LOUGHTON MUSLIM ASSOCIATION

REPORT AND ACCOUNTS

PERIOD

ENDED 30

SEPTEMBER

2025

LOUGHTON MUSLIM ASSOCIATION

REPORT AND ACCOUNTS – 2025

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LOUGHTON MUSLIM ASSOCIATION REPORT AND

ACCOUNTS 2025

LOUGHTON MUSLIM ASSOCIATION'S INFORMATION

REGISTERED CHARITY NO: 1210165

BOARD OF TRUSTEES:

Syed Tahmin Muhith	Trustee/Chair
Gohir Rashid	Trustee
Qamarul Islam	Trustee

CHARITY ADDRESS:

The Murray Hall
Loughton Community Centre
106 Borders Lane
Loughton
Essex
IG10 3SB

BANKS: Lloyds Bank plc

INDEPENDENT EXAMINER:

Mohammed Bazlur Rahman
BRM Accountants
322 Hertford Road
Edmonton
London N9 7HB

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	23	09	2024		30	09	2025

Loughton Muslim Association	**Charity name**
Other names charity is known by	
Registered charity number (if any)	1210165
Charity's principal address	106 Borders Lane Loughton Essex
Postcode	IG10 3SB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Syed Tahmin Muhith	Charity Trustee		
2	Qamarul Islam	Charity Trustee		
3	Gohir Rashid	Charity Trustee		
4				
5				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The governing document is the constitution of Loughton Muslim Association when it was formed in September 2024.
How the charity is constituted (eg. trust, association, company)	Loughton Muslim Association is a Charitable Incorporated Organisation (CIO), registered as a body corporate under part 11 of the Charities Act 2011.
Trustee selection methods (eg. appointed by, elected by)	Trustees were appointed by members of the community. Any new trustees will be appointed by the current trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about: ● policies and procedures adopted for the induction and training of trustees; ● the charity's organisational structure and any wider network with which the charity works; ● relationship with any related parties; ● trustees' consideration of major risks and the system and procedures to manage them.	The CIO is managed by its charity trustees and must have a minimum of 3 trustees. New trustees are provided with a copy of the constitution and the CIO's latest trustees' annual report and statement of accounts.

Summary of the objects of the charity set out in its governing document	To advance the Islamic faith for the benefit of the public in Loughton, in particular by providing a place for worship and education activities.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The charity holds weekly Friday Jummah prayers, Taraweeh prayers during Ramadan and Eid Prayers twice a year. The charity organises classes for children on Sundays during term time, providing opportunities for worship, religious education and learning.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: ● policy on grantmaking; ● policy programme related investment; ● contribution made by volunteers.	The activities are supported by trustees and volunteers. The charity's work is focused on serving the local Muslim community in Loughton through worship and education.

Summary of the main achievements of the charity during the year	The charity has helped educate the local community about Islam and supported members of the community in developing greater spirituality through regular worship, religious education and children's classes.

Brief statement of the charity's policy on reserves	The charity's policy is to retain any income not required for immediate operating expenses as savings, with the intention of using these funds towards acquiring permanent premises to provide a permanent place of worship.

Details of any funds materially in deficit	None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	The principal source of income is donations. Expenditure during the year was principally for hiring a hall to hold prayers and lessons. Any surplus remaining after expenses is retained as savings towards the future acquisition of permanent premises for use as a place of worship.

Section F Other optional information

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	**Syed Muhith**	
Position (eg Secretary, Chair, etc	**Chair**	
Date	**23/08/2026**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Loughton Muslim Association		
On accounts for the year ended	30th September 2025	**Charity no (if any)**	1210165
Set out on pages	10 to 13 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2025.

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

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed:	M B Rahman	**Date:**	24/08/26
Name:	Mohammed Bazlur Rahman		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	BRM Accountants 322 Hertford Road, Edmonton, London N9 7HB		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	

LOUGHTON MUSLIM ASSOCIATION	No (if any) 1210165

Receipts and payments accounts

For the period from	Period start date 23/09/02024	To	Period end date 30/09/2025

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Charity Donations	74,724	-	-	74,724
	-	-	-	-
Sub total*(Gross income for AR)*	74,724	-	-	74,724
A2 Asset and investment sales, (see table).				
	-	-	-	-
Sub total	-	-	-	-
Total receipts	74,724	-	-	74,724
A3 Payments				
Hall Rent	8,128	-	-	8,128
Wages	7,400	-	-	7,400
Printing, postage and stationery	57	-	-	57
Professional fees	1,200	-	-	1,200
Donations paid	739	-	-	739
Bank charges	246	-	-	246
Sundry expenses	37	-	-	37
Sub total	17,807	-	-	17,807
A4 Asset and investment purchases, (see table)				
	-	-	-	-
Sub total	-	-	-	-
Total payments	17,807	-	-	17,807

Net of receipts/(payments)	**56,917**	**-**	**-**	**56,917**
A5 Transfers between funds	**-**	**-**	**-**	**-**
A6 Cash funds last year end	**-**	**-**	**-**	**-**
Cash funds this year end	**56,917**	**-**	**-**	**56,917**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Cash at bank	56,917	-
		-	-
		-	-
	Total cash funds	56,917	-
	(agree balances with receipts and payments account(s))	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets		-	-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	SYED TAHMIN MUHITH	23/08/2026

Loughton Muslim Association
Notes to the accounts
for the period ended 30 September 2025

1. Accounting policies

Basis of the preparation of the accounts
These financial statements have been prepared in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice the Charities SORP, and applicable accounting standards.

Receipts - Incoming resources:
All material incoming resources have been included on a receivable basis – i.e. they are included if the date receivable falls within the period covered by these accounts.

Payments - Resources expended:
These have been recognised when paid and analysed using natural classification.

2) Trustees' remuneration, benefits and expenses

No trustees received any remuneration during the period.

3) Related party transactions

There were no related party transactions during the period.

4) There was no guarantee given for loans and debts by the charity.