RAINHAM COMMUNITY SOCIAL & CULTURAL CENTRE

Charity Registration Number: 1197476

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year Ended 30 April 2025

Prepared in accordance with The Charities Act 2011 - Accounting and Reporting by Charities, Financial Reporting Standard 102 (FRS 102), United Kingdom Generally Accepted Accounting Practice (UK GAAP)

Registered Office:
37 Ellis Avenue
Rainham
Essex
RM13 9TU

Charity Registration Number
1197476

Trustees
Mr Wole Busari-Giwa
Chair of Trustees
Mr Riyaz Patel
Trustee
Mrs Rasheedat Mohammed
Trustee

Accountant
TheSmart Accounting Solutions Ltd
4 King Edward Avenue,
Rainham, Essex
RM13 9RJ

Approval of the Financial Statements

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are satisfied that the Charity is entitled to prepare its financial statements in accordance with the Charities Act 2011 and the Charities Statement of Recommended Practice (FRS 102).

The trustees have approved these financial statements for the year ended **30 April 2025** and authorised them for issue.

Approved by the Board of Trustees on:

Date:

Signed on behalf of the Trustees

Signature:
Mr Wole Busari-Giwa
Chair of Trustees
Date:

Trustee Declaration

The trustees declare that:

- proper accounting records have been maintained throughout the financial year;
- appropriate accounting policies have been applied consistently;
- the financial statements comply with the Charities Act 2011 and the Charities SORP (FRS 102);
- the Charity has sufficient resources to continue as a going concern;
- all information relevant to the Independent Examination has been made available to the Independent Examiner.

The trustees confirm that these financial statements present a true and fair view of the Charity's financial position as at **30 April 2025** and of its financial activities for the year then ended.

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Rainham Community Social & Cultural Centre.

Charity Number: 1197476

I report to the trustees on my examination of the financial statements of **Rainham Community Social & Cultural Centre** ("the Charity") for the year ended **30 April 2025**, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes to the accounts.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the **Charities Act 2011** ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is required.

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

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:

1. accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
2. the accounts do not accord with those accounting records; or
3. the accounts have not been prepared in accordance with the applicable requirements of the Charities Act 2011 and the **Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102)** applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

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 accounts to be reached.

Name: Kazeem Salaam
Professional Qualification: FCCA, FFA
Firm: TheSmart Accounting Solutions Ltd
Address: 4 King Edward Avenue, Rainham RM13 9RJ
Date: June 26, 2026.

TRUSTEES' ANNUAL REPORT

Reference and Administrative Information

Legal Status
Charitable Incorporated Organisation (CIO)

Governing Document
Foundation Constitution adopted on 12 January 2022.

Trustees serving throughout the financial year

1. Mr Wole Busari-Giwa – Chair of Trustees
2. Mr Riyaz Patel – Trustee
3. Mrs Rasheedat Mohammed – Trustee

No trustee resigned or was appointed during the financial year.

Accountants
TheSmart Accounting Solutions Ltd
4 King Edward Avenue,
Rainham, Essex
RM13 9RJ

Bankers
The Charity maintained banking facilities in the United Kingdom for the receipt of donations and the management of operational and restricted charitable funds.

Structure, Governance and Management

Legal Structure
Rainham Community Social & Cultural Centre is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales. The Charity is governed by its Constitution dated 12 January 2022 and operates exclusively for charitable purposes in accordance with the Charities Act 2011.

The Charity is managed by a Board of Trustees who are also the members of the CIO. Collectively, the trustees are responsible for determining the Charity's strategic direction, approving policies, safeguarding charitable assets and ensuring compliance with all legal and regulatory obligations.

Governance
The trustees meet regularly throughout the year to consider strategic, operational and financial matters affecting the Charity. Decisions are made collectively, with significant financial commitments requiring trustee approval.

The trustees are responsible for ensuring that the Charity operates in accordance with its governing document, the Charities Act 2011, the Charities SORP (FRS 102) and all other applicable legislation.

During the year the trustees continued to strengthen governance arrangements through:

- regular review of financial performance;
- monitoring of charitable expenditure;
- oversight of fundraising activities;
- review of strategic property acquisition opportunities;
- monitoring compliance with regulatory requirements; and
- periodic assessment of risks facing the Charity.

