# Trustees' Annual Report for the period

| | Period start date | | | | Period end date | | |
|---|---|---|---|---|---|---|---|
| | Day | Month | Year | | Day | Month | Year |
| From | 01 | 01 | 2025 | To | 31 | 12 | 2025 |

## Section A Reference and administration details

| | |
|---|---|
| **Charity name** | Islamic Centre, St. Albans (Herts) |
| **Other names charity is known by** | |
| **Registered charity number (if any)** | 275546 |
| **Charity's principal address** | 141 Hatfield Road |
| | St. Albans |
| | Herts |
| | **Postcode** AL1 4JX |

**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 | Mohammed Afzal | Board Member | | |
| 2 | Muhammed Asim | Board Member | | |
| 3 | Mohammed Akhtar | Board Member | | |
| 4 | Akhtar Zaman | President | | |
| 5 | Safdar Zaman | Board Member | | |
| 6 | Shakiel Zaman | Treasurer | | |
| 7 | Muhammed Asif | Vice Treasurer | | |
| 8 | Ahsan Ashraf | Secretary | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |

**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)**

| |
|---|
| |

## Section B Structure, governance and management

**Description of the charity's trusts**

| | |
|---|---|
| Type of governing document (eg. trust deed, constitution) | Constitution |
| How the charity is constituted (eg. trust, association, company) | Unincorporated association |
| Trustee selection methods (eg. appointed by, elected by) | Elected from Membership |

**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.

**MANAGING BOARD**

(1) Subject to Clause 5B, ***10 members*** shall be elected in accordance with the provisions in Clause 15A (2) and B (2) (3), at least two thirds of the ***10 elected members*** must be permanent residents of the City of ST. Albans (Herts) will constitute the Managing Board hereinafter called the Board.

(2) Subject to Clause 15B (4), the Board shall elect from amongst its 10 members, officials to administer the Centre comprising the following:

A President, Vice President, Hon. Gen. Secretary, Assistant Secretary, Hon. Treasurer and Assistant Treasurer.

(3) The tenure of the Board shall be of two years but the retiring officials or members of the Board shall be eligible for re-election.

## Section C Objectives and 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)**

(1) Offer place of worship
(2) Offer classes for boys and girls
(3) Lectures for adults
(4) Assistance with Funeral Services
(5) Provide speakers and accept visits from schools
(6) Participate in Interfaith Dialogue
(7) Provide Islamic advice and information to the wider community in Hertfordshire
(8) Build and maintain two-way links with public agencies

**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.

**Board shall have powers:**

(1) To accept gifts, Zakaats, bequests or legacies left by institutions or individuals whether subject to any special trust or not, for any one or more objects of the Centre.
(2) To acquire by purchase, lease, donation, exchange or otherwise, land, buildings or other properties of any tenure or description situated in the City of ST. ALBANS or any estate or interest therein or any right there over or in connection therewith and turn same to account on particulars by erecting, reconstruction, altering, improving, decorating, furnishing and maintaining madressas (school). Mosque or houses.
(3) To acquire by way of purchasing or otherwise all kinds of movable properties.
(4) To borrow or raise money and to secure the payment thereof in such manner as the Board shall deem fit.
(5) To make, accept, endorse, execute and issue promissory notes, bills of exchange, debentures and other negotiable or transferrable instruments.
(6) To engage, appoint or dismiss employees or teachers of the Centre and to make and pay allowances, wages or effect other payments.
(7) To acquire any rights or privileges which the Board may regard as necessary or convenient for the purposes of the Centre.
(8) To accept and administer Waqfs and trusts.

(9) To invest and manage monies of the Centre upon such security as from time to time to be determined.

(10) To appeal for the funds and aid from members or other well-wishers to further the objects of the Centre.

(11) To enter into any agreement with any department of the Government or County in the United Kingdom, local authority or other like authority and to obtain rights, concessions and privileges that may be for the benefit of and conducive to the Centre.

(12) To do all above and such things incidental to or which the Board may deem conducive to the attainment of the aforesaid objects.

