

**TORBAY ISLAMIC CENTRE**

**Financial Statements  
For the year ended 31 January 2023**

**Charity No. 1056312**

**130 AVENUE ROAD  
TORQUAY  
DEVON**

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**TORBAY ISLAMIC CENTRE  
REPORT OF THE TRUSTEES  
For the year ended 31 January 2023**

The Trustees present their annual report and financial statement for the year ending 31 January 2023 and confirm they comply with the charities Act 1993 as amended by the Charities Act 2011 and the Charities SORP (FRSSE) published on 16th July 2014.

**STUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Torbay Islamic Centre was founded in 1984, Its amended constitution was adopted on the 3rd of June 1996 and was registered with the Charity Commissions on the 21st of June 1996 ( registration number 1056312). The address of the charity is 128/130 Avenue Road, Torquay, Devon TQ2 5LQ.

**Organisational structure**

The Trustees (Members of the Executive Committee) are responsible for the general control and management of the Charity.

The Trustees give their name freely and receive no remuneration or other financial benefits. The Trustees that have served during the year and up to the date of this report are set below.

Mr Yousif a Al-Nassar  
Mr Mahmoud Al-Ghareeb  
Mr Abdullah Ahmed Zollay  
Mr Eissa Al-Subhi Al-Harbi  
Mr Saeed Omar Balbaid

Dr Ibrahim Masoud (Appointed 24th April 2015)  
Bashir Rana (Appointed 24th April 2015)  
Mr Peter Frederick Muhammad Davis-Ali  
Mr Mohammed Bamukra

**Risk Management**

The Trustees have assessed the risks the charity faces. The Trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the mosque are kept under review.

**OUR AIMS**

The objects of the charity are set out in the charities Trust Deed and are summarised as follows; the advancement of the religion of Islam in accordance with the tenets and doctrines of the holy Quran and Sunnah. The advancement of the education of Muslim children in accordance with tenets and doctrines of Islam and for the relief of such Muslims who are poor and needy.

**OUR OBJECTIVES**

Our Objectives are set to reflect our faith and community aims. Each year our Trustees review our objectives and activities to ensure that they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commissions general guidance on public benefit and in particular the supplementary public guidance on the advancement of religion for the public benefit. Our aims remain to provide a facility where Muslims can worship.

Our long term ambition is to build the self-confidence of Torbay's Muslims in their faith and through our activities help make our area a peaceful, vibrant and harmonious community.

**STRATEGIES**

We want to make our Mosque accessible and a welcoming venue where all Muslims, or those who wish to know more about our faith, can gather together to learn about their religion and worship. We are also fortunate to have facilities for women who want to pray at the Mosque. The Mosque is open at all prayer times with the Friday Prayers being the focus of our activities.

We give talks to schools and local organisations on the Muslim faith.

**TORBAY ISLAMIC CENTRE  
REPORT OF THE TRUSTEES (CONT'D)  
For the year ended 31 January 2023**

**ACTIVITIES AND ACHIEVEMENTS**

How our activities deliver public benefit.

The charity carries out a wide range of activities in pursuit of its charitable aims. The Trustees consider that the activities summarised in the Chairman's report given below, provide benefit both to those who worship at our mosque and the wider community of Torbay.

**Religious Activities**

Our Mosque provides a centre for our prayers and worship of the activities associated with our faith. During the year under review we offer a range of services and activities.

**Chairman's Report**

(1) **Ramadhan & prayers** – The Mosque is holding all the daily prayers; Ramadan was held at the Torbay Islamic Centre with great success and large numbers of the brothers attending daily to break the fast and attend the Tarweeh prayers in the late evening.

(2) **Local schools and colleges visits** – Now the Covid Virus has now finished we were able to start visiting local Schools, Colleges and other related establishments.

(3) **The teaching of children and teenagers** – The religious classes held by Imam for the local children have been very successful reaching over 26 students.

(5) **The Imam teaches children on Saturday mornings** – These classes held by Imam for the local children on a Saturday morning.

(6) **The two EID prayers** – The Two Eid prayers were held at the Torbay Islamic Centre. So all the Brothers / Sisters and local families could attend the Imam suggested holding three sittings – 6.00am, 7.30am and 9am.

We would like to thank him for all his hard work, they were very well attended.

(7) **local community attending the Mosque** – The number of Brothers & Sisters attending the Torbay Islamic Centre has increased considerably due to the arrival of a large number of Asylum Seekers staying within the Bay.

