Charity registration number 1197266 (England and Wales)

STANMORE JAFFERYS CIO

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

STANMORE JAFFERYS CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S Merali	
	Ms S Chagpar	
	Mr Z Khimji	
	Mrs S Tharoo	
	Dr W Fazel	
	Ms A Poptani	
	Mr A Hussein	(Appointed 20 January 2026)
Charity number (England and Wales)	1197266	
Independent examiner	TC Group	
	First Floor Spitalfields House	
	Stirling Way	
	Borehamwood	
	WD6 2FX	
Management Committee	Mr S Merali	Head of Gents Sports
	Dr W Fazel	Gents Vice Sports Lead
	Mr A Jaffer	Gents Sports Secretary
	Mr M Daya	Gents Sports Treasurer
	Mr T Kanji	Gents Head Sports Coordinator
	Mr M Datoo	Gents Head of PR & External Funding
	Mr M Somji	Gents Head of Marketing & Communications
	Mrs A Poptani	Head of Ladies Sports
	Mrs S Daya	Ladies Vice Sports Lead
	Mrs A Merali	Ladies Sports Co-Secretary
	Mrs S Merali	Ladies Sports Co-Secretary
	Ms B Lalji	Ladies Sports Treasurer
	Ms A Jaffer	Ladies Sports Assistant Treasurer

STANMORE JAFFERYS CIO

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STANMORE JAFFERYS CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the association's constitution, the Charities Act 2011 and "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).

Objects, objectives and activities
The association's objectives are:

1. The promotion of community participation in healthy recreation for the benefit of the inhabitants of North London by the provision of facilities for playing sport.

2. To promote for the benefit of the inhabitants of North London and the surrounding area the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life of the said inhabitants.

3. The promotion of religious harmony for the benefit of the public by: (but without prejudice to the generality of the foregoing):

- Promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- Educating the public in different religious beliefs including an awareness of their distinctive features and their common ground primarily but not exclusively in the context of sport to promote good relations between persons of different faiths.

4. The prevention or relief of poverty by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the association should undertake.

Achievements and performance
2025 was a busy and productive year for Stanmore Jafferys with numerous activities taking place across the club including our Flagship events. The Salaam Cup returned after 6 years and was a huge success with 14 clubs taking part alongside the launch of the ‘Her Enterprise’ initiative to empower young female entrepreneurs to hold their own stalls.

To celebrate 25 years of MAMT, SJ’s Flagship rackets events (SJRS & Marhaba) teamed up with CoEJ to host record-breaking festivals bringing in thousands of community members to unite and compete in one of the largest ever MAMT events.

The SJ Clubhouse continues to perform well with regular bookings and use for social nights and table tennis sessions for both ladies and gents. In December 2025, the Clubhouse relocated from Musgrave House to Chaplin House occupying the second floor and further enhancing the offering in a larger, brighter facility with lots of potential.

We are grateful to the World Federation for giving us the space and once again showcasing the partnership between two organisations.

The year also witnessed record uptake of membership and an increase in new members across youth sports particularly, which was an area that as a Club we have focused on particularly over the last two years, which is now paying dividends with record participation across our weekly sports schedules. The ladies side of the club also fully transitioned to utilising CRM for all sports sign ups fulfilling the ambition to create a seamless membership and weekly registration experience for the whole family.

In May 2025 we held the AGM and the members re-elected Shaneabbas Merali as the Head of Gents Sports and Zahid Khimji as Elected Trustee. Wasim Fazel was re-appointed as the third Gents Trustee on the board, for the term 2025 - 2028. Shaneabbas Merali duly appointed his management committee with Asgharali Jaffer replacing Ali Momin as Secretary & Miqdad Somji joining as Head of Marketing & Communications.

Fundraising WF Aid:

Having successfully split our fund-raising strategy to now run across various sporting events & activities across the year, we were able to repeat the achievements and surpass the target of £72k by around £3k across the following fundraising activities / events:

- 3v3 Basketball Tournament
- 'Play for Peace' Netball & Football Tournaments
- Ramadhan Sports Nights and Clubhouse Socials
- London Marathon
- Madressa AAWA Walkathon
- The Big Half Marathon
- SJ Mawkib at Hujjat Stanmore on the Eve of Ashura

Alhamdulillah, once again with the support of the members and our wider community we successfully raised the £72,000 target we set to support life changing education and water projects in Tanzania, Kenya, Uganda and Pakistan as well as raising funds for emergency appeals in Lebanon & Gaza.

