

# ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION

England & Wales · Charity number 1058664

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1996-10-15

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

## Contact

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**Address** Icea  
101 Thornbury Road  
Bradford  
West Yorkshire  
BD3 8SA

**Phone** 01274667986

**Email** [info@icea.org.uk](mailto:info@icea.org.uk)

**Website** [www.icea.org.uk](http://www.icea.org.uk)

## Activities

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**Objects:** THE OBJECTS OF THE ASSOCIATION ARE TO PROMOTE THE ADVANCEMENT OF THE RELIGION IN ACCORDANCE WITH THE DOCTRINES OF ISLAM AND THE FIQH-I-HANFI (BRAILVI), TO ADVANCE EDUCATION AND RELIGIOUS EDUCATION IN ACCORDANCE WITH THE ISLAMIC BELIEFS AND TO PROVIDE FACILITIES FOR RECREATION AND LEISURE TIME ACTIVITIES IN THE INTERESTS OF SOCIAL WELFARE PRIMARILY FOR THE FOLLOWERS OF THE FIQH-I-HANFI (BRAILVI) IN THE AREA OF BRADFORD SPECIFIED IN CLAUSE 5 BELOW WITH THE OBJECTS OF IMPROVING THE CONDITIONS OF LIFE FOR SUCH PERSONS.

**Activities:** ICEA provides provision to teach children Religious, Education and IT Skills. ICEA also provides space for over 2000+ worshippers. ICEA has an IT suite, a Library, a Community Hall as well as a Kitchen.

## Classification

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- **How:** Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

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- **Area of benefit:** BRADFORD
- Bradford City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£576,296	£531,576	£4,796,014	23
2024-03-31	£502,443	£507,224	£4,751,294	18
2023-03-31	£474,352	£521,407	-	-
2022-03-31	£441,826	£402,548	-	-
2021-03-31	£326,444	£389,992	-	-

## Trustees

Name	Role	Appointed
ABDUL SATTAR		
AZEEM MALIK		2014-01-13
Asad Hafeez		2018-08-12
Choudhary Abdul Ghaffar Khan		2018-08-12
DAWOOD AHMED		
Dr Mohammed Azam		2018-11-14
GHAZANFAR ALI		2014-01-13
Hafiz Akhtar		2021-11-14
JAWAID IQBAL		2014-01-13
MOHAMMED BASHIR		
MOHAMMED ISHAQ RASUL		
MOHAMMED KHALIQ		
MUNSAF DAD SADDIQ		
Mohammed Ashfaq		2014-01-13
Mohammed Saddiq		2018-08-14
Mohammed Shaukat		2018-08-12
RAZAQ IQBAL		2014-01-13
Shehzad Sheikh		2021-11-14
ZULAFQAR ALI		

**ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION**

England & Wales - Charity number 1058664

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# Accounts

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**Charity number  
1058664**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2025**

**Principal office  
101 Thornbury Road, Bradford, BD3 8SA**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2025**

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**Islamic Cultural & Educational Association**  
**Trust information for the year ended 31 March 2025**

<b><u>Management Committee</u></b>	<b><u>Roles &amp; Responsibilities</u></b>	<b><u>Elected Status</u></b>
Munsaf Dad Saddiq	President	(Elected for 4yrs, until 2026)
Choudhury Mohammed Bashir	Vice President	(Elected for 4yrs, until 2026)
Choudhury Abdul Ghaffar Khan	General Secretary	(Elected for 4yrs, until 2026)
Abdul Sattar	Assistant General Secretary	(Elected for 4yrs, until 2026)
Mohammed Khaliq	Treasurer	(Elected for 4yrs, until 2026)
Mohammed Ishaq Rasul	Vice Treasurer	(Elected for 4yrs, until 2028)
Razaq Iqbal	Mathum and Khatum Lead	(Elected for 4yrs, until 2028)
Hafeez Akhtar	Maintenance Lead	(Elected for 4yrs, until 2028)
Mohammad Sadique	Committee member	(Elected for 4yrs, until 2028)
Jawaid Iqbal	Membership Secretary	(Elected for 4yrs, until 2028)
Mohammed Fiaz	Committee member	(Elected for 4yrs, until 2028)
Iftikhar Akhtar	Committee member	(Elected for 4yrs, until 2026)

**Co-opted by Management Committee**

Mushtaq Hussain	Juma / khatum / matam	(Co-opted until AGM 2025)
Shehzad Sheikh	Madressah both boys and girls Le:	(Co-opted until AGM 2025)
Israr Rasul	Juma / khatum / matam	(Co-opted until AGM 2025)
Saeed Nazir	Juma / khatum / matam	(Co-opted until AGM 2025)
Haji Mohammed Azam		(Co-opted until AGM 2025)
Mohammed Ashfaq	Nursery Lead	(Co-opted until AGM 2025)
Mohammed Bashir		(Co-opted until AGM 2025)
Shaukat Hussain		(Co-opted until AGM 2025)
Yaseen Hussain		(Co-opted until AGM 2025)

**Trustees appointed by Management Committee**

Azeem Malik	Accounts and fund rising
Dawood Ahmed	Library
Ghazanfer Ali	Mathum / Khatum / Nikah
Zulafqar Ali	
Dr Mohammad Azam	Health related issues
Dr Asad Hafeez	
Mohammad Sadiq	

**Structure** Association of Trustees

**Charity registration number** 1058664

**Principal office** 101 Thornbury Road  
Bradford  
BD3 8SA

**Bankers** Virgin Money  
Broadway  
Bradford BD1 1EZ

**Auditors** Adam & Co Accountancy Ltd  
Chartered Certified Accountants  
First Floor, 1 Edmund Street  
Bradford  
BD5 0BH

## **Islamic Cultural & Educational Association**

### **The report of the trustees for the year ended 31 March 2025**

The trustees present their 30th annual report and audited financial statements for the year ended 31 March 2025.

#### **History and objectives of the charity**

Islamic Cultural & Educational Association was founded in July 1994 as an unincorporated association and became a registered charity (no 1058664) on 16 October 1996. The association is governed by a written constitution adopted by its members.

The objectives of the organisation are:

- (a) The objects of the Association are to promote the advancement of the religion in accordance with the doctrines of Islam and the Fiqh-i-Hanfi (Brailvi), to advance education and religious education in accordance with the Islamic Beliefs and to provide facilities for recreation and leisure time activities in the interests of social welfare primarily for the followers of the fiqh-i-hanfi (Brailvi) in the area of Bradford specified in clause 5 of the constitution with the objects of improving the conditions of life for such persons.
- (b) to establish and maintain the mosque building and its grounds.
- (c) to provide educational, cultural and leisure time activities for the local muslim community.

#### **Management and Governance arrangements**

Members of the association can stand for election or be appointed as trustees if they have been a member of the association for at least 12 months

The trustees are broken down into two separate categories namely Elected and Land Custodians

The Elected members are referred to as as the Management Committee. This Management Committee comprises of no more than twelve members. Under the constitution the management committee are elected by the members. Elections are held every two years and management committee members are elected for a term of four years

The Land Custodians are referred to as Trustees. The Management committee appoints the Trustees. The constitution provides that there shall not be less than five and no more than seven such trustees. These trustees act as guardians of all property vested in the name of the association.

The Management Committee are responsible for the day to day running and operational matters The management committee hold regular monthly meetings to manage the affairs of the association and sub committees are set up to oversee various projects as and when needed

Most management committee members and trustees are already familiar with the work of the association, having been members of the association for many years. Every new committee member is given a copy of the constitution of the association and advised on the roles and responsibilities of the trustees

#### **Significant Future Projects**

There was no significant work planned or undertaken.

#### **Risk Management**

The Management Committee is responsible for the management of the risks that are faced by the association and that all members interests are declared and are open to members for reviews. Regular reviews of risk are taken and there are controls in place to mitigate the risks.

#### **Review for the period and reserves policy**

The financial accounts are set out on pages 5 to 13. The financial statements have been prepared implementing the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard for Smaller Entities .

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £531,576 (expenditure) and net realised incoming resources of a £576,296 (income).

The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £4,796,014.

The trustees are satisfied with the performance of the association during the year and the position at the year end.

The trustees are carefully monitoring the cashflow position of the association to ensure that sufficient funds are available for further expansion work.

The trustees are confident that they will be able to carry out future developments and continue with the association's activities into future years. It is the policy of the association to maintain adequate resources in its general fund so that it can continue to undertake future activities.

### **Disclosure of information to the auditors**

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### **Auditors**

A resolution to reappoint the auditors will be made by members at the AGM.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales. In preparing those accounts, the trustees are required to:

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

- \* Select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the order of the Trustees on ..... ..

