Charity registration number: 1197573

AL KALAAM
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Al Kalaam
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Al Kalaam
Trustees' Report For The Year Ended 31 December 2025

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

Objectives and Activities

Aims and Objectives

To advance the teachings and practices of the religion of islam for the benefit of public through holdings of prayers, meetings, lectures, establishing masajid and celebration of religious festivals.

Achievements and Performance

Main Achievements

As reported last year, Masjid extension and renovation had started and by the end of current year most of the work has been completed. It is expected the remaining work will be finished very soon. During the construction period the Masjid remained open and regular daily five times prayers were held normally but in smaller numbers of musallis. Also affected the weekly Jummuah prayers. During Ramadhan Taraweeh Congrations were held and Committee members and Musallis helped to provide lfter also. Two Eid congrations were held. Evenning Madrasah continued every week to teach the Quran. For adults, Tafsirul Quran programme is continuing on weekly basis. Similar programme is run for women also. However, during the construction period some of these programmes were interrupted and discontinued temporarilly.

Financial Review

Financial Position

The statements of Financial Activities shows a net surplus of £331,247 for the year, with net funds of 682,847 as at 31 December 2025.

Reference and Administrative Details

Trustees

Abdul Munaim Khalisadar
Ashadur Rahman Choudhury
Ashique Ahmed
Md Abdus Salam
Mohammed Azizur Rahman
Chad Miah - Chairman
Sayed Ahmed Bhuiya

Charity Number

1197573

Principal Address

566 Cranbrook Road
Ilford
IG2 6RE

Independent Examiner

Muhammad Asad
M.A.R Accountants Ltd
Chartered Certified Accountants
685 Cranbrook Road
Ilford
IG2 6SY

Statement of Trustees' Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Chad Miah

Trustee
15/10/2026

Al Kalaam
Independent Examiner's Report to the Trustees of Al Kalaam
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Al Kalaam (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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 accounts to be reached.

Muhammad Asad

15/10/2026
M.A.R Accountants Ltd
Chartered Certified Accountants
685 Cranbrook Road
Ilford
IG2 6SY

Al Kalaam
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**4**	361,885	172,401
Other	**5**	7,800	-
		369,685	172,401
EXPENDITURE ON:			
Charitable activities:	**7**		
Donations and others		(38,438)	(24,041)
NET INCOME		331,247	148,360
NET MOVEMENT IN FUNDS		331,247	148,360
RECONCILIATION OF FUNDS:			
Total funds brought forward		351,600	203,240
TOTAL FUNDS CARRIED FORWARD		682,847	351,600

The notes on pages 6 to 8 form part of these financial statements.

Al Kalaam
Statement of Financial Position
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible Assets	**10**	1,016,257	769,756
		1,016,257	769,756
CURRENT ASSETS			
Debtors	**11**	-	888
Cash at bank and in hand		132,521	241,694
		132,521	242,582
Creditors: Amounts Falling Due Within One Year	**12**	(465,931)	(660,738)
NET CURRENT ASSETS (LIABILITIES)		(333,410)	(418,156)
TOTAL ASSETS LESS CURRENT LIABILITIES		682,847	351,600
NET ASSETS		682,847	351,600
FUNDS OF THE CHARITY			
Unrestricted Funds		682,847	351,600
TOTAL FUNDS		682,847	351,600

On behalf of the board

Chad Miah

Trustee
15/10/2026

The notes on pages 6 to 8 form part of these financial statements.

1. General Information

Al Kalaam is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1197573. The principal address is 566 Cranbrook Road, Ilford, IG2 6RE.

2. Statement of Compliance

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

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

The charity is a Public Benefit Entity as defined by FRS 102.

3.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3.3. Incoming Resources

All incoming resouces are recognised once the charity has entitlement to re resource, it is certain that the resources will be recevied and the monetary value of incoming resources can be measured with sufficient reliability.

3.4. Resources Expended

Expenditure is accounted for on an accruals basis. Overhead and other costs not directly attribute to particular functional activity categories are apportioned over the relevant categories reference to staff, time or space occupied as appropriate.

The irrecoverable element of VAT is included with the item of expense to which it relates.

Governance costs comprise the costs associated with meeting the constitutional and stratefic aims of the charity and professional fees and costs linked to strategic management of the cahrity.

3.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	2% on cost
Fixtures & Fittings	20% on cost

4. Income from Donations and Legacies

	2025 Unrestricted funds £	2024 Unrestricted funds £
Donations and gifts	361,885	172,401

5. **Other Income**

	2025	2024
	Unrestricted funds	**Unrestricted funds**
	£	**£**
Rental and other income from property	7,800	-

6. **Net Income/(Expenditure)**

The net income is stated after charging/(crediting):

	2025	2024
	£	**£**
Depreciation of tangible fixed assets - owned	17,174	6,630

7. **Analysis of Expenditure**

	2025
	Support costs (see note 8)
	£
Donations and others	38,438

	2024
	Support costs (see note 8)
	£
Donations and others	24,041

8. **Support Costs**

	2025	2024
	Donations and others	**Donations and others**
	£	**£**
Premises expenses	14,093	15,010
General administration	7,171	2,401
Depreciation	17,174	6,630
	38,438	24,041

9. **Average Number of Employees**

Average number of employees during the year was: NIL (2024:)

10. **Tangible Assets**

	Land & Property		
	Freehold	Fixtures & Fittings	Total
	£	£	£
Cost			
As at 1 January 2025	783,458	4,600	788,058
Additions	226,801	36,874	263,675
As at 31 December 2025	1,010,259	41,474	1,051,733
Depreciation			
As at 1 January 2025	16,882	1,420	18,302
Provided during the period	9,163	8,011	17,174
As at 31 December 2025	26,045	9,431	35,476
Net Book Value			
As at 31 December 2025	984,214	32,043	1,016,257
As at 1 January 2025	766,576	3,180	769,756

11. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	-	888

12. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Amounts owed to participating interests	371,996	380,786
Other creditors	92,735	268,735
Accruals and deferred income	1,200	11,217
	465,931	660,738

13. **Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£

14. **Related Party Disclosures**

As stated in Note 6 above, amounts owed to an associated company Al Kalaam, limited by guarantee, by virtue of having common directorship.

Al Kalaam
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and others	361,885	172,401
	361,885	172,401
Other		
Rental and other income from property	7,800	-
	7,800	-
	369,685	172,401
EXPENDITURE ON:		
Charitable Activities:		
Donations and others		
Rates	(8,900)	(8,103)
Light and heat	(4,013)	(6,715)
Repairs and maintenance	(1,180)	(192)
Insurance	(1,670)	-
Telephone and internet	(476)	(200)
Accountancy fees	(1,200)	(900)
Legal fees	(47)	(70)
Professional fees	(1,258)	-
Bank charges	(2,520)	(1,231)
Depreciation	(17,174)	(6,630)
	(38,438)	(24,041)
	(38,438)	(24,041)
NET INCOME	331,247	148,360