,490
As at 1 January 2025	26,906,553	1,844,339	26,901	1,633	28,779,426

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14. Investments	**2025**	**2024**
	£	**£**
Cost or Valuation		
As at 1 January	355,944	-
Additions during the year	-	355,944
As at 31 December 2025	355,944	355,944
Provision for impairment	-	-
Net book value at 31 December	355,944	355,944

Subsidiaries

Details of the charity's subsidiaries as at 31 December 2025 are as follows:	**Class of shares held**	**Direct holding**
Countryside Burials Limited (Company number 03803700) Registered office Address: 309-313 Mill Road, Cambridge, CB1 3DF	Ordinary	100.00%

Countryside Burials Limited operates Brinkley Woodland Cemetery. For the year it had turnover of £56,361, expenditure of £55,103 and a profit of £1,258. At 31 December 2025 its total assets were £175,853 and total liabilities £81,487, giving net assets of £94,366.

	Capital and reserve	**Profit / (Loss)**
	£	**£**
Countryside Burials Limited	94,366	1,258

15. Investment Property

	2025
	£
Fair Value	
As at 1 January 2025	-
Additions	643,565
As at 31 December 2025	643,565

The charity acquired a property at 297 Mill Road, Cambridge, during the year for a total cost of £643,565. The property is held for investment purposes and is classified as investment property.

At 31 December 2025 the trustees assessed the fair value of the property as £643,565. This assessment was based on the price agreed in an arm's length purchase during the year, taking into account that the condition of the property had not changed since acquisition. No refurbishment or improvement works had been undertaken by the year end. No rental income was earned from the property during the year.

The fair value assessment was made by the trustees based on the available information concerning the property and its recent acquisition price. No independent valuation was obtained.

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16. Debtors

Due within one year	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Prepayments and accrued income	55,827	45,785	53,515	45,655
Other debtors	10,165	14,731	90,746	14,731
	65,992	60,516	144,261	60,386

Other debtors of £90,746 include £80,581 due from Countryside Burials Limited, a wholly owned subsidiary undertaking of the charity. This balance has been eliminated on consolidation and is therefore not included in the Group debtor's balance.

17. Creditors: Amounts Falling Due Within One Year

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Trade creditors	50,186	30,022	50,186	30,022
Taxation and social security	21,305	7,408	21,239	7,343
Accruals and deferred income	38,075	43,666	37,235	25,011
	109,566	81,096	108,660	62,376

18. Provisions and Funding Commitments

	Deferred tax	Totals
	£	£
Balance at 1 January 2025	63,155	63,155
Balance at 31 December 2025	63,155	63,155

Deferred tax is recognised in respect of all material timing differences that have originated but not reversed at the reporting date.

A deferred tax liability has been recognised in relation to the fair value uplift on freehold land arising on the acquisition of the Group's wholly owned subsidiary. The liability represents the estimated future corporation tax payable on the difference between the carrying value of the land in the Group balance sheet and its tax base.

Deferred tax has been calculated using a tax rate of 25%, being the rate expected to apply when the timing difference reverses.

19. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £3,025 (2024: £2,141).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

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20. Movement in Funds - Group

	As at 1 January 2025	Income	Expenditure	Transfer	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General unrestricted fund	661,502	1,366,663	(1,218,471)	-	809,694
Designated: Toddler group	2,633	-	-	-	2,633
Total unrestricted funds	664,135	1,366,663	(1,218,471)	-	812,327
Restricted funds					
Donations	22,361,477	-	(903,875)	-	21,457,602
Donated land	6,697,262	-	-	-	6,697,262
Cemetery land and building	-	-	-	355,944	355,944
Fitrana	-	22,372	(22,372)	-	-
Janazah	1,035	601	-	-	1,636
Zakat	25,240	82,833	(89,919)	-	18,154
Disaster relief	26,999	44,322	(40,899)	-	30,422
Cemetery	410,000	-	-	(355,944)	54,056
Tree planting	-	1,143	-	-	1,143
Total restricted funds	29,522,013	151,271	(1,057,065)	-	28,616,219
Endowment funds					
Endowment fund - Expendable	100,000	-	(3,684)	-	96,316
Total funds	30,286,148	1,517,934	(2,279,220)	-	29,524,862