Choudhury Abdul Ghaffar Khan  
General Secretary

**Islamic Cultural & Educational Association  
Independent Auditor's Report  
for the year ended 31 March 2025**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of Islamic Cultural and Educational Association for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 3, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 March 2025, and of its incoming resources and application of resources, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and

have been prepared in accordance with the requirements of the Charities Act 2011.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

sufficient accounting records have not been kept; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

*Shahbaz Munir, Senior Statutory Auditor*

*on behalf of Adam & Co Accountancy Ltd*

.....

*Chartered Certified Accountants and Statutory Auditors*

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2025**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2025 £	2025 £	2025 £	2024 £
<b>Incoming Resources</b>					
Grants		-	-	-	-
Appeals		-	25,565	25,565	34,308
Donations and collections		545,231	5,500	550,731	468,135
<b>Total Incoming Resources</b>		<b>545,231</b>	<b>31,065</b>	<b>576,296</b>	<b>502,443</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>545,231</b>	<b>31,065</b>	<b>576,296</b>	<b>502,443</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		388,245	17,570	405,815	385,890
Management and administration of the charity		125,761	-	125,761	121,334
<b>Total Resources expended</b>	<b>B</b>	<b>514,006</b>	<b>17,570</b>	<b>531,576</b>	<b>507,224</b>
<b>Net Incoming Resources ( ie Total A minus Total B = C )</b>	<b>C</b>	<b>31,225</b>	<b>13,495</b>	<b>44,720</b>	<b>(4,781)</b>
Gross Transfers between funds :-		-	-	-	-
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>31,225</b>	<b>13,495</b>	<b>44,720</b>	<b>(4,781)</b>
<b>Net Movement in funds</b>		<b>31,225</b>	<b>13,495</b>	<b>44,720</b>	<b>(4,781)</b>
<b>Total funds brought forward</b>		<b>4,400,251</b>	<b>351,043</b>	<b>4,751,294</b>	<b>4,756,075</b>
<b>Total funds carried forward</b>		<b>4,431,476</b>	<b>364,538</b>	<b>4,796,014</b>	<b>4,751,294</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 7 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Statement of Financial Activities**  
**for the year ended 31 March 2025**

**Statement of Total Recognised Gains and Losses**  
**for the year ended 31 March 2025**

	<b>2025</b>	<b>2024</b>
Excess of Expenditure over income before realisation of assets	<b>44,720</b>	(4,781)
<b>Net Movement in funds before taxation</b>	<b>44,720</b>	(4,781)

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds**  
**for the year ended 31 March 2025**

<b>Revenue accumulated fund</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Accumulated fund brought forward	4,400,251	351,043	<b>4,751,294</b>	4,756,075
Recognised gains and losses for year	31,225	13,495	<b>44,720</b>	(4,781)
<b>Closing Accumulated fund</b>	<b>4,431,476</b>	<b>364,538</b>	<b>4,796,014</b>	<b>4,751,294</b>

<b>Summary of funds</b>	<b>Designated Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Revenue funds	-	4,431,476	364,538	<b>4,796,014</b>	4,751,294
<b>Total funds</b>	<b>-</b>	<b>4,431,476</b>	<b>364,538</b>	<b>4,796,014</b>	<b>4,751,294</b>

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The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts.

**Islamic Cultural & Educational Association**  
**Balance Sheet**  
**as at 31 March 2025**

	Notes	2025	2024
<b>Fixed assets</b>			
Tangible assets	5	<u>4,189,619</u>	<u>4,273,630</u>
		4,189,619	4,273,630
<b>Current assets</b>			
Stocks	7	-	-
Debtors	8	-	-
Cash at bank		745,438	621,232
Cash in hand		-	-
		<u>745,438</u>	<u>621,232</u>
<b>Creditors:</b>			
amounts due within one year	9	(139,043)	(143,568)
<b>Net current assets</b>		<u>606,395</u>	<u>477,664</u>
<b>Total assets less current liabilities</b>		<u>4,796,014</u>	<u>4,751,294</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>4,796,014</u>	<u>4,751,294</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves		<u>4,431,476</u>	<u>4,400,251</u>
<b>Resources freely available</b>		4,431,476	4,400,251
Restricted revenue reserves		364,538	351,043
<b>Accumulated Funds</b>		<u>4,796,014</u>	<u>4,751,294</u>
		-	-

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on . . . . .

Choudhury Abdul Ghaffar Khan  
 General Secretary

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2025**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing donations from the local community and as a consequence the going concern basis is also dependent on the continuing donations. The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2025**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Porta cabins	15%	on written down value
Fixtures and equipment	15%	on written down value
Computer equipment	15%	on written down value
Buildings	2%	straight line

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**Stocks**

Book stocks are written off in the year of purchase.

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3i Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Grants and appeal funds	25,565	34,308
General donations, paypal/safe collections	550,731	468,135
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>576,296</u>	<u>502,443</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	405,815	385,890
Management and administration	125,761	121,334
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>531,576</u>	<u>507,224</u>

**3ii Numbers of full and part time employees or their time equivalents**

Engaged on charitable activities on average -Full Time	5	5
Engaged on charitable activities on average -Part Time	18	18
	<b>£</b>	<b>£</b>
Wages and salaries including paye and pension costs	259,389	227,060
	<u>259,389</u>	<u>227,060</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Audit fees	1,500	1,200
Accountants fees -Bookkeeping/ payroll	2,930	2,930
	<u>4,430</u>	<u>4,130</u>

<b>5 Tangible fixed assets</b>	<b>Land</b>	<b>Buildings</b>	<b>Porta Cabins</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2024	522,000	4,643,483	18,982	197,260
At 31 March 2025	<u>522,000</u>	<u>4,652,115</u>	<u>18,982</u>	<u>197,260</u>
<b>Depreciation</b>				
At 1 April 2024	-	919,513	18,327	170,381
Charge for the year	-	88,494	98	4,032
At 31 March 2025	<u>-</u>	<u>1,008,007</u>	<u>18,425</u>	<u>174,413</u>
<b>Net book value</b>				
At 31 March 2025	<u>522,000</u>	<u>3,644,108</u>	<u>557</u>	<u>22,847</u>
At 31 March 2024	<u>522,000</u>	<u>3,723,970</u>	<u>655</u>	<u>26,879</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2025**

	Computer equipment £	Total £
<b>Cost or valuation</b>		
At 1 April 2024	24,110	5,405,835
Additions	-	8,632
At 31 March 2025	<u>24,110</u>	<u>5,414,467</u>
<b>Depreciation</b>		
At 1 April 2024	23,984	1,132,205
Charge for the year	19	92,643
At 31 March 2025	<u>24,003</u>	<u>1,224,848</u>
<b>Net book value</b>		
At 31 March 2025	<u>107</u>	<u>4,189,619</u>
At 31 March 2024	<u>126</u>	<u>4,273,630</u>

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 March 2025 (Current year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,189,619	-	-	4,189,619
Current Assets	745,438	-	-	745,438
Current Liabilities (creditors)	(139,043)	-	-	(139,043)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,796,014</u>	<u>-</u>	<u>-</u>	<u>4,796,014</u>

<b>At 1 April 2024 (Previous year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,273,630	-	-	4,273,630
Current Assets	621,232	-	-	621,232
Current Liabilities (creditors)	(143,568)	-	-	(143,568)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,751,294</u>	<u>-</u>	<u>-</u>	<u>4,751,294</u>

<b>7 Stock</b>	<b>2025 £</b>	<b>2024 £</b>
Closing stock	-	-

<b>8 Debtors</b>	<b>2025 £</b>	<b>2024 £</b>
Madrassa fees	-	-

<b>9 Creditors: amounts falling due within one year</b>	<b>2025 £</b>	<b>2024 £</b>
Accruals (expenditure unpaid as at 31 March)	4,105	4,130
Private loans (karz-e-hasnah interest free)	134,938	139,438
PAYE & NI (and NEST unpaid as at 31 March)	-	-
	<u>139,043</u>	<u>143,568</u>

<b>10 Transactions with related parties</b>	<b>2025 £</b>	<b>2024 £</b>
<i>The following organisation is related to ICEA:</i>		
Thornbury play & learn nursery (TPLN):		
TPLN is 100% owned by the charity		
TPLN accumulated reserves for the period	<u>16,636</u>	<u>1,408</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2025**

There were no transactions with Trustees and there were no other related parties.