Appointment and Training of Trustees

New trustees are appointed in accordance with the Charity's Constitution.

Decision Making

The Board retains responsibility for all significant strategic and financial decisions. Day-to-day administration is delegated where appropriate; however, expenditure involving restricted funds, significant contracts or strategic commitments remains subject to trustee approval.

Financial Controls

The trustees recognise the importance of maintaining robust financial controls appropriate to the size of the Charity.

Controls in place during the year included:

- segregation of unrestricted and restricted funds;
- maintenance of accurate accounting records;
- periodic review of bank reconciliations;
- trustee oversight of significant expenditure;
- annual preparation of statutory financial statements; and
- independent examination of the annual accounts.

Governance of Restricted Funds

The Charity operates a dedicated **Mosque Building Fund** as a restricted fund.
The trustees have adopted enhanced governance arrangements to safeguard these monies.

Where unrestricted cash balances exceed immediate operational requirements, amounts approved by the trustees are transferred into a separately maintained restricted bank account designated solely for the Mosque Building Fund.

Withdrawals from the restricted bank account may only be authorised following the unanimous approval of all serving trustees.

This arrangement provides additional protection over donor-restricted funds and ensures that monies are applied solely towards the acquisition, construction and development of a permanent mosque and community centre.

Objectives and Public Benefit

Charitable Objects

The Charity exists to advance the Islamic faith and promote community wellbeing by providing facilities that improve the quality of life of residents within Rainham and surrounding communities.

Its principal charitable objectives include:

- advancing the Islamic faith through public worship, religious instruction and community engagement;
- promoting social welfare through the establishment and operation of a community and cultural centre;
- relieving hardship through charitable welfare initiatives;
- supporting education, skills development and youth empowerment; and
- promoting community cohesion, inclusion and mutual understanding.

Public Benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning and carrying out the Charity's activities during the year.

The Charity's programmes are designed to provide direct and indirect public benefit through religious services, welfare assistance, education and community development.

The trustees believe that the Charity delivers measurable public benefit by:

- providing opportunities for public worship;
- supporting vulnerable individuals and families through welfare programmes;
- encouraging community cohesion;
- promoting education and lifelong learning;
- supporting young people through mentoring and skills development; and
- working towards the establishment of permanent community facilities that will be accessible to future generations.

Activities, Achievements and Performance

The trustees are pleased to report another year of significant progress towards the Charity's long-term strategic objectives.

Throughout the financial year the Charity continued to deliver charitable activities through voluntary donations received from members and supporters. These funds enabled the Charity to provide welfare support to members of the local community while continuing to strengthen the Mosque Building Fund.

Welfare Activities

Consistent with its charitable objectives, the Charity provided welfare assistance to vulnerable individuals and families within the local community. Support included financial assistance together with the distribution of food, clothing and other essential household items to those experiencing financial hardship. The trustees remain committed to expanding these programmes as resources permit.

Mosque Building Project

The trustees' principal strategic priority remains the acquisition of a permanent mosque and community centre serving Rainham and neighbouring communities.

- The proposed development will provide:
- facilities for the five daily congregational prayers;
- accommodation for Friday (Jumu'ah) prayers;
- Islamic education programmes;
- community lectures and cultural activities;
- welfare services;
- youth mentoring and leadership programmes;
- skills development initiatives;
- meeting facilities for wider community use; and
- a permanent base from which the Charity can expand its public benefit activities.

The trustees believe the project will make a significant long-term contribution to community cohesion, religious practice, education and social welfare.

Property Acquisition Activities

During the reporting period the trustees actively sought suitable premises capable of meeting the Charity's long-term requirements.

The Charity participated in a number of enquiries and competitive bidding exercises relating to suitable properties.

Although the Charity was unsuccessful in securing a property during the year, the trustees consider the progress made to be encouraging and remain confident that a suitable opportunity will arise.

Fundraising Activities

Fundraising continued throughout the year through voluntary donations from members and supporters.

The trustees remain grateful for the continued generosity shown by the local community.

The level of support received enabled the Charity to strengthen the Mosque Building Fund significantly during the year and move closer towards achieving its long-term objective of acquiring permanent premises.

Community Engagement

The Charity continued to work closely with members of the local community to identify areas where additional charitable support could be provided.