(8) **Donations** – We are holding all 5 x payers and importantly the Friday Payers the weekly collections have now started again which will help support the Torbay Islamic Centre greatly as during the Pandemic this was not possible. The brothers are still donating regularly with Direct Debits so we are hoping overall the level of donations that help, support and maintain the Torbay Islamic centre will return to previous and in fact due to the numbers increasing the donations within the mosque have increased to higher numbers.

(9) **expenses** - The Brothers over the last 12 x months have started taking out Direct Debit donations monthly to the Torbay Islamic Centre to help pay for the Religious Services provided by our Imam and also help cover the utility charges such as – electricity, Gas, Water rates, Wi-Fi, and Telephone Etc and with the ever increasing utility charges we are endeavouring to find the cheapest supplier.

(10) **Repairs** – We are continuing with the yearly work on keeping the Torbay Islamic Centre in Good condition. We have this year removed the old toilets and shower and replaced them with 2 x New Larger toilets and washbasin and also replaced the flooring.

**TORBAY ISLAMIC CENTRE  
REPORT OF THE TRUSTEES (CONT'D)  
For the year ended 31 January 2023**

(11) Simon Ramsden is looking after the weekly collections, Banking, Book Keeping, Preparation of the yearly accounts that are then passed onto our NEW Accountants who in turn prepares the final yearly accounts for the Public Charity Commission and is also the secretary taking the minutes of the AGM.

(11a) we would like to thank Simon Ramsden for his diligent work in carrying out the booking keeping and passing them on to the accountants as above.

(12) A late AGM was held in the office of 144 Avenue RD with only the trustees, Imam, Simon Ramsden, Alan as the accountant.

(13) As we have hardly used 128 Avenue Rd the Imam Abdulkader did move in to the mosque for a few months which did not affect the running of the Torbay Islamic Centre but due to Abdulkader's mother being seriously ill unfortunately he had to return to London but it was agreed to keep his position open for him to return at a later date.

We had a temporary Imam called Younis from Paignton to take the prayers etc. but due to the winter weather & having to travel from Paignton to Torquay daily it could not continue.

After it was confirmed that the Imam Abdulkader was not able to return to Torquay, he kindly offered to find a suitable Imam for the Torbay Islamic Centre.

Abdulkader introduced a New Imam to take over his old position by the name of Sadiqui Islam, Brother Sadiqui came down from London to look into taking the position and was very popular with the Brothers & Sisters in the Mosque and decided to take up the permanent position of a full time Imam at the Torbay Islamic Centre.

It was a very wise decision as he is very enthusiastic and works very hard helping & teaching the Brothers, Sisters and Children. He also advises them about their problems but also meets non-Muslims telling them about the Islamic Religion.

(14) This year we have had a number of people deciding to be Muslim and taking the Shahada.

(15) In the last year there has been a very large number of Asylum Seekers sent to Torquay & Paignton and housed in local Hotels, one hotel in Torquay has 100 families and in Paignton another has about 100 single people.

We found out that they all were Muslims so we are finding a very large number coming to our Mosque for the 5 x prayers daily.

During the winter months it was very difficult for the Asylum seekers in Paignton to come to our mosque for the daily prayers so we have made a large room in the Esplanade Hotel as a Mosque catering for about 60 x people and for the prayers to be taken by Imam Younis ( who came and helped as a temporary Imam for Torquay ) Ham D Allah it is attended daily by the Asylum Seekers plus all the staff are also Muslim.

**TORBAY ISLAMIC CENTRE  
REPORT OF THE TRUSTEES (CONT'D)  
For the year ended 31 January 2023**

**FINANCIAL REVIEW**

**Reserves Policy**

The Trustees have reviewed the reserves of the Charity. The policy is to hold enough funds to meet two years' operating costs of the Mosque. Following the extension of the Mosque, the numbers attending on Friday mean that the Mosque is nearly full and consideration will need to be given to extending the Mosque and as such additional funds are being retained for this purpose and the continued aims and activities of the Charity. The Charity is also looking into the possibility of purchasing a building to use as a community centre and a further place for prayers.

**Principal Funding Sources**

The Charity's main source of income is donations from the congregation. The total unrestricted donations and collections this year were £30,369 (2022 - £26,279). The unrestricted fund expenditure was £22,641 (2022 - £28,761), leaving a net surplus of £7,728 (2022 deficit - £2,482).

**Investment Policy and Objectives**

The Charity has no long term investments. Cash reserves are held in a bank account.

