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Charity Registration Number : 1198897

Company Registration Number : 12788773

CHEAM MUSLIM WELFARE SERVICES LTD

A COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

CHEAM MUSLIM WELFARE SERVICES LTD

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FOR THE YEAR ENDED 31 DECEMBER 2025

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CHEAM MUSLIM WELFARE SERVICES LTD

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	H M Shirwani S A A Mareel M Masood S U Rahaman M Sherwani A Khan U Shirwani
Charity Number	1198897
Company Number	12788773
Registered Office	4c Upper Mulgrave Road Cheam Sutton SM2 7AZ
Independent Examiner	Aziz Accountants Ltd Chartered Certified Accountants 130 First Floor Ilford Lane IG1 2LE

CHEAM MUSLIM WELFARE SERVICES LTD

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.

Trustee's report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

Purpose and Aims

The charity's object is to advance the Islamic faith, particularly in Cheam, Belmont, Sutton and Surrey, and elsewhere for the benefit of the public,mainly but not exclusively through prayer meetings, lectures, and the celebration of religious festivals.

Ensuring our work delivers this aim

The Trustees regularly review this aim and the outcomes of the Charity's activity, assessing the progress of each activity and the benefits providedto the groups and individuals being helped. Such reviews enable the Trustees to be satisfied that the various activities remain focussed on thestated purposes of the Charity. Due note has been taken of the Charity Commission's general guidance on public benefit in these reviews and inplanning future activities.

Charitable activities

During the year, the charity successfully delivered a wide range of activities for the local Muslim community:

- Weekly Friday prayers, open to the public.

- Taraweeh prayers during the month of Ramadan.

- Eid prayers held in Belmont for the wider community.

Financial review

The charity generated a surplus during the year. Total income amounted to £238,316, primarily from individual donations.

Expenditure on charitable activities was £122,250 resulting in net income of £116,066.

At the year end, total funds stood at £1,256,287 of which all were unrestricted.

This includes the property reserve of £1,081,442 for the Belmont site.

The trustees confirm that no trustee received remuneration during the year.

Reserves policy

The trustees have considered the level of reserves that the charity should hold in order to ensure financial stability and the ability to continue tomeet its charitable objectives.

The trustees have agreed to maintain unrestricted reserves equivalent to three to six months of regular operating expenditure (estimated between£25,000 and £50,000).

At 31 December 2025, the charity held unrestricted reserves of £174,845 and Property Reserves £1,081,442 which is significantly above the target level.

This reflects the acquisition of long-term property assets and funds held for future community development.

The trustees are satisfied that the current reserves position is appropriate and will review the policy annually.

Future plans

Looking ahead, the trustees plan to:

- Progress the conversion of the Belmont property into a community centre, providing prayer facilities, classrooms, and welfare services.

- Expand religious and educational programmes, including Qur'an classes and youth activities.

- Increase community engagement and broaden outreach across Sutton and surrounding areas.

- Strengthen fundraising to ensure sustainable long-term development.

Public benefit statement

The trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Our activities provide clear public benefit by:

- Offering accessible spaces for worship and spiritual growth.

- Supporting community cohesion through religious festivals and gatherings.

- Promoting education and understanding of the Islamic faith.

- Laying the foundation for a permanent centre that will provide long-term benefits for the community in Cheam, Belmont and beyond.

Our approach to fundraising

The fundraising approach taken by the charity is to open a public appeal to raise funds to support the operational work of the charity. Currently the trustees have no plans to retain a professional fundraiser or commercial participator to assist with these fundraising activities;

Governance and management

Governing document

The charity is controlled by its Articles of Association, as its governing document and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The organisation was incorporated on 3 August 2020.

In the event of winding up, members are required to contribute an amount not exceeding £1.

Trustees are appointed in accordance with the Articles of Association and are responsible for the strategic direction, governance and oversight ofthe charity's activities.

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

Trustees' responsibilities statement

The trustees, who are also the directors of Charity For Cheam Muslim Welfare Services Ltd for the purpose of company law, 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).

Company Law 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, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

This report was approved by the trustees and signed on its behalf by:



H M Shirwani
Director

Date : **24 September 2026**

CHEAM MUSLIM WELFARE SERVICES LTD

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner’s Report to the Trustees of Cheam Muslim Welfare Services Ltd

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the statement of financial activities,balance sheet and the related notes

Responsibilities and basis of report

As the charity’s trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity’s gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 accounts to be reached.



Name: **Shaik Shukur**
for and on behalf of **Aziz Accountants Ltd**

Date: **24 September 2026**

CHEAM MUSLIM WELFARE SERVICES LTD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	238,316.28	238,316.28	1,038,886.00
Total		**238,316.28**	**238,316.28**	**1,038,886.00**
Expenditure on:				
Raising funds	3	32,935.06	32,935.06	14,260.00
Charitable activities	4	75,144.32	75,144.32	61,134.00
Other	6	14,171.00	14,171.00	27,272.00
Total		**122,250.38**	**122,250.38**	**102,666.00**
Net income		116,065.90	116,065.90	936,220.00
Net movement in funds		**116,065.90**	**116,065.90**	**936,220.00**
Reconciliation of funds:				
Total funds brought forward		1,140,221.00	1,140,221.00	204,001.00
Total funds carried forward		**1,256,286.90**	**1,256,286.90**	**1,140,221.00**

