

CALDERDALE BRITISH MUSLIM ASSOCIATION

England & Wales · Charity number 1015200

Details

Other names BMA, BRITISH MUSLIM ASSOCIATION

Status Registered

Legal form Other

Registered 1992-11-12

Register [View on the Charity Commission register](#)

Contact

Address 86 Hopwood Lane
Halifax
HX1 4EJ

Phone 01422 485353

Email britishmuslimassociation@yahoo.co.uk

Website www.britishmuslimassociation.org.uk

Activities

Objects: A) TO ADVANCE EDUCATION AND RELIEVE POVERTY AMONG THE INHABITANTS OF CALDERDALE AND THE NEIGHBOURHOOD THEREOF AND IN PARTICULAR BUT NOT EXCLUSIVELY AMONG THOSE INHABITANTS OF AFRO-CARIBBEAN OR ASIAN ORIGIN AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE TIME WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF SUCH PERSONS. B) TO ESTABLISH AND MAINTAIN A YOUTH AND COMMUNITY RESOURCE ADVICE CENTRE. C) TO ADVANCE THE ISLAMIC RELIGION. D) TO RELIEVE POVERTY, SICKNESS AND DISTRESS AND TO PROTECT HEALTH IN ANY PART OF THE WORLD.

Activities: Calderdale British Muslim Association (BMA) is a specialist service provider for Black & Minority Ethnic Community. British Muslim Association offers quality support services that are culturally, linguistically & religiously appropriate for people from the South East Asia. BMA explores innovative ways of working effectively with a wide range of service providers and commissioners.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** CALDERDALE WEST YORKSHIRE
- Calderdale

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£14,403	£14,172	-	-
2024-03-31	£20,800	£21,651	-	-
2023-03-31	£31,089	£32,349	-	-
2022-03-31	£26,464	£24,962	-	-
2021-03-31	£44,770	£47,554	-	-

Trustees

Name	Role	Appointed
Mohammed Faisal Hussain		2014-08-04
Sheraz Ahmed		2025-02-17

CALDERDALE BRITISH MUSLIM ASSOCIATION

England & Wales - Charity number 1015200

Accounts

Calderdale British Muslim Association

Statement of Accounts

For the Year Ended 31 March 2023

Charity Registration Number 1015200

Calderdale British Muslim Association

Charity Information

For the Year Ended 31 March 2023

Charity Registration Number: 1015200

Trustees: Mr Mohammed Faisal Hussain
Mr Mohammed Hanif

Address: Victoria House
86 Hopwood Lane
Halifax
HX1 4EJ

Bankers: Lloyds Bank
Commercial Street
Halifax
HX1 1BB

**Accountants and
Independent Examiners:** Torevell Dent Limited
1 - 3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Calderdale British Muslim Association

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Calderdale British Muslim Association

Report of the Trustees

For the Year Ended 31 March 2023

The trustees submit their Annual Report and Accounts for the period ended 31 March 2023, which have been prepared in accordance with FRS 102, Accounting and Reporting by Charities 2005, and the Charities Act 2016.

Governing Document

The Charity was created on 7th September 1992 and the constitution was amended on 5th October 1992.

Trustees

The following people served as Trustees during the financial year:

Mr Mohammed Faisal Hussain

Mr Mohammed Hanif

Objectives and Activities

Calderdale British Muslim Association (BMA) is a specialist service provider for the Black & Minority Ethnic Community. British Muslim Association offers quality support services that are culturally, linguistically & religiously appropriate for people from South East Asia. BMA explores ways of working effectively with a wide range of service providers and commissioners.

At BMA we have been raising money for our cause for many years now, and our dedicated team in Halifax work hard every day to find ways to fundraise, raise awareness, and encourage the local and national community to get involved. We are a charity working to improve the life chances of vulnerable people at risk, and individuals suffering disadvantages due to their socio economic factors including mental health issues.

The area the charity operates in, as set out in the governing documents is Calderdale, West Yorkshire.