<b>11 Movement in Funds</b>	Balance at 2024 1st April b/f	Incoming Resources	Resources Expended	Transfers	Balance at 2025 31st March c/f
Restricted funds	351,043	31,065	(17,570)	-	<b>364,538</b>
Unrestricted funds	4,400,251	545,231	(514,006)	-	<b>4,431,476</b>
<b>Total funds</b>	<b><u>4,751,294</u></b>	<b><u>576,296</u></b>	<b><u>(531,576)</u></b>	<b><u>-</u></b>	<b><u>4,796,014</u></b>
	-	-	-	-	-

**Purposes of Restricted Funds**

Appeals - this fund is for appeal monies collected on an ad hoc basis for humanitarian disasters and emergencies worldwide. The monies are distributed to provide humanitarian aid and basic facilities to areas in need.

Fitrana and Sadqa -these are monies collected as part of the Islamic obligation on each person born before Eid ul Fitr to pay a fixed annual rate per person. The monies are paid to needy and poor people and charities that provide such support.

Thornbury Play and Learn Nursery was set up to provide centre for young children. They receive grant from Bradford Council and is 100% owned by ICEA.

**12 Going concern**

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason,they continue to adopt the going concern basis in the financial statements.

**13 Post balance sheet events**

There were none in the period.

**14 Ultimate controlling party**

The trustees have ultimate control of the charity

**15 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution.

The full registered name of the charity is Islamic Cultural and Educational Association.

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2025**

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>Prior Period</i>
<b>Incoming Resources</b>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Total Funds</i>
			<b>2025</b>	<b>2024</b>
	£	£	£	£
<b>Grants, Legacies and Donations</b>				
Friday collections (Juma)	125,030	-	125,030	126,576
Madrassa fees	105,415	-	105,415	90,035
Door to door collections	47,344	-	47,344	59,250
Ramadan collections and sponsorships	70,761	-	70,761	29,420
Funerals	59,175	-	59,175	58,104
Eid collections	25,417	-	25,417	15,569
Gift aid and grants	-	2,500	2,500	-
Fitrana, sadqa and education collections (restricted)	-	18,949	18,949	12,587
Other donations (general and misc.)	93,252	-	93,252	59,912
Calendar/leaflets sponsorship (restricted)	-	3,000	3,000	4,700
Appeal funds received	-	6,616	6,616	21,721
Membership fee	532	-	532	610
School visits	1,154	-	1,154	1,622
Nikah fees	3,800	-	3,800	1,750
Madrassa books and stationery	1,421	-	1,421	-
Refunds from bank, utilities and stamp duty	495	-	495	52
Radio receiver sales	1,135	-	1,135	2,180
Insurance received	-	-	-	-
Thornbury play and learn nursery	10,300	-	10,300	18,355
<b>Total Grants, Legacies &amp; Donations Received</b>	<b>545,231</b>	<b>31,065</b>	<b>576,296</b>	<b>502,443</b>
			-	-
<b>Charitable expenditure</b>				
			£	£
<b>Direct charitable expenditure</b>				
Appeals, Fitrana and Sadqa paid out (restricted)	-	14,743	14,743	29,385
Radio purchases	-	2,827	2,827	2,492
Staff wages, paye and pensions	232,652	-	232,652	205,060
MCEC resources and expenses	291	-	291	120
Volunteer costs	-	-	-	-
Rates and water	5,492	-	5,492	6,568
Light and Heat	64,853	-	64,853	57,213
Insurance and service charge	21,326	-	21,326	11,260
Repairs, safety and health maintenance	39,098	-	39,098	21,399
Stationery, books and printing	9,970	-	9,970	10,835
Telephone, internet and fax	4,433	-	4,433	5,830
Cleaning and ppe materials	3,738	-	3,738	4,443
Imams and Tajweed classes expenses	-	-	-	812
Bank charges	680	-	680	115
Events held and travel costs	1,669	-	1,669	4,000
Training and IT equipment costs	3,296	-	3,296	862
Quantity surveyor and planning fees	-	-	-	-
Legal costs (CRBs/DBS)	747	-	747	1,496
TPLN overheads	-	-	-	24,000
	<b>388,245</b>	<b>17,570</b>	<b>405,815</b>	<b>385,890</b>
<b>Management and administration of the charity</b>				
Staff wages	26,737	-	26,737	22,000
Audit fees	1,500	-	1,500	1,200
Sundry expenses	930	-	930	273
Depreciation of assets	92,643	-	92,643	93,375
Advertising and PR	1,021	-	1,021	1,556
Accountants fees -Bookkeeping/ payroll	2,930	-	2,930	2,930
Consultancy fees	-	-	-	-
	<b>125,761</b>	<b>-</b>	<b>125,761</b>	<b>121,334</b>
<b>Total spent</b>	<b>514,006</b>	<b>17,570</b>	<b>531,576</b>	<b>507,224</b>
<b>Surplus / (deficit) for the year before transfers</b>	<b>31,225</b>	<b>13,495</b>	<b>44,720</b>	<b>(4,781)</b>

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2025**

<b>Reconciled to revenue accumulated fund</b> (Total as per Balance Sheet)		<b>Total</b>	<b>Total</b>
		<b>Funds</b>	<b>Funds</b>
		<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
Accumulated funds		4,751,294	4,756,075
Surplus / (deficit) for the year before transfers		44,720	(4,781)
Agreed to balance sheet		4,796,014	4,751,294

The surplus is income for ongoing projects in line with charity's objectives.

**ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION**

England & Wales - Charity number 1058664

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# Accounts

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**Charity number  
1058664**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2024**

**Principal office  
101 Thornbury Road, Bradford, BD3 8SA**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2024**

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**Islamic Cultural & Educational Association**  
**Trust information for the year ended 31 March 2024**

<b><u>Management Committee</u></b>	<b><u>Roles &amp; Responsibilities</u></b>	<b><u>Elected Status</u></b>
Munsaf Dad Saddiq	President	(Elected for 4yrs, until 2026)
Choudhury Mohammed Bashir	Vice President	(Elected for 4yrs, until 2026)
Choudhury Abdul Ghaffar Khan	General Secretary	(Elected for 4yrs, until 2026)
Abdul Sattar	Assistant General Secretary	(Elected for 4yrs, until 2026)
Mohammed Khaliq	Treasurer	(Elected for 4yrs, until 2026)
Mohammed Ishaq Rasul	Vice Treasurer	(Elected for 3yrs, until 2024)
Mohammed Ashfaq	Nursery Lead	(Elected for 3yrs, until 2024)
Razaq Iqbal	Mathum and Khatum Lead	(Elected for 3yrs, until 2024)
Hafeez Akhtar	Maintenance Lead	(Elected for 3yrs, until 2024)
Jawaid Iqbal	Membership Secretary	(Elected for 3yrs, until 2024)
Shehzad Sheikh	Madressah both boys and girls Le:	(Elected for 3yrs, until 2024)
Iftikhar Akhtar		(Elected for 3yrs, until 2026)

**Co-opted by Management Committee**

Mohammad Younis	Juma / khatum / matam	(Co-opted until AGM 2024)
Mushtaq Hussain	Juma / khatum / matam	(Co-opted until AGM 2024)
Tariq Khan	Juma / khatum / matam	(Co-opted until AGM 2024)
Mohammed Fiaz	Juma / khatum / matam	(Co-opted until AGM 2024)
Israr Rasul	Events	(Co-opted until AGM 2024)

**Trustees appointed by Management Committee**

Azeem Malik	Accounts and fund rising
Dawood Ahmed	Library
Ghazanfer Ali	Mathum / Khatum / Nikah
Zulafqar Ali	
Dr Mohammad Azam	Health related issues
Dr Asad Hafeez	
Mohammad Sadiq	

**Structure** Association of Trustees

**Charity registration number** 1058664

**Principal office** 101 Thornbury Road  
Bradford  
BD3 8SA

**Bankers** Virgin Money  
Broadway  
Bradford BD1 1EZ

**Auditors** Adam & Co Accountancy Ltd  
Chartered Certified Accountants  
First Floor, 1 Edmund Street  
Bradford  
BD5 0BH

## **Islamic Cultural & Educational Association**

### **The report of the trustees for the year ended 31 March 2024**

The trustees present their twenty ninth annual report and audited financial statements for the year ended 31 March 2024.

#### **History and objectives of the charity**

Islamic Cultural & Educational Association was founded in July 1994 as an unincorporated association and became a registered charity (no 1058664) on 16 October 1996. The association is governed by a written constitution adopted by its members.

