UMM UL QURA FOUNDATION CIO

CHARITY NO: 1192330

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

MST ACCOUNTANTS AND BUSINESS ADVISORS LIMITED
9 GRANGE ROAD
NEWCASTLE UPON TYNE
NE4 9LB

UMM UL QURA FOUNDATION CIO
FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31 DECEMBER 2025

INDEX TO FINANCIAL STATEMENTS

PAGE REF

1 Trustees Report

2 Independent Examiners Report

3-7 Financial Statements and Note

UMM UL QURA FOUNDATION CIO

FINANCIAL STATEMENTS FOR

THE YEAR ENDED 31 DECEMBER 2025

TUSTEES ANNUAL REPORT

The Trustees peruse the annual report and financial statements for the year ended 31 December 2025

Charity Name: - Umm Ul Qura Foundation CIO

Principal Address of Charity: - Greenhill lane
Leeds Road
Bradford
BD3 8EL

OBJECTS OF THE CHARITY

"To advance the Islamic faith, including but not limited to education in accordance with the teachings of the Quran and Hadith and by establishing an Ahl-E-Hadith centre to facilitate learning as well as a place of worship and Islamic education for children, men and women; The relief of those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage in such ways as the charity trustees in their absolute discretion decide from time to time including (without limitation) supporting social work across West Yorkshire."

NAMES OF THE TRUSTEES

The trustees of the charity are as follows: -

1. Sajad Mahmood
2. Shouaib Ahmed
3. Salahuddin Karim
4. Sharifullah Shahid
5. Abdul Basith Mohammed

The trustees are volunteers who serve in office for a period determined by general meeting. The trustees generally give their time freely and receive no remuneration or other benefits. Please see page 6.

STRUCURE GOVERNANCE & MANAGEMENT

ORGANISED STRUCTURE

The trustees meet at regular intervals and are responsible for all decisions in relation to the running of the charity.

RECRUITMENT OF TRUSTEES

The existing trustees are responsible for the recruiting of new trustees but in doing so the trustees seek the views and recommendations of others.

RISK MANAGEMENT

The trustees seek to take no risks with the running of the charity and the finances of the charity are kept under constant review.

ACTIVITIES & ACHIEVEMENTS

During the period, the Charity has continued to pursue its objectives by promoting the advancement of the Muslim religion within the local community. This has been achieved through regular prayer and lecture meetings, as well as providing religious instruction to local children. The Charity has also organised discussions and lectures addressing the interaction between religion and modern living, with a focus on social awareness and personal responsibility.

In addition, the trustees have actively worked to raise substantial funds for the improvement of the Charity's building, which will be used to further support its core objectives. The Charity has also arranged various youth events and activities, as well as televised programmes to deliver religious lectures and promote community engagement.

DECLARATION

I declare in my capacity of charity chairperson that the trustees have approved the above report and have authorised me to sign it on their behalf.

……

Sharifullah Shahid

Dated: 31 October 2026

REPORT TO THE TURSTEES AND MEMEBERS OF
UMM UL QURA FOUNDATION CIO

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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 our 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 Charity Commissioners (under section 145 (5)(b) of the Act); and
- to state whether particular matters have come to our attention.

Basis of independent examiner's statement

Our examination was carried out in accordance with 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 the 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 statements below.

Independent examiner's statement

In connection with 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 bookkeeping and accounts to be reached

……..

9 Grange road
Fenham
Newcastle upon Tyne
NE4 9LB

MST ACCOUNTANTS AND BUSINESS ADVISORS LIMITED

Dated: 31 October 2026

UMM UL QURA FOUNDATION CIO

ACCOUNTING STATEMENT
STATEMENT OF FINANCIAL ACTIVITES FOR THE YEAR ENDED 31 DECEMBER 2025

INCOME RESOURCES

	NOTES	UNRESTRICTED FUNDS	UNRESTRICTED FUNDS
		2025	2024
		£	£
Incoming Resources			
Donations		107,876	96,268
Other Income		19	12
Rent			
Grant			
Total Incoming Resources		**107,895**	**96,281**
RESOURCES EXPENDED			
Charitable Expenditure	(2ai)	67,898	34,622
Costs of Activities for Charitable Objectives	(2aii)	22,986	36,615
Total Resources Expended		**90,883**	**71,237**
Net Movement in Funds		**17,012**	**25,044**