The trustees remain committed to developing partnerships that promote inclusion, education, community cohesion and social welfare.

Looking Ahead

Although the acquisition of a permanent mosque was not achieved during the reporting period, the trustees consider that substantial progress has been made in strengthening the Charity's financial position and strategic readiness.

The trustees remain confident that continued fundraising, prudent stewardship of charitable funds and active engagement with both private property owners and the local authority will ultimately enable the Charity to realise its vision of establishing a permanent mosque and community social and cultural centre for the benefit of present and future generations.

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)
For the Year Ended 30 April 2025

(Incorporating the Income and Expenditure Account)

Notes	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Income and Endowments from:				
Donations and voluntary income	58,627	3,400	62,027	113,210
Refund from restricted fund	1,000	–	1,000	–
Total Income	**59,627**	**3,400**	**63,027**	**113,210**
Expenditure on:				
Welfare	17,572	-	17,573	4,232
Charity donation	537	–	537	-
Governance costs	450	–	450	450
Rent	8,479	-	8,479	4,537
Other charitable expenditure	2484	–	2,484	-
Total Expenditure	**29,522**	**–**	**29,973**	**9,219**
Net Income before transfers	**30,105**	**3,400**	**33,505**	**103,991**
Transfer between funds	-132,000	132,000	–	–
Net Movement in Funds	**-101,895**	**135,400**	**33,504**	**103,991**
Reconciliation of Funds				
Funds brought forward	106,772	-	106,772	2,781
Funds carried forward	**4,877**	**135,400**	**140,276**	**106,772**

BALANCE SHEET
As at 30 April 2025

Notes	2025	2024
	£	£
Fixed Assets		
Tangible fixed assets	–	–
Total Fixed Assets	**–**	**–**
Current Assets		
Cash at bank and in hand	140,277	113,863
Debtors	–	–
Total Current Assets	**140,277**	**113,863**
Creditors: Amounts Falling Due Within One Year		
Accruals (Accountancy Fee)	(450)	(450)
Loan to Member	–	(6,641)
Total Creditors	**(450)**	**(7,091)**
Net Current Assets	**139,827**	**106,772**
Net Assets	**139,827**	**106,772**

Funds of the Charity

	2025	2024
Restricted Funds	135,400	–
Unrestricted General Fund	4,427	106,772
Total Charity Funds	**139,827**	**106,772**

The financial statements were approved by the Board of Trustees on _____ 2026 and were signed on its behalf by:

Wole Busari-Giwa
Chair of Trustees

STATEMENT OF FUNDS
For the Year Ended 30 April 2025

Restricted Funds

Mosque Building Fund

The Mosque Building Fund comprises donations and transfers received specifically for the acquisition, construction and development of a permanent mosque and community social and cultural centre. These funds are restricted and cannot be used for the Charity's general operating expenditure.

	Opening Balance	Income / Transfers	Expenditure	Closing Balance
Mosque Building Fund	3,400	132,000	–	**135,400**

The trustees have designated these funds exclusively for the acquisition and development of permanent premises from which the Charity will deliver religious services, welfare programmes, youth development initiatives and wider community activities.

Unrestricted Funds

The General Fund represents resources available to support the day-to-day activities of the Charity and to meet its operating costs.

	Opening Balance	Net Income	Transfers	Closing Balance
General Fund	106772	30,105	(132,000)	**4,877**

Total Funds

	2025	2024
Restricted Funds	135,400	–
Unrestricted Funds	4,877	106,772
Total Funds	**140,277**	**106,772**

Analysis of Net Assets by Fund

Net Assets	Unrestricted	Restricted	Total
Cash at Bank	4,877	135,400	140,277
Creditors	-450	–	-450
Net Assets	**4,427**	**135,400**	**139,827**

Nature and Purpose of Funds

General Fund

The General Fund comprises unrestricted resources available for the Charity's ongoing operational and charitable activities at the discretion of the trustees in furtherance of the Charity's objects.

Mosque Building Fund
The Mosque Building Fund is a restricted fund established to finance the acquisition, construction, development and improvement of a permanent mosque and community social and cultural centre in Rainham. The fund may only be applied towards these purposes and is safeguarded through separate banking arrangements and enhanced trustee approval procedures. All withdrawals from the restricted bank account require the unanimous approval of the trustees in accordance with the Charity's governance policy.