(13) Any condition, event or decision not provided for in this constitution shall be dealt with by means of the Board in accordance with the provisions in Clause 16 (1).

## Section D Achievements and performance

**Summary of the main achievements of the charity during the year**

Continued to provide daily and Friday prayers and the Ramadan and Eid programmes for the community.

Ran madrassa classes for boys and girls, recruiting two additional teachers for the girls' classes in December 2025.

Continued to provide funeral (janazah) assistance to families in the local community.

Offered adult classes and lectures on Islamic education.

Accommodated visits by local school children and provided speakers to schools.

Participated in interfaith meetings and civic events, including the Remembrance Day readings, to promote inter-faith dialogue and social cohesion.

Collected Fitrana (zakat al-fitr) of £1,832, passed in full to Ummah Welfare Trust, and made the hall available to community organisations including the Watford FC Community Sports & Education Trust.

## Section D Achievements and performance

Upgraded the sound system in the prayer hall. Began the planning process for the development of the Centre's premises, with an architect preparing a number of options for either extending or rebuilding the Mosque, to be presented to the community.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The trustees aim to hold free reserves (unrestricted funds not represented by the Mosque building or the investment property) of at least three months' running costs, which they estimate at £12,000. Free reserves at 31 December 2025 were £445,158. The trustees consider that reserves above the policy level are appropriately held because they are earmarked for the planned development of the Centre's premises — the extension or rebuilding of the Mosque, for which architect's options are being prepared — and for the Centre's long-term financial security; the policy and the placing of surplus cash on deposit will be reviewed during 2026.

**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.

## Section F Other optional information

## Section G Declaration

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

**Signed on behalf of the charity's trustees**

| | | |
|---|---|---|
| **Signature(s)** | Akhtar Zaman | |
| **Full name(s)** | Akhtar Zaman | |
| **Position (eg Secretary, Chair, etc)** | President | |
| **Date** | 29/10/26 | |

# ISLAMIC CENTRE, ST ALBANS

Registered charity number 275546

## TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

for the year ended 31 December 2025

141 Hatfield Road, St Albans, Hertfordshire AL1 4JX

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*The independent examiner's report is issued as a separate document on the Charity Commission's form and accompanies this report and these financial statements.*

## Reference and administrative information

| | |
|---|---|
| **Charity name** | Islamic Centre, St Albans (also known as "Islamic Centre" and "St Albans Islamic Centre") |
| **Registered charity number** | 275546 |
| **Principal address** | 141 Hatfield Road, St Albans, Hertfordshire AL1 4JX |
| **Governing document** | Constitution (unincorporated association) |
| **Trustees (Executive Board) who served during the year and up to the date of this report (A E Salem, Vice President, resigned 30 November 2024)** | Akhtar Zaman — President<br>Ahsan Ashraf — Secretary<br>Shakiel Zaman — Treasurer<br>Muhammed Asif — Vice Treasurer<br>Safdar Zaman — Board member<br>Mohammed Akhtar — Board member<br>Muhammed Asim — Board member<br>Mohammed Afzal — Board member |
| **Bankers** | National Westminster Bank plc, St Albans |
| **Accountants** | Brookman Chartered Certified Accountants, 145–147 Hatfield Road, St Albans AL1 4JY |
| **Independent examiner** | Imran Vazifdar, 24 Sussex Close, Luton LU4 0UE (report issued separately) |

# Trustees' annual report for the year ended 31 December 2025

The trustees present their annual report together with the financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the charity's constitution, the Charities Act 2011 and 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).

## Structure, governance and management

The Islamic Centre, St Albans is an unincorporated charitable association governed by its constitution and registered with the Charity Commission for England and Wales under number 275546. The charity is managed by an Executive Board, whose members are the charity trustees. Under the constitution ten members of the Board are elected from the membership at the Annual General Meeting, at least two thirds of whom must be permanent residents of the City of St Albans; the Board appoints from among its number a President, Vice President, Honorary General Secretary, Assistant Secretary, Honorary Treasurer and Assistant Treasurer.