Mission Statement

The **Calderdale British Muslim Association (Calderdale BMA)** is dedicated to improving the well-being and quality of life of individuals and communities within Calderdale, with a particular focus on those from South Asian, Eastern European, and Middle Eastern backgrounds, including Roma Gypsy, Albanian, Czech, Polish, and Slovak communities. Our charitable objectives are:

- 1. Promoting Health and Well-being**

We provide essential support services, including respite daycare, drop-in clinics, health awareness guidance, and referrals, ensuring individuals have access to the care and assistance they need.

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2023

2. **Supporting Vulnerable Individuals**
Our charity works to support those facing social isolation, mental health challenges, domestic abuse, substance misuse, and homelessness, offering tailored interventions to improve their circumstances.
3. **Community Engagement and Empowerment**
Calderdale BMA actively engages with communities across the Borough of Calderdale, fostering social cohesion and empowerment. Where needed, we extend our support to regional and national communities to promote awareness and positive change.
4. **Culturally Inclusive Support Services**
We provide culturally appropriate services, including food provision, community activities, and tailored assistance to meet the specific needs of South Asian, Eastern European, and Middle Eastern communities.
5. **Accessible, Multilingual Support**
Our staff and volunteers offer services in multiple languages, including Urdu, Punjabi, Hindi, Arabic, and Roma Gypsy dialects, ensuring inclusivity and effective communication.
6. **Comprehensive and Compassionate Care**
We go beyond traditional service provision by offering holistic, person-centred care, fostering a sense of belonging and support. Our team provides assistance beyond office hours, ensuring that no individual feels unheard or unsupported.

Calderdale BMA is committed to fostering a compassionate, inclusive, and supportive environment for all, ensuring that those in need receive the help, care, and advocacy they deserve.

Review of the year

In 2023, CBMA expanded its reach and deepened its impact across Calderdale, addressing new challenges faced by vulnerable and marginalised groups in the wake of economic uncertainty and growing service gaps.

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2023

Key Services and Achievements:

Expanded Respite Day Care

We operated our adult social day care services four days per week at Victoria House. Services included:

- Warm, culturally appropriate meals
- Activities to promote mental well-being and reduce isolation
- Increased transportation support for attendees with mobility issues

Enhanced Drop-in Support

Our seven-day-per-week drop-in centre provided individual support sessions in 2023, including:

- Substance misuse interventions
- Housing and homelessness support
- Translation and interpretation for critical services

Advocacy and Welfare Clinics

Our weekly clinics expanded to three days per week, helping individuals with:

- Universal Credit and welfare applications
- Mental health support referrals

Highlights from 2023

- **Assisted Refugees and Asylum Seekers**
Including support with documentation, housing access, and integration into local networks.
- **Night Shelter and Emergency Accommodation**
Provided temporary shelter to 12 individuals, with onward referrals to social services.
- **Multilingual Resource Expansion**
Developed translated guides in Romanian, Pashto, Arabic, and Ukrainian to help service users better navigate UK systems.

Calderdale British Muslim Association

**Report of the Trustees (continued)
For the Year Ended 31 March 2023**

Urgent Need: Property Renovation

As the volume and complexity of our services grow, our current premises at Victoria House are under increasing strain. The building requires **urgent renovation and refurbishment to:**

- Improve accessibility for people with disabilities
- Upgrade safety and fire compliance systems
- Expand private consultation areas
- Modernise kitchen and bathroom facilities
- Improve energy efficiency and reduce running costs

We are actively seeking funding and community partnerships to help us bring the property up to a standard that reflects the quality and dignity of care we aim to provide.

Financial Review

Full details of the financial transactions are contained in the attached accounts and total income for the year was **£31,089** (2022: £24,464), and after deducting total expenditure £32,349 (2022: £24,962) the net expenditure for the year was £1,260 (2022: net expenditure £498)

Total Charity funds carried forward as at the 31st March 2023 were £(3,574) (2022: £(2,314))

Signed on behalf of the Trustees on 13/06/2025

..M..H..A..M..M..E..D.. H..A..N..I..F

**Mr Mohammed Hanif
Trustee**

Calderdale British Muslims Association

Statement of Trustees' Responsibility For the Year Ended 31 March 2023

Law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements giving a true and fair view the Trustees should follow best practice and:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

**Independent Examiner's Report to the Trustees of Calderdale British Muslim Association
For the Year Ended 31 March 2023**

I report on the accounts of the Charity for the year ended 31st March 2023, which are set out on pages 5 to 9

Responsibilities and basis of report

As the Charity Trustees you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts 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 Report

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 Trust as required by Section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) 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.