Movement in Funds – Group 2024	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	341,703	1,305,250	(985,451)	661,502
Designated:				
Toddler group	2,633	-	-	2,633
Total unrestricted funds	344,336	1,305,250	(985,451)	664,135
Restricted funds				
Donations	23,267,069	-	(905,592)	22,361,477
Donated land	6,697,262	-	-	6,697,262
Fitrana	-	19,249	(19,249)	-
Janazah	975	60	-	1,035
Zakat	4,521	55,961	(35,242)	25,240
Disaster relief	4,963	54,251	(32,215)	26,999
Cemetery	360,000	50,000		410,000
Social and education	-	500	(500)	-
Total restricted funds	30,334,790	180,021	(992,798)	29,522,013
Endowment funds				
Endowment fund - Expendable	-	100,000	-	100,000
Total funds	30,679,126	1,585,271	(1,978,249)	30,286,148

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21. Movement in Funds - Charity	As at 1 January 2025	Income	Expenditure	Transfer	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General unrestricted fund	678,812	1,310,302	(1,150,177)	-	838,937
Designated: Toddler group	2,633	-	-	-	2,633
Total unrestricted funds	681,445	1,310,302	(1,150,177)	-	**841,570**
Restricted funds					
Donations	22,361,477	-	(903,875)	-	21,457,602
Donated land	6,697,262	-	-	-	6,697,262
Cemetery land and building	-	-	-	355,944	355,944
Fitrana	-	22,372	(22,372)	-	-
Janazah	1,035	601	-	-	1,636
Zakat	25,240	82,833	(89,919)	-	18,154
Disaster relief	26,999	44,322	(40,899)	-	30,422
Cemetery	410,000	-	-	(355,944)	54,056
Tree planting	-	1,143	-	-	1,143
Total restricted funds	29,522,013	151,271	(1,057,065)	-	**28,616,219**
Endowment funds					
Endowment fund - Expendable	100,000	-	(3,684)	-	96,316
Total funds	30,303,458	1,461,573	(2,210,926)	-	**29,554,105**

21. Movement in Funds - Charity 2024

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	341,703	1,297,164	(960,055)	678,812
Designated:				
Toddler group	2,633	-	-	2,633
Total unrestricted funds	344,336	1,297,164	(960,055)	681,445
Restricted funds				
Donations	23,267,069	-	(905,592)	22,361,477
Donated land	6,697,262	-	-	6,697,262
Fitrana	-	19,249	(19,249)	-
Janazah	975	60	-	1,035
Zakat	4,521	55,961	(35,242)	25,240
Disaster relief	4,963	54,251	(32,215)	26,999
Cemetery	360,000	50,000	-	410,000
Social and education	-	500	(500)	-
Total restricted funds	30,334,790	180,021	(992,798)	29,522,013
Endowment funds				
Endowment fund - Expendable	-	100,000	-	100,000
Total funds	30,679,126	1,577,185	(1,952,853)	30,303,458

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22. Transactions with Trustees
During the year no trustees were reimbursed expenses or had expenses paid directly on their behalf (2024: £3,090, for travel).

23. Related Party Disclosures
There were no transactions with trustees or other related parties during the year (2024: £Nil).

The charity has taken advantage of the exemption in FRS 102 paragraph 33.1A not to disclose transactions with its wholly owned subsidiary, Countryside Burials Limited. The balance due from the subsidiary at the year-end is shown in note 16.

24.Post Balance Sheet Events
In August 2026 planning permission was granted for the development of 297 Mill Road into two residential units with commercial use. This is a non-adjusting event and has no effect on the amounts in these financial statements.

25. Funds descriptions
Donations
All donation received prior to the completion of the mosque in March 2019 were for the purpose of building and equipping mosque in Cambridge on the donated land.

Donated land
Land was donated for the purpose of building a mosque in Cambridge.

Cemetery land and building
Funds relating to the acquisition and development of land and buildings for cemetery and burial services.

Fitrana
Funds to support the poor to celebrate Eid-al-Fitr.

Janazah
All funds received are for the support funeral costs for the poor.

