Cutchi Sunni Muslim Association (Birmingham)

Annual Report 2025

Financial Statements For the year ended 31 December 2025

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Cutchi Sunni Muslim Association (Birmingham) Trustees' report for the year ended 31 December 2025

The trustees present the financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared based on the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document.

Reference and administrative details of the charity

Charity registration number
1191942

Correspondence address
50 Bramley Drive
Handsworth
Birmingham
B20 2LP

Trustees
Sultan Mahmood
Mohammed Azeem Hussein Suleman
Shaida Jamil Mussani
Zahra Suleman

Bankers
Barclays Bank
Bank Chambers
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Independent examiner
Mainstream Accountancy Services
527 Moseley Road
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About Cutchi Sunni Muslim Association (Birmingham)

Cutchi Sunni Muslim Association Birmingham (CSMA Birmingham) aims to serve the Muslim community of the West Midlands by providing them with community services, such as:

- Promoting Islam, its teachings and way of life to the whole community.
- The advancement of Education (IT, English Language, Careers Advice, Faith, Health and Dietary)
- Encouraging and developing Social and Sporting activities (get active and stay healthy), Social Outing and Events for all ages.
- Networking with other associations to promote unity and harmony within the different communities in West Midlands.
- Working with other charities on projects such as Food Banks, Financial Hardships and Bereavement and Funeral Support.

Even though we are a Muslim based organisation, but our services and projects welcome all communities as we work with multi-faith communities and charities on many projects such as helping the homeless and vulnerable, offering them nutritious food and counselling to support their need for a better life. We also work on poverty projects locally and in countries in need of help. And we offer free bereavement and funeral support to all communities in Birmingham, helping the families from start to finish at no cost at all.

Objectives and activities

a. Summary of objectives

The objectives of the charity as set out in its Trust Deed is to promote the benefit of the inhabitants and primarily the Muslim inhabitants of Birmingham and the surrounding areas without distinction and in particular:

1. To advance the Islamic Faith
2. To advance the Educations of the General Public, and in particular those of the Muslim community
3. To relieve Poverty and Sickness
4. To promote Religious and Racial Harmony
5. Any other Charitable Object for the public benefit as is exclusively charitable

b. Activities for achieving objectives

During the year, the charity achieved its objectives as stated in its governing document by undertaking the following charitable activities:

1. **Free Funeral Project:** We provide Free Bereavement Support and Free Funeral Service to Needy Muslims and at times to non-Muslims too, all communities are welcome. On average 200 people die a week in Birmingham and we provide advisory support with step-by-step instructions for dealing with deaths at home and at the hospital. We make the process easier for bereaved families; we help in rapid release, digital autopsy if required and also provide the funeral service for burials. We help with some financial help through our Muslim Burial Fund for the less fortunate where CSMA Birmingham tries to help out with the Burial costs through donations. For the year 2025, we supported 111 families with Bereavement Support and Funeral Service. This year we have been working more closer with Funeral and Protection of Property - Birmingham Council burying the Adults with no family and also with Hospitals dealing with baby and foetus funerals, all for free.

2. **Food Banks:** We provide Food Banks to the community of Birmingham; this is all faiths and communities. We are committed to helping the hungry, providing hope for those facing hardship and working together to build and sustain more positive communities. On average, we help feed more than 200 people every weekend at the food bank in Birmingham. Our volunteers take time out of their busy schedule to cook hot meals, sandwiches, snacks and provide water, along with warm clothing, blankets and sleeping bags that have been donated. We also hand them out to the homeless and distribute food to whoever is in need of it. Furthermore, those individuals had disabilities and could not attend our Food Banks we delivered Food Parcels at their home. For the year 2025, we supported just over 10,000 individuals with food. We went an extra step and helped in delivering monthly Food Parcels to the vulnerable whom cannot attend the Food Banks as we saw that not all needy attend the Food Banks due to health or dignity, as some cases have been have been referred to us by other charities which deal with Domestic Violence mothers and children who do not want to attend Food Banks therefore we delivered the Food Parcels to them which enabled them to cook for themselves.

