Kashmir Muslim Welfare Association
Annual Report and
Financial Statements

Charity No. 514037

For the Year Ended 31 December 2025

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025

Registered charity name:	Kashmir Muslim Welfare Association
Charity registration number:	514037
Registered office:	Catherine Grove Leeds LS11 6LU
Chairman of Trustees:	Kabir Majid
Treasurer:	Noor Zaman Dad
Secretary:	Faisar Shan
Trustees:	A Qayyum M Shafiq L Hussain A Hussain K Mahmood S Mahmood K Majid
Accountants:	RDA Financial Accountants Limited Unit A, 82 James Carter Road Mildenhall IP28 7DE
Bankers:	HSBC 33 Park Row Leeds LS1 1BS Virgin Money 94-96 Briggate Leeds LS1 6NP

Structure, governance and management

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the period and up to the date of this report are identified on page 1.

Governing Document

The Charity is an unincorporated charity governed by a written constitution adopted by its members. There are no restrictions in the governing document on the operation of the charity or on its investment powers, other than those imposed by general charity law.

Recruitment and Appointment of Trustees

Trustee Induction and Training

Organisational Structure

Chairman (Unpaid) - Kabir Majid
Treasurer (Unpaid) - Noor Zaman Dad
Secretary (Unpaid) - Faisar Shan

Volunteers: Volunteers help out as and when required.

Trustees meet regularly (the intention is monthly) to discuss and plan objectives and implementation there of. Matter of general concern are raised with all members

Objectives and Activities

The charity is governed by a trust deed, a written constitution in which its objectives are set out, are advancement and propagation of Islam and its social and cultural order providing facilities and services for social, cultural, educational and recreational purposes.

Trustee Induction and Training

Risk Management

Reserves Policy

Achievements and performance

Financial Review

The charity reported a total surplus of £99,253 (2024: £41,580) (all unrestricted funds) for the year ended 31st December 2025. Total reserves to be carried forward to next year are £3,279,403 (2024: £3,180,150) (all unrestricted funds).

Plans for future periods

Trustees Responsibilities statement

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 and fair view of the state of affairs of the charity and the income and expenditure 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 accounting estimates that are reasonable and prudent;

•State whether applicable Accounting Standards and Statements of Recommended Practice 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 adequate accounting records that are sufficient to show and explain the charity's transactions and 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 and the provisions of the trust deed. The Trustees 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.

Kabir Majid
Chair of Trustees

Date:

Independent Examiner

I report to the trustees on my examination of the financial statements of Kashmir Muslim Welfare Association for the year ended 31 December 2025.

Respective responsibilities of the Trustees and Examiner

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 ('the Act').
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

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

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.

……..
Rohan Ali AFA MIPA
Independant examiner

For and on behalf of
RDA Financial Accountants Limited
Unit A, 82 James Carter Road
Mildenhall
IP28 7DE

Kashmir Muslim Welfare Association Statement Of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds £	Year Ended 31/12/2025 Total £	Year Ended 31/12/2024 Total £
Incoming Resources				
Donations and gifts	2	82,943	**82,943**	**73,284**
Other Trading Activities - Fundraising		-	-	-
Other	4	93,864	**93,864**	**98,609**
Total incoming resources		176,807	**176,807**	**171,893**
Expenditure on:				
Expenditure on Charitable Activites	5	(131,916)	**(131,916)**	**(130,313)**
			-	
			-	
Total Resources Expended		(131,916)	**(131,916)**	**(130,313)**
Net incoming Resources Before Transfers		**44,891**	**44,891**	**41,580**
Transfer between funds		-	-	-
Net Surplus for the Period		44,891	**44,891**	**41,580**
Net movement in Funds		44,891	**44,891**	**41,580**
Total funds brought forward		3,180,150	**3,180,150**	**3,138,570**
Total Funds Carries Forward		3,225,041	**3,225,041**	**3,180,150**

The statement of financial activities includes all gains and losses in the Year and the separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

Kashmir Muslim Welfare Association
Statement Of Financial Position
Year ended 31 December 2025

	Notes	31/12/2025 Total £	31/12/2024 Total £
Fixed Assets			
Tangible Assets	**9**	3,063,396	3,063,396
		3,063,396	3,063,396
Current Assets			
Debtors	**10**	-	-
Cash at bank and in hand		161,645	116,754
		161,645	116,754
Creditors: Amounts falling due within one period			
Trade Creditors	**11**	-	-
PAYE		-	-
Accruals and Deferred Income		-	-
		-	-
Net Current Assets		161,645	116,754
Total Assets Less Current Liabilities		3,225,041	3,180,150
Funds			
Unrestricted income funds	**13**	3,225,041	3,180,150
Total funds		3,225,041	3,180,150

These financial statements were approved by the members of the committee and authorised for issue on and are signed on their behalf by:

Kabir Majid
Chair

Date:

1. ACCOUNTING POLICIES

Basic of Accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets, and in accordance with applicable United Kingdom accounting standards (FRS 102 - effective 1 January 2015) and the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective 1 January 2015 (SORP 2015).