In July we held The Madressa Walkathon, this time with a better weather forecast! The ultimate collaboration between SJ and SIM was evidenced by the sight of 700 plus Madressa children walking around the fields, stopping to learn and commemorate the greatest of all sacrifices – The tragedy of Karbala - and the lessons we can learn from Imam Husayn and the Holy family. At the same time, the Madressa children raised an amazing £20,000 for the AAWA campaign. The funds went towards building Tanzanian Borewells which benefit over 60,000 people every month.

On the running front, SJ participated in the London Marathon for the first time where 16 runners took part successfully raising £16k to support secondary school education in Tanzania.

The Big Half which also supported the AAWA fund raising efforts attracted 100 runners from the club (70 gents & 30 ladies) – showcasing the hard work our running coordinators have put in over the years to increase awareness and the importance of physical exercise.

Gents Sports:

Another successful and record breaking year for gents sports in 2025 which included numerous weekly activities for our members across the age range. We also successfully introduced a specialised seniors table tennis session that takes place at The Clubhouse every Thursday morning. We successfully held The Salaam Cup (after a 6-year hiatus) and ran the SJRS x MAMT Festival in partnership with CoEJ, which for the first time ever included a padel tournament for both boys and gents. Some of the highlights from the year are available in further detail below:

3v3 Basketball Tournament

We hosted our second annual basketball tournament in February 2025. With the sport growing significantly at SJ, the time was ripe to host such a tournament which attracted over 30 players who, as part of combining sports with social good, raised funds for The World Federation's Emergency Appeal in Lebanon. The tournament run by Reza Ladak and his team proved to be extremely successful with brilliant talent on show.

The Salaam Cup

For the first time in six years, Stanmore Jafferys' flagship youth football tournament made a return. This was the 4th edition of the tournament and included over 80 teams, from CoEJ member Jamaats to external teams from within the local clubs & leagues that we play in. The day was memorable, with the spirit of the wider community and SJ shining through and a huge success both on and off the field, with several stalls being showcased including the 'Her Enterprise' event which ran concurrently through the day.

On the field, SJ had a few successes with our teams in the U9, U12 & U13/14 winning their respective age groups.

SJRS x MAMT

The famed SJRS tournament was back and this time it was even bigger and better, partnering with CoEJ and combining the tournaments to honour one of the true greats of our community, Marhum Mulla Asgher. We hosted the tournament over three days at the End of August (at the RMS grounds) and for the first time included padel within the offering. The weather held and over the course of the three days we hosted 5 different sports with over 1,200 matches taking place. The final day of the festival included a Picnic Day for all families, with several events being held, including the packing of backpacks together with The Hand on Heart Charity to support children from low income families. Over 200 packs were filled with back to school essentials and distributed around London. Once again SJ ensuring, that sport is only a means to something greater!

Cricket at The Home of Cricket

Unlike previous years, where we held the traditional Cricket Bonanza tournament, in 2025 - we went to the home of cricket. Slightly untraditional - WG Grace must've been turning in his grave - we hosted an indoor tournament, on Sunday 2nd November at the Lords Cricket Ground, which proved to be very popular and a tremendous success. With 4 teams participating, the competition was intense and the games all went down to the wire. All in all - another successful event hosted by the Club, where the spirit of brotherhood was at the centre of it all.

In addition to the above, we participated in boys football MAMT that was held in Milton Keynes and once again returned with more than a few trophies. The gents also participated in volleyball MAMT that was hosted by Hyderi Sports Association, a tournament where SJ dominated with an all SJ Final.

We also held various internal tournaments across all our sports including the Community Cup, which for the first time, hosted a walking football match for our much loved and valued seniors.

In other news, and as is the norm, we reached the end of the cycle for a few of our coordinators with new members replacing them, thus ensuring continuity across the club and maintaining the high standards that we continue to thrive to offer our members:

- Kumail Khaki stepped down as volleyball head after his term ended and was replaced by Abbasali Merali who brings his passion for the sport and our youth to the fore – his new team was in place by the summer of 2025 and have carried on the work set up by Kumail and his predecessors.

- Ali Imran Tharoo has taken over the role of Fitness Coordinator, a role that had been vacated by Zohaib a few months prior, and Ali Imran has brought his experience and enthusiasm to the role. We are expecting a fun filled 2026 on the fitness front.