New trustees are elected by the members. On election, trustees are briefed on the constitution, the charity's activities and finances, and their responsibilities as charity trustees, including the Charity Commission guidance "The essential trustee" (CC3). The Board meets regularly through the year and all major decisions, including the approval of expenditure outside the normal running costs of the Centre, are taken collectively.

The office of Vice President has been vacant since 30 November 2024 and the Board intends to fill it at the next election of officers. The charity has no subsidiaries. The day-to-day running of the Centre is carried out by the trustees, the Imam and a small number of part-time teaching staff, supported by volunteers from the community.

## Objectives and activities

The objects of the charity, as set out in its constitution, are the advancement of the religion of Islam and of Islamic education; in particular to provide Islamic education to Muslim children, to provide, maintain and conduct a mosque and madrassa (religious classes), and to cultivate and encourage among Muslims knowledge of and love for the ideals, traditions and principles of Islam, and generally to promote education in Islamic culture.

In furtherance of these objects the Centre: provides a place of worship at 141 Hatfield Road with daily and Friday congregational prayers; runs madrassa classes for boys and girls; provides lectures and classes for adults; assists bereaved families with funeral (janazah) services; welcomes visits from schools and provides speakers; participates in interfaith dialogue in St Albans and Hertfordshire; provides Islamic advice and information to the wider community; and maintains links with public agencies.

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning its activities. The Centre's facilities and services are open to all members of the Muslim community and to the wider public, and during 2025 no charge was made for attendance at prayers, classes or lectures. From 2026 a small contribution is asked of families attending madrassa classes towards the cost of the additional class teachers.

## Achievements and performance

During 2025 the Centre continued to provide daily and Friday prayers, Ramadan and Eid programmes, and madrassa classes for children. The trustees record in particular that the Centre:

- continued to provide funeral assistance to families in the local community;
- ran madrassa classes for boys and girls, recruiting two additional teachers for the girls' classes in December 2025;
- offered adult classes and lectures on Islamic education;
- accommodated visits by local school children and provided speakers to schools;
- participated in interfaith meetings and civic events, including Remembrance Day readings, to promote inter-faith dialogue and social cohesion;

- continued its collection for the poor through Fitrana (zakat al-fitr), which was passed in full to Ummah Welfare Trust;
- made its hall available to community organisations, including the Watford FC Community Sports & Education Trust;
- upgraded the sound system in the prayer hall; and
- began the planning process for the development of the Centre's premises, with an architect preparing a number of options for either extending or rebuilding the Mosque, to be presented to the community.

## Financial review

Total income for the year was £74,188 (2024 restated: £78,378). Income from donations and legacies, which includes Friday collections, Eid collections, membership fees, card donations and regular donations by standing order, amounted to £55,972 (2024: £61,778). Rental income from the investment property at 145–147 Hatfield Road was £15,000 (2024: £15,000) and the Centre also received £1,166 (2024: £1,001) in export credits from the solar panels on the Mosque building.

Total expenditure was £45,646 (2024 restated: £51,970). The principal costs were salaries of the Imam and teaching staff (£20,895), light and heat (£13,129) and other premises costs. Fitrana collections of £1,832 were passed in full to Ummah Welfare Trust.

The net income for the year of £28,542 (2024 restated: £26,408) has been added to the general fund. Total funds at 31 December 2025 were £2,105,812 (2024 restated: £2,077,270), of which £1,660,654 represents the Mosque building and the investment property at the trustees' valuation and £845,000 the revaluation reserve. Cash at bank and in hand at the year end was £449,049 (2024: £411,329).

Prior-year adjustment. During the preparation of these financial statements the trustees identified that the 2024 financial statements had charged to light and heat amounts paid to the Centre's energy supplier in excess of the charges incurred, leaving a net balance of £6,331 due from the supplier at 31 December 2024 that had not been recognised. The 2024 comparative figures have been restated accordingly, increasing the net income for 2024 and the funds brought forward by £6,843. Details are given in note 2.

