Charity registration number 268524 (England and Wales)

CENTRAL JAMIA MASJID SOUTHALL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

CENTRAL JAMIA MASJID SOUTHALL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Imran Choudhry Mr Mohamed Naaz Gara Mr Mohammad Wahid Mr Nasir Qureshi Mr Muhammad Saleem	
Charity registration	England and Wales	268524
Principal address	Montague Way Southall Middlesex United Kingdom UB2 5PA	
Independent examiner	Reddy Siddiqui LLP 183-189 The Vale Acton London United Kingdom W3 7RW	
Accountants	Reddy Siddiqui LLP 183-189 The Vale Acton London United Kingdom W3 7RW	

CENTRAL JAMIA MASJID SOUTHALL

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CENTRAL JAMIA MASJID SOUTHALL

TRUSTREES' REPORT

FOR THE YEAR ENDED 31 JANUARY 2026

The Trustees present their annual report and financial statements for the year ended 31 January 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

The Masjid has been very successful in raising funds for disasters around the globe.

As per Islamic faith, one of the pillars is to give charity in the way of God. The charity has helped a number of organisations and Masjids around the UK, especially local charities. The masjid in constantly working with charities like Blackburn Trust and Muslim aid.

Restricted and unrestricted funds were given to various charities and local masjids

We continue on our road map to enhance these services so that we can build a relationship with our wider community so that they can also understand that Islam is a religion of Peace and all are welcome.

One of the key areas of focus has been the youth, having regular activities during school holidays and weekly basis.

Fouz School

The 2025/26 academic third full year with healthy student registration with 15 classes both weekdays and weekends The madrassa is in the process of developing digital systems to share live student progress with parents, this is a game changer for motivating children.

Our curriculum is always under review

Renovations

The minarets and the dome renovation was professionally done updating. Improving, new tiles, the two Structures were brought back to an excellent condition.

Ramadan

CJM undertook to feed approximately 350 people on daily basis, this was fully funded by a local caterer and the congregation. As the timing have changed, the congregation far exceeded our expectation.

Financial review

The Treasurer has had the opportunity to review all of our risk assessments of finance. New terminals were installed to enhance our income. God willing will be looking into investing in another property.

Sufficient funds are available to permit the Charity to continue in operation.

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity, and such investment are held in the shape of investment property.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. With the covid, our income dropped but we are still confident that funds will be maintained at the level soon.

Major risks

The trustees actively review the major risk the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirms that they have established systems to mitigate the significant risks.

Plans for future periods

CJM has been actively involved in preparing for the upgrade and renovation generally. Thinking about the needs for the future and the increase in population, adaptations have been made to reflect this as well. Good quality and durable commercial products will be used for sustainability and a fresh new clean look and feel.

Structure, governance and management

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr Imran Choudhry

Mr Mohamed Naaz Gara

Mr Mohammad Wahid

Mr Nasir Qureshi

Mr Muhammad Saleem

Recruitment and appointment of trustees

Appointment of trustees is governed by the charity’s constitution rules. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Supplier payment policy

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

The Trustrees' report was approved by the Board of Trustees.

Mr Imran Choudhry
Trustee

Mr Mohamed Naaz Gara
Trustee

7 October 2026

CENTRAL JAMIA MASJID SOUTHALL

STATEMENT OF TRUSTREES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 JANUARY 2026

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 charity's financial activities during the year and of its financial position at the end of the year in preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates the reasonable prudent;
- state whether applicable accounting standards and statements of the recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which 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 Charities Act 1993. 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 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 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 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 sufficient 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 Charities Act 2011, the Charity (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.

CENTRAL JAMIA MASJID SOUTHALL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CENTRAL JAMIA MASJID SOUTHALL

I report to the Trustees on my examination of the financial statements of Central Jamia Masjid Southall (the charity) for the year ended 31 January 2026.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Reddy Siddiqui LLP
183-189 The Vale
Acton
London
W3 7RW
United Kingdom
7 October 2026

CENTRAL JAMIA MASJID SOUTHALL

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 JANUARY 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**2**	296,619	67,577	364,196	328,882	48,679	377,561
Investments	**3**	34,689	-	34,689	36,618	-	36,618
Total income		331,308	67,577	398,885	365,500	48,679	414,179
Expenditure on:							
Charitable activities	**4**	335,189	66,732	401,921	381,470	59,126	440,596
Total expenditure		335,189	66,732	401,921	381,470	59,126	440,596
Net income/(expenditure) and movement in funds		(3,881)	845	(3,036)	(15,970)	(10,447)	(26,417)
Reconciliation of funds:							
Fund balances at 1 February 2025		3,108,939	(845)	3,108,094	3,115,078	19,433	3,134,511
Fund balances at 31 January 2026		3,105,058	-	3,105,058	3,099,108	8,986	3,108,094

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CENTRAL JAMIA MASJID SOUTHALL