Zakat
All funds received are for the relief of poverty

Toddler group
Funds designated for activities and running costs of the toddler group.

Disaster relief
Funds restricted for providing emergency aid and support in response to disasters.

Tree planting
Funds restricted for tree planting and related environmental activities, including the planting and maintenance of trees and the promotion of environmental sustainability, in accordance with the purposes for which the funds were received.

Cemetery
Funds comprise donations for the maintenance, development, and operational costs of the cemetery.

Endowment
Expendable endowment funds are donations to be invested to generate income for the charity's purposes.

Social and education
Funds received for social and educational programmes. These were fully spent in 2024.

Transfers between funds
During the year £355,944 was transferred from the restricted Cemetery fund to the restricted Cemetery land and building fund.

The transfer reflects the application of restricted cemetery donations to the acquisition of Countryside Burials Limited, which owns Brinkley Woodland Cemetery, in April 2024. The Cemetery land and building fund represents those donations now held in the cemetery land and buildings. The transfer is between restricted funds held for the same purpose and has no effect on total restricted funds.

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The Cambridge Mosque Trust
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Public donations and gifts	781,096	988,637
Mosque collections	85,425	104,054
Corporate donations	20,980	15,300
Event donation collection	430,068	329,301
Gift Aid	144,004	38,903
Expendable endowments	-	100,000
	1,461,573	1,576,195
Cemetery and burial services		
Cemetery and burial services	56,295	8,030
	56,295	8,030
Investments		
Bank interest receivable	66	1,046
	66	1,046
	1,517,934	1,585,271
EXPENDITURE ON:		
Raising funds		
Events and activities costs	(36,390)	(11,876)
Marketing and advertising costs	(25,465)	(13,068)
Credit card charges	(30,589)	(20,572)
	(92,444)	(45,516)
Charitable Activities:		
Mosque running costs		
Ramadan Iftar supplies	(41,734)	(41,705)
Guests' hospitality	(3,007)	(1,490)
Social education programme	(2,936)	(16,752)
Travel and accommodation	(110)	(1,985)
Other direct costs	(41,062)	(13,251)
Rates	(4,319)	-
Light and heat	(109,772)	(100,980)
Cleaning	(125,153)	(122,530)
Security costs	(2,366)	(58,916)
Repairs, renewals and maintenance	(185,986)	(55,622)
Insurance	(139,848)	(94,304)
Depreciation of plant and machinery	(435,243)	(434,843)
Depreciation of fixtures and fittings	(9,118)	(10,804)
Depreciation of computer equipment	(1,469)	(1,899)
Depreciation of freehold land and property	(458,046)	(458,046)
Late payment tax charges	(146)	-
	(1,560,315)	(1,413,127)

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Support costs		
Light and heat	(690)	-
Insurance	(2,994)	-
Bank charges	(1,287)	(1,125)
Office overheads	(19,704)	(19,464)
	(24,675)	(20,589)
Governance costs		
Travel expenses - trustees	-	(3,090)
Audit fees	(15,000)	(14,400)
Legal fees	(2,160)	(1,609)
Professional fees	(8,462)	-
	(25,622)	(19,099)
Direct staff costs		
Wages and salaries	(330,750)	(273,315)
Employers NI	(20,905)	(16,474)
Employers' pensions - defined contribution schemes	(3,025)	(2,141)
	(354,680)	(291,930)
Charitable activities		
Charitable projects spending	(153,190)	(162,091)
Social education programme	-	(500)
	(153,190)	(162,591)
Cemetery and burial services		
Cemetery and burial costs	(7,982)	(764)
Repairs, renewals and maintenance	(42,411)	(644)
Insurance	(1,276)	(362)
Accountancy fees	(840)	(840)
Professional fees	(525)	-
Bank charges	(97)	(78)
Office overheads	(1,038)	(12,816)
Depreciation of plant and machinery	(708)	-
Depreciation of freehold land and property	(126)	-
Amortisation	(13,191)	(9,893)
Late payment tax charges	(100)	-
	(68,294)	(25,397)
	(2,279,220)	(1,978,249)
NET EXPENDITURE	**(761,286)**	**(392,978)**