CHARITY REGISTRATION NUMBER: 701689

Noor Ul-Islam Mosque & Community Centre

Unaudited Financial Statements

For the year ended

31 December 2025

SAK2020 LTD.
Chartered Certified Accountants
Broadway House
Broadway
Cardiff
CF24 1PU

Noor Ul-Islam Mosque & Community Centre

Financial Statements

Year ended 31 December 2025

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	3
Statement of financial activities (including income and expenditure account)	4
Statement of financial position	5
Notes to the financial statements	6
The following pages do not form part of the financial statements	
Detailed statement of financial activities	13
Notes to the detailed statement of financial activities	14

Noor Ul-Islam Mosque & Community Centre

Trustees' Annual Report

Year ended 31 December 2025

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

Reference and administrative details

Registered charity name	Noor Ul-Islam Mosque & Community Centre
Charity registration number	701689
Company registration number	
Principal office and registered office	17 Maria Street Butetown Cardiff CF10 5HH UK
The trustees	Mr O I Yusuf Mr A I Yusuf Mr A Yusuf Mr A M Bashir
Independent examiner	SAK2020 Ltd. Chartered Certified Accountants Broadway House Broadway Cardiff CF24 1PU

Objectives and activities

The Objective of the Noor Ul-Islam Mosque and Community Centre is to serve the local Muslim Community primarily as a place of worship and religious teachings. On the daily basis the building provides and facilitates worshipping facilies for local people to practice their religion in harmony in congregation or as individual.

Review of cultural centre

Seven days a week young children between the age of 5 and 14 are to be taught the recitation of Holy Quran in Arabic and about their religious and cultural beliefs and practice in English. There are 200 odd children registered with Noor Ul-Islam Mosque The building is also used by teenager and the elderly to hold talks about education, employment, training, sport and issues in the general affecting their daily lives. As and when requested Noor Ul-Islam Mosque & Community Centre organises and facilities Faith visit programmes for schools.

Plans for future periods

The present building cannot cater the needs of the growing community in the area. Management is planning to build an extension to increase the mosque capacity.

Noor Ul-Islam Mosque & Community Centre

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 11/09/2026 and signed on behalf of the board of trustees by:

Mr O I Yusuf
Trustee

Mr A I Yusuf
Trustee

Noor Ul-Islam Mosque & Community Centre

Independent Examiner's Report to the Trustees of Noor Ul-Islam Mosque & Community Centre

Year ended 31 December 2025

We report to the trustees on our examination of the financial statements of Noor Ul-Islam Mosque & Community Centre ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the account. The charity's trustees consider an audit is not required for the year (under s43 (3) of the Charities Act 1993 (the Act) It is our responsibility to Examine the accounts (under s43 (3) (a) of the 1993 Act) Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43 (7) (b) of the Act, and to state whether particular matters have come to our attention.

Independent examiner's statement

In Connection with our examination, no matter has come to our attention:(i) which given us reasonable cause to believe that in any material respect the requirements. to keep accounting records in accordance with section 41 if the Act; and to prepare account which accord with the accounting record and to comply with the accounting requirements of the Act, have not been met to which in our opinion, attention should be drawn in order to enable understanding of the accounts to be reached.

SAK2020 Ltd. 11 September 2026

Independent Examiner

SAK2020 Ltd.
Chartered Certified Accountants
Broadway House
Broadway
Cardiff
CF24 1PU

Noor Ul-Islam Mosque & Community Centre

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments				
Donations and legacies	5	122,284	122,284	100,938
Investment income	6	16,192	16,192	30,727
Total income		138,476	138,476	131,665
Expenditure				
Expenditure on charitable activities	7,8	129,885	129,884	168,512
Total expenditure		129,885	129,884	168,512
Net income/(expenditure) and net movement in funds		8,591	8,592	(36,847)
Reconciliation of funds				
Total funds brought forward		1,043,959	1,043,959	1,080,806
Total funds carried forward		1,052,550	1,052,550	1,043,959

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

The notes on pages 6 to 11 form part of these financial statements.

Noor Ul-Islam Mosque & Community Centre

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	11	907,246	908,797
Current assets			
Cash at bank and in hand		169,443	159,301
Creditors: amounts falling due within one year	12	1,138	1,139
Net current assets		168,305	158,162
Total assets less current liabilities		1,075,551	1,066,959
Creditors: amounts falling due after more than one year	13	23,000	23,000
Net assets		1,052,551	1,043,959
Funds of the charity			
Unrestricted funds		1,052,550	1,043,959
Total charity funds	14	1,052,550	1,043,959

For the year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 11/09/2026, and are signed on behalf of the board by:

Mr O I Yusuf
Trustee

Mr A I Yusuf
Trustee

The notes on pages 6 to 11 form part of these financial statements.

