SAFEGUARD ACADEMY CIO

Accounts

31 October 2025

Registered Charity Number
1207066

Omega Accountants Ltd
Certified & International Accountants
223 Wickham Road, Croydon, CR0 8TG
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SAFEGUARD ACADEMY CIO
Trustess' Report

Principal activities

The organisation's principal activity during the year continued to be that of a place of worship, Islamic education centre as described below

Introduction

The EC present their annual report and accounts for the period ended 31 October 2025.

The EC is satisfied with the performance of the charity during the year and the position at the balance sheet date and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations provided continued support from the users and members are available.

Name, registered office and constitution of the charity

Name of the organisation: Safeguard Academy CIO

Legal Status: Incorporated CIO body with charitable objectives

1st Floor, 200 Elm Park Avenue, Hornchucrh, RM12 4SD

A summary of the objects of the charity as set out in its governing document.

1. To advance Islamic religion and education in accordance with the tenants of Islam.

2. Da'wah activities in furtherance of the above.

3. Ta'alim - teaching of the Noble Qur'an and Sunnah, Islamic laws, its requirement and prohibitions and educate people in the Islamic way of life, society, family, its doctrine and practices with emphasis on peace, community cohesion and tolerance. Educate people in tolerance and interaction with other faiths and beliefs.Children's after school education and online tution to children.

Executive Committee Members are:
1. M A Hye Chowdhury
2. Syed Reza
3. M Mazumder

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the EC in furtherance of the objects of the charity. Such funds may be held in order to finance working capital.

Restricted funds have been provided to the charity for a particular purpose, and it is the policy of the EC to carefully monitor the application of those funds in accordance with the restrictions placed upon them. This current year, the charity did not receive any restricted funding.

Capital grants

The EC consider that in order to comply with the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales (SORP 2005, SORP 2007 and Charities SORP 2019), gifts of tangible fixed assets or grants of a capital nature given for specific purposes and fully utilised in the furtherance of the objects of the charity should be credited to the relevant fixed asset fund after the sums have been properly expended on the restricted purpose. The related asset is shown in the balance sheet at the full cost of acquisition or subsequent revaluation.

Reserve Policy

The Members of the Executive Committee (EC) have established a policy of reserve, whereby the unrestricted funds held by the charity should be equivalent to at least £10,000 in general funds. At this level, the EC feels that they should be able to continue the current activities of the charity in the event of a significant decrease in funding. It would also be necessary to consider how decrease in such funding would be replaced or activities changed.
Although at present, the unrestricted reserves reach this target, but the trustees are considering ways in which additional unrestricted funds may be raised.

Principal funding sources and how expenditure in the year under review has supported the key objectives of the charity.

The principal funding sources are general donations received from the users of the charity and a small amount will be received from Gift Aid. The funding supports the employment of members of staff who carry out the work of co-ordinating the engagement of charity's policy and decision making, building the capacity of the charity with voluntary and community sector organisations and promoting community cohesion and equality and countering extremism.

Independent Examiners' report on the accounts of SAFEGUARD ACADEMY CIO

To the Executive Committee of SAFEGUARD ACADEMY CIO

We have carried out independent examination of the accounts of Shahjalal Mosque and Islamic Cultural Centre, Croydon for the period ended 31 October 2025 Which comprise the Profit and Loss Account, the Balance Sheet, the Statement of Total Recognised Gains and Losses and the related notes and Statement of Financial Activities. These have been reviewed by third party qualified accountants to mitigate any conflict of interest.

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

Scope

This report is made solely to the organisation's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our work has been undertaken so that we might state to the company's members those matters we are required to state to them in an examination report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our work, for this report, or for the opinions we have formed.

The terms of our engagement exclude any requirement to carry out a comprehensive assessment of the risks of material misstatement, a consideration of fraud, laws, regulations and internal controls, and we have not done so. We are not required to, and we do not, express an audit opinion on these accounts.

Respective responsibilities of ECM and the independent examiners

The charity's ECMs is responsible for the preparation of the accounts. The charity's ECM consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.
It is our responsibility to:

examine the accounts under section 145(1)(a) of the Charities Act 2011;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
state whether particular matters have come to our attention.

Basis of independent examiners' report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the ECM and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as ECM concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, we do not express an audit opinion on the view given by the accounts.