Going Concern

The Trustees have made reasonable enquiries, including reviewing existing levels of donations to enable to form a reasonable expectation that the charity has adequate reserves to continue in operational existence for the forseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Cash flow Statement

The Trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is small.

Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in firtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. All income is derived from donations, fundraising or grants. The charity does not haveany trading activities. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts is included in full in the Statement of Financial Activities when recievable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are inclded at the value to the charity where this can be quantified. The value of services provided by voluteers has not been included in these accounts.

1. ACCOUNTING POLICIES (continued)

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Raising funds comprimise the costs associated with attracting voluntary income.
- Charitable activities expenditure comprimises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly
- to such activities and those costs of an indirect nature necessary to support them.

  Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

Fixed Assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions are not capitalised.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less it's estimated residual value, over the useful economic life of that asset as follows:

Plant and Machinery	-
Land and Buildings	-

Governance and Support Costs

Support costs have been allocated between governance and other support costs. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practise.
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost activities on a basis consistant with the use of resources.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations			
Individiual including gift aid	82,943	**82,943**	**73,284**
	82,943	**82,943**	**73,284**

3. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
	-	-	-
	-	-	-
	-	-	-

4. OTHER INCOME

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
School educational income	51,124	51,124	54,909
Rent	42,740	42,740	43,700
Grants	-	-	-
	93,864	93,864	98,609

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Total 2025	Total Funds 2024
	£	£	£
Imam Wages	32,930	**32,930**	**30,313**
School - Expenses	4,038	**4,038**	**750**
School - Teachers Costs	75,237	**75,237**	**61,772**
Community activites	3,200	**3,200**	**2,400**
Telephone	286	**286**	**286**
Building Running Cost	15,924	**15,924**	**27,387**
Building Repairs	181	**181**	**4,930**
Equipment Expensed	-	**-**	**2,359**
Bank Charges & Interest	120	**120**	**116**
	131,916	**131,916**	**130,313**

6. STAFF COSTS

	2025	2024
	£	£
Salaries & Wages	-	-
Employer's National Insurance	-	-
Employer's Pension Contribution	-	-
Total	-	-
Average number of employees	0	0

7. NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:	2025 £	2024 £
Depreciation	-	-
Independent Examiner's Fees	-	-

8. RELATED PARTY DISCLOSURE

No members of the Trustees received any remuneration during the year. Travel costs and expenses amounting to £nil (2024: £nil) were reimbursed to Trustees.
No Trustee or other person related to the charity has any personal interest in any contract or transaction entered by the charity during the year therefore, there were no related party transactions to disclose.

9. TANGIBLE FIXED ASSETS

	Plant and Machinery	Land and Buildings	**Total**
	£	£	**£**
Cost:			
At December 2024	-	3,063,396	**3,063,396**
Additions	-	-	**-**
At December 2025	-	3,063,396	**3,063,396**
Depreciation:			
At December 2024	-	-	**-**
Charge for the period	-	-	**-**
At December 2025	-	-	**-**
Net Book Value December 2025	-	3,063,396	**3,063,396**
Net Book Value December 2024	-	3,063,396	**3,063,396**

Land and Building are freehold

The following properties are held:	£
Catherine Grove, Beeston	2,500,000
KMWA Hardy Street, Leeds, LS11 6BJ	200,000
3 Hardy Street, Leeds, LS11 6BJ	75,000
51 Tempest Road, Leeds, LS11 6BJ	75,000
118 Crossflatts Grove, Leeds, LS11 7NJ	124,435
2 Hardy Street, Leeds, LS11 6BJ	88,961
	3,063,396

10. DEBTORS

	2025	2024
	£	£
Prepayments & Accrued Income		
	-	-

11. CREDITORS: Amounts falling due within one year

	2025	2024
	£	£
Creditors		
PAYE	-	-
Accruals	-	-
	-	-

12. RESTRICTED INCOME FUNDS

	Balance at 01.01.25 £	Incoming resources £	Outgoing resources £	Balance at 31.12.25 £
	-	-	-	-

Purposes of Restricted Income Funds

13. UNRESTRICTED INCOME FUNDS

	Balance at 01.01.25 £	Incoming resources £	Outgoing resources £	Balance at 31.12.25 £
General Funds	3,180,150	176,807	(131,916)	3,225,041
	3,180,150	176,807	(131,916)	3,225,041