We would like to thank all our past coordinators for the great work and services they have provided to the club and its members. Their dedication, selflessness, sacrifice and love for the club knows no bounds, We pray Allah (S.W.T) blesses them and their families abundantly for their service.

Ladies Sports:

2025 was a year of cementing leadership and continued growth for SJ ladies. Our events and sports offering grew as did our own team of sports coordinators, rising from 40 to 55, allowing fresh ideas and new concepts to evolve.

We are also grateful and thankful to Headstone Lane Dental Practice for partnering with us as our kit sponsor for the two year period 2025-2027 enabling us to launch modest, hijab friendly kits with our new supplier, Hayya Fitness.

Expanding the sports & event horizon

This year, we proudly added pickleball to our growing list of sport offerings alongside expanding existing sports services by adding Pilates, girls volleyball and ladies advanced badminton to the portfolio.

We also held various events across our weekly sports calendar including the annual seniors sports day, the 2nd SJ Netball League, the running Teams and Winter challenges, tennis coaching for girls and ladies, 'Play for Peace' football and netball tournaments and the much loved 'Bond'minton tournament. Through these activities and many more, we are proud to offer our members the opportunity to cultivate teamwork, build friendships and inspire each other to get moving.

Accessibility & inclusion

To keep our offering open to all, we once again froze our pay-as-you-go prices and re offered our January and December promotional sales heavily discounting all our sessions to boost participation and make sports even more accessible for our community. We saw many new SJ members try our sessions and continue to participate over the course of the year. We introduced the first ever SEND badminton category at our Marhaba X MAMT festival this year- the first of its kind at any ladies event- this has set the standard for future events.

Inspiring our youth

2025 saw a phenomenal increase in uptake for girls sports particularly football and netball held on Sunday afternoons. Sold out blocks generated thriving sessions as we introduced more netball and football coaches to our rotas to assist with the growing demand. The girls' development was further supported by one again attending the Women's FA Cup Final at Wembley where they could witness professional football first hand and gain enthusiasm for the sport.

Competitive brilliance at MAMT

The girls' hard work at Sunday Sports paid off as in May 2025, SJ took a large contingent of ladies & girls to MAMT (football and netball) hosted in Milton Keynes. The event was held over 2 days and the engagement from our community was fantastic. Our teams excelled—sweeping all youth football and netball categories bar one, with just one runner-up finish in the 13-15 netball category. One of our 5 16+ SJ ladies Netball teams took home the netball tournament trophy and the SJ ladies football team took home the runners up trophy.

Community spirit during Ramadhan

Ramadhan was alive with energy as we hosted our Ramadhan Sports Night at Harrow Leisure Centre once again—a memorable evening of friendly competition fitness and sisterhood. We introduced strength training to RSN as well as a coordinated night run for those training for the London Marathon. We also held our annual Ramadhan volleyball tournament, as well as holding multiple fitness sessions after the mosque programme throughout the month. All of our Ramadhan initiatives raised funds towards our World Federation target of £72K.

The month also saw the ongoing use of our SJ clubhouse with a few ladies-only social events allowing girls and ladies to have a safe, inclusive space to relax, play sport and socialise.

Fitness for all

Along with the recent introduction of Pilates, SJ ladies fitness team introduced their first annual fitness retreat day. Held at the stunning Hunton Park hotel, there was plenty on offer including inspirational speakers on health wellbeing and nutrition, yoga classes and even a sound bath.

Marhaba X MAMT – A Festival of Sport (Rackets)

This year, the Marhaba Rackets Festival collaborated with CoEJ to celebrate 25 years of MAMT and broke yet another tournament record. 458 ladies and girls competed across badminton, table tennis and tennis with 1280 matches played and 650 attendees including 84 dedicated volunteers who were instrumental in pulling off this huge event. Into its 7th edition, the charm and sisterhood of Marhaba remains and we can't wait to continue to host this fantastic flagship event.

The London Marathon, Big Half & Vitality London 10k – Big participation

We were super proud of the phenomenal 4 ladies who took part in the London Marathon in April 2025 and 30 ladies who took part in the Big Half and Vitality London 10k in September 2025. Their dedication and spirit and commitment to training was inspiring, allowing them to compete in major running occasions with grace and dedication. What an achievement for the club!.

What a year it's been! A heartfelt thank you to every participant, volunteer, and supporter who helped make 2025 a memorable year for the ladies sports club. Here's to building an even stronger, more inclusive community in 2026!