CHEAM MUSLIM WELFARE SERVICES LTD

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Tangible assets	7	1,067,726.00	1,081,442.00
Total fixed assets		**1,067,726.00**	**1,081,442.00**
Current assets			
Stocks		36,793.20	-
Cash at bank and in hand	8	153,517.70	224,721.00
Total current assets		**190,310.90**	**224,721.00**
Creditors: amounts falling due within one year	9	1,750.00	98,942.00
Net current assets		188,560.90	125,779.00
Total assets less current liabilities		**1,256,286.90**	**1,207,221.00**
Total net assets		**1,256,286.90**	**1,140,221.00**
Funds of the Charity			
Unrestricted funds	11	1,256,286.90	1,140,221.00
Restricted funds	11	-	-
Endowment funds	11	-	-
Total funds		**1,256,286.90**	**1,140,221.00**

For the year ended 31 December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 24 September 2026 and signed on its behalf by:

H M Shirwani
Director



Date : **24 September 2026**

CHEAM MUSLIM WELFARE SERVICES LTD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHEAM MUSLIM WELFARE SERVICES LTD is a Charitable Company (Limited by Guarantee) registered with the Charity Commission for England and Wales. The registered office is 4c Upper Mulgrave Road, Cheam, Sutton, SM2 7AZ.

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal o'er is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.4 Income from charitable activities

Income from charitable activities is recognised over the period to which the income relates. Concert fees are recognised at the date of the event. Membership fees are recognised over the period of the membership. Rent is recognised over the period to which it relates. Any amounts relating to future periods are deferred.

1.5 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.

All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.6 Taxation

The organisation is a registered charity and has no liability to income tax or corporation tax on its charitable activities during the year.

1.7 Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

1.8 Critical accounting estimates and judgements

In the application of the charity'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, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

1.9 Tangible fixed assets

Tangible fixed assets, such as land and buildings, plant, vehicles and equipment, are held to provide an on-going economic benefit to a charity through their contribution, directly or indirectly, to the provision of goods or services by the charity.
Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Name	Rate (%)	Year	Method
Freehold Property (Building)	2.23%	2025	On Cost

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Badminton	2,236.00	2,236.00	-
Donation and gifts	236,080.28	236,080.28	1,038,886.00
Total	**238,316.28**	**238,316.28**	**1,038,886.00**

3. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation Processing fees	6,374.78	6,374.78	10,392.00
Gifts Various	-	-	2,600.00
Air Travel	-	-	1,268.00
Total	**6,374.78**	**6,374.78**	**14,260.00**
Support Costs	26,560.28	26,560.28	-
	32,935.06	**32,935.06**	**14,260.00**

4. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Badminton	222.99	222.99	1,000.00
Grant and Donations	5,832.00	5,832.00	9,402.00
Catering	23,402.04	23,402.04	16,173.00
Imams and Instructors	18,377.00	18,377.00	34,559.00
Total	**47,834.03**	**47,834.03**	**61,134.00**
Support Costs	27,310.28	27,310.28	-
	75,144.32	**75,144.32**	**61,134.00**

5. Support Costs

Analysis	Total funds 2025
	£
Support Costs	
Wages and salaries	19,506.15
Printing and stationery	238.00
Electric and Gas	8,846.13
Water	274.19
Repairs and Maintenance	3,165.08
Equipment Expensed	1,954.00
Cleaning	743.46
Insurance	719.16
Telephone and Internet	1,423.19
Rent	13,008.32
Travelling	80.63
Other Expenses	180.18
Premises Maintenance	2,846.99
NEST	135.09
Governance Costs	
Accountants fees	750.00
	53,870.57

6. Other Expenditure

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Audit Fee	-	-	7,000.00
Auditors remuneration for non audit work	455.00	455.00	1,400.00
Other Expenditure	-	-	5,156.00
Depreciation Charge for the Year - Freehold Land & Buildings	13,716.00	13,716.00	13,716.00
Total	**14,171.00**	**14,171.00**	**27,272.00**

7. Tangible Fixed Assets

	Freehold Land & Buildings
	£
7.1 Cost or valuation	
At 01 January 2025	1,095,158.00
Additions	-
Disposals	-
Revaluations	-
Transfers	-
At 31 December 2025	**1,095,158.00**
7.2 Depreciation and impairments	
At 01 January 2025	13,716.00
Charge for the year	13,716.00
Disposals	-
Revaluations	-
Transfers	-
At 31 December 2025	**27,432.00**
7.3 Net book value	
At 01 January 2025	1,081,442.00
At 31 December 2025	**1,067,726.00**

8. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	153,517.70	224,721.00
Total	**153,517.70**	**224,721.00**

9. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Trade creditors	-	542.00
Accruals and deferred income	750.00	8,400.00
Loans Short Term	1,000.00	90,000.00
Total	**1,750.00**	**98,942.00**

10. Creditors: Amounts falling due after one year

Analysis of Creditors	Total funds 2024
	£
Loans Long Term	67,000.00
Total	**67,000.00**

11. Charity funds

11.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Property Reserves	1,081,442.00	-	-	1,081,442.00
Unrestricted General Funds	58,779.00	238,316.28	122,250.38	174,844.90
Unrestricted funds total	**1,140,221.00**	**238,316.28**	**122,250.38**	**1,256,286.90**
Total	**1,140,221.00**	**238,316.28**	**122,250.38**	**1,256,286.90**

11.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
Property Reserves	175,000.00	906,442.00	-	1,081,442.00
Unrestricted General Funds	29,001.00	132,444.00	102,666.00	58,779.00
Unrestricted funds total	**204,001.00**	**1,038,886.00**	**102,666.00**	**1,140,221.00**
Total	**204,001.00**	**1,038,886.00**	**102,666.00**	**1,140,221.00**

12. Additional Disclosures

STOCKS

Amounts spent on the development of Belmont site.

TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

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