### Reserves policy

The trustees' policy is to hold free reserves — unrestricted funds not represented by fixed assets held for the charity's own use — sufficient to meet at least three months of the Centre's running costs, which the trustees estimate at £12,000. Free reserves at 31 December 2025 were £445,158 (2024 restated: £416,616), being unrestricted funds less the Mosque building and the investment property, and are represented by cash balances less creditors. The trustees consider that reserves above the policy level are appropriately held because they are earmarked for the planned development of the Centre's premises — the extension or rebuilding of the Mosque, for which architect's options are being prepared — and for the Centre's long-term financial security. The trustees will review the reserves policy, and the placing of surplus cash on deposit, during 2026.

### Principal risks and uncertainties

The trustees consider the principal risks to the charity to be the security and control of cash collections, the condition and running costs of the buildings, and reliance on a small number of volunteers. Cash collections are counted and banked by the trustees; the trustees intend to introduce more frequent banking and a collections register during 2026. The buildings are insured and are inspected by the trustees.

## Plans for future periods

The trustees intend to continue the Centre's existing activities, to recover Gift Aid and Gift Aid Small Donations Scheme amounts on eligible donations for the open years, and to take forward the development of the Centre's premises by consulting the community on the architect's options for extending or rebuilding the Mosque, and to consider the investment of surplus funds pending that project.

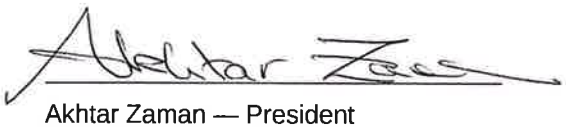
## Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). 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 period. 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 proper 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 Charities (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. 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 trustees' annual report was approved by the Executive Board on 29 October 2026 and signed on its behalf by:



Akhtar Zaman — President

# Statement of financial activities (incorporating the income and expenditure account) for the year ended 31 December 2025

| | Note | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Total 2024 (restated) £ |
|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | |
| Donations and legacies | 3 | 54,140 | 1,832 | 55,972 | 61,778 |
| Other trading activities — clothing bank and hall hire | 4 | 1,800 | - | 1,800 | 600 |
| Investments — rental income | 4 | 15,000 | - | 15,000 | 15,000 |
| Other income — solar panel export credits and bank compensation | 4 | 1,416 | - | 1,416 | 1,001 |
| **Total income** | | **72,356** | **1,832** | **74,188** | **78,378** |
| **Expenditure on:** | | | | | |
| Raising funds — card processing charges | 5 | 180 | - | 180 | 402 |
| Charitable activities | 5 | 43,634 | 1,832 | 45,466 | 51,568 |
| **Total expenditure** | | **43,814** | **1,832** | **45,646** | **51,970** |
| **Net income and net movement in funds for the year** | | **28,542** | **-** | **28,542** | **26,408** |
| **Reconciliation of funds:** | | | | | |
| Total funds brought forward (2024 restated — note 2) | 11 | 2,077,270 | - | 2,077,270 | 2,050,862 |
| **Total funds carried forward** | **11** | **2,105,812** | **-** | **2,105,812** | **2,077,270** |

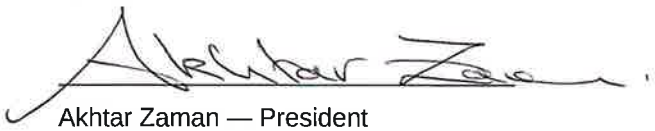
*All income and expenditure derive from continuing activities. There were no recognised gains or losses other than those shown above. The comparative figures for 2024 have been restated as explained in note 2; the 2024 restricted fund comprised Fitrana income of £2,460 and expenditure of £2,460.*

