REGISTERED CHARITY NUMBER: 1204534

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

Masjid Umar Cardiff

M Raza & Co.
Chartered Certified Accountants
166 Whitchurch Road
Cardiff
CF14 3NA

Masjid Umar Cardiff

Contents of the Financial Statements
for the Year Ended 31 December 2025

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 8
Detailed Statement of Financial Activities	9

Masjid Umar Cardiff

Report of the Trustees
for the Year Ended 31 December 2025

The trustees 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Charity number
1204534

Principal address

Trustees
M Qureshi
S Ali
N Mohammed

Independent Examiner
Faraz Raza FCCA
M Raza & Co.
Chartered Certified Accountants
166 Whitchurch Road
Cardiff
CF14 3NA

Masjid Umar Cardiff typically engages in a range of activities aimed at benefiting both the Muslim community and the wider society.
These include but are not limited to:
• Providing a place for worship and daily congregational prayers
• Offering religious education and Quranic studies
• Organising community events such as lectures, Islamic study circles and interfaith dialogue sessions.
• Provide essential services like food banks and support for vulnerable individuals.

Approved by order of the board of trustees on 21 October 2026 and signed on its behalf by:

M Qureshi - Trustee

Independent Examiner's Report to the Trustees of Masjid Umar Cardiff

Independent examiner's report to the trustees of Masjid Umar Cardiff

I report to the charity trustees on my examination of the accounts of Masjid Umar Cardiff (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 Act and in carrying out my examination I have followed all applicable 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 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 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.

Faraz Raza FCCA
The Association of Chartered Certified Accountants

M Raza & Co.
Chartered Certified Accountants
166 Whitchurch Road
Cardiff
CF14 3NA

21 October 2026

Masjid Umar Cardiff

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		83,354	1,357	84,711	113,260
Investment income	2	13,800	-	13,800	-
Total		97,154	1,357	98,511	113,260
EXPENDITURE ON					
Raising funds	3	59,778	1,357	61,135	83,032
NET INCOME		37,376	-	37,376	30,228
RECONCILIATION OF FUNDS					
Total funds brought forward		900,228	-	900,228	870,000
TOTAL FUNDS CARRIED FORWARD		937,604	-	937,604	900,228

The notes form part of these financial statements

Masjid Umar Cardiff

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	6	862,800	-	862,800	866,000
CURRENT ASSETS					
Cash at bank and in hand		77,256	-	77,256	36,986
CREDITORS					
Amounts falling due within one year	7	(2,452)	-	(2,452)	(2,758)
NET CURRENT ASSETS		74,804	-	74,804	34,228
TOTAL ASSETS LESS CURRENT LIABILITIES		937,604	-	937,604	900,228
NET ASSETS		937,604	-	937,604	900,228
FUNDS	8				
Unrestricted funds				937,604	900,228
TOTAL FUNDS				937,604	900,228

The financial statements were approved by the Board of Trustees and authorised for issue on 21 October 2026 and were signed on its behalf by:

M Qureshi - Trustee

S Ali - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from tax on its charitable activities.

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Rents received	13,800	-

continued...

3. RAISING FUNDS

Raising donations and legacies

	31.12.25	31.12.24
	£	£
Support costs	61,135	83,032

4. 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.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	112,770	490	113,260
EXPENDITURE ON			
Raising funds	82,542	490	83,032
NET INCOME	30,228	-	30,228
RECONCILIATION OF FUNDS			
Total funds brought forward	870,000	-	870,000
TOTAL FUNDS CARRIED FORWARD	900,228	-	900,228

6. TANGIBLE FIXED ASSETS

	Freehold property	Fixtures and fittings	Totals
	£	£	£
COST			
At 1 January 2025 and 31 December 2025	850,000	20,000	870,000
DEPRECIATION			
At 1 January 2025	-	4,000	4,000
Charge for year	-	3,200	3,200
At 31 December 2025	-	7,200	7,200
NET BOOK VALUE			
At 31 December 2025	850,000	12,800	862,800
At 31 December 2024	850,000	16,000	866,000

continued...

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Taxation and social security	2,452	2,758

8. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	900,228	37,376	937,604
TOTAL FUNDS	900,228	37,376	937,604

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	97,154	(59,778)	37,376
Restricted funds			
Restricted Donations	1,357	(1,357)	-
TOTAL FUNDS	98,511	(61,135)	37,376

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted fund	870,000	30,228	900,228
TOTAL FUNDS	870,000	30,228	900,228

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	112,770	(82,542)	30,228
Restricted fund			
Restricted Donations	490	(490)	-
TOTAL FUNDS	113,260	(83,032)	30,228

continued...

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted fund	870,000	67,604	937,604
TOTAL FUNDS	870,000	67,604	937,604

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	209,924	(142,320)	67,604
Restricted fund			
Restricted Donations	1,847	(1,847)	-
TOTAL FUNDS	211,771	(144,167)	67,604

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

Masjid Umar Cardiff

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	83,354	112,770
Restricted Donations Received	1,357	490
	84,711	113,260
Investment income		
Rents received	13,800	-
Total incoming resources	98,511	113,260
EXPENDITURE		
Support costs		
Management		
Wages	39,823	56,217
Pensions	449	596
Hire of plant and machinery	5,633	9,359
Other operating leases	57	-
Rates and water	1,689	1,338
Insurance	1,772	1,743
Light and heat	5,096	5,726
Telephone	457	350
Cleaning	200	101
Motor Expenses	117	-
Computer Costs	-	1,371
Merchant Charges	314	180
Catering	971	1,561
Fixtures and fittings	3,200	4,000
	59,778	82,542
Other 3		
Restricted Donations Paid	1,357	490
Total resources expended	61,135	83,032
Net income	37,376	30,228