.....
S J Sutcliffe F.C.C.A.

Torevell Dent Limited
Chartered Certified Accountants
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date: 13/5/25
.....

Calderdale British Muslims Association

**Statement of Financial Activities
For the Year Ended 31 March 2023**

	Notes	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
<u>Incoming Resources</u>					
Voluntary Income:					
Charitable Activities		31,089	-	31,089	24,464
Other Income		-	-	-	-
Total Incoming Resources		<u>31,089</u>	<u>-</u>	<u>31,089</u>	<u>24,464</u>
<u>Resources Expended</u>					
Charitable Activities:	2	31,749	-	31,749	24,362
Other	3	600	-	600	600
Total Resources Expended		<u>32,349</u>	<u>-</u>	<u>32,349</u>	<u>24,962</u>
Total Resources for the year		(1,260)	-	(1,260)	(498)
Fund balances brought forward		(2,314)	-	(2,314)	(1,816)
Fund balances carried forward		<u>(3,574)</u>	<u>-</u>	<u>(3,574)</u>	<u>(2,314)</u>

Calderdale British Muslims Association
Balance Sheet
As at 31st March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Current Assets					
Cash at bank and in hand		326		326	986
		<u>326</u>	<u>-</u>	<u>326</u>	<u>986</u>
Current Liabilities					
Creditors: due within one year	4	(3,900)	-	(3,900)	(3,300)
		<u>(3,900)</u>	<u>-</u>	<u>(3,900)</u>	<u>(3,300)</u>
Total Assets Less Current Liabilities		(3,574)		(3,574)	(2,314)
		<u>(3,574)</u>	<u>-</u>	<u>(3,574)</u>	<u>(2,314)</u>
Net Current Assets					
		<u>(3,574)</u>	<u>-</u>	<u>(3,574)</u>	<u>(2,314)</u>
The Funds of the Charity					
Unrestricted Funds				(3,574)	(2,314)
Restricted Income Funds				-	-
Total Charity Funds				<u>(3,574)</u>	<u>(2,314)</u>

The financial statements were approved by the Trustees on ^{17/03/23} and signed on their behalf by:-

Mohammed Hanif
Mr Mohammed Hanif

Notes to the Accounts

For the Year Ended 31 March 2023

1. Statement of Accounting Policies

a) Accounting policies

These Financial Statements are prepared on the going concern basis. There are no material uncertainties in respect of the company's ability to continue as a going concern. The Financial Statements are prepared under the historical cost convention, on an accruals basis, in accordance with the Companies Act 2006 and applicable accounting standards in the U.K.

b) Accounting convention

The Financial Statements have been prepared under the historical cost convention as modified by the revaluation of investments to market value.

c) Investments

Investments are stated at market value. Realised and unrealised gains or losses on investments are reflected as a change in the permanent capital of the Company.

d) Direct Charitable Expenditure and Other Costs

Direct charitable expenditure includes all expenditure directly related to the objects of the charity.

e) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Calderdale British Muslims Association

Notes to the Financial Statements For the Year Ended 31 March 2023

2. Charitable Activities

	2023	2022
Daycare costs	9,803	10,058
Utilities, council tax and insurance	6,886	6,880
Flat and building repairs and renewals	3,461	1,118
Bank charges	7	161
Legal and professional	4,347	151
Rent	6,981	5,969
Sundry	264	25
	<u>31,749</u>	<u>24,362</u>

3. Independent Examiners Fee

	2023	2022
Examiners' fee	600	600
	<u>600</u>	<u>600</u>

4. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Accruals	3,900	-	3,900	3,300
	<u>3,900</u>	<u>-</u>	<u>3,900</u>	<u>6,601</u>

5. Transactions with trustees

No Trustees received expenses during the period ending 31.03.2023 (31.03.2022 - £Nil).