Approved by the Trustees on .....16/05/.....2023, and signed on its behalf by:

.....  
Yousif A AL Nassar  
Chair

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF TORBAY ISLAMIC CENTRE FOR THE YEAR ENDED 31ST JANUARY 2023

I report to the Trustees on my examination of the accounts of the Torbay Islamic Centre for the year ended 31 January 2023.

#### Responsibilities and basis of this report

The Charity's Trustees 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 Charity'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 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 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.



John Rowe FCA CTA  
Francis Clark LLP  
Sigma House  
Oak View Close  
Edginswell Park  
Torquay  
TQ2 7FF

Date: 17 May 2023

**TORBAY ISLAMIC CENTRE**

**STATEMENT OF FINANCIAL ACTIVITIES**  
For the year ended 31 January 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Income &amp; Endowments From</b>					
Voluntary Income	2	30,369	607	30,976	26,837
Investment Income		-	-	-	-
<b>Total</b>		<b>30,369</b>	<b>607</b>	<b>30,976</b>	<b>26,837</b>
<b>Expenditure</b>					
Charitable Activities	3	22,641	-	22,641	28,761
Charitable Giving		-	-	-	-
<b>Total</b>		<b>22,641</b>	<b>-</b>	<b>-</b>	<b>28,761</b>
Net Movement of Funds		7,728	607	8,335	1,924
Transfer between Funds		-	-	-	-
		7,728	607	8,335	-
Balance brought forward at 1 February 2022		38,740	648	39,388	41,312
Balance carried forward at 31 January 2023		46,468	1,255	47,723	39,388



# TORBAY ISLAMIC CENTRE

## BALANCE SHEET

As at 31 January 2023

		£	2023 £	£	2022 £
	Note				
<b>FIXED ASSETS</b>					
Tangible Assets	5		274,701		274,776
<b>CURRENT ASSETS</b>					
Cash at Bank & In Hand		48,004		40,888	
Payments in Advance		1,055		981	
Debtor		-	49,059	-	41,869
			<u>323,760</u>		<u>316,645</u>
<b>LIABILITIES</b>					
Creditors – Amounts falling due within one year	6		<u>1,261</u>		<u>2,481</u>
			<u>322,499</u>		<u>314,164</u>
<b>CHARITY FUNDS</b>					
Unrestricted Fund: General Fund	4		46,543		38,740
Capital Fund	4		274,701		274,776
Restricted Fund	4		<u>1,255</u>		<u>648</u>
			<u>322,499</u>		<u>314,164</u>

Approved by the Trustees on .....16/05.....2023, and signed on its behalf by:

Yousif A Al Nassar  
Chair

*Y.A. Al-Nassar*

## TORBAY ISLAMIC CENTRE

### NOTES TO THE ACCOUNTS

Year ended 31 January 2023

#### 1. Accounting Policies

The principal accounting policies adopted in the preparation of the Financial Statements are as follows:

##### a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. 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 issued October 2019 and the Charities Act 2011. Torbay Islamic Centre meets the definition of a Public Benefit Charity under FRS102.

##### b) Fixed Assets

Fixed Assets are stated in the Balance Sheet at the historical cost less depreciation.

##### c) Depreciation

Depreciation is calculated to write down the cost of Tangible Fixed Assets over the estimated useful lives at the rate set out below:

Equipment	20% reducing balance per annum
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The trustees keep the Freehold Property in good condition with regular maintenance and consider that the residual value of the property (excluding land) will be in excess of cost and as such no depreciation is provided on Freehold Property.

##### d) Fund Accounting

Torbay Islamic Centre has two types of funds for which it is responsible and which requires separate disclosure. These are as follows:

- i) restricted Funds – Income received which is earmarked for specific purposes within specific objects of the organisation;
- ii) unrestricted Funds – Funds which are expendable at the discretion of the Trustees in furtherance of the objectives of the Charity. Part of the unrestricted fund has been designated as a capital fund and represents the net book value and tangible fixed assets and is therefore not available for any other purpose.

##### e) Incoming Resources

Gifts and donations are recognised as Income when the amounts are received.

##### f) Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. As most of the management and activity of the Mosque is carried out by volunteers, this intangible cost is not included in the Financial Statements as this voluntary contribution to the life of the Mosque is incalculable.



## TORBAY ISLAMIC CENTRE

### NOTES TO THE ACCOUNTS (CONT'D) Year ended 31 January 2023

#### g) Financial Instruments

The Charity holds the following financial instruments:

- short term trade and other debtors and creditors; and
- cash and bank balances.

All financial instruments are classified as basic.

