Registered Charity Number: 1193616
Charitable Incorporated Organisation (CIO)

Anwar-E-Madinah Trust

Annual Report & Financial Statements

31st December 2024

Anwar E Madinah Trust

Annual Report & Financial Statements

Contents

	Page
Trustee's Report	3
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance sheet	12
Notes to the accounts	13

The Report of the Trustees for the year ended 31st December 2024

Introduction

The Trustees present their Annual Report and the Financial Statements of Anwar-E-Madinah Trust for the year ended 31 December 2024.

The Trustees continue to place strong emphasis on good governance, safeguarding, financial stewardship and regulatory compliance. The Board believes that the charity remains well placed to continue providing services to its beneficiaries and the wider community. The financial statements have been prepared on a going concern basis as the Trustees consider that the charity has sufficient resources to continue operating for the foreseeable future.

Objectives, Aims and Activities of the Charity

Aims

The primary aim of the charity is to provide a welcoming centre for the Muslim community and wider public through the advancement of the Islamic faith, community engagement, education and charitable activities. The charity also promotes understanding of Islam and welcomes individuals wishing to learn about the faith.

Objects

The charity's object is to advance the religion of Islam through:

- promoting the teachings and principles of Islam;
- providing facilities for worship;
- providing Islamic educational services;
- supporting community welfare;
- facilitating religious and social development activities.

Public Benefit

In planning and carrying out its activities, the Trustees have considered the Charity Commission's guidance on public benefit and are satisfied that the charity's activities provide benefit to worshippers, students, families and the wider community.

Strategy

The charity's strategy is to provide a centre for worship, religious education and community activities, enabling the Muslim community to fulfil its religious, educational and social needs. The charity also seeks to promote community engagement, welfare and good relations with the wider public through activities that deliver public benefit.

Activities and Achievements During the Year

Congregational Prayers
The Mosque provides facilities for the five daily congregational prayers and remains a focal point for worship within the local Muslim community. .

Jumu'ah (Friday) Prayers
During the year, weekly Friday congregational prayers continued throughout the year, with sermons delivered in English and Urdu.

Eid Prayers

Eid-ul-Fitr and Eid-ul-Adha prayers were facilitated during the year, with arrangements made to support worshippers and manage increased attendance as community life continued to normalise post pandemic..

Faith-Based Talks and Religious Guidance

Daily and weekly faith-based talks were delivered by the Imams covering a variety of Islamic topics in both English and Urdu for the benefit of worshippers and the wider community.

Ramadan Activities

The charity continued to support worshippers during the month of Ramadan.

Taraweeh
Taraweeh prayers took place during Ramadan, with attendance increasing as worshippers returned to regular congregational activity.

Iftar Support
The charity continued to support those observing the fast through practical assistance and community support arrangements during Ramadan.

I'tikaf
The Trustees continued to review the scope for reinstating the usual I'tikaf programme as activity levels returned towards normality.

Community Services

The charity provided facilities and support for:

- Islamic marriages (Nikah);
- community gatherings;
- family and religious support services;
- community engagement activities.

Educational Activities

A core activity of the charity involves the delivery of Islamic education for children and young people.

The Trustees continued to support supplementary education through evening and weekend classes. Particular importance was placed upon safeguarding, DBS checks, health and safety, curriculum development and educational quality. Educational activities continued to rebuild during the year as families returned to more regular routines.

Community Relations and Outreach

The charity continued to promote positive community relations through outreach activities and engagement with the wider community. This included initiatives designed to promote understanding, social cohesion and positive neighbourly relations.

Future Plans

The Trustees intend to continue:

- advancing the Islamic faith;
- providing educational services;
- supporting community welfare initiatives;
- strengthening governance and compliance arrangements;
- developing community engagement activities;
- preparing for future religious events and festivals.