Financial review

The total funds received during the period was £383,403 (2024: £304,670). The membership income and sponsorships accounted for approximately 22% of total income. The total funds expended during the period was £361,804 (2024: £299,637).

The Statement of Financial Activities for the period shows a net surplus of £21,599 (2024: £5,033).

The charity did not receive or hold any restricted income during the reporting period. All income and expenditure were related to unrestricted funds.

We are grateful to the members, partners, sponsors and donors who have continued to support the club financially during this difficult year and we have taken this into account in continuing to provide sports and activities at subsidised rates for the year 2026 where possible.

Reserves policy:
It is the policy of the association that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three months operational expenditure, which amounts to £9,000. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the association's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Plans for future periods

The trustees of the club are conscious of the rising costs of living and as part of the club's ethos whereby we strive to offer best in class services at affordable prices for our members, we decided to freeze the PAYG prices for 2025 particularly for sporting activities offered to our u16s.

However, as a club, we also need to be sustainable and, in a position, to absorb the rising costs of venues and other services. With the expanded Gents Seniors offering, the membership for this category will increase to £15 per annum from 2026. This continues to remain value for money given the increase in activities for seniors. All other membership prices will be frozen.

We also have exciting plans for the new Clubhouse location which include refurbishment of the space and increasing the activities on offer together with installing a permanent AV system which enhances the ability to rent out the facility to generate income for the club.

From a sporting activity perspective, the club has big plans for 2026 with 65 major events taking place, on top of our usual offerings. They are:

1. London Marathon
2. 3rd annual AAWA Fundraiser & Collaboration with Shia Ithna Asheri Madressa (SIM)
3. Salaam Cup
4. Community Cup (7th Edition)
5. Marhaba Pickleball/Tennis (Ladies Rackets Festival)

Structure, governance and management

The association is governed by the constitution and was recognised by the Charities commission as a Charitable Incorporated Organisation (CIO) on 21st December 2021.

The trustees of Stanmore Jafferys CIO, acting as a board, carry the responsibility of complying with the requirements of the constitution.

The trustees meet quarterly and defer operational details and day to day management of the club to the management committee which meets more regularly.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr S Merali	
Ms S Chagpar	
Mr Z Khimji	
Mrs S Tharoo	
Dr W Fazel	
Ms A Poptani	
Mr I Govani	(Resigned 20 January 2026)
Mr A Hussein	(Appointed 20 January 2026)

Additional trustees may be appointed by the members or at the discretion of the trustees in accordance with the constitution. At any one time there must be a minimum of seven trustees and a maximum of twelve trustees.

None of the trustees has any beneficial interest in the CIO.

Training is provided to all trustees as required. This is either obtained by the trustees in their professional capacity and/or attending seminars and reading Charity Commission's publications.

Risk management
The trustees have assessed the major risks to which the association is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The trustees' report was approved by the Board of Trustees.

S Merali

Mr S Merali
Trustee

Ms S Chagpar
Trustee

30 April 2026

STANMORE JAFFERYS CIO

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF STANMORE JAFFERYS CIO

I report to the trustees on my examination of the financial statements of Stanmore Jafferys CIO (the association) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the association you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the association's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the association's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the association as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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.

Sadikali Premji

Sadikali G Premji (FCCA)
TC Group

First Floor Spitalfields House
Stirling Way
Borehamwood
WD6 2FX

Dated: 30 April 2026

STANMORE JAFFERYS CIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**3**	125,394	96,408
Charitable activities	**4**	257,716	208,154
Investments	**5**	293	108
Total income		383,403	304,670
Expenditure on:			
Raising funds	**6**	6,716	5,525
Charitable activities	**7**	355,088	294,112
Total expenditure		361,804	299,637
Net income and movement in funds		21,599	5,033
Reconciliation of funds:			
Fund balances at 1 January 2025		16,751	11,718
Fund balances at 31 December 2025		38,350	16,751

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

STANMORE JAFFERYS CIO

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	**13**	5,839		3,829	
Cash at bank and in hand		65,545		24,089	
		71,384		27,918	
Creditors: amounts falling due within one year	**14**	(33,034)		(11,167)	
Net current assets			38,350		16,751
The funds of the association					
Unrestricted funds	**16**		38,350		16,751
			38,350		16,751

The financial statements were approved by the trustees on 30 April 2026

S Merali

Mr S Merali
Trustee

Ms S Chagpar
Trustee

1 Accounting policies

Charity information

Stanmore Jafferys CIO is a CIO with the objective of promoting community participation in healthy recreation for the benefit of the inhabitants of North London by the provision of facilities for playing sport.