The Charity has chosen to apply the recognition and measurement principles in FRS102.

Financial instruments are recognised when the Charity becomes party to the contractual provisions of the instrument and derecognised when in the case of assets, the contractual rights to cash flows from the assets expire or substantially all the risks and rewards of ownership are transferred to another party, or in the case of liabilities, when the Charity's obligations are discharged, expire or are cancelled.

Basic financial assets comprise short term trade and other debtors and cash and bank balances. Basic financial liabilities comprise short term trade and other creditors and bank loans.

Such instruments are initially measured at transaction price, including transaction costs, and are subsequently carried at the undiscounted amount of the cash, or other consideration, expected to be paid or received, after taking account of impairment adjustments.

#### 2. Voluntary Income

	Unrestricted Funds		Restricted Funds		Total	Total
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Collections and donations	30,369	26,279	607	558	30,976	26,837
Donations for Charitable Giving	-	-	-	-	-	-
	<b>30,369</b>	<b>26,279</b>	<b>607</b>	<b>558</b>	<b>30,976</b>	<b>26,837</b>

**TORBAY ISLAMIC CENTRE**

**NOTES TO THE ACCOUNTS (CONT'D)**

Year ended 31 January 2023

**3. Charitable Activities Unrestricted Restricted**

	Unrestricted Funds		Restricted Funds		Total	Total
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Imam	11,102	19,350	-	-	11,102	19,350
Water Rates	2,326	1,505	-	-	2,326	1,505
Rent	63	-	-	-	63	-
Heat and Light	2,543	1,646	-	-	2,543	1,646
Telephone	1,209	603	-	-	1,209	603
Insurance	1,430	1,601	-	-	1,430	1,601
Room Hire & Meeting Costs	-	574	-	-	-	574
Repairs and Renewals	1,496	2,259	-	-	1,496	2,259
Bookkeeping	520	-	-	-	520	-
Accountancy Fees	1,320	570	-	-	1,320	570
Sundry Expenses	85	279	-	-	85	279
Bank Charges	472	374	-	-	472	374
Depreciation	75	-	-	-	75	-
	<b>22,641</b>	<b>28,761</b>	<b>-</b>	<b>-</b>	<b>22,641</b>	<b>28,761</b>

**4. Fund Balances**

**a) Analysis of Net Assets by Fund**

	Restricted Fund	Unrestricted		Total	Total
	£	General Fund	Capital Fund	2023	2022
	£	£	£	£	£
Fixed Assets	-	-	274,701	274,701	274,776
Current Assets	1,255	47,754	-	49,009	41,869
Current Liabilities	-	(1,261)	-	(1,261)	(2,481)
	<b>1,255</b>	<b>46,493</b>	<b>274,701</b>	<b>322,499</b>	<b>314,164</b>

**b) Restricted Fund**

	Brought Forward 1.2.22	Transfer Between Funds	Incoming Resources	Resources Expended	Carried Forward 31.1.23
	£	£	£	£	£
Charitable Giving	648	-	607	-	1,255
	<b>648</b>	<b>-</b>	<b>607</b>	<b>-</b>	<b>1,255</b>

**TORBAY ISLAMIC CENTRE**

**NOTES TO THE ACCOUNTS (CONT'D)**

Year ended 31 January 2023

**4. Fund Balances (continued)**

**c) Unrestricted Fund**

	General £	Designated £	Total £
Balance b/f	38,740	274,776	313,516
Net Movement of Funds	7,728	-	7,728
Transfer between funds	75	(75)	-
	<b>46,543</b>	<b>274,701</b>	<b>321,244</b>

**Capital Fund**

The Capital Fund, which was commenced by the Trustees in 2010, represents the Net Book Value of the Charity's tangible Fixed Assets, and is therefore not available for any other purpose.

**5. Tangible Assets**

	Freehold Property £	Equipment £	Total £
<b>Cost</b>			
01.02.22 & 31.01.23	274,399	5,450	279,849
<b>Depreciation</b>			
At 01.02.22	-	5,073	5,073
Charge in Year	-	75	75
At 31.01.22	-	5,148	5,148
<b>Net Book Value</b>			
31.01.23	274,399	302	274,701
31.01.22	274,399	377	274,766

**6. Creditors: Amounts falling due within one year**

	2023 £	2022 £
Accruals	1,261	2,480

**7. Trustees Remuneration & Expenses**

No payments were made to Trustees for work carried out or expenses.

**8. Donated Services**

The Charity benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with the Charity SORP, the economic contribution of general volunteers is not measured in the accounts.