3. **Religious Events**: We provide the Muslim Community religious knowledge through events. We held face to face Islamic events for the public and also recorded the events which were then put online for those people whom were vulnerable whom could not attend, in that we way catering for everyone providing lectures promoting Islamic Knowledge and awareness, we provided lectures on Ramadan (Fasting), Muharram (Shaykh Hussain grandson of the Prophet Muhammed), Giyaarwee Shareef (Birth of Shaykh Abdul Qadir Jilani), and Milad (Birth of the Prophet Mohammed) through Islamic songs and stories. We also hosted two Eid celebration events for the community which was full of fun as we had entertainment Islamic songs and food too.

1. **Inter faith Activities:** We provide training and workshops which is educational for all communities; we delivered Bereavement and Burial Seminar which provided information of what procedures are involved in the bereavement support which helps people in case there is death in the family. We delivered a free Bereavement & Burial Seminar in November 2025 with Bishop Desmond Jaddoo open to all communities. We organised small events such as Fun Days, Social Events and Charity Dinners which we invited members of other faith traditions to join and enjoy the events together.

Structure, governance and management

a. Governing document

The organisation is a charitable company limited by guarantee, incorporated on 20th December 2010 and registered as a charity on 22nd October 2020. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

b. Method of appointment and induction of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of one year after which they must be re-elected at the next Annual General Meeting.

All the trustees are already familiar with the practical work of the charity as they have been members of the Association for a few years and they have also taken part in the projects. Furthermore, every year we offer training and advice services to them as a refreshment of knowledge. Any new trustees are invited and encouraged to attend a series of short training sessions (of no more than an hour) to familiarise themselves with the charity and the context within which it operates.

c. Organisational structure and decision-making

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely. The trustees meet together quarterly and are responsible for the strategic direction and activities of the charity. The trustees are from a variety of professional backgrounds relevant to the work of the charity.

d. Risk management

The Trustees have conducted a review of the major risks to which the charitable company is exposed and systems have been established to mitigate those risks. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions. All policies and procedures are periodically reviewed to ensure that they still meet the needs of the organisation.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustee(s) 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 then apply them consistently;
- observe the methods and principals of the Charities SORP;
- make judgements 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 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 proper accounting records which disclose with reasonable accuracy the financial position of the charity and to enable them to ascertain to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, 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 charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing preparation and dissemination of financial statements.

This report was approved by the Trustees on 28 October 2026 and signed on their behalf by:

Mohammed Azeem H Suleman
Trustee

Independent examiner's Report to the Trustees of Cutchi Sunni Muslim Association (Birmingham)

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 8 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general directions given by the commission under section 145(5)(b) of the 2011 Act;
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently, no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the next statement.

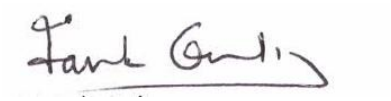
Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the 2011 Act and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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28 October 2026

Statement of financial activities

for the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming and endowments					
Donations	2	7,525	277,978	285,503	239,435
Other		-	-	-	-
Total incoming resources		**7,525**	**277,978**	**285,503**	**239,435**
Expenditure					
Charitable activities	3	2,925	282,373	285,298	231,464
Total resources expended		**2,925**	**282,373**	**285,298**	**231,464**
Net incoming resources before transfers		**4,600**	**(4,395)**	**205**	**7,971**
Gross transfers between funds	8	-	-	-	-
Net movement in funds for the year		**4,600**	**(4,395)**	**205**	**7,971**
Total funds brought forward	8	10,522	8,163	18,685	10714
Total funds carried forward	8	**15,122**	**3,768**	**18,890**	**18,685**

All activities relate to continuing operations.

The notes on pages 10 to 15 form part of these financial statements.