1.1 Accounting convention

The financial statements have been prepared in accordance with the association's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The association is a Public Benefit Entity as defined by FRS 102.

The association has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the association. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the association.

1.4 Income

Income is recognised when the association is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the association has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the association has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The association has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the association's balance sheet when the association becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the association's contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the association is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the association's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	40,272	36,655
Membership income and sponsorships	85,122	59,753
	125,394	96,408

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

4 Income from charitable activities

	Weekly Sports & Events 2025 £	AAWA Income 2025 £	Clubhouse Income 2025 £	Total 2025 £	Weekly Sports & Events 2024 £	AAWA Income 2024 £	Clubhouse Income 2024 £	Total 2024 £
Income from charitable activities	172,202	75,669	9,845	257,716	131,346	73,063	3,745	208,154
Analysis by fund								
Unrestricted funds	172,202	75,669	9,845	257,716	131,346	73,063	3,745	208,154

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	293	108

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Advertising	6,716	5,525

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Weekly Sports & Events	95,498	49,837
Venue Hire	84,788	84,440
Equipment & Kit Purchase	53,764	44,761
AAWA Expense	75,801	73,564
Clubhouse Expenses	5,367	3,425
	315,218	256,027
Share of support and governance costs (see note 8)		
Support	38,870	37,085
Governance	1,000	1,000
	355,088	294,112
Analysis by fund		
Unrestricted funds	355,088	294,112

8 Support costs allocated to activities

	2025	2024
	£	£
Catering	18,634	17,981
IT Software & Consumables	12,602	6,796
Website costs and marketing	1,320	5,868
Insurance	2,264	2,117
Other admin expenses	3,737	1,824
Bank charges	313	65
Travel	-	2,434
Governance costs	1,000	1,000
	39,870	38,085
Analysed between:		
Charitable activities	39,870	38,085

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,000	1,000

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the association during the year.

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Other debtors	2,736	350
Prepayments and accrued income	3,103	3,479
	5,839	3,829

14 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	**£**
Deferred income	**15**	17,500	-
Accruals		15,534	11,167
		33,034	11,167

15 Deferred income

	2025	2024
	£	**£**
Other deferred income	17,500	-

Deferred income is included in the financial statements as follows:

	2025	2024
	£	**£**
Deferred income is included within:		
Current liabilities	17,500	-
Movements in the year:		
Deferred income at 1 January 2025	-	-
Resources deferred in the year	17,500	-
Deferred income at 31 December 2025	17,500	-

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	16,751	383,403	(361,804)	38,350

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	11,718	304,670	(299,637)	16,751

17 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

STANMORE JAFFERYS CIO
Islamic Centre
Wood Lane
Stanmore
HA7 4LQ
Charity registration number: 1197266

TC Primera
Spitalfields House
Stirling Way
Borehamwood
WD6 2FX

Date: - 30 April 2026

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the period ended 31 December 2025. These enquiries have included inspection of supporting documentation where appropriate. All representations are made to the best of our knowledge and belief.

General

1 We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.

2 We confirm that the Charity was entitled to an independent examination and exempt from audit under section 145 of the Charities Act 2011, and that the members did not require an audit in accordance with section 145(4) of the same act.

3 We have fulfilled our responsibilities as charity trustees as set out in the terms of your engagement letter, under the Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.

4 All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.

5 All the accounting records have been made available to you for the purpose of your independent examination. We have provided you with unrestricted access to all appropriate persons within the charity, and with all other records and related information requested, including minutes of all trustee meetings and correspondence with the Charity Commission.

6 The financial statements are free of material misstatements, including omissions.

7 There are no uncorrected misstatements.

Assets and liabilities

8 The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.

9 All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.

10 We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

Accounting estimates

11 Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

Loans and arrangements

12 The charity has not granted any advances or credits to, or made guarantees on behalf of, trustees other than those disclosed in the financial statements.

Legal claims

13 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

Laws and regulations

14 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related parties

15 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

Subsequent events

16 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

Going concern

17 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

Grants and donations

18 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully

S Merali

.....

Mr S Merali

Signed on behalf of the board of trustees

30/04/2026

.....

Ms S Chagpar

Signed on behalf of the board of trustees

30/04/2026

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Audit Trail

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