The objectives of the organisation are:

- (a) The objects of the Association are to promote the advancement of the religion in accordance with the doctrines of Islam and the Fiqh-i-Hanfi (Brailvi), to advance education and religious education in accordance with the Islamic Beliefs and to provide facilities for recreation and leisure time activities in the interests of social welfare primarily for the followers of the fiqh-i-hanfi (Brailvi) in the area of Bradford specified in clause 5 of the constitution with the objects of improving the conditions of life for such persons.
- (b) to establish and maintain the mosque building and its grounds.
- (c) to provide educational, cultural and leisure time activities for the local muslim community.

#### **Management and Governance arrangements**

Members of the association can stand for election or be appointed as trustees if they have been a member of the association for at least 12 months

The trustees are broken down into two separate categories namely Elected and Land Custodians

The Elected members are referred to as as the Management Committee. This Management Committee comprises of no more than twelve members. Under the constitution the management committee are elected by the members. Elections are held every two years and management committee members are elected for a term of four years

The Land Custodians are referred to as Trustees. The Management committee appoints the Trustees. The constitution provides that there shall not be less than five and no more than seven such trustees. These trustees act as guardians of all property vested in the name of the association.

The Management Committee are responsible for the day to day running and operational matters The management committee hold regular monthly meetings to manage the affairs of the association and sub committees are set up to oversee various projects as and when needed

Most management committee members and trustees are already familiar with the work of the association, having been members of the association for many years. Every new committee member is given a copy of the constitution of the association and advised on the roles and responsibilities of the trustees

#### **Significant Future Projects**

There was no significant work planned or undertaken.

#### **Risk Management**

The Management Committee is responsible for the management of the risks that are faced by the association and that all members interests are declared and are open to members for reviews. Regular reviews of risk are taken and there are controls in place to mitigate the risks.

#### **Review for the period and reserves policy**

The financial accounts are set out on pages 5 to 13. The financial statements have been prepared implementing the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard for Smaller Entities .

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £507,224 (expenditure) and net realised incoming resources of a £502,443 (income). The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £4,751,294.

The trustees are satisfied with the performance of the association during the year and the position at the year end.

The trustees are carefully monitoring the cashflow position of the association to ensure that sufficient funds are available for further expansion work.

The trustees are confident that they will be able to carry out future developments and continue with the association's activities into future years. It is the policy of the association to maintain adequate resources in its general fund so that it can continue to undertake future activities.

### **Disclosure of information to the auditors**

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### **Auditors**

A resolution to reappoint the auditors will be made by members at the AGM.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales. In preparing those accounts, the trustees are required to:

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

- \* Select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the order of the Trustees on ..... 15/09/2024

Choudhury Abdul Ghaffar Khan  
General Secretary

*Choudhury Abdul Ghaffar Khan*

**Islamic Cultural & Educational Association  
Independent Auditor's Report  
for the year ended 31 March 2024**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of Islamic Cultural and Educational Association for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 3, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 March 2024, and of its incoming resources and application of resources, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and

have been prepared in accordance with the requirements of the Charities Act 2011.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

sufficient accounting records have not been kept; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

*Shahbaz Munir, Senior Statutory Auditor*

*Shahbaz Munir*

*on behalf of Adam & Co Accountancy Ltd*

15/09/2024

*Chartered Certified Accountants and Statutory Auditors*

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2024**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2024 £	2024 £	2024 £	2023 £
<b>Incoming Resources</b>					
Grants		-	-	-	-
Appeals		-	34,308	34,308	31,908
Donations and collections		446,523	21,612	468,135	442,444
<b>Total Incoming Resources</b>		<b>446,523</b>	<b>55,920</b>	<b>502,443</b>	<b>474,352</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>446,523</b>	<b>55,920</b>	<b>502,443</b>	<b>474,352</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		353,840	32,050	385,890	389,948
Management and administration of the charity		121,334	-	121,334	131,459
<b>Total Resources expended</b>	<b>B</b>	<b>475,174</b>	<b>32,050</b>	<b>507,224</b>	<b>521,407</b>
<b>Net Incoming Resources ( ie Total A minus Total B = C )</b>	<b>C</b>	<b>(28,651)</b>	<b>23,870</b>	<b>(4,781)</b>	<b>(47,055)</b>
Gross Transfers between funds :-		-	-	-	-
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>(28,651)</b>	<b>23,870</b>	<b>(4,781)</b>	<b>(47,055)</b>
<b>Net Movement in funds</b>		<b>(28,651)</b>	<b>23,870</b>	<b>(4,781)</b>	<b>(47,055)</b>
<b>Total funds brought forward</b>		<b>4,428,902</b>	<b>327,173</b>	<b>4,756,075</b>	<b>4,803,130</b>
<b>Total funds carried forward</b>		<b>4,400,251</b>	<b>351,043</b>	<b>4,751,294</b>	<b>4,756,075</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 7 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2024**

**Statement of Total Recognised Gains and Losses  
for the year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
Excess of Expenditure over income before realisation of assets	<u>(4,781)</u>	<u>(47,055)</u>
<b>Net Movement in funds before taxation</b>	<b><u>(4,781)</u></b>	<b><u>(47,055)</u></b>

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds  
for the year ended 31 March 2024**

<b>Revenue accumulated fund</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Accumulated fund brought forward	4,428,902	327,173	<b>4,756,075</b>	4,803,130
Recognised gains and losses for year	(28,651)	23,870	<b>(4,781)</b>	<b>(47,055)</b>
<b>Closing Accumulated fund</b>	<b><u>4,400,251</u></b>	<b><u>351,043</u></b>	<b><u>4,751,294</u></b>	<b><u>4,756,075</u></b>

<b>Summary of funds</b>	<b>Designated Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Revenue funds	-	4,400,251	351,043	<b>4,751,294</b>	4,756,075
<b>Total funds</b>	<b><u>-</u></b>	<b><u>4,400,251</u></b>	<b><u>351,043</u></b>	<b><u>4,751,294</u></b>	<b><u>4,756,075</u></b>

- -

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts.

**Islamic Cultural & Educational Association**  
**Balance Sheet**  
**as at 31 March 2024**

	Notes	2024	2023
<b>Fixed assets</b>			
Tangible assets	5	<u>4,273,630</u>	<u>4,367,005</u>
		4,273,630	4,367,005
<b>Current assets</b>			
Stocks	7	-	-
Debtors	8	-	-
Cash at bank		621,232	551,965
Cash in hand		-	-
		<u>621,232</u>	<u>551,965</u>
<b>Creditors:</b>			
amounts due within one year	9	(143,568)	(162,895)
<b>Net current assets</b>		<u>477,664</u>	<u>389,070</u>
<b>Total assets less current liabilities</b>		<u>4,751,294</u>	<u>4,756,075</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>4,751,294</u>	<u>4,756,075</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves		<u>4,400,251</u>	<u>4,428,902</u>
<b>Resources freely available</b>		4,400,251	4,428,902
Restricted revenue reserves		351,043	327,173
<b>Accumulated Funds</b>		<u>4,751,294</u>	<u>4,756,075</u>
		-	-

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on . 15/09/2024

Choudhury Abdul Ghaffar Khan  
 General Secretary

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing donations from the local community and as a consequence the going concern basis is also dependent on the continuing donations. The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Porta cabins	15%	on written down value
Fixtures and equipment	15%	on written down value
Computer equipment	15%	on written down value
Buildings	2%	straight line

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**Stocks**

Book stocks are written off in the year of purchase.