*The notes on pages 9 to 13 form part of these financial statements.*

## Balance sheet as at 31 December 2025

| | Note | 2025 £ | 2024 (restated) £ | 2024 (as previously stated) £ |
|---|---|---|---|---|
| **Fixed assets** | | | | |
| Tangible fixed assets | 7 | 1,120,654 | 1,120,654 | 1,120,654 |
| Investment property | 8 | 540,000 | 540,000 | 540,000 |
| | | **1,660,654** | **1,660,654** | **1,660,654** |
| **Current assets** | | | | |
| Debtors | 9 | 394 | 6,362 | 32 |
| Cash at bank and in hand | | 449,049 | 411,329 | 411,329 |
| | | **449,444** | **417,691** | **411,361** |
| Creditors: amounts falling due within one year | 10 | (4,286) | (1,076) | (1,588) |
| **Net current assets** | | **445,158** | **416,616** | **409,773** |
| **Total assets less current liabilities** | | **2,105,812** | **2,077,270** | **2,070,428** |
| **The funds of the charity:** | | | | |
| Restricted funds | 11 | - | - | - |
| Unrestricted funds — revaluation reserve | 11 | 845,000 | 845,000 | 845,000 |
| Unrestricted funds — general fund | 11 | 1,260,812 | 1,232,270 | 1,225,428 |
| **Total charity funds** | | **2,105,812** | **2,077,270** | **2,070,428** |

The financial statements were approved by the trustees on 29 October 2026 and signed on their behalf by:



Akhtar Zaman — President

*The notes on pages 9 to 13 form part of these financial statements.*

# Notes to the financial statements for the year ended 31 December 2025

## 1 Accounting policies

### (a) Basis of preparation

The financial statements 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) (second edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity is a public benefit entity. The financial statements are prepared under the historical cost convention, modified to include the revaluation of the Mosque building and the investment property, and are presented in pounds sterling rounded to the nearest £1.

### (b) Going concern

The trustees have reviewed the charity's financial position, including cash balances of £449,049 and the absence of borrowings, and have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the going concern basis.

### (c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached have been met, receipt is probable and the amount can be measured reliably. Cash collections (Friday, Eid and Fitrana collections and other cash donations) are recognised when counted; collections held at the year end and banked after the year end are included in cash in hand. Card donations are recognised at the gross amount donated, with the processing fees charged as a cost of raising funds. Membership fees and regular donations are recognised when received. Rental income is recognised on a straight-line basis over the period to which it relates. Gifts in kind, including expenses of the charity met by a trustee without reimbursement, are recognised as income at the amount of the expense met, with an equivalent charge to expenditure. Gift Aid and Gift Aid Small Donations Scheme amounts are recognised when a claim has been submitted; no claims were made in the year.

### (d) Expenditure

Expenditure is recognised on an accruals basis once there is a legal or constructive obligation. Expenditure on raising funds comprises card-processing charges. Expenditure on charitable activities comprises the costs of providing the Centre's religious, educational and community services, including staff costs, premises costs and grants and donations made, together with the costs of governance. Grants and donations to other charities are recognised when paid, no constructive obligation arising earlier.

### (e) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the objects of the charity. The revaluation reserve represents the surplus arising on the revaluation of the Mosque building and the investment property. Restricted funds are funds subject to specific conditions imposed by donors: Fitrana (zakat al-fitr) collections are received for distribution to the poor and are passed in full to a charity carrying out that distribution.

### (f) Tangible fixed assets

The Mosque building at 141 Hatfield Road is held for the charity's own use and is stated at the trustees' valuation plus the cost of subsequent improvements. The trustees review the valuation annually. No depreciation is charged on the building because, in the trustees' opinion, its residual value is not materially less than its carrying amount and its remaining useful economic life is very long; an annual impairment review is carried out. Items of equipment costing less than £1,000 are charged to expenditure in the year of purchase.

### (g) Investment property

The property at 145–147 Hatfield Road is held to earn rental income and is stated at fair value based on the trustees' valuation, which is reviewed annually. Changes in fair value are recognised in the statement of financial activities. No depreciation is provided on investment property.

### (h) Debtors, cash and creditors

Debtors are recognised at the settlement amount due. Cash at bank and in hand includes cash collections held at the year end. Creditors and accruals are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, at the amount the charity expects to pay.