Reference and Administrative Information

Charity Name

Anwar-E-Madinah Trust

Registered Charity Number: 1193616

Legal Form: Charitable Incorporated Organisation (CIO)

Date of Registration: 22 February 2021

Registered Office

78 Evelyn Road
Birmingham
B11 3JJ

Trustees Who Served During the Year

- Hafiz Hussain Ahmed Shah
- Usman Ahmed Shah
- Saeed Ahmed Shah
- Mohammed Tahir Shah
- Habib Ur Rehman
- Taiyab Mouzam
- Zulfiqar Ali Khan

Bankers

Al Rayan Bank PLC
23 Calthorpe Road
Edgbaston
Birmingham
B15 1RP

Structure, Governance and Management

Anwar-E-Madinah Trust is a Charitable Incorporated Organisation registered in England and Wales and governed by its Constitution. The charity is managed by a Board comprising seven Trustees.

The Trustees are responsible for the strategic direction of the charity, financial oversight, risk management, safeguarding and regulatory compliance.

Recruitment and Appointment of Trustees

Trustees are appointed in accordance with the charity's governing document. The Board regularly reviews the skills, knowledge and experience required to provide effective governance and seeks to maintain an appropriate balance of expertise.

Conflicts of Interest

The charity maintains a register of trustee interests.

Trustees are required to declare any actual or potential conflicts of interest. Where a conflict arises, the relevant trustee withdraws from discussions and decisions concerning the matter in question.

The Trustees are satisfied that appropriate procedures are in place to identify and manage conflicts of interest.

Related Parties

Four of the seven serving Trustees were close family members during the year. Appropriate governance procedures and conflict-management arrangements were maintained throughout the year. Related party transactions are reviewed and approved in accordance with the charity's governing document and applicable charity law.

Volunteers

The charity benefits significantly from the contribution made by volunteers who provide support across a wide range of activities.

The Trustees wish to thank all volunteers for their continued commitment and service.

Risk Management

The Trustees regularly review the major risks faced by the charity and have implemented systems to mitigate those risks.

Areas considered include:

Financial sustainability was a significant area of focus during the year. The Trustees monitored the reduction in donation income, increased competition for local donations and higher operating costs arising from the continuing cost-of-living pressures. The trustees reviewed income, expenditure, cash flow and available reserves regularly and considered appropriate measures to protect the continuity of the charity’s core services.

- safeguarding;
- health and safety;
- financial controls;
- security;
- fire safety;
- data protection;
- regulatory compliance.

The Trustees are satisfied that appropriate systems and procedures are in place to manage the charity's principal risks.

Financial Review

Results for the Year

Total income amounted to **£88,032** (2023: £147,984), while total expenditure amounted to **£115,026** (2023: £116,173). This resulted in net expenditure of **£26,993** for 2024, compared with net income of **£31,811** in 2023.

The total funds carried forward at 31 December 2024 amounted to **£221,194** (2023: £248,188).

The charity experienced significant financial challenges during 2024. Donation income reduced as household finances remained under pressure from the continuing cost-of-living crisis. The opening of additional mosques in the surrounding area also increased competition for local donations. At the same time, the charity faced higher operating costs, placing further pressure on its overall financial position. The Trustees continued to monitor income, expenditure and cash resources carefully while maintaining the charity's core religious, educational and community services.

Reserves Policy

The Trustees recognise the importance of maintaining adequate reserves to ensure the charity's continued operation.

The charity's policy is to maintain unrestricted reserves sufficient to support approximately six months of operating expenditure and to provide resilience against unexpected financial pressures.

At 31 December 2024, unrestricted funds amounted to £221,194, of which £216,545 related to fixed assets. Free reserves were therefore £4,649. Given the reduction in income, higher operating costs and the limited level of free reserves, the Trustees continue to monitor cash flow, expenditure and future commitments carefully and will keep the reserves policy under regular review.

Going Concern

The Trustees have reviewed the charity's financial position and future plans.

At 31 December 2024 the charity held net assets of £221,194 and cash balances of £10,649. Based upon expected income and available resources, the Trustees consider that the charity has adequate resources to continue operating for the foreseeable future.

Accordingly, the financial statements have been prepared on a going concern basis.

Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including FRS 102 and the Charities SORP (FRS 102).

The Trustees are responsible for:

- maintaining adequate accounting records;
- safeguarding the assets of the charity;
- preventing and detecting fraud and irregularities;
- selecting suitable accounting policies and applying them consistently;
- making reasonable and prudent judgments and estimates;
- preparing financial statements that give a true and fair view of the charity's affairs

Audit Exemption and Trustees' Responsibilities

For the year ended 31 December 2023, the charity was entitled to exemption from audit under the provisions of section 144 of the Charities Act 2011.