CALDERDALE BRITISH MUSLIM ASSOCIATION

England & Wales - Charity number 1015200

Accounts

Calderdale British Muslim Association

Statement of Accounts

For the Year Ended 31 March 2022

Charity Registration Number 1015200

Calderdale British Muslim Association

Charity Information

For the Year Ended 31 March 2022

Charity Registration Number: 1015200

Trustees: Mr Mohammed Faisal Hussain
Mr Mohammed Hanif

Address: Victoria House
86 Hopwood Lane
Halifax
HX1 4EJ

Bankers: Lloyds Bank
Commercial Street
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Calderdale British Muslim Association

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Calderdale British Muslim Association

Report of the Trustees For the Year Ended 31 March 2022

The trustees submit their Annual Report and Accounts for the period ended 31 March 2022, which have been prepared in accordance with FRS 102, Accounting and Reporting by Charities 2005, and the Charities Act 2016.

Governing Document

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The following people served as Trustees during the financial year:

Mr Mohammed Faisal Hussain
Mr Mohammed Hanif

Objectives and Activities

Calderdale British Muslim Association (BMA) is a specialist service provider for the Black & Minority Ethnic Community. British Muslim Association offers quality support services that are culturally, linguistically & religiously appropriate for people from South East Asia. BMA explores ways of working effectively with a wide range of service providers and commissioners.

At BMA we have been raising money for our cause for many years now, and our dedicated team in Halifax work hard every day to find ways to fundraise, raise awareness, and encourage the local and national community to get involved. We are a charity working to improve the life chances of vulnerable people at risk, and individuals suffering disadvantages due to their socio economic factors including mental health issues.

The area the charity operates in, as set out in the governing documents is Calderdale, West Yorkshire.

Mission Statement

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1. **Promoting Health and Well-being**
We provide essential support services, including respite daycare, drop-in clinics, health awareness guidance, and referrals, ensuring individuals have access to the care and assistance they need.

**Report of the Trustees (continued)
For the Year Ended 31 March 2022**

2. **Supporting Vulnerable Individuals**
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Calderdale BMA is committed to fostering a compassionate, inclusive, and supportive environment for all, ensuring that those in need receive the help, care, and advocacy they deserve.

Review of the year

In 2021–2022, Calderdale BMA responded to the ongoing effects of the COVID-19 pandemic, rising economic instability, and deepening social inequalities. As the UK gradually emerged from lockdowns, our community continued to experience financial hardship, mental health challenges, housing insecurity, and healthcare delays. Calderdale BMA played a crucial role in supporting those most impacted, including the elderly, vulnerable families, refugees, and asylum seekers, through essential services and grassroots advocacy.

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2022

Key Services and Achievements:

COVID-19 Recovery & Public Health Support

We provided vital health-related assistance to individuals facing post-pandemic difficulties by:

- Supporting access to delayed medical treatments and arranging private referrals when necessary
- Raising awareness about long COVID and offering support for ongoing symptoms
- Continuing vaccination and testing efforts within hard-to-reach groups
- Distributing PPE and hygiene supplies to vulnerable families

Financial Support & Cost-of-Living Assistance

To address the economic impact of the pandemic, we:

- Distributed over 15 food parcels weekly to families in need
- Advocated on behalf of service users/clients to cover expenses
- Guided individuals through applications for Universal Credit and hardship grants

Housing & Homelessness Prevention

With eviction bans lifted and rents rising, we:

- Helped over 75 households avoid eviction
- Provided emergency accommodation for people in crisis
- Supported asylum seekers and refugees with housing insecurity

Mental Health & Social Well-being Programs

Responding to the growing mental health crisis, we:

- Delivered one-on-one counselling
- Hosted community well-being sessions
- Provided support for people facing anxiety, depression and social pressures
- Expanded services for both men/women, including domestic abuse survivors

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2022

Employment & Skills Development

To combat job losses and economic vulnerability, we:

- Conducted job training and CV workshops
- Supported small businesses with funding applications
- Delivered financial literacy workshops