NOTES TO THE ACCOUNTS
For the Year Ended 30 April 2025

General Information
Rainham Community Social & Cultural Centre ("the Charity") is a Charitable Incorporated Organisation (CIO) registered in England and Wales (Charity Registration Number 1197476). The Charity's registered office is 37 Ellis Avenue, Rainham, Essex RM13 9TU.

The principal activity of the Charity is the advancement of the Islamic faith and the promotion of community welfare through religious, educational, cultural and charitable activities.

1. Basis of Accounting
The financial statements have been prepared in accordance with:

- The Charities Act 2011;
- Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard 102 (Charities SORP (FRS 102));
- Financial Reporting Standard 102 (FRS 102);
- United Kingdom Generally Accepted Accounting Practice (UK GAAP).

The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is Pounds Sterling (£).

2. Fund Accounting
Unrestricted Funds
Unrestricted funds comprise resources available for the general charitable purposes of the Charity and may be used at the discretion of the trustees in furtherance of the Charity's charitable objectives.

Restricted Funds
Restricted funds comprise donations and transfers received for specific purposes. Such funds may only be used for the purposes specified by donors or designated by the trustees.

The Charity operates one restricted fund:

Mosque Building Fund
The fund has been established solely for the acquisition, construction and development of a permanent mosque and community social and cultural centre in Rainham.

3. Income Recognition

Income is recognised when:

- the Charity is entitled to receive the income;
- receipt of the income is probable; and
- the amount can be measured reliably.

Donations are recognised when received or when there is unconditional entitlement.

Transfers between funds are recognised when approved by the trustees.

4. Expenditure Recognition

Expenditure is recognised on the accruals basis as soon as there is a legal or constructive obligation to make payment.

Expenditure is classified between:

- charitable activities;
- governance costs; and
- support costs.

5. Cash and Cash Equivalents

Cash comprises balances held in current bank accounts and cash held on deposit with UK financial institutions.

6. Creditors

Creditors are recognised where the Charity has a legal obligation to settle amounts outstanding at the reporting date.

	2025
Accrual – Independent Examiner	450

7. Taxation

The Charity is exempt from Corporation Tax on income and gains applied solely for charitable purposes.

8. Going Concern

After reviewing the Charity's financial position, available cash resources and future plans, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for at least twelve months from the date

of approval of these financial statements. Accordingly, the financial statements have been prepared on the going concern basis.

9. Significant Judgements and Estimates

The preparation of financial statements requires the trustees to make estimates and judgements.

The principal judgements include:

- classification of funds between restricted and unrestricted;
- recognition of accrued liabilities;
- assessment of going concern;
- allocation of expenditure between charitable activities and governance.

No material estimation uncertainty existed at the reporting date.

10. Accounting Policies

The financial statements have been prepared under the historical cost convention in accordance with FRS102, the Charities SORP (FRS102), the Charities Act 2011 and applicable UK accounting standards.

The Charity had no employees during the financial year.

11. Charity Status

Rainham Community Social & Cultural Centre is a Charitable Incorporated Organisation (CIO) registered in England and Wales, Charity No.1197476.

12. Funds

The charity maintains:

- Unrestricted General Fund
- Restricted Fund for projects approved by donors and trustees.

13. Income

Source	**2025**	**2024**
Donations	58,627	24,274
Refund from Restricted Fund	1,000	-
Transfer under agreement	-	88,936
Total	59,627	113,210

14. Charitable Activities

Notes	**2025**
Welfare	17,573
Other Charity Donations	3,021

Notes	2025
Total	20,594

15. Premises Costs

Rent £8,479.

16. Governance Costs

- Independent examination fee £450

17. Net Income

Net income is stated after charging:

- Independent examination fee £450.

18. Trustees' Remuneration

No trustee received remuneration or reimbursement during the year.

19. Debtors

Nil.

20. Related Party Transactions

There were no related party transactions requiring disclosure under the Charities SORP during the financial year.

The trustees confirmed that all transactions were undertaken on normal commercial terms and in the best interests of the Charity.

21. Financial Instruments

The charity's financial instruments comprise cash at bank and creditors measured at amortised cost.

22. Risk Management

The trustees maintain a formal process for identifying and managing risks.