As the charity's gross income exceeded £25,000, the trustees arranged for the accounts to be subject to an independent examination in accordance with section 145 of the Charities Act 2011.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose, with reasonable accuracy at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the preparation of the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 (FRS 102) and the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS 102)).

The trustees are satisfied that the financial statements give a true and fair view of the charity's incoming resources, application of resources and financial position for the year ended 31 December 2024.

This report was approved by the Board of Trustees on 4 October 2026 and signed on its behalf by:

Mohammed Tahir Shah
Trustee

Independent Examiner’s Report to the Trustees of Anwar-E-Madinah Trust
Registered Charity Number: 1193616

I report to the trustees on my examination of the financial statements of **Anwar-E-Madinah Trust** ("the Charity") for the year ended **31 December 2024**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes to the financial statements.

Responsibilities and Basis of Report
As the charity trustees are responsible for the preparation of the financial statements in accordance with the requirements of the **Charities Act 2011** ("the Act"), I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Act.

I have carried out my examination in accordance with the **General Directions given by the Charity Commission under section 145(5)(b) of the Act**. An independent examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning 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 financial statements present a "true and fair view" and the report is limited to those matters set out in the statement below.

As the Charity's gross income exceeded £25,000, I confirm that I am qualified to undertake the examination by being a member of a body listed in section 145 of the Charities Act 2011.

Independent Examiner's Statement
I have completed my examination.
I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- the financial statements do not accord with the accounting records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

J Akhtar FCCA
Independent Examiner

For and on behalf of Virtus FS. London

The date upon which this report was completed is :- 4 October 2026

Anwar-E-Madinah Trust
Statement of Financial Activities
for the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
		2024 £	2024 £	2024 £	2023 £
Income and endowments					
Donation and legacies	3	88,032	-	88,032	94,925
Other Income		-	-	-	53,059
Total income and endowments		**88,032**	**-**	**88,032**	**147,984**
Expenditure					
Raising funds		-	-	-	-
Charitable activities	4	115,026	-	115,026	116,173
Total expenditure		**115,026**	**-**	**115,026**	**116,173**
Net income		**(26,993)**	**-**	**(26,993)**	**31,811**
Net movement in funds		(26,993)	-	(26,993)	31,811
Reconciliation of funds					
Total funds brought forward		248,188	-	248,188	216,376
Total Funds carried forward		**221,194**	**-**	**221,194**	**248,188**

All recognised income, expenditure, gains and losses are included within the Statement of Financial Activities.

The financial statements have been prepared in accordance with the accounting records maintained by the charity.

The notes on pages [13 to 19] form part of, and should be read in conjunction with, these financial statements.

Anwar-E-Madinah Trust
Balance Sheet as at 31 December 2024

	Notes		2024		2023
			£		£
The assets and liabilities of the charity :					d
Fixed assets					
Tangible assets	7		216,545		223,482
Total fixed assets					
Current assets					
Debtors	8	-		-	
Cash at bank and in hand		10,649		43,736	
Total current assets		10,649		43,736	
Creditors:-					
amounts due within one year	9	(6,000)		(19,030)	
Net current assets			4,646		24,705
Total assets less current liabilities			221,194		248,188
Creditors:-					
Amounts due after one year					-
Net assets			221,194		248,188
The funds of the charity :					
Unrestricted funds					
Unrestricted revenue accumulated funds			221,194		248,188
Restricted funds			-		-
Total charity funds			221,194		248,188

Mr Mohammed Tahir Shah
Trustee

Approved by the board of trustees on 4 October 2026.

The accompanying notes form an integral part of these financial statements and should be read in conjunction with the Balance Sheet and Statement of Financial Activities.

Anwar-E-Madinah Trust
Notes to the accounts

1. Accounting policies

Basis of preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Charities Act 2011. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The particular accounting policies adopted are set out below.

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Income

Incoming resources are accounted for on a receivable basis.

Recognition of liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales.

Expenditure

In particular, the policy for including items within costs of generating funds, charitable activities and governance costs is:

Expenditure on raising funds

The costs of raising and generating funds shall include the costs of fundraising.