Support for Refugees & Asylum Seekers

Amid changing asylum policies, we:

- Supported over 10 refugee families with housing, healthcare, and employment
- Ran language and cultural integration programs for new arrivals

Community Cohesion & Interfaith Engagement

To foster inclusivity and understanding, we:

- Hosted cultural and interfaith events
- Promoted unity and social cohesion across diverse communities

Commitment to Community Care and Inclusion

Calderdale BMA continues to offer holistic, non-government-funded care to individuals of all backgrounds. Our commitment remains rooted in grassroots support, inclusive service delivery, and engaging marginalised communities. From mental health to housing support, from job training to food security, we strive to reduce inequalities and ensure that no one is left behind.

At Calderdale BMA, we remain committed to serving the most vulnerable and building a stronger, more united community for all.

Calderdale British Muslim Association

**Report of the Trustees (continued)
For the Year Ended 31 March 2022**

Financial Review

Full details of the financial transactions are contained in the attached accounts and total income for the year was £24,464 (2021: £44,770), and after deducting total expenditure £24,962 (2021: £47,554) the net expenditure for the year was £498 (2021: net expenditure £2,784)

Total Charity funds carried forward as at the 31st March 2022 were £(2,413) (2021: £(1,816))

Signed on behalf of the Trustees on 13/03/2025

Mohammed Hanif

**Mr Mohammed Hanif
Trustee**

Calderdale British Muslim Association

Statement of Trustees' Responsibility For the Year Ended 31 March 2022

Law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements giving a true and fair view the Trustees should follow best practice and:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

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**Independent Examiner's Report to the Trustees of Calderdale British Muslim Association
For the Year Ended 31 March 2022**

I report on the accounts of the Charity for the year ended 31st March 2022, which are set out on pages 8 to 11

Responsibilities and basis of report

As the Charity Trustees you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts 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 Report

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 Trust as required by Section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) 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.


.....
S.J. Sutcliffe F.C.C.A.

Torevell Dent Limited
Chartered Certified Accountants
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date: 12/5/25.....

Calderdale British Muslim Association

Statement of Financial Activities
For the Year Ended 31 March 2022

	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
<u>Incoming Resources</u>					
Voluntary Income:					
Charitable Activities		24,464	-	24,464	40,427
Other Income		-	-	-	4,343
Total Incoming Resources		<u>24,464</u>	<u>-</u>	<u>24,464</u>	<u>44,770</u>
<u>Resources Expended</u>					
Charitable Activities:	2	24,362	-	24,362	46,954
Other	3	600	-	600	600
Total Resources Expended		<u>24,962</u>	<u>-</u>	<u>24,962</u>	<u>47,554</u>
Total Resources for the year		(498)	-	(498)	(2,784)
Fund balances brought forward		(1,816)	-	(1,816)	968
Fund balances carried forward		<u>(2,314)</u>	<u>-</u>	<u>(2,314)</u>	<u>(1,816)</u>

Calderdale British Muslim Association
Balance Sheet
As at 31st March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Current Assets					
Cash at bank and in hand		986		986	884
		<u>986</u>	<u>-</u>	<u>986</u>	<u>884</u>
Current Liabilities					
Creditors: due within one year	4	(3,300)	-	(3,300)	(2,700)
		<u>(3,300)</u>	<u>-</u>	<u>(3,300)</u>	<u>(2,700)</u>
Total Assets Less Current Liabilities		(2,314)		(2,314)	(1,816)
		<u>(2,314)</u>	<u>-</u>	<u>(2,314)</u>	<u>(1,816)</u>
Net Current Assets					
		(2,314)		(2,314)	(1,816)
The Funds of the Charity					
Unrestricted Funds				(2,314)	(1,816)
Restricted Income Funds				-	-
Total Charity Funds				(2,314)	(1,816)
				<u>(2,314)</u>	<u>(1,816)</u>

The financial statements were approved by the Trustees on 17/8/25 and signed on their behalf by:-