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3i Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Grants and appeal funds	34,308	31,908
General donations, paypal/safe collections	468,135	442,444
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>502,443</u>	<u>474,352</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	385,890	389,948
Management and administration	121,334	131,459
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>507,224</u>	<u>521,407</u>

**3ii Numbers of full and part time employees or their time equivalents**

Engaged on charitable activities on average -Full Time	5	5
Engaged on charitable activities on average -Part Time	<u>18</u>	<u>18</u>
	<b>£</b>	<b>£</b>
Wages and salaries including paye and pension costs	227,060	215,131
	<u>227,060</u>	<u>215,131</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Audit fees	1,200	1,200
Accountants fees -Bookkeeping/ payroll	2,930	2,465
	<u>4,130</u>	<u>3,665</u>

<b>5 Tangible fixed assets</b>	<b>Land</b>	<b>Buildings</b>	<b>Porta Cabins</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2023	522,000	4,643,483	18,982	197,260
At 31 March 2024	<u>522,000</u>	<u>4,643,483</u>	<u>18,982</u>	<u>197,260</u>
<b>Depreciation</b>				
At 1 April 2023	-	831,019	18,211	165,638
Charge for the year	-	88,494	116	4,743
At 31 March 2024	<u>-</u>	<u>919,513</u>	<u>18,327</u>	<u>170,381</u>
<b>Net book value</b>				
At 31 March 2024	<u>522,000</u>	<u>3,723,970</u>	<u>655</u>	<u>26,879</u>
At 31 March 2023	522,000	3,812,464	771	31,622

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

	Computer equipment £	Total £
<b>Cost or valuation</b>		
At 1 April 2023	24,110	5,405,835
Additions	-	-
At 31 March 2024	<u>24,110</u>	<u>5,405,835</u>
<b>Depreciation</b>		
At 1 April 2023	23,962	1,038,830
Charge for the year	22	93,375
At 31 March 2024	<u>23,984</u>	<u>1,132,205</u>
<b>Net book value</b>		
At 31 March 2024	<u>126</u>	<u>4,273,630</u>
At 31 March 2023	<u>148</u>	<u>4,367,005</u>

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 March 2024 (Current year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,273,630	-	-	4,273,630
Current Assets	621,232	-	-	621,232
Current Liabilities (creditors)	(143,568)	-	-	(143,568)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,751,294</u>	<u>-</u>	<u>-</u>	<u>4,751,294</u>
<b>At 1 April 2023 (Previous year)</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	4,367,005	-	-	4,367,005
Current Assets	551,965	-	-	551,965
Current Liabilities (creditors)	(162,895)	-	-	(162,895)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,756,075</u>	<u>-</u>	<u>-</u>	<u>4,756,075</u>

<b>7 Stock</b>	<b>2024 £</b>	<b>2023 £</b>
Closing stock	-	-

<b>8 Debtors</b>	<b>2024 £</b>	<b>2023 £</b>
Madrasa fees	-	-
	<u>-</u>	<u>-</u>

<b>9 Creditors: amounts falling due within one year</b>	<b>2024 £</b>	<b>2023 £</b>
Accruals (expenditure unpaid as at 31 March)	4,130	3,490
Private loans (karz-e-hasnah interest free)	139,438	142,938
Other creditors (wages unpaid as at 31 March)	-	14,654
PAYE & NI (and NEST unpaid as at 31 March)	-	1,813
	<u>143,568</u>	<u>162,895</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

<b>10 Transactions with related parties</b>	<b>2024</b>	<b>2023</b>
<i>The following organisation is related to ICEA:</i>	<b>£</b>	<b>£</b>
Thornbury play & learn nursery (TPLN):		
TPLN is 100% owned by the charity		
TPLN accumulated reserves for the period	<u>1,408</u>	<u>11,767</u>
Net assets after liabilities of TPLN	<u>1,408</u>	<u>11,767</u>

There were no transactions with Trustees and there were no other related parties.

<b>11 Movement in Funds</b>	Balance at	Incoming	Resources		Balance at
<b>Restricted Funds</b>	2023	Resources	Expended	Transfers	<b>2024</b>
	1st April				<b>31st March</b>
	b/f				c/f
Restricted funds	327,173	55,920	(32,050)	-	<b>351,043</b>
Unrestricted funds	4,428,902	446,523	(475,174)	-	<b>4,400,251</b>
<b>Total funds</b>	<u><b>4,756,075</b></u>	<u><b>502,443</b></u>	<u><b>(507,224)</b></u>	<u><b>-</b></u>	<u><b>4,751,294</b></u>
	-	-	-	-	-

**Purposes of Restricted Funds**

Appeals - this fund is for appeal monies collected on an ad hoc basis for humanitarian disasters and emergencies worldwide. The monies are distributed to provide humanitarian aid and basic facilities to areas in need.

Fitrana and Sadqa -these are monies collected as part of the Islamic obligation on each person born before Eid ul Fitr to pay a fixed annual rate per person. The monies are paid to needy and poor people and charities that provide such support.

Thornbury Play and Learn Nursery was set up to provide centre for young children. They receive grant from Bradford Council and is 100% owned by ICEA.

**12 Going concern**

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason,they continue to adopt the going concern basis in the financial statements.

**13 Post balance sheet events**

There were none in the period.

**14 Ultimate controlling party**

The trustees have ultimate control of the charity

**15 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution.  
The full registered name of the charity is Islamic Cultural and Educational Association.

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2024**

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>Prior Period</i>
<b>Incoming Resources</b>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Total Funds</i>
			<b>2024</b>	<b>2023</b>
	£	£	£	£
<b>Grants, Legacies and Donations</b>				
Friday collections (Juma)	126,576	-	126,576	124,248
Madrassa fees	90,035	-	90,035	75,792
Door to door collections	59,250	-	59,250	44,554
Ramadan collections and sponsorships	29,140	280	29,420	31,216
Funerals	58,104	-	58,104	64,909
Eid collections	15,569	-	15,569	15,631
Gift aid	-	-	-	-
Fitrana, sadqa and education collections (restricted)	-	12,587	12,587	11,065
Other donations (general and misc.)	56,762	3,150	59,912	51,251
Calendar/leaflets sponsorship (restricted)	-	4,700	4,700	1,800
Appeal funds received	-	21,721	21,721	20,843
Membership fee	610	-	610	863
School visits	1,622	-	1,622	503
Nikah fees	1,750	-	1,750	2,020
Madrassa books and stationery	-	-	-	3,650
Refunds from bank, utilities and stamp duty	52	-	52	13,842
Radio receiver sales	2,180	-	2,180	1,215
Insurance received	-	-	-	-
Thornbury play and learn nursery	4,873	13,482	18,355	10,950
<b>Total Grants, Legacies &amp; Donations Received</b>	<b>446,523</b>	<b>55,920</b>	<b>502,443</b>	<b>474,352</b>
			-	-
<b>Charitable expenditure</b>				
			£	£
<b>Direct charitable expenditure</b>				
Appeals and donations paid out (restricted)	-	1,097	1,097	49,598
Fitrana and sadqa paid out (restricted)	-	28,288	28,288	8,715
Radio purchases	-	2,492	2,492	-
Staff wages, paye and pensions	205,060	-	205,060	193,631
MCEC resources and expenses	120	-	120	651
Volunteer costs	-	-	-	40
Rates and water	6,568	-	6,568	5,453
Light and Heat	57,213	-	57,213	54,183
Insurance and service charge	11,260	-	11,260	7,650
Repairs, safety and health maintenance	21,399	-	21,399	54,936
Stationery, books and printing	10,662	173	10,835	1,091
Telephone, internet and fax	5,830	-	5,830	2,296
Cleaning and ppe materials	4,443	-	4,443	1,445
Imams and Tajweed classes expenses	812	-	812	-
Bank charges	115	-	115	3
Events held and travel costs	4,000	-	4,000	8,261
Training and IT equipment costs	862	-	862	1,815
Quantity surveyor and planning fees	-	-	-	-
Legal costs (CRBs/DBS)	1,496	-	1,496	180
TPLN overheads	24,000	-	24,000	-
	<b>353,840</b>	<b>32,050</b>	<b>385,890</b>	<b>389,948</b>
<b>Management and administration of the charity</b>				
Staff wages	22,000	-	22,000	21,500
Audit fee	1,200	-	1,200	1,200
Sundry expenses	273	-	273	791
Depreciation of assets	93,375	-	93,375	94,236
Advertising and PR	1,556	-	1,556	3,163
Accountants fees -Bookkeeping/ payroll	2,930	-	2,930	2,465
Consultancy fees	-	-	-	8,104
	<b>121,334</b>	<b>-</b>	<b>121,334</b>	<b>131,459</b>
<b>Total spent</b>	<b>475,174</b>	<b>32,050</b>	<b>507,224</b>	<b>521,407</b>
<b>Surplus / (deficit) for the year before transfers</b>	<b>(28,651)</b>	<b>23,870</b>	<b>(4,781)</b>	<b>(47,055)</b>

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2024**

<b>Reconciled to revenue accumulated fund</b> (Total as per Balance Sheet)		<b>Total</b>	<b>Total</b>
		<b>Funds</b>	<b>Funds</b>
		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
Accumulated funds		4,756,075	4,803,130
Surplus / (deficit) for the year before transfers		(4,781)	(47,055)
Agreed to balance sheet		4,751,294	4,756,075

The surplus is income for ongoing projects in line with charity's objectives.

**ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION**

England & Wales - Charity number 1058664

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# Accounts

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**Charity number  
1058664**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2023**

**Principal office  
101 Thornbury Road, Bradford, BD3 8SA**

**Islamic Cultural & Educational Association  
Audited Financial Statements and Report  
for the year ended 31 March 2023**

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**Islamic Cultural & Educational Association**  
**Trust information for the year ended 31 March 2023**

**Management Committee**

Munsaf Dad Saddiq	President	(Elected for 4yrs, until 2026)
Choudhury Mohammed Bashir	Vice President	(Elected for 4yrs, until 2026)
Choudhury Abdul Ghaffar Khan	General Secretary	(Elected for 4yrs, until 2026)
Abdul Sattar	Assistant General Secretary	(Elected for 4yrs, until 2026)
Mohammed Khaliq	Treasurer	(Elected for 4yrs, until 2026)
Mohammed Ishaq Rasul	Vice Treasurer	(Elected for 3yrs, until 2024)
Mohammed Ashfaq		(Elected for 3yrs, until 2024)
Razaq Iqbal		(Elected for 3yrs, until 2024)
Hafeez Akhtar		(Elected for 3yrs, until 2024)
Jawaid Iqbal		(Elected for 3yrs, until 2024)
Shehzad Sheikh		(Elected for 3yrs, until 2024)
Iftikhar Akhtar		(Elected for 3yrs, until 2026)

**Co-opted by Management Committee**

Mohammad Younis	(Co-opted until AGM 2023)
Mushtaq Hussain	(Co-opted until AGM 2023)
Tariq Khan	(Co-opted until AGM 2023)
Mohammed Fiaz	(Co-opted until AGM 2023)
Israr Rasul	(Co-opted until AGM 2023)

**Trustees appointed by Management Committee**

Azeem Malik  
Dawood Ahmed  
Ghazanfer Ali  
Zulafqar Ali  
Dr Mohammad Azam  
Dr Asad Hafeez  
Mohammad Sadiq

**Structure** Association of Trustees

**Charity registration number** 1058664

**Principal office** 101 Thornbury Road  
Bradford  
BD3 8SA

**Bankers** Virgin Money (Yorkshire Bank)  
Broadway  
Bradford BD1 1EZ

**Auditors** Adam & Co Accountancy Ltd  
Chartered Certified Accountants  
First Floor, 1 Edmund Street  
Bradford  
BD5 0BH

## **Islamic Cultural & Educational Association**

### **The report of the trustees for the year ended 31 March 2023**

The trustees present their twenty eighth annual report and audited financial statements for the year ended 31 March 2023.

#### **History and objectives of the charity**

Islamic Cultural & Educational Association was founded in July 1994 as an unincorporated association and became a registered charity (no 1058664) on 16 October 1996. The association is governed by a written constitution adopted by its members.

The objectives of the organisation are:

- (a) The objects of the Association are to promote the advancement of the religion in accordance with the doctrines of Islam and the Fiqh-i-Hanfi (Brailvi), to advance education and religious education in accordance with the Islamic Beliefs and to provide facilities for recreation and leisure time activities in the interests of social welfare primarily for the followers of the fiqh-i-hanfi (Brailvi) in the area of Bradford specified in clause 5 of the constitution with the objects of improving the conditions of life for such persons.
- (b) to establish and maintain the mosque building and its grounds.
- (c) to provide educational, cultural and leisure time activities for the local muslim community.

#### **Management and Governance arrangements**

Members of the association can stand for election or be appointed as trustees if they have been a member of the association for at least 12 months

The trustees are broken down into two separate categories namely Elected and Land Custodians

The Elected members are referred to as as the Management Committee. This Management Committee comprises of no more than twelve members. Under the constitution the management committee are elected by the members. Elections are held every two years and management committee members are elected for a term of four years

The Land Custodians are referred to as Trustees. The Management committee appoints the Trustees. The constitution provides that there shall not be less than five and no more than seven such trustees. These trustees act as guardians of all property vested in the name of the association.

The Management Committee are responsible for the day to day running and operational matters The management committee hold regular monthly meetings to manage the affairs of the association and sub committees are set up to oversee various projects as and when needed

Most management committee members and trustees are already familiar with the work of the association, having been members of the association for many years. Every new committee member is given a copy of the constitution of the association and advised on the roles and responsibilities of the trustees

#### **Significant Future Projects**

There was no significant work planned or undertaken.

#### **Risk Management**

The Management Committee is responsible for the management of the risks that are faced by the association and that all members interests are declared and are open to members for reviews. Regular reviews of risk are taken and there are controls in place to mitigate the risks.

#### **Review for the period and reserves policy**

The financial accounts are set out on pages 5 to 13. The financial statements have been prepared implementing the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard for Smaller Entities .

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £521,407 (expenditure) and net realised incoming resources of a £474,352 (income).

The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £4,756,075.

The trustees are satisfied with the performance of the association during the year and the position at the year end.

The trustees are carefully monitoring the cashflow position of the association to ensure that sufficient funds are available for further expansion work.

The trustees are confident that they will be able to carry out future developments and continue with the association's activities into future years. It is the policy of the association to maintain adequate resources in its general fund so that it can continue to undertake future activities.

### **Disclosure of information to the auditors**

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### **Auditors**

A resolution to reappoint the auditors will be made by members at the AGM.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales. In preparing those accounts, the trustees are required to:

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

- \* Select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the order of the Trustees on .....

Choudhury Abdul Ghaffar Khan

General Secretary

**Islamic Cultural & Educational Association  
Independent Auditor's Report  
for the year ended 31 March 2023**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of Islamic Cultural and Educational Association for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 3, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 March 2023, and of its incoming resources and application of resources, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and

have been prepared in accordance with the requirements of the Charities Act 2011.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

sufficient accounting records have not been kept; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

*Shahbaz Munir, Senior Statutory Auditor*

*on behalf of Adam & Co Accountancy Ltd*

*Chartered Certified Accountants and Statutory Auditors*

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2023**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2023 £	2023 £	2023 £	2022 £
<b>Incoming Resources</b>					
Grants		-	-	-	-
Appeals		-	31,908	31,908	18,994
Donations and collections		421,089	21,355	442,444	422,832
<b>Total Incoming Resources</b>		<b>421,089</b>	<b>53,263</b>	<b>474,352</b>	<b>441,826</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>421,089</b>	<b>53,263</b>	<b>474,352</b>	<b>441,826</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		331,635	58,313	389,948	291,493
Management and administration of the charity		131,459	-	131,459	111,055
<b>Total Resources expended</b>	<b>B</b>	<b>463,094</b>	<b>58,313</b>	<b>521,407</b>	<b>402,548</b>
<b>Net Incoming Resources (ie Total A minus Total B = C)</b>	<b>C</b>	<b>(42,005)</b>	<b>(5,050)</b>	<b>(47,055)</b>	<b>39,278</b>
Gross Transfers between funds :-		-	-	-	-
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>(42,005)</b>	<b>(5,050)</b>	<b>(47,055)</b>	<b>39,278</b>
<b>Net Movement in funds</b>		<b>(42,005)</b>	<b>(5,050)</b>	<b>(47,055)</b>	<b>39,278</b>
<b>Total funds brought forward</b>		<b>4,470,907</b>	<b>332,223</b>	<b>4,803,130</b>	<b>4,763,852</b>
<b>Total funds carried forward</b>		<b>4,428,902</b>	<b>327,173</b>	<b>4,756,075</b>	<b>4,803,130</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 7 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2023**

**Statement of Total Recognised Gains and Losses  
for the year ended 31 March 2023**

	<b>2023</b>	<b>2022</b>
Excess of Expenditure over income before realisation of assets	<b>(47,055)</b>	39,278
<b>Net Movement in funds before taxation</b>	<b>(47,055)</b>	39,278

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds  
for the year ended 31 March 2023**

<b>Revenue accumulated fund</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Accumulated fund brought forward	4,470,907	332,223	<b>4,803,130</b>	4,763,852
Recognised gains and losses for year	(42,005)	(5,050)	<b>(47,055)</b>	39,278
<b>Closing Accumulated fund</b>	<b>4,428,902</b>	<b>327,173</b>	<b>4,756,075</b>	<b>4,803,130</b>

<b>Summary of funds</b>	<b>Designated Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Revenue funds	-	4,428,902	327,173	<b>4,756,075</b>	4,803,130
<b>Total funds</b>	<b>-</b>	<b>4,428,902</b>	<b>327,173</b>	<b>4,756,075</b>	<b>4,803,130</b>

- -

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts.