Charitable activities

Charitable expenditure shall include all expenditure directly related to the objects of the charity, including the following: -

The cost of goods and services and ancillary trading costs that have been incurred in charitable activities. Any staff costs incurred directly in delivering the charitable activities are therefore relevant salary costs treated as direct charitable expenditure.

Support costs of activities

Support costs of activities for charitable purposes, comprising any costs, including salary costs of any staff who are involved with supporting the charitable activities.

Governance costs

Governance costs shall include all expenditure directly incurred in managing the charity's assets and in complying with charitable and statutory requirements.

Allocation of costs within types of resources expended

The methods and principles for the allocation and apportionment of all costs between the different activity categories of resources set out above are:- There are a number of costs, where it is impracticable to allocate these costs precisely between administration and charitable expenditure and the trustees have allocated such costs on the basis of reasonable estimates as follows: -

Staffing costs and related expenses

On the basis of salary costs and estimated time spent on different activities.

Premises costs and related expenses

On the basis of consistent use of resources.

Tangible fixed assets

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets to write off the cost or valuation, less any estimated residual value, over their expected useful economic life, on a straight-line basis as follows:

Land & Buildings:	2%
Computers and Office Equipment:	25%
Fixtures & Fittings:	20%

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 charitable purposes only. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and the Board of Trustees carefully monitors their application in accordance with the restrictions placed on them. The charity at present holds no restricted funds.

Notes to the accounts (continued)

2. Surplus or Deficit for the financial year

	2024	2023
This is stated after crediting:	£	£
Net income/expenditure	(26,993)	31,881
And after charging:		
Depreciation of owned fixed assets	6,937	6,937

	2024	2023
	£	£
Payments to trustees and connected persons for teaching services	28,381	25,730

Payments totalling £28,381 (2023: £25,730) were made to trustees and/or connected persons for teaching services provided in support of the charity's educational activities. These payments were authorised in accordance with the charity's governing document and applicable charity law. No trustee received remuneration solely for acting as a trustee.

3. Income & Endowments by Activity

	Religious services	2024 Total	2023 Total
	£	£	£
Income and endowments			
Donations & Legacies	88,032	88,032	94,925
Other Income	-	-	53,059
Total Income	**88,032**	**88,032**	**147,984**
Expenditure			
Charitable activities	115,026	115,026	116,173
Total expenditure	**115,026**	**115,026**	**116,173**
Net income/deficit) by activity	**(26,993)**	**(26,993)**	**31,811**

Notes to the accounts (continued)

4. Analysis of charitable expenditure by activity

	Religious services Total 2024	Total 2023
Nature of charitable expenditure	**£**	**£**
Activities undertaken directly	66,938	89,097
Support costs of charitable activities	48,088	27,076
	115,026	116,173
Total charitable expenditure analysed by activity		

An explanation of the main features of charitable expenditure is given in note 1 to the accounts

5. Analysis of Total Support Costs by Activity

	Religious services	Total 2024	Total 2023
Nature of support costs	**£**	**£**	**£**
Supporting provision of Religious Services	38,430	38,430	17,779
Governance	2,720	2,720	2,360
Depreciation	6,937	6,937	6,937
Total support costs analysed by activity	48,088	48,088	27,076

6. Staff Costs and Emoluments	**2024**	**2023**
	£	**£**
Gross Salaries	39,807	51,230
Employer's National Insurance	-	-
Pension Cost	633	427
	40,440	51,657

Numbers of full-time equivalents employees	**2024**	**2023**
Religious Services	3	3

During the year, the charity paid remuneration and pension contributions totalling £28,381 (2023: £25,730) to two trustees for teaching services provided to the charity's madrassah.

The services were provided under contracts of employment and were wholly separate from the individuals' duties as charity trustees. The remuneration arrangements were authorised under the provisions of the charity's Constitution, which permits trustee remuneration for services provided to the charity, subject to appropriate safeguards and conflict of interest procedures.

The trustees concerned took no part in discussions or decisions about their remuneration, and the remaining trustees were satisfied that the remuneration paid was in the charity's best interests and represented fair value for the services received.

No trustee received remuneration or other benefits solely for acting as a trustee.