Conclusion - Independent Examiner's statement

In connection with our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that, in any material respect, the requirements:

• to keep accounting records in accordance with s41 of the 1993 Act; and

• to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2006 Act

have not been met; or

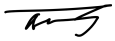
(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



S F Reza, FMAAT, FAIA, FATT, ICPA

Assurance, review and risk management

Hamza Saeed Bajwa FCCA



Omega Accountants Ltd
Certified & International Accountants
223 Wickham Road
Croydon
CR0 8TG
20 August 2026

Shajalal Mosque & Islamic Cultural Centre
Statement of Financial Activities
for the year ended 31 March 2026

		Unrestricted Funds	Restricted Funds	Total Funds	Last Year Total Funds
		2026	**2026**	**2026**	**2025**
Other Incoming Resources					
Donations - Members and other donations		52,277	-	52,277	37,513
Gift Aid		20,484	-	20,484	-
Incoming resources from charitable activities		72,761	-	72,761	37,513
Resources expended					
Costs of generating funds					
Communication & marketing		161		161	426
Staffing & associated costs		1,150		1,150	260
Costs of charitable activities		1,311	-	1,311	686
Governance costs					
Other resources expended					
Adminstration		35,966		35,966	33,705
Professional fees		2,000		2,000	-
Total resources expended		39,277	-	39,277	34,391
Net incoming resources before transfers between funds		33,484	-	33,484	3,122
Gross transfers between funds		-	-	-	-
Net incoming resources before Other recognised gains and losses		33,484	-	33,484	3,122
Net movement in funds		33,484	-	33,484	3,122
Reconciliation of funds		-	-		-
Total funds brought forward		3,122	-	3,122	-
Prior year adjustment		-		-	
Total Funds carried forward	4	**36,606**	**-**	**36,606**	**3,122**
All activities derive from continuing operations					
Balance Sheet Total				36,606	3,122

SAFEGUARD ACADEMY CIO
Income and Expenses Account
for the period ended 31 October 2025

	Notes	2025 £	2024 £
Income receivable		72,761	37,513
Administrative expenses		(39,277)	(34,391)
Operating surplus	2	33,484	3,122
Total surplus for the year		33,484	3,122
Total surplus for the financial year		33,484	3,122

SAFEGUARD ACADEMY CIO
Balance Sheet
as at 31 October 2025

	Notes		2025 £		2024 £
Fixed assets					
Tangible assets	3		24,966		22,621
Current assets					
Debtors	4	20,484		-	
Cash at bank and in hand		11,682		15,952	
		32,166		15,952	
Creditors: amounts falling due within one year	5	(526)		(15,451)	
Net current assets			31,640		501
Total assets less current liabilities			56,606		23,122
Creditors: amounts falling due after more than one year	6		(20,000)		(20,000)
Net assets			36,606		3,122
Capital and reserves					
Unrestricted revenue accumulated funds	7		36,606		3,122
Net Charity funds			36,606		3,122

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

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

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

MAH Chowdhury

M A Hye Chowdhury
Chairman Trustee

Approved by the board on 20 August 2026

SAFEGUARD ACADEMY CIO
Income and Expenditure Account
for the period ended 31 October 2025

	2025 £	2024 £
Income	72,761	37,513
Gross profit	72,761	37,513
Administrative expenses	(39,277)	(34,391)
Operating profit	33,484	3,122
Income over expenditure before tax	33,484	3,122

SAFEGUARD ACADEMY CIO
Detailed profit and loss account
for the period ended 31 October 2025

	2025 £	2024 £
Income recivable		
Donations - Members and other donations	52,277	37,513
Gift Aid	20,484	
	72,761	37,513
Administrative expenses		
Employee costs:		
Temporary staff (teachers)	1,150	260
	1,150	260
Premises costs:		
Rent	22,000	22,000
Rates	777	4,088
Service charges	4,475	2,150
Light and heat	2,683	1,341
Cleaning	526	487
	30,461	30,066
General administrative expenses:		
Telephone and fax	116	-
Stationery and printing	35	524
Subscription	194	-
Bank charges	53	26
Insurance	3,175	825
Repairs and maintenance	1,078	1,630
Depreciation	854	634
Sundry	161	426
	5,666	4,065
Legal and professional costs:		
Professional fees	2,000	-
	2,000	-
	39,277	34,391

SAFEGUARD ACADEMY CIO
Notes to the Accounts
for the period ended 31 October 2025

1 Accounting policies

Basis of preparation
The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Turnover
Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Depreciation
Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Plant and machinery	10% straight line

2 Operating profit

	2025 £	2024 £
This is stated after charging:		
Depreciation of owned fixed assets	854	634

3 Tangible fixed assets

	Land and buildings £	Plant and machinery etc £	Total £
Cost			
At 1 November 2024	16,911	6,344	23,255
Additions	-	3,199	3,199
At 31 October 2025	16,911	9,543	26,454
Depreciation			
At 1 November 2024	-	634	634
Charge for the year	-	854	854
At 31 October 2025	-	1,488	1,488
Net book value			
At 31 October 2025	16,911	8,055	24,966
At 31 October 2024	16,911	5,710	22,621

4 Debtors

	2025 £	2024 £
Other debtors	20,484	-

5 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	526	15,451

SAFEGUARD ACADEMY CIO
Notes to the Accounts
for the period ended 31 October 2025

6 Creditors: amounts falling due after one year	2025 £	2024 £
Qard Hasana loan	20,000	20,000

7 Income and Expenses Account	2025 £	2024 £
At 1 November 2024	3,122	-
Surplus for the year	33,484	3,122
At 31 October 2025	36,606	3,122