THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY

TRUSTEES REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 5th APRIL 2025

CHARITY REGISTRATION NUMBER – 500648

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648

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THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number	500648
Registered Address	283-287 Stoney Stanton Road Coventry CV1 4FR
Trustees	Mr Abdul Takolia (chairman) Mr Nazir Mangera (resigned 12 October 2025) Mr Mohammed Bhayat Mr Asif Takolia (resigned 12 October 2025) Mr Ayub Takolia (custodian trustee) Mr Gulam Shaikh (custodian trustee) Mr Mahmoud Ebrahim Bhayat (custodian trustee) Mr Maaz Monia (appointed 12 October 2025) Mr Jabir Ahmed Khalifa (appointed 12 October 2025 Mr Amir Pathan (appointed 12 October 2025)
Auditors	Mr Akbar Dedat Crystal Business Services Ltd. Chartered Accountants 264 Stoney Stanton Rd Coventry . CV1 4FP
Bankers	Lloyds Bank plc HSBC Bank plc (ceased after 05.04.2025)
Solicitors	Rotherham and Co Coventry

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648
Trustees' Report

The trustees present their annual report and audited financial statements for the year ended 5th April 2025 and confirm that they comply with the Charities Act 2011, the Trust Deed and the Charities SORP applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Administrative Information
Trustees who have served for the period from 6th April 2024 to date were as follows:

Mr Abdul Takolia (chairman)
Mr Nazir Mangera (resigned 12 October 2025)
Mr Mohammed Bhayat
Mr Asif Takolia (resigned 12 October 2025)
Mr Ayub Takolia (custodian trustee)
Mr Gulam Shaikh (custodian trustee)
Mr Mahmoud Ebrahim Bhayat (custodian trustee)
Mr Maaz Monia (appointed 12 October 2025)
Mr Jabir Ahmed Khalifa (appointed 12 October 2025)
Mr Amir Pathan (appointed 12 October 2025)

The trustees, apart from the custodian trustees, are appointed or re-appointed at the members' bi-annual general meeting. The next bi-annual meeting is planned for after 5th April 2027.

The charity operates from premises situated at 283-287 Stoney Stanton Road, where it has been located since 1988. The site consists of a purpose-built mosque which can facilitate well in excess of 1500 worshippers : modern classrooms for the education of up to 500 students: a recently renovated community building and also a funeral building. The charity is also fortunate enough to have it's own car park. The charity is also referred to as 'Masjid Zeenatul Islam'.

As well as the above functional assets, the charity has over past years invested in residential properties which have been let out generating income for the use by the charity.

Governing Document
The charity's governing document is a constitution which was registered at the Charities Commission on 19th June 1981.

Management
The non-custodian trustees meet on a regular basis to manage the affairs of the charity. They also have the power to appoint more members from the community to assist them as part of the working committee. There are also sub-committees to deal with separate matters relating to the education of students, managing the funeral arrangements, The charity also uses the services of many volunteers who regularly help out in managing the various operations of the charity. The custodian trustees do not take part in the managerial aspects of the charity.

Recruitment and Induction of Trustees
The trustees are appointed at the members' meetings. Only those persons who are well aware and have respect for the general principles of the charity are appointed. Once appointed they are trained in the overall management of the charity's affairs. None of the charity trustees are remunerated.

Risk Management
The trustees continue to monitor and review major risks which the charity is exposed to and where necessary control and implement systems and procedures to manage these risks.

To protect against any financial misappropriation, trustees and accounting staff regularly monitor and supervise the financial affairs of the charity.

We believe these measures are appropriate to the charity's size and the nature of its operations.

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648
Trustees' Report

The main objectives of the charity are set out in it's constitution and are as follows:-
(a) to promote the teachings of Gujrati Sunni Muslim (Deobandi - as interpreted in the writings of the Imam Abu Hanifa) within the City of Coventry and the surrounding neighbourhood.
(b) to relieve the poverty sickness and old age amongst adherents of the said faith in City of Coventry and surrounding neighbourhood. In order to meet these general and other objectives the services provided by the charity includes the following:-
- The provision of religious educational facilities for che children residing in the Coventry area
- The provision of social activities for the youth members
- The provision of social and general religious advice to all who request it in the Coventry area
- The facilitation of visits for general knowledge by schools and other organisations
- The facilitation of legal civil marriages in conjunction with Coventry City Council.
- The provision of funeral services including liaison with Coventry City Council

Public Benefit
The trustees believe that providing the various services the charity complies with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charities Commission.