No employees had annual emoluments exceeding £60,000 during the year (2023: none).

The charity continues to benefit from the dedication and support of volunteers who contribute significant amounts of time and expertise to its activities. In accordance with the Charities SORP (FRS 102), these financial statements do not include the value of volunteer time because it cannot be measured reliably.

7. Tangible functional fixed assets

	Land and buildings £
Asset cost, valuation or revalued amount	
At 1 January 2024	346,871
At 31 December 2024	346,871
Accumulated depreciation and impairment provisions	
At 1 January 2024	123,389
Charge for the year	6,937
At 31 December 2024	130,326
Net book value	
At 31 December 2023	223,482
At 31 December 2024	216,545

The Charity owns Land and Buildings at 78 Evelyn Road, Birmingham, B11 3JJ

8. Debtors

	2024 £	2023 £
Other Debtors	-	-

9. Creditors: amounts falling due within one year	2024	2023
	£	£
Trade Creditors	-	30
Qard-e-Hasanah	6,000	12,500
Accruals	-	6,500
	6,000	**19,030**

10. Analysis of assets and liabilities representing funds

At 31 December 2024	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Tangible Fixed Assets	216,545	-	216,545
Current Assets	10,649	-	10,649
Current Liabilities	(6,000)	-	(6,000)
Long Term Liabilities	-	-	-
	221,194	-	221,194

At 31 December 2023	Unrestricted Funds	Restricted funds	Total Funds
Tangible Fixed Assets	223,482	-	223,482
Current Assets	43,736	-	43,736
Current Liabilities	(19,030)	-	(19,030)
Long-Term Liabilities	-	-	-
	248,188	-	248,188

The individual funds included above are :-

	Funds at 2023	Movements in Funds as below	Transfers Between funds	Funds at 2024
	£	£	£	£
Religious Services	248,188	(26,993)	-	221,194
	248,188	(26,993)	-	221,194

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Gains & Losses	Movement in funds
	£	£	£	£
Religious Services	88,032	115,026	-	(26,993)
	88,032	115,026	-	(26,993)

Notes to the accounts (continued)

11. Endowment Funds

The charity had no endowment funds in the year ended 2024 or in the year ended 2023.

12. Related Party Relationships and Transactions

Four of the seven trustees serving during the year were close family members.

The trustees recognise the importance of maintaining robust governance arrangements where family relationships exist within the Board. The charity maintains a register of interests and requires trustees to declare any actual or potential conflicts of interest. Where a conflict arises, the affected trustee withdraws from the relevant discussions and decisions.

All transactions involving trustees or connected persons were conducted in accordance with the charity's governing document, the Charities Act 2011 and Charity Commission guidance. The trustees considered these transactions to be in the charity's best interests and approved them in accordance with the charity's conflict of interest procedures.

As disclosed in Note 6, the charity paid remuneration totalling £28,381 (2023: £25,730) to two trustees for teaching services provided to the charity's madrassah. These services were provided under contractual arrangements separate from their duties as trustees and were authorised under the charity's Constitution. Trustees receiving remuneration took no part in discussions or decisions relating to those arrangements.

Other than the trustee remuneration disclosed in Note 6, no related party transactions required disclosure during the year.

13. Post Balance Sheet Events

The trustees acknowledge that the Annual Report and Financial Statements for the year ended 31 December 2024 have been approved and filed later than the normal reporting timetable.

The delay arose due to a combination of factors, including the additional governance, administrative and financial reporting requirements associated with the charity's transition to a Charitable Incorporated Organisation (CIO), together with the review and reconciliation of historical records to ensure compliance with the Charities Act 2011 and the Charities SORP (FRS 102).

In addition, certain trustees experienced significant personal and family circumstances during the period, which placed additional demands on their time and impacted the charity's administrative capacity. Notwithstanding these challenges, the trustees continued to discharge their legal responsibilities, maintain oversight of the charity's affairs, safeguard its assets and ensure the continued delivery of its charitable activities and services. The trustees have since strengthened the charity's governance, financial reporting and compliance procedures and remain satisfied that they have acted diligently and in the best interests of the charity throughout the period. The trustees are satisfied that no events have occurred since 31 December 2024 that require adjustment to, or additional disclosure in, these financial statements.