**(i) Employee benefits**

Short-term employee benefits are recognised as expenditure in the period in which the service is received. The charity does not operate a pension scheme; all staff have been assessed for automatic enrolment.

**(j) Taxation**

The charity is exempt from income and corporation tax on its charitable activities under Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that surpluses are applied to its charitable purposes. The charity is not registered for VAT and irrecoverable VAT is included in the expenditure to which it relates.

**(k) Judgements and estimates**

The principal judgements made in preparing these financial statements are the trustees' valuations of the Mosque building and the investment property (notes 7 and 8), the decision not to depreciate the Mosque building (policy (f)), and the year-end accruals for energy charges, which are based on supplier bills issued after the year end.

## 2 Prior-year adjustment

At 31 December 2024 the charity's gas account with E.ON Next was £6,887 in credit as a result of payments during 2024 in excess of the charges incurred, and £557 was owed on an electricity account, a net balance of £6,331 due from the supplier. The financial statements for 2024 did not recognise this balance and instead included a creditor of £512 for the supplier; light and heat expenditure for 2024 was accordingly overstated by £6,843. The 2024 comparative figures have been restated as follows:

| | As previously stated £ | Adjustment £ | Restated £ |
|---|---|---|---|
| Expenditure — light and heat (note 5) | 26,083 | (6,843) | 19,240 |
| Net income for the year 2024 | 19,565 | 6,843 | 26,408 |
| Debtors at 31 December 2024 | 32 | 6,330 | 6,362 |
| Creditors at 31 December 2024 | 1,588 | (512) | 1,076 |
| General fund at 31 December 2024 | 1,225,428 | 6,842 | 1,232,270 |
| **Total funds at 31 December 2024** | **2,070,428** | **6,842** | **2,077,270** |

The credit balance was applied against charges in 2025 and is included in light and heat expenditure for 2025. Funds at 1 January 2024 are unaffected.

## 3 Income from donations and legacies

| | Unrestricted 2025 £ | Restricted 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|
| Friday collections | 24,464 | - | 24,464 | 28,318 |
| Eid collections | 5,097 | - | 5,097 | 5,252 |
| Fitrana (zakat al-fitr) — restricted | - | 1,832 | 1,832 | 2,460 |
| Membership fees and regular donations by standing order | 10,672 | - | 10,672 | 8,866 |
| Membership fees — cash | 180 | - | 180 | 60 |
| Card donations (SumUp) — gross | 11,074 | - | 11,074 | 12,666 |
| Other cash donations | 308 | - | 308 | 709 |
| Hatfield Mosque — monthly donation | 840 | - | 840 | - |
| Gifts in kind — expenses met by a trustee (note 12) | 719 | - | 719 | 510 |
| Funeral (janazah) donations | 700 | - | 700 | 2,260 |
| Jamaat and sundry | 86 | - | 86 | 677 |
| | **54,140** | **1,832** | **55,972** | **61,778** |

No Gift Aid was claimed in 2025 (2024: nil). The trustees intend to submit claims for the years still open.

## 4 Income from other trading activities, investments and other income

| | 2025 £ | 2024 £ |
|---|---|---|
| Other trading activities — clothing bank | 600 | 600 |
| Other trading activities — hall hire | 1,200 | - |
| Investments — rent from investment property (note 12) | 15,000 | 15,000 |
| Other income — solar panel export credits | 1,166 | 1,001 |
| **Other income — bank compensation (complaint settlement)** | **250** | **-** |
| | 18,216 | 16,601 |

All income in this note is unrestricted.