Financial Review
After providing for depreciation of £60,098 the charity's net outgoing expenditures were £30,967 (2024 - £46,296). These results are combined from the provision of all of the activities carried out as mentioned in the above objectives. At 5th April 2025, the charity's unrestricted reserves were £3,166,648. The investment properties were revalued in the previous year creating a revaluation reserve of £582,020.

Reserves Policy
With a very healthy liquid funds balance of £379,802 the trustees are confident that the funding levels are more than adequate to support it's ongoing activities. The charity is holding large funds with a view to future capital expenditures.

Fund-Raising
The charity regularly makes appeals for donations and collections. These appeals involve approaches by the trustees and staff to their relatives, friends and well-wishers for donations. No professional fund-raisers or commercial participators are involved.

Future Plans
There are plans to refurbish the washing/toilet area of the mosque, subject of course to planning and also the approval of the members.

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).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true end fair view of 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 method and principles in the charities SORP (FRS I02).
* Make judgments 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.
* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue.

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648
Trustees' Report

The trustees are responsible for keeping proper 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 2011 and the regulations made under that Act. 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.

Statement of disclosure of information to auditors
The trustees of the charity who held office at the date of approval of this trustees' report confirm: that:

- as far as they are aware, there is no relevant audit information needed by the auditors in connection with preparing their report, of which the auditors are unaware; and

- they have taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report was approved by the trustees on 6th July 2026.

.....Name..MOHAMMED BHAYAT.....

.....Name..MAAZ MONIA.....

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : : 500648

Opinion
We have audited the financial statements of THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY for the year ended 5th April 2025 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:
• give a true and fair view of the state of the charity's affairs as at 5th April 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

• have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
• have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.
We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept ; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Some of our procedures for detecting material misstatements included:-

* Ascertaining the internal control procedures of the charity
* Agreeing the nominal ledgers in general with the underlying records
* Checking the journal entries and other adjustments
*Making enquiries with the trustees concerning pending or potential legal problems
*Examining any transactions outside the normal course of business.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Charity Registered number : 500648

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MR AKBAR DEDAT (Senior Statutory Auditor) 6th July 2026
For and on behalf of:
CRYSTAL BUSINESS SERVICES LTD
Chartered Accountants/Registered Auditor
264, Stoney Stanton Road. Coventry. CV1 4FP.
Crystal Business Services Ltd. is eligible for appointment as auditor of the charity by virtue of it's eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Statement of Financial Activities - (Income and Expenditure Account)
Year Ended 5th April 2025

	Notes	05/04/25 £	05/04/24 £
INCOMING RESOURCES			
Donations and collections		150,399	161,983
Incoming resources from charitable activities		200,945	180,853
Investment incomes		36,659	37,321
Total incoming resources		**388,003**	**380,157**
RESOURCES EXPENDED			
Charitable activities			
Payroll costs (including pensions)		199,091	192,522
Light, heat and rates		33,627	48,752
Insurances		11,159	9,252
Funeral costs		73,484	70,243
Repairs and maintenance		6,280	19,170
Motor expenses		1,496	1,128
Bank charges		576	402
Printing, stationery, books		7,230	8,519
Telephone and internet		1,131	1,045
Software		1,080	720
Donation to University Hospital		-	4,165
Planning costs		-	2,220
Miscellaneous expenses		15,688	12,892
Depreciation		60,098	55,423
		410,940	**426,453**
Governance costs			
Professional charges (inc. audit fees - £4,500)		**8,000**	**-**
Total resources expended		**418,940**	**426,453**
NET INCOMING RESOURCES		**(30,937)**	**(46,296)**
Balance at 6th April 2024		**3,197,585**	**3,243,881**
TOTAL FUNDS CARRIED FORWARD		**3,166,648**	**3,197,585**