Mohammed Hanif

Mr Mohammed Hanif

Notes to the Accounts

For the Year Ended 31 March 2022

1. Statement of Accounting Policies

a) Accounting policies

These Financial Statements are prepared on the going concern basis. There are no material uncertainties in respect of the company's ability to continue as a going concern. The Financial Statements are prepared under the historical cost convention, on an accruals basis, in accordance with the Companies Act 2006 and applicable accounting standards in the U.K.

b) Accounting convention

The Financial Statements have been prepared under the historical cost convention as modified by the revaluation of investments to market value.

c) Investments

Investments are stated at market value. Realised and unrealised gains or losses on investments are reflected as a change in the permanent capital of the Company.

d) Direct Charitable Expenditure and Other Costs

Direct charitable expenditure includes all expenditure directly related to the objects of the charity.

e) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Calderdale British Muslim Association

Notes to the Financial Statements For the Year Ended 31 March 2022

2. Charitable Activities

	2022	2021
Daycare costs	10,058	22,574
Utilities, council tax and insurance	6,880	15,012
Flat and building repairs and renewals	1,118	2,564
Bank charges	161	126
Legal and professional	151	-
Rent	5,969	6,507
Sundry	25	170
	<u>24,362</u>	<u>46,953</u>

3. Independent Examiners Fee

	2022	2021
Examiners' fee	600	600
	<u>600</u>	<u>600</u>

4. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Accruals	3,300	-	3,300	2,700
	<u>3,300</u>	<u>-</u>	<u>3,300</u>	<u>2,700</u>

5. Transactions with trustees

No Trustees received expenses during the period ending 31.03.2022 (31.03.2021 - £Nil).

CALDERDALE BRITISH MUSLIM ASSOCIATION

England & Wales - Charity number 1015200

Accounts

Calderdale British Muslim Association

Statement of Accounts

For the Year Ended 31 March 2021

Charity Registration Number 1015200

Calderdale British Muslim Association

**Charity Information
For the Year Ended 31 March 2021**

Charity Registration Number: 1015200

Trustees: Mr Mohammed Faisal Hussain
Mr Mohammed Hanif

Address: Victoria House
86 Hopwood Lane
Halifax
HX1 4EJ

Bankers: Lloyds Bank
Commercial Street
Halifax
HX1 1BB

**Accountants and
Independent Examiners:** Torevell Dent Limited
1 - 3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Calderdale British Muslim Association

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Calderdale British Muslim Association

Report of the Trustees For the Year Ended 31 March 2021

The trustees submit their Annual Report and Accounts for the period ended 31 March 2020, which have been prepared in accordance with FRS 102, Accounting and Reporting by Charities 2005, and the Charities Act 2016.

Governing Document

The Charity was created on 7th September 1992 and the constitution was amended on 5th October 1992.

Trustees

The following people served as Trustees during the financial year:

Mr Mohammed Faisal Hussain
Mr Mohammed Hanif

Objectives and Activities

Calderdale British Muslim Association (BMA) is a specialist service provider for the Black & Minority Ethnic Community. British Muslim Association offers quality support services that are culturally, linguistically & religiously appropriate for people from South East Asia. BMA explores ways of working effectively with a wide range of service providers and commissioners.

At BMA we have been raising money for our cause for many years now, and our dedicated team in Halifax work hard every day to find ways to fundraise, raise awareness, and encourage the local and national community to get involved. We are a charity working to improve the life chances of vulnerable people at risk, and individuals suffering disadvantages due to their socio economic factors including mental health issues.

The area the charity operates in, as set out in the governing documents is Calderdale, West Yorkshire.

Mission Statement

The **Calderdale British Muslim Association (Calderdale BMA)** is dedicated to improving the well-being and quality of life of individuals and communities within Calderdale, with a particular focus on those from South Asian, Eastern European, and Middle Eastern backgrounds, including Roma Gypsy, Albanian, Czech, Polish, and Slovak communities. Our charitable objectives are:

1. **Promoting Health and Well-being**
We provide essential support services, including respite daycare, drop-in clinics, health awareness guidance, and referrals, ensuring individuals have access to the care and assistance they need.