Balance sheet
at 31 December 2025

	Note	**2025**	2024
		£	£
Fixed assets			
Tangible assets	6	700	3,625
		700	3,625
Current assets			
Debtors		-	-
Cash at bank and in hand		23,197	20,657
		23,197	**20,657**
Creditors: amounts falling due within one year	7	(5,007)	(5,597)
Net current assets/(liabilities)		**18,190**	**15,060**
Net assets/(liabilities)		**18,890**	**18,685**
Charity Funds			
Unrestricted Funds	8	15,122	10,522
Restricted Funds	8	3,768	8,163
Equity shareholders' funds		**18,890**	**18,685**

The financial statements were approved by the Trustees on 28 October 2026 and signed on their behalf by

Mohammed Azeem H Suleman

Trustee

Notes to the financial statements

for the year ended 31 December 2025

1. **Accounting policies**

The principal accounting policies adopted in the preparation of the financial statements are as follows:

1.1. Basis of preparation of financial statements

The financial statements have been prepared under the historic cost convention 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) (effective 1 January 2015) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Cutchi Sunni Muslim Association (Birmingham) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2. Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

At the date of transition to FRS 102 there were no changes in accounting policies that had an impact on previously reported balances under UK GAAP. Consequently, no restatement of previously reported balances under the previous GAAP was required.

1.3. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

1.4. Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1. Accounting policies (continued)

1.5. Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

Donations, gifts and grants that provide core funding or are of general nature, are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Income from Charitable Activities - Including income recognised as earned from the related goods or services which are provided.

1.6. Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Charitable Activities include those costs that are directly related to the objectives of the charity.

Governance costs include those incurred in the governance of its assets and are primarily associated with constitutional and statutory requirements.

Support Costs for a single activity are allocated directly to that activity. Where support costs relate to several activities, they have been apportioned on the basis of resources consumed by those activities. In allocating the support costs, the trustees have ensured that the costs are expended utilising the unrestricted funds available and consequently no restricted funds have been used in this respect.

1.7. Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of those assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures and fittings	- 15% reducing balance
Computers and office equipment	- 35% straight line on cost

1.8. Taxation

As a registered charity, the charity is exempt from Income and Corporation tax to the extent that its income and gains are applicable to the charitable purposes only.

2. Income from donations

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	7,525	277,978	285,503	239,435
Total	**7,525**	**277,978**	**285,503**	239,435

3. Analysis of resources expended

Expenditure can be summarised as:

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Funeration and food aid expenditure	-	282,373	282,373	228,164
Administrative expenditure	2,925	-	2,925	3,300
	2,925	**282,373**	**285,298**	231,464

Notes to the financial statements
for the year ended 31 December 2025 (continued)

4. Net incoming resources

	2025	2024
This is stated after charging:	£	£
Depreciation of tangible fixed assets - owned by the charity	2,925	3,300
	2,925	**3,300**

5. Staff costs

During the year, the charity had no staff (2025: nil). The Chief Executive Officer did not draw a remuneration in either year.

Other than the above no trustees received any remuneration or reimbursement of expenses (2025: Nil).

6. Tangible fixed assets

	Vehicles	Total
	£	£
Cost		
At 1 January 2025	16,500	16,500
Additions	-	-
At 31 December 2025	**16,500**	**16,500**
Depreciation		
At 1 January 2025	12,875	12,875
Charge for the year	2,925	2,925
At 31 December 2025	**15,800**	**15,800**
Net book value		
At 31 December 2025	**700**	**700**
At 31 December 2024	3,625	3,625

7. Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	5,007	5,597
	5,007	5,597

8. Statement of funds

Year ended 31 December 2025

	Brought forward	Incoming resources	Resources expended	Transfers in/(out)	Carried forward
	£	£	£	£	£
Unrestricted funds	10,522	7,525	(2,925)	-	15,122
Total unrestricted funds	10,522	7,525	(2,925)	-	15,122
Restricted funds					
Funeral and food aid expenditure	8,163	277,978	(282,373)	-	3,768
Total restricted funds	8,163	277,978	(282,373)	-	3,768
Total funds 2025	**18,685**	**285,503**	**(285,298)**	**-**	**18,890**