## 5 Analysis of expenditure

| | Raising funds 2025 £ | Charitable activities 2025 £ | Total 2025 £ | Total 2024 (restated) £ |
|---|---|---|---|---|
| Staff costs (note 6) | - | 20,895 | 20,895 | 19,738 |
| Casual labour | - | 580 | 580 | - |
| Light and heat (2024 restated — note 2) | - | 13,129 | 13,129 | 19,240 |
| Water | - | 1,399 | 1,399 | 1,091 |
| Business rates | - | 2,814 | 2,814 | 1,293 |
| Property insurance | - | 1,950 | 1,950 | 1,960 |
| Repairs, maintenance and equipment | - | 1,140 | 1,140 | - |
| Alarm and security | - | 165 | 165 | 684 |
| Grants and donations — Fitrana passed to Ummah Welfare Trust (restricted) | - | 1,832 | 1,832 | 2,460 |
| Grants and donations — British Red Cross | - | 120 | 120 | 120 |
| Grants and donations — overseas emergency appeals | - | - | - | 3,986 |
| Radio transmitter licence | - | 75 | 75 | 75 |
| Computer, printing and IT costs | - | 264 | 264 | 460 |
| Broadband | - | 463 | 463 | 461 |
| Professional fees | - | 495 | 495 | - |
| General expenses | - | - | - | - |
| Bank charges | - | 25 | 25 | - |
| HMRC interest and late-payment charges | - | 121 | 121 | - |
| Card-processing charges | 180 | - | 180 | 402 |
| | **180** | **45,466** | **45,646** | **51,970** |

Governance costs: the charity's accounts were prepared by Brookman Chartered Certified Accountants without charge (note 12). The independent examiner received no fee. No other governance costs were incurred.

## 6 Staff costs and numbers

| | 2025 £ | 2024 £ |
|---|---|---|
| Wages and salaries | 20,895 | 19,738 |
| Social security costs (after Employment Allowance) | - | - |
| Pension costs | - | - |
| | **20,895** | **19,738** |

Wages and salaries include £1,050 paid to a teacher as an annual adjustment outside the payroll and £176 of December 2024 pay settled in 2025. The average number of employees during the year, calculated on a headcount basis, was 3 (2024: 3): the Imam and part-time madrassa teachers. No employee received remuneration of more than £60,000 (2024: none). The key management personnel of the charity are the trustees, who received no remuneration (note 12).

## 7 Tangible fixed assets — Mosque building, 141 Hatfield Road

| | £ |
|---|---|
| Cost | 182,000 |
| Revaluation surplus — trustees' valuation | 768,000 |
| Improvements at cost | 170,654 |
| **Carrying amount at 1 January 2025 and 31 December 2025** | **1,120,654** |

The Mosque building was revalued by the trustees at £950,000 in a prior year, giving a surplus of £768,000 which was taken to the revaluation reserve; subsequent improvements are included at cost. The trustees have reviewed the valuation at 31 December 2025 and consider that the carrying amount is not materially different from the building's value to the charity. On a historical cost basis the building would be included at £352,654 (2024: £352,654).

## 8 Investment property — 145–147 Hatfield Road

| | £ |
|---|---|
| Cost | 463,000 |
| Revaluation surplus — trustees' valuation | 77,000 |
| **Fair value at 1 January 2025 and 31 December 2025** | **540,000** |

The investment property is let to Brookman Ltd (note 12). The trustees have reviewed the fair value at 31 December 2025 and consider £540,000 to remain their best estimate; no gain or loss has been recognised in the year. On a historical cost basis the property would be included at £463,000 (2024: £463,000).

## 9 Debtors

| | 2025 £ | 2024 (restated) £ |
|---|---|---|
| Card donations received after the year end | 3 | 32 |
| Other debtors | 391 | - |
| Amount due from energy supplier (note 2) | - | 6,330 |
| | **394** | **6,362** |

Other debtors comprise £391 debited to the charity's bank account in error in December 2025, which is being recovered from the bank.