Noor Ul-Islam Mosque & Community Centre

Notes to the Financial Statements

Year ended 31 December 2025

1. General information

The Charity is registered in England and Wales and the address of the register office is 17 Maria Street, Butetown,Cardiff CF10 5HH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	100,681	100,681	71,255	71,255
Friday Collections	18,033	18,033	11,793	11,793
Tuition Fee	3,570	3,570	17,890	17,890
	122,284	122,284	100,938	100,938

6. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Rent received	16,192	16,192	30,727	30,727

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Support costs	129,885	129,884	168,512	168,512

8. Expenditure on charitable activities by activity type

	Support costs	**Total funds 2025**	Total fund 2024
	£	£	£
Governance costs	129,884	129,884	168,512

9. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	1,551	1,695
Fees payable for the audit of the financial statements	716	–

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	36,982	39,391

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

11. Tangible fixed assets

	Freehold property	Plant and machinery	Fixtures and fittings	**Total**
	£	£	£	£
Cost				
At 1 January 2025 and 31 December 2025	487,240	413,800	44,645	945,685
Depreciation				
At 1 January 2025	–	–	36,888	36,888
Charge for the year	–	–	1,551	1,551
At 31 December 2025	–	–	38,439	38,439
Carrying amount				
At 31 December 2025	487,240	413,800	6,206	907,246
At 31 December 2024	487,240	413,800	7,757	908,797

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	300	300
Social security and other taxes	838	839
	1,138	1,139

13. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Bank loans and overdrafts	23,000	23,000

14. Analysis of charitable funds

Unrestricted funds

	At 1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
General funds	126,416	138,476	(129,885)	135,007
Unrestricted fund 2 - desc in a/cs	917,543	–	–	917,543
	1,043,959	138,476	(129,885)	1,052,550

	At 1 January 2024	Income	Expenditure	At 31 December 2024
	£	£	£	£
General funds	163,263	131,665	(168,512)	126,416
Unrestricted fund 2 - desc in a/cs	917,543	–	–	917,543
	1,080,806	131,665	(168,512)	1,043,959

Noor Ul-Islam Mosque & Community Centre

Management Information

Year ended 31 December 2025

The following pages do not form part of the financial statements.

Noor Ul-Islam Mosque & Community Centre

Detailed Statement of Financial Activities

Year ended 31 December 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Donations	100,681	71,255
Friday Collections	18,033	11,793
Tuition Fee	3,570	17,890
	122,284	100,938
Investment income		
Rent received	16,192	30,727
Total income	138,476	131,665
Expenditure		
Expenditure on charitable activities		
Wages/salaries	36,982	39,391
Donation paid	1,272	28,643
Rates & water	6,047	8,720
Heat & Light	14,126	14,138
Repairs & maintenance	17,596	53,269
Insurance	3,336	3,113
Funeral & Events Expenses	36,412	12,471
Motor expenses	100	–
Travel & subsistence	912	–
Refreshment for children	261	1,606
Accountancy fees	1,016	300
Service charges	761	713
Telephone	711	1,354
Sundry Expenses	1,551	1,695
Depreciation	190	289
Postage, Stationery & Books	7,351	1,616
Cleaning & Refuse	60	27
Bank charges	1,200	1,167
	129,884	168,512
Total expenditure	129,884	168,512
Net income/(expenditure)	8,592	(36,847)

Noor Ul-Islam Mosque & Community Centre

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2025

	2025 £	2024 £
Expenditure on charitable activities		
Governance costs		
Wages/salaries	36,982	39,391
Donation paid	1,272	28,643
Rates & water	6,047	8,720
Heat & Light	14,126	14,138
Repairs & maintenance	17,596	53,269
Insurance	3,336	3,113
Funeral & Events Expenses	36,412	12,471
Motor expenses	100	–
Travel & subsistence	912	–
Refreshment for children	261	1,606
Accountancy fees	300	300
Service charges	716	–
Telephone	761	713
Sundry Expenses	711	1,354
Depreciation	1,551	1,695
Postage, Stationery & Books	190	289
Cleaning & Refuse	7,351	1,616
Bank charges	60	27
Subscription fees	1,200	1,167
	129,884	168,512
Expenditure on charitable activities	129,884	168,512