The principal risks include:

- inability to acquire suitable premises;
- reduction in voluntary donations;
- inflation affecting operating costs;
- safeguarding of restricted funds;
- regulatory compliance.

The trustees mitigate these risks through:

- prudent budgeting;
- maintaining unrestricted reserves;
- regular financial monitoring;

- segregation of restricted funds;
- trustee approval for significant expenditure;
- periodic review of fundraising performance.

23. Reserves Policy

The trustees review the Charity's reserves annually.

The Charity maintains unrestricted reserves sufficient to meet short-term operating commitments and unexpected expenditure while maximising the funds available for charitable activities.

During the year, the unrestricted fund reduced substantially following the transfer of resources into the Mosque Building Fund. The trustees consider this appropriate because the funds have been designated to support the Charity's principal long-term strategic objective of acquiring a permanent mosque and community centre.

At 30 April 2025 unrestricted reserves amounted to £4,427, while restricted funds totalled £135,400.

24. Events After the Reporting Date

Between the reporting date and the date of approval of these financial statements, the trustees continued to pursue opportunities to acquire suitable premises for the proposed mosque and community social and cultural centre.

Fundraising activities continued after the year end with the objective of increasing the Mosque Building Fund.

The trustees also continued discussions with the local authority and private property owners regarding suitable premises.

There were no adjusting events after the reporting date requiring amendment to these financial statements.

No material events occurred after the reporting date that would have a significant effect on the Charity's financial position as at 30 April 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

Income

	£
Donations	58,627
Refund from Restricted Fund	1,000
Total Income	**59,627**

Charitable Expenditure

	£
Rent	8,479
Welfare	17,573
Charity Donation	537
Accountancy	450
Other Charity Costs	2,484
Total Expenditure	**29,523**

FINANCIAL REVIEW

The charity continued to strengthen its financial position during the year through sustained voluntary donations and prudent financial management. Total incoming resources amounted to approximately £64,000, while expenditure was primarily incurred in delivering welfare support, maintaining the community centre and meeting governance obligations.

Total charitable expenditure amounted to £29,973, representing approximately 48% of incoming resources, and the Charity closed the year with net assets of £139,827, comprising:

- Restricted Funds £135,400
- Unrestricted Funds £4,427

During the year, the Trustees transferred £132,000 from unrestricted funds into a restricted fund to ring-fence resources for future charitable projects and the long-term development of the Centre. This reflects the Trustees' commitment to safeguarding donor funds and ensuring that resources are available for strategic initiatives consistent with the charity's objects.

At 30 April 2025, the charity held cash balances of £140,277, providing a sound liquidity position to support ongoing activities. The Trustees believe that the charity has adequate financial resources to continue operating as a going concern for the foreseeable future and will continue to monitor expenditure carefully while maintaining appropriate reserves to meet future commitments.

ANALYSIS OF CHARITABLE EXPENDITURE

Activity	2025 (£)	% of Total Expenditure
Welfare Assistance	17,573	60%
Rent	8,479	29%
Other charitable costs	2484	8%
Donations to other Charity Organisation	537	2%
Independent Examination Fees	450	1%
Total Expenditure	**29,523**	**100%**

ANALYSIS OF INCOMING RESOURCES

Income Source	2025 (£)	Percentage
Voluntary Donations	58,627	98.32%
Refund from Restricted Fund	1,000	1.68%
Total Income	**59,627**	**100.00%**

FUND MOVEMENT SUMMARY

	Unrestricted (£)	Restricted (£)	Total (£)
Opening Balance	106,772	3,400	110,172
Net Operating Surplus	30,104	–	30,104
Transfer to Mosque Building Fund	(132,000)	132,000	–
Closing Funds	**4,877**	**135,400**	**140,277**

SUMMARY OF APPLICATION OF CHARITABLE FUNDS

During the year, charitable expenditure was directed primarily towards delivering welfare support to members of the local community through financial assistance and the provision of essential items to those in need. Significant expenditure was also incurred on premises costs to facilitate the Charity's ongoing activities.

The trustees continued to build the **Mosque Building Fund**, transferring **£135,400** into the restricted fund to support the Charity's long-term objective of acquiring a permanent mosque and community social and cultural centre.

No expenditure was incurred from the restricted fund during the year, as the trustees continued to accumulate resources pending the acquisition of suitable premises.