ALL OF THE ACTIVITIES ARE CONTINUING

ALL OF THE FUNDS ARE UNRESTRICTED

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Balance Sheet
as at 5th April 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	4	2,522,562	2,577,377
Investment properties		800,000	800,000
Fixtures/equipment		15,851	1825
		3,338,413	3,379,202
Current assets			
Debtors	5	32,235	20,788
Cash at bank and in hand		379,802	383,475
		412,037	404,263
Creditors: amounts falling due within one year	6	(1,782)	(3,860)
Net current assets		410,255	400,403
Total assets less current liabilities		3,748,668	3,779,605
Net assets		**3,748,668**	**3,379,605**
FUNDS			
Unrestricted funds		3,166,648	3,197,585
Revaluation reserve		582,020	582,020
Total Funds		**3,748,668**	**3,779,605**

The financial statements were approved by the Board of Trustees and authorised for issue on 6th July 2026.

.....Name MOHAMMED BHAYAT

.....Name MAAZ MONIA

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Notes to the Accounts For The Year Ended 5th April 2025

1. Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011 SORP19. The financial statements are for the charity only and are stated in sterling.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern and they also conclude that the financial statements give a true and fair view.

Incoming Resources:

Donations, charitable activities incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity actually receives the income.
- Donated services are valued at market price and included in donations.

Tax reclaims on donations and gifts

Incoming resources from tax claims are included on the SOFA at the same time as the gift to which they relate, to the extent that tax recoverability is certain.

Liability recognition

Generally liabilities are recognised as soon as there is a legal obligation or constructive obligation committing the charity to expenditure.

Assets

These are only capitalised when they can be used for more than a year and cost more than £500. They are valued at cost or a reasonable value on receipt. The trustees believe that the fixed asset on the balance sheet are shown at a fair value.

Depreciation is charged on the fixed assets over the estimated useful life of the underlying asset. The following rates apply:

Functional properties	2% straight line basis
Equipment	25% reducing balance

The investment properties are shown at the valuation which the trustees feel are the fair value. No depreciation is provided on the investment properties.

Value Added Tax

Expenditure is shown inclusive of VAT.

Funds

All of the charity funds are unrestricted.

THE ANJUMAN-E-GUJRATI MUSLIM SOCIETY
Notes to the Accounts For The Year Ended 5th April 2025

2. Salaries And Wages

Detailed information covering all the employees of the charity:

	Total 2025 £	Total 2024 £
Gross wages and salaries	197,741	191,172
Employer pension costs	1,350	1,350
Total staff costs	199,091	192,522
Average number of employees for the year	30	31

(No employees were paid more than £60,000).

The trustees received no pay in executing their duties as trustees.

3 Trustees And Other Related Parties

Trustee Expenses:
No expenses were paid to trustees during the year.

Related party transactions:
There were no related party transactions of the charity in the year.

4. Tangible Fixed Assets

	Functional Buildings £	Investment Properties £	Equipment Fixtures £	Total £
Cost				
At 6th April 2024	2,740,725	800,000	2,434	3,543,159
Additions	-	-	19,308	19,308
At 5th April 2025	2,740,725	800,000	21,742	3,562,467
Depreciation				
At 6th April 2024	163,348	-	608	163,956
Charge for year	54,815	-	5,283	60,098
At 5th April 2025	218,163	-	5,891	224,054
Net Book Value				
At 5th April 2025	2,522,562	800,000	15,851	3,338,413
At 5th April 2024	2,577,377	800,000	1,826	3,379,203

The trustees believe that the fair value of the functional buildings is the cost less depreciation. The investment properties were valued in April 2024 by an estate agent who deals with similar properties in the area.

5. Debtors

	2025 £	2024 £
Sundry debtors	22,923	11,725
Prepayments	9,312	9,063
	32,235	20,788

6 Creditors: Amounts falling due within one year	2025 £	2024 £
Taxation and social security	1,518	3,860
Nest pensions	263	-
	1,781	3,860

7 Contingent Liabilities

Except as reflected in the financial statements, there were no contingent liabilities at 5th April 2025 (2024: £NIL)

8. Analysis of net assets by fund

	Unrestricted Funds (inc. revaluation reserve)	Total Funds
	£	£
Tangible assets	3,338,413	3,338,413
Current assets	412,037	412,037
Current liabilities	-1,782	-1,782
	3,748,668	3,748,668

9 Other Information

Capital Commitments

There were no capital commitments at the year end.