BALANCE SHEET

AS AT 31 JANUARY 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Tangible assets	**10**		1,856,216		1,864,667
Investment property	**11**		750,000		750,000
			2,606,216		2,614,667
Current assets					
Debtors		20,000		70,000	
Cash at bank and in hand		482,603		426,341	
		502,603		496,341	
Creditors: amounts falling due within one year	**12**	(3,761)		(2,914)	
Net current assets			498,842		493,427
Total assets less current liabilities			3,105,058		3,108,094
The funds of the charity					
Restricted income funds	**13**		-		8,986
Unrestricted funds	**14**		3,105,058		3,099,108
			3,105,058		3,108,094

The financial statements were approved by the Trustees on 7 October 2026

Mr Imran Choudhry
Trustee

Mr Mohamed Naaz Gara
Trustee

1 Accounting policies

Charity information

Central Jamia Masjid Southall is an unincorporated association.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity, and include its audit fees and costs linked to the strategic management of the charity including trustee expenses.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Building is depreciated at 2% per annum. Freehold land is not depreciated
Fixtures and fittings	20% reducing balance
Motor vehicles	15% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2026	**2026**	**2026**	2025	2025	2025
	£	**£**	**£**	£	£	£
Donations and gifts	252,751	67,577	320,328	271,243	48,679	319,922
Legacies receivable	43,868	-	43,868	57,639	-	57,639
	296,619	67,577	364,196	328,882	48,679	377,561
Donations and gifts						
General donation	252,751	67,577	320,328	271,243	48,679	319,922
	252,751	67,577	320,328	271,243	48,679	319,922

3 Income from investments

	Unrestricted funds 2026	**Unrestricted funds 2025**
	£	**£**
Rental income	34,623	36,573
Interest receivable	66	45
	34,689	36,618

4 Charitable activities

	2026	2025
	£	£
Staff costs	42,518	40,307
Depreciation and impairment	33,351	33,816
Sadaqah	66,732	59,126
Sundry expenses	1,051	2,402
Ramadhan expenses	24,788	17,714
Funeral and Madrasa	121,372	130,361
	289,812	283,726
Share of support costs (see note 5)	103,809	151,965
Share of governance costs (see note 5)	8,300	4,905
	401,921	440,596
Analysis by fund		
Unrestricted funds	335,189	381,470
Restricted funds	66,732	59,126
	401,921	440,596
For the year ended 31 January 2025		
Unrestricted funds	381,470	
Restricted funds	59,126	
	440,596	

5 Support costs allocated to activities

	2026	2025
	£	£
Support Costs	103,809	151,965
Governance costs	8,300	4,905
	112,109	156,870
Analysed between:		
Charitable activities	112,109	156,870

6 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	33,351	33,816

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or payment of expenses during the year

8 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	2	2

Employment costs	2026	2025
	£	£
Wages and salaries	41,662	39,530
Social security costs	856	777
	42,518	40,307

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 February 2025	2,520,494	116,297	13,072	2,649,863
Additions	24,900	-	-	24,900
At 31 January 2026	2,545,394	116,297	13,072	2,674,763
Depreciation and impairment				
At 1 February 2025	670,690	103,408	11,098	785,196
Depreciation charged in the year	30,477	2,578	296	33,351
At 31 January 2026	701,167	105,986	11,394	818,547
Carrying amount				
At 31 January 2026	1,844,227	10,311	1,678	1,856,216
At 31 January 2025	1,849,804	12,889	1,974	1,864,667

11 Investment property

	2026
	£
Fair value	
At 1 February 2025 and 31 January 2026	750,000

	2026	2025
	£	£
Freehold	750,000	750,000

12 Creditors: amounts falling due within one year

	2026	2025
	£	£
Other taxation and social security	436	267
Other creditors	2,545	1,867
Accruals and deferred income	780	780
	3,761	2,914

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 February 2025	Incoming resources	Resources expended	At 31 January 2026
	£	£	£	£
	(845)	67,577	(66,732)	-

Previous year:	At 1 February 2024	Incoming resources	Resources expended	At 31 January 2025
	£	£	£	£
	19,433	48,679	(59,126)	8,986

Warning: Balance c/f from prior period does not equal balance b/f in current period (845)

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 February 2025	Incoming resources	Resources expended	At 31 January 2026
	£	£	£	£
General funds	3,108,939	331,308	(335,189)	3,105,058

Previous year:	At 1 February 2024	Incoming resources	Resources expended	At 31 January 2025
	£	£	£	£
General funds	3,115,078	365,500	(381,470)	3,099,108

Warning: Balance c/f from prior period does not equal balance b/f in current period 3,108,939

15 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 January 2026:			
Tangible assets	1,856,216	-	1,856,216
Investment properties	750,000	-	750,000
Current assets/(liabilities)	498,842	-	498,842
	3,105,058	-	3,105,058

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 January 2025:			
Tangible assets	1,864,667	-	1,864,667
Investment properties	750,000	-	750,000
Current assets/(liabilities)	484,441	8,986	493,427
	3,099,108	8,986	3,108,094

16 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).