## 10 Creditors: amounts falling due within one year

| | 2025 £ | 2024 (restated) £ |
|---|---|---|
| Trade creditors and accruals — utilities and rates | 2,743 | 493 |
| Net wages | 1,388 | - |
| PAYE and national insurance | 155 | 583 |
| | **4,286** | **1,076** |

## 11 Movements in funds

| | At 1 January 2025 £ | Income £ | Expenditure £ | Transfers £ | At 31 December 2025 £ |
|---|---|---|---|---|---|
| **Unrestricted funds:** | | | | | |
| General fund (restated — note 2) | 1,232,270 | 72,356 | (43,814) | - | 1,260,812 |
| Revaluation reserve | 845,000 | - | - | - | 845,000 |
| **Total unrestricted funds** | **2,077,270** | **72,356** | **(43,814)** | **-** | **2,105,812** |
| **Restricted funds:** | | | | | |
| Fitrana fund | - | 1,832 | (1,832) | - | - |
| **Total funds** | **2,077,270** | **74,188** | **(45,646)** | **-** | **2,105,812** |

**Prior year (restated):**

| | At 1 January 2024 £ | Income £ | Expenditure £ | Transfers £ | At 31 December 2024 £ |
|---|---|---|---|---|---|
| General fund | 1,205,862 | 75,918 | (49,510) | - | 1,232,270 |
| Revaluation reserve | 845,000 | - | - | - | 845,000 |
| Fitrana fund (restricted) | - | 2,460 | (2,460) | - | - |
| **Total funds** | **2,050,862** | **78,378** | **(51,970)** | **-** | **2,077,270** |

Purposes of the funds: the general fund is available for the charity's objects at the trustees' discretion and includes the Mosque building and the investment property. The revaluation reserve represents the unrealised surpluses on the trustees' revaluation of the Mosque building (£768,000) and the investment property (£77,000). The Fitrana fund comprises zakat al-fitr collected for distribution to the poor; all amounts collected in the year were passed to Ummah Welfare Trust.

Analysis of net assets between funds: at 31 December 2025 the unrestricted funds were represented by fixed assets of £1,660,654, net current assets of £445,158 and no restricted net assets (2024 restated: £1,660,654, £416,616 and nil).

## 12 Trustees' remuneration, trustees' expenses and related-party transactions

No trustee received any remuneration or other benefit from the charity during the year (2024: none).

During the year Akhtar Zaman (President) was reimbursed £1,074 (2024: £nil) for sound-system equipment and printer toner purchased on behalf of the Centre, and Shakiel Zaman (Treasurer) was reimbursed £793 (2024: £nil) for utility and water bills of the Centre that he had paid personally. In addition Shakiel Zaman met expenses of the Centre totalling £718 (2024: £510) — utility bills, an alarm service charge and PAYE — for which he did not seek reimbursement; these amounts are included as gifts in kind in note 3 and in the related expenditure.

Brookman Ltd, a company controlled by Shakiel Zaman (Treasurer), occupies the first floor of the charity's investment property at 145–147 Hatfield Road and paid rent of £15,000 (2024: £15,000) during the year, payable quarterly in advance. No amount was outstanding at the year end (2024: £nil). Brookman Chartered Certified Accountants prepared these financial statements without charge; the value of this service has not been recognised in the financial statements.

There were no other related-party transactions requiring disclosure.

## 13 Capital commitments and contingent liabilities

There were no capital commitments or contingent liabilities at 31 December 2025 (2024: none).

## 14 Post balance sheet events

There have been no events since the balance sheet date that require adjustment to or disclosure in these financial statements.

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

| | | | |
|---|---|---|---|
| **Report to the trustees/ members of** | Charity Name<br>Islamic Centre, St Albans (Herts) | | |
| **On accounts for the year ended** | 31st December 2025 | **Charity no (if any)** | 275546 |
| **Set out on pages** | 7 to 13<br>(remember to include the page numbers of additional sheets) | | |

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or

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.

| | | | |
|---|---|---|---|
| **Signed:** |  | **Date:** | 30/10/2026 |
| **Name:** | Imran Vazifdar | | |
| **Relevant professional qualification(s) or body (if any):** | Member of Association of Accounting Technicians | | |
| **Address:** | 24 Sussex Close<br>Luton<br>LU4 0UE | | |

## Section B Disclosure

Only complete if the examiner needs to highlight material matter 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.**