**Islamic Cultural & Educational Association**  
**Balance Sheet**  
**as at 31 March 2023**

	Notes	2023	2022
<b>Fixed assets</b>			
Tangible assets	5	<u>4,367,005</u>	<u>4,461,241</u>
		4,367,005	4,461,241
<b>Current assets</b>			
Stocks	7	-	-
Debtors	8	-	3,492
Cash at bank		551,965	500,061
Cash in hand		-	74
		<u>551,965</u>	<u>503,627</u>
<b>Creditors:</b>			
amounts due within one year	9	(162,895)	(161,738)
<b>Net current assets</b>		<u>389,070</u>	<u>341,889</u>
<b>Total assets less current liabilities</b>		<u>4,756,075</u>	<u>4,803,130</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>4,756,075</u>	<u>4,803,130</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves		<u>4,428,902</u>	<u>4,470,907</u>
<b>Resources freely available</b>		4,428,902	4,470,907
Restricted revenue reserves		327,173	332,223
<b>Accumulated Funds</b>		<u>4,756,075</u>	<u>4,803,130</u>
		-	-

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on .....

Choudhury Abdul Ghaffar Khan  
 General Secretary

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing donations from the local community and as a consequence the going concern basis is also dependent on the continuing donations. The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Porta cabins	15%	on written down value
Fixtures and equipment	15%	on written down value
Computer equipment	15%	on written down value
Buildings	2%	straight line

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**Stocks**

Book stocks are written off in the year of purchase.

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3i Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Grants and appeal funds	31,908	18,994
Donations and safe collections	442,444	422,832
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>474,352</u>	<u>441,826</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	389,948	291,493
Management and administration	131,459	111,055
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>521,407</u>	<u>402,548</u>

**3ii Numbers of full and part time employees or their time equivalents**

Engaged on charitable activities on average -Full Time	5	5
Engaged on charitable activities on average -Part Time	18	18
	<b>£</b>	<b>£</b>
Wages and salaries including paye and pension costs	215,131	152,008
	<u>215,131</u>	<u>152,008</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Audit fees	1,200	990
Accountants fees -Bookkeeping/ payroll	2,465	500
	<u>3,665</u>	<u>1,490</u>

<b>5 Tangible fixed assets</b>	<b>Land</b>	<b>Buildings</b>	<b>Porta Cabins</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2022	522,000	4,643,483	18,982	197,260
At 31 March 2023	<u>522,000</u>	<u>4,643,483</u>	<u>18,982</u>	<u>197,260</u>
<b>Depreciation</b>				
At 1 April 2022	-	742,525	18,075	160,058
Charge for the year	-	88,494	136	5,580
At 31 March 2023	<u>-</u>	<u>831,019</u>	<u>18,211</u>	<u>165,638</u>
<b>Net book value</b>				
At 31 March 2023	<u>522,000</u>	<u>3,812,464</u>	<u>771</u>	<u>31,622</u>
At 31 March 2022	522,000	3,900,958	907	37,202

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

	<b>Computer equipment £</b>	<b>Total £</b>
<b>Cost or valuation</b>		
At 1 April 2022	24,110	5,405,835
Additions	-	-
At 31 March 2023	<u>24,110</u>	<u>5,405,835</u>
<b>Depreciation</b>		
At 1 April 2022	23,936	944,594
Charge for the year	26	94,236
At 31 March 2023	<u>23,962</u>	<u>1,038,830</u>
<b>Net book value</b>		
At 31 March 2023	<u>148</u>	<u>4,367,005</u>
At 31 March 2022	<u>174</u>	<u>4,461,241</u>

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 March 2023 (Current year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,367,005	-	-	4,367,005
Current Assets	551,965	-	-	551,965
Current Liabilities (creditors)	(162,895)	-	-	(162,895)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,756,075</u>	<u>-</u>	<u>-</u>	<u>4,756,075</u>
<b>At 1 April 2022 (Previous year)</b>				
Tangible fixed assets	4,461,241	-	-	4,461,241
Current Assets	503,627	-	-	503,627
Current Liabilities (creditors)	(161,738)	-	-	(161,738)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,803,130</u>	<u>-</u>	<u>-</u>	<u>4,803,130</u>

<b>7 Stock</b>	<b>2023 £</b>	<b>2022 £</b>
Closing stock	<u>-</u>	<u>-</u>

<b>8 Debtors</b>	<b>2023 £</b>	<b>2022 £</b>
Madrasa fees	-	3,492
Thornbury play and learn nursery (100% subsidiary) (This is owed by TPLN to ICEA for maintainance and other costs)	-	-
	<u>-</u>	<u>3,492</u>

<b>9 Creditors: amounts falling due within one year</b>	<b>2023 £</b>	<b>2022 £</b>
Accruals (expenditure unpaid as at 31 March)	3,490	1,490
Private loans (karz-e-hasnah interest free)	142,938	144,438
Other creditors (wages unpaid as at 31 March)	14,654	14,923
PAYE & NI (and NEST unpaid as at 31 March)	1,813	887
	<u>162,895</u>	<u>161,738</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

<b>10 Transactions with related parties</b>	<b>2023</b>	<b>2022</b>
<i>The following organisation is related to ICEA:</i>	<b>£</b>	<b>£</b>
Thornbury play & learn nursery (TPLN):		
TPLN is 100% owned by the charity		
TPLN accumulated reserves for the period	<u>11,767</u>	<u>53,998</u>
Net assets after liabilities of TPLN	<u>11,767</u>	<u>53,998</u>

There were no transactions with Trustees and there were no other related parties.

<b>11 Movement in Funds</b>	Balance at	Incoming	Resources		<b>Balance at</b>
<b>Restricted Funds</b>	2022	Resources	Expended	Transfers	<b>2023</b>
	1st April				<b>31st March</b>
	b/f				c/f
Restricted funds	332,223	53,263	(58,313)	-	<b>327,173</b>
Unrestricted funds	4,470,907	421,089	(463,094)	-	<b>4,428,902</b>
<b>Total funds</b>	<u><b>4,803,130</b></u>	<u><b>474,352</b></u>	<u><b>(521,407)</b></u>	<u><b>-</b></u>	<u><b>4,756,075</b></u>
	-	-	-	-	-

**Purposes of Restricted Funds**

Appeals - this fund is for appeal monies collected on an ad hoc basis for humanitarian disasters and emergencies worldwide. The monies are distributed to provide humanitarian aid and basic facilities to areas in need.

Fitrana and Sadqa -these are monies collected as part of the Islamic obligation on each person born before Eid ul Fitr to pay a fixed annual rate per person. The monies are paid to needy and poor people and charities that provide such support.

Thornbury Play and Learn Nursery was set up to provide centre for young children. They receive grant from Bradford Council and is 100% owned by ICEA.

**12 Going concern**

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason,they continue to adopt the going concern basis in the financial statements.

**13 Post balance sheet events**

There were none in the period.

**14 Ultimate controlling party**

The trustees have ultimate control of the charity

**15 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution.

The full registered name of the charity is Islamic Cultural and Educational Association.

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2023**

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>Prior Period</i>
<b>Incoming Resources</b>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Total Funds</i>
			<b>2023</b>	<b>2022</b>
	£	£	£	£
<b>Grants, Legacies and Donations</b>				
Friday collections (Juma)	124,248	-	124,248	114,322
Madrassa fees	75,792	-	75,792	78,189
Door to door collections	44,554	-	44,554	61,097
Ramadan collections and sponsorships	23,826	7,390	31,216	62,697
Funerals	64,909	-	64,909	37,535
Eid collections	15,631	-	15,631	15,488
Gift aid	-	-	-	-
Fitrana and Sadqa collections (restricted)	-	11,065	11,065	6,168
Other donations (general and misc.)	51,251	-	51,251	29,261
Calendar/leaflets sponsorship (restricted)	-	1,800	1,800	2,075
Appeal funds received	-	20,843	20,843	12,826
Membership fee	863	-	863	555
School visits	503	-	503	-
Nikah fees	2,020	-	2,020	1,100
Madrassa books and stationery	3,650	-	3,650	1,713
Refunds from bank, utilities and stamp duty	13,842	-	13,842	249
Radio receiver sales	-	1,215	1,215	1,510
Insurance received	-	-	-	11,432
Thornbury play and learn nursery	-	10,950	10,950	5,609
<b>Total Grants, Legacies &amp; Donations Received</b>	<b>421,089</b>	<b>53,263</b>	<b>474,352</b>	<b>441,826</b>
			-	-
<b>Charitable expenditure</b>				
			£	£
<b>Direct charitable expenditure</b>				
Appeals and donations paid out (restricted)	-	49,598	49,598	8,000
Fitrana and sadqa paid out (restricted)	-	8,715	8,715	6,168
Radio purchases	-	-	-	1,080
Staff wages and pensions	193,631	-	193,631	138,008
MCEC resources and expenses	651	-	651	6,124
Volunteer costs	40	-	40	-
Rates and water	5,453	-	5,453	4,784
Light and Heat	54,183	-	54,183	27,783
Insurance and service charge	7,650	-	7,650	13,534
Repairs and maintenance	54,936	-	54,936	73,586
Stationery and printing	1,091	-	1,091	3,546
Telephone, internet and fax	2,296	-	2,296	1,897
Cleaning and ppe materials	1,445	-	1,445	1,767
Bank charges	3	-	3	213
Events held costs	8,261	-	8,261	842
Training and IT equipment costs	1,815	-	1,815	1,188
Quantity surveyor and planning fees	-	-	-	689
Legal costs (CRBs/DBS)	180	-	180	2,284
TPLN overheads	-	-	-	-
	<b>331,635</b>	<b>58,313</b>	<b>389,948</b>	<b>291,493</b>
<b>Management and administration of the charity</b>				
Staff wages	21,500	-	21,500	14,000
Audit fee	1,200	-	1,200	990
Sundry expenses	791	-	791	315
Depreciation of assets	94,236	-	94,236	95,250
Advertising and PR	3,163	-	3,163	-
Accountants fees -Bookkeeping/ payroll	2,465	-	2,465	500
Consultancy fees	8,104	-	8,104	-
	<b>131,459</b>	<b>-</b>	<b>131,459</b>	<b>111,055</b>
<b>Total spent</b>	<b>463,094</b>	<b>58,313</b>	<b>521,407</b>	<b>402,548</b>
<b>Surplus / (deficit) for the year before transfers</b>	<b>(42,005)</b>	<b>(5,050)</b>	<b>(47,055)</b>	<b>39,278</b>