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

BALANCE SHEET AS AT 31 DECEMBER 2025

	NOTES		2025		2024
			£		£
FIXED ASSETS					
Building Improvements	(3)		171,485		148,665
Equipment	(3)		11,203		10,983
Fixture and Fittings	(3)		10,912		10,412
CURRENT ASSETS					
Debtors		15,000		15,000	
Cash at Bank & in Hand		433.26		690	
CURRENT LIABILITIES					
Loans – Qard Hasana	5(h)	55,970		56,700	
Trade Creditors		7,543		541	
TOTAL NET CURRENT ASSETS LESS CURRENT LIABILITIES		(48,079)		(41,551)	
NET ASSETS		**145,521**		**128,509**	
REPRESENTED BY: INCOME FUNDS					
Unrestricted Funds					
Funds brought forward		128,509		103,465	
Surplus for Year		17,012		25,044	
		145,521		**128,509**	

The financial statements were approved by the trustees 24 January 2026

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Sharifullah Shahid

Dated: 31 October 2026

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

(a) Basis of accounting

These accounts have been prepared in accordance with accounting standards, Accounting, and Reporting by Charities Statement of Recommended Practice (SORP 2005) and the Charities Act 2011.

2. EXPENDITURE

(a) Analysis of Resources Expended

i) Charitable Expenditure

	2025	2024
Self Employed Salary	2,100	13,275
Salary	64,707	21,347
Employer Pension	1,090	-
	67,898	**34,622**

ii) Cost of Activities in Furtherance of the Charity's Objectives

	2,025	2,024
Bank Charges	244	282
Cleaning	1,863	419
Postage, Stationary & Promotional Literature	943	6
Event Refreshments	4,350	1,250
Youth Activities	2,000	
Light and Heat	4,170	6,855
Funeral costs	-	5,217
General Travel	-	120
Insurnace	1,445	1,150
Rates	1,210	1,637
Telephone & Fax	672	662
Live Tv Programme and Webcast	-	11,186
Marketing, Advertising and Promotion	1,132	981
Repair and Maintenance	4,956	4,303
Website cost	-	47
Legal & Professional	-	2,500
	22,986	**36,615**

3. FIXED ASSETS

	Building Improvements	Equipment	Fixture and Fittings
	£	£	£
COST			
At 01 January 2024	148,665	10,983	10,412
Additions	22,820	220	500
Disposals			
At 31 December 2025	**171,485**	**11,203**	**10,912**

4. TRUSTEES AND OTHER RELATED PARTIES

One of the trustees Sharifullah Shahid worked as Imam (employee) and received salary during this accounting period.

No payments were made to trustees or other related parties for reimbursement of out-of-pocket expenses incurred by them.

5. CONTINGENT LIABILITIES

No material liabilities existed at the year-end.

6. DECLARATION

(a) Charges in Year End

The trustees have established 31 December as the financial year-end date.

(b) Designated Funds

The Charity does not have any designated funds.

(c) Discontinued, Continuing and Acquired Operations

All the charities operations are continuing operations and there were no operations Discontinued or acquired during the year.

(d) Inalienable or historic Assets

The charity has no assets at the balance sheet dated classed as inalienable or historic.

(e) Intangible Assets

The charity has no intangible assets.

(f) Subsidiaries

The charity has no subsidiary companies

(g) Uncapitalised Fixed Assets

The charity has no material fixed assets, which have not been capitalised and Included on the balance sheet

(h) Qard Hasana

The Qard Hasana loans are interest free and over no fixed time given by trustees and general public.

(i) Trade Creditors

	2025
Nest Pension	850
Tax	6,693
	7,543

(j) Debtors

Babul Islam CIO charity received loan sum of £10,000 from Umm UL Qura Foundation CIO

Al-Hudaa Masjid Charity received loan sum of £5,000 from Umm UL Qura Foundation CIO