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2021

2. **Supporting Vulnerable Individuals**
Our charity works to support those facing social isolation, mental health challenges, domestic abuse, substance misuse, and homelessness, offering tailored interventions to improve their circumstances.
3. **Community Engagement and Empowerment**
Calderdale BMA actively engages with communities across the Borough of Calderdale, fostering social cohesion and empowerment. Where needed, we extend our support to regional and national communities to promote awareness and positive change.
4. **Culturally Inclusive Support Services**
We provide culturally appropriate services, including food provision, community activities, and tailored assistance to meet the specific needs of South Asian, Eastern European, and Middle Eastern communities.
5. **Accessible, Multilingual Support**
Our staff and volunteers offer services in multiple languages, including Urdu, Punjabi, Hindi, Arabic, and Roma Gypsy dialects, ensuring inclusivity and effective communication.
6. **Comprehensive and Compassionate Care**
We go beyond traditional service provision by offering holistic, person-centred care, fostering a sense of belonging and support. Our team provides assistance beyond office hours, ensuring that no individual feels unheard or unsupported.

Calderdale BMA is committed to fostering a compassionate, inclusive, and supportive environment for all, ensuring that those in need receive the help, care, and advocacy they deserve.

Review of the year

Our work in 2021 focused on recovery from the pandemic, addressing widening inequalities, and empowering communities through culturally sensitive, accessible, and holistic support.

Key Services and Achievements:

Respite Day Care Services

In 2021, following the easing of COVID-19 restrictions, we successfully **resumed and expanded our adult social day care service** at Victoria House. The service offered nutritious meals, recreational therapy, digital literacy support, and culturally sensitive care for elderly clients.

Calderdale British Muslim Association

Report of the Trustees (continued) For the Year Ended 31 March 2021

Drop-in Centre for Eastern European Communities

Our **drop-in service** continued to be a lifeline for individuals facing substance misuse, homelessness, and poverty. We provided:

- Emergency food and clothing
- Crisis accommodation referrals
- Harm reduction supplies and specialist links
- Emotional support and community reconnection

Mentoring and Advocacy Clinic

The **mentoring and advocacy clinic** expanded to **three days per week**, offering drop-in and appointment-based support for:

- Universal Credit and benefits navigation
- Health-related claims and appeals
- Immigration, EUSS (EU Settlement Scheme), and family reunification
- Housing advice, translation, and letter writing assistance

Community Response and Recovery

Our strategic focus in 2021 was shaped by post-lockdown needs and increased hardship due to economic strain. We addressed:

- Digital and social exclusion
- Mental health and trauma
- Food insecurity and housing stress

Volunteers played a vital role, with a 30% increase in participation.

Supporting Asylum Seekers, Refugees & the Vulnerable

We supported, newly arrived Afghan refugees and individuals from Ukraine, Syria, and Sudan. Our work included:

- Settlement support and documentation guidance
- Access to trauma services and primary healthcare

Calderdale British Muslim Association

**Report of the Trustees (continued)
For the Year Ended 31 March 2021**

Supporting Asylum Seekers, Refugees & the Vulnerable (continued)

- Emergency food and clothing
- Crisis accommodation referrals
- Support for destitute migrants with no recourse to public funds
- 15 individuals given temporary night shelter and linked to long-term services

Inclusive and Multilingual Service Delivery

We increased our capacity to serve in **Urdu, Punjabi, Hindi, Arabic, Kurdish, Pashto, and Roma dialects**, ensuring that language was never a barrier to care.

Independent, Grassroots, Community-Led

Calderdale BMA continues to operate **independently**, without relying on local authority funding. We fill critical service gaps left by overstretched statutory agencies.

Our model remains rooted in **compassion, lived experience, and cultural sensitivity**.

Financial Review

Full details of the financial transactions are contained in the attached accounts and total income for the year was £44,770 (2020: £45,182), and after deducting total expenditure £47,554 (2020: £42,736) the net expenditure for the year was £2,784 (2020: net income £2,446)

Total Charity funds carried forward as at the 31st March 2021 were £(1,816) (2020: £968)

Signed on behalf of the Trustees on 13/05/2021.....

MOHAMMED HANIF
Mr Mohammed Hanif
Trustee

Calderdale British Muslim Association

Statement of Trustees' Responsibility For the Year Ended 31 March 2021

Law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements giving a true and fair view the Trustees should follow best practice and:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

**Independent Examiner's Report to the Trustees of Calderdale British Muslim Association
For the Year Ended 31 March 2021**

I report on the accounts of the Charity for the year ended 31st March 2021, which are set out on pages 7 to 10

Responsibilities and basis of report

As the Charity Trustees you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts 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 Report

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 Trust as required by Section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) 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.



S J Sutcliffe F.C.C.A.

**Torevell Dent Limited
Chartered Certified Accountants
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB**

Date: 12/5/25

Calderdale British Muslim Association

**Statement of Financial Activities
For the Year Ended 31 March 2021**

	Notes	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Total Funds 2020
<u>Incoming Resources</u>					
Voluntary Income:					
Charitable Activities		40,427	-	40,427	45,182
Other Income		4,343	-	4,343	-
Total Incoming Resources		<u>44,770</u>	<u>-</u>	<u>44,770</u>	<u>45,182</u>
<u>Resources Expended</u>					
Charitable Activities:	2	46,954	-	46,954	42,136
Other	3	600	-	600	600
Total Resources Expended		<u>47,554</u>	<u>-</u>	<u>47,554</u>	<u>42,736</u>
Total Resources for the year		(2,784)	-	(2,784)	2,446
Fund balances brought forward		968	-	968	(1,478)
Fund balances carried forward		<u>(1,816)</u>	<u>-</u>	<u>(1,816)</u>	<u>968</u>

Calderdale British Muslim Association
Balance Sheet
As at 31st March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Current Assets					
Cash at bank and in hand		884		884	3,068
		<u>884</u>	<u>-</u>	<u>884</u>	<u>3,068</u>
Current Liabilities					
Creditors: due within one year	4	<u>(2,700)</u>	<u>-</u>	<u>(2,700)</u>	<u>(2,100)</u>
Total Assets Less Current Liabilities		(1,816)		(1,816)	968
Net Current Assets		<u>(1,816)</u>	<u>-</u>	<u>(1,816)</u>	<u>968</u>
The Funds of the Charity					
Unrestricted Funds				(1,816)	968
Restricted Income Funds				-	-
Total Charity Funds				<u>(1,816)</u>	<u>968</u>

The financial statements were approved by the Trustees on ^{12/6/21} and signed on their behalf by:-

Mohammed Hanif
Mr Mohammed Hanif

1. Statement of Accounting Policies

a) Accounting policies

These Financial Statements are prepared on the going concern basis. There are no material uncertainties in respect of the company's ability to continue as a going concern. The Financial Statements are prepared under the historical cost convention, on an accruals basis, in accordance with the Companies Act 2006 and applicable accounting standards in the U.K.

b) Accounting convention

The Financial Statements have been prepared under the historical cost convention as modified by the revaluation of investments to market value.

c) Investments

Investments are stated at market value. Realised and unrealised gains or losses on investments are reflected as a change in the permanent capital of the Company.

d) Direct Charitable Expenditure and Other Costs

Direct charitable expenditure includes all expenditure directly related to the objects of the charity.

e) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Calderdale British Muslim Association

**Notes to the Financial Statements
For the Year Ended 31 March 2021**

2. Charitable Activities

	2021	2020
Daycare costs	22,574	23,744
Printing, postage and stationery	-	646
Utilities, council tax and insurance	15,012	6,319
Flat and building repairs and renewals	2,564	2,957
Bank charges	126	376
Rent	6,507	8,009
Sundry	170	85
	<u>46,953</u>	<u>37,592</u>

3. Independent Examiners Fee

	2021	2020
Examiners' fee	600	600
	<u>600</u>	<u>600</u>

4. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Accruals	2,700	-	2,700	2,100
	<u>2,700</u>	<u>-</u>	<u>2,700</u>	<u>2,100</u>

5. Transactions with trustees

No Trustees received expenses during the period ending 31.03.2021 (31.03.2020 - £Nil).