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2023**

<b>Reconciled to revenue accumulated fund</b> (Total as per Balance Sheet)	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
Accumulated funds	4,803,130	4,763,852
Surplus / (deficit) for the year before transfers	(47,055)	39,278
Agreed to balance sheet	4,756,075	4,803,130

The surplus is income for ongoing projects in line with charity's objectives.

**ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION**

England & Wales - Charity number 1058664

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# Accounts

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**Charity number  
1058664**

**Islamic Cultural & Educational Association  
Financial Statements and Report  
for the year ended 31 March 2022**

**Principal office  
101 Thornbury Road, Bradford, BD3 8SA**

**Islamic Cultural & Educational Association  
Financial Statements and Report  
for the year ended 31 March 2022**

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**Islamic Cultural & Educational Association**  
**Trust information for the year ended 31 March 2022**

**Management Committee**

Munsaf Dad Saddiq	President	(Elected for 4yrs, until 2022)
Choudhury Mohammed Bashir	Vice President	(Elected for 4yrs, until 2022)
Abdul Sattar	General Secretary	(Elected for 4yrs, until 2022)
Mohammed Shaukat	Vice Secretary	(Elected for 4yrs, until 2022)
Razaq Iqbal	Treasurer	(Elected for 3yrs, until 2024)
Mohammed Ishaq Rasul	Vice Treasurer	(Elected for 3yrs, until 2024)
Mohammed Ashfaq		(Elected for 3yrs, until 2024)
Mohammed Khaliq		(Elected for 4yrs, until 2022)
Hafeez Akhtar		(Elected for 3yrs, until 2024)
Jawaid Iqbal		(Elected for 3yrs, until 2024)
Choudhury Abdul Ghaffar Khan		(Elected for 4yrs, until 2022)
Shehzad Sheikh		(Elected for 3yrs, until 2024)
Mohammad Younis		(Co-opted until AGM 2022)

**Trustees appointed by Management Committee**

Azeem Malik	(Appointed until 06/01/2022)
Dawood Ahmed	(Appointed until 06/01/2022)
Ghazanfer Ali	(Appointed until 06/01/2022)
Zulafqar Ali	(Appointed until 06/01/2022)
Dr Mohammad Azam	(Appointed until 06/01/2022)
Dr Azad Hafeez	(Appointed until 06/01/2022)
Mohammad Sadiq	(Appointed until 06/01/2022)

**Structure** Association of Trustees

**Charity registration number** 1058664

**Principal office** 101 Thornbury Road  
Bradford  
BD3 8SA

**Bankers** Virgin Money (Yorkshire Bank)  
Broadway  
Bradford BD1 1EZ

**Auditors** Adam & Co Accountancy Ltd  
Chartered Certified Accountants  
First Floor, 1 Edmund Street  
Bradford  
BD5 0BH

## **Islamic Cultural & Educational Association**

### **The report of the trustees for the year ended 31 March 2022**

The trustees present their twenty eighth annual report and audited financial statements for the year ended 31 March 2022.

#### **History and objectives of the charity**

Islamic Cultural & Educational Association was founded in July 1994 as an unincorporated association and became a registered charity (no 1058664) on 16 October 1996. The association is governed by a written constitution adopted by its members.

The objectives of the organisation are:

- (a) The objects of the Association are to promote the advancement of the religion in accordance with the doctrines of Islam and the Fiqh-i-Hanfi (Brailvi), to advance education and religious education in accordance with the Islamic Beliefs and to provide facilities for recreation and leisure time activities in the interests of social welfare primarily for the followers of the fiqh-i-hanfi (Brailvi) in the area of Bradford specified in clause 5 of the constitution with the objects of improving the conditions of life for such persons.
- (b) to establish and maintain the mosque building and its grounds.
- (c) to provide educational, cultural and leisure time activities for the local muslim community.

#### **Management and Governance arrangements**

Members of the association can stand for election or be appointed as trustees if they have been a member of the association for at least 12 months

The trustees are broken down into two separate categories namely Elected and Land Custodians

The Elected members are referred to as as the Management Committee. This Management Committee comprises of no more than twelve members. Under the constitution the management committee are elected by the members. Elections are held every two years and management committee members are elected for a term of four years

The Land Custodians are referred to as Trustees. The Management committee appoints the Trustees. The constitution provides that there shall not be less than five and no more than seven such trustees. These trustees act as guardians of all property vested in the name of the association.

The Management Committee are responsible for the day to day running and operational matters The management committee hold regular monthly meetings to manage the affairs of the association and sub committees are set up to oversee various projects as and when needed

Most management committee members and trustees are already familiar with the work of the association, having been members of the association for many years. Every new committee member is given a copy of the constitution of the association and advised on the roles and responsibilities of the trustees

#### **Significant Future Projects**

There was no significant work planned or undertaken.

#### **Risk Management**

The Management Committee is responsible for the management of the risks that are faced by the association and that all members interests are declared and are open to members for reviews. Regular reviews of risk are taken and there are controls in place to mitigate the risks.

#### **Review for the period and reserves policy**

The financial accounts are set out on pages 5 to 13. The financial statements have been prepared implementing the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard for Smaller Entities .

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £402,548 (expenditure) and net realised incoming resources of a £441,826 (income). The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £4,803,130.

The trustees are satisfied with the performance of the association during the year and the position at the year end.

The trustees are carefully monitoring the cashflow position of the association to ensure that sufficient funds are available for further expansion work.

The trustees are confident that they will be able to carry out future developments and continue with the association's activities into future years. It is the policy of the association to maintain adequate resources in its general fund so that it can continue to undertake future activities.

### **Disclosure of information to the auditors**

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### **Auditors**

A resolution to reappoint the auditors will be made by members at the AGM.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales. In preparing those accounts, the trustees are required to:

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

- \* Select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the order of the Trustees on .....

Abdul Sattar  
General Secretary

**Islamic Cultural & Educational Association  
Independent Auditor's Report  
for the year ended 31 March 2022**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of Islamic Cultural and Educational Association for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 3, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 March 2022, and of its incoming resources and application of resources, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and

have been prepared in accordance with the requirements of the Charities Act 2011.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

sufficient accounting records have not been kept; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

*Shahbaz Munir, Senior Statutory Auditor*

*on behalf of Adam & Co Accountancy Ltd*

*Chartered Certified Accountants and Statutory Auditors*

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2022**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2022 £	2022 £	2022 £	2021 £
<b>Incoming Resources</b>					
Grants		-	-	-	57,352
Appeals		-	18,994	18,994	4,269
Donations and collections		415,008	7,824	422,832	264,823
<b>Total Incoming Resources</b>		<b>415,008</b>	<b>26,818</b>	<b>441,826</b>	<b>326,444</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>415,008</b>	<b>26,818</b>	<b>441,826</b>	<b>326,444</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		275,625	15,868	291,493	280,976
Management and administration of the charity		111,055	-	111,055	109,016
<b>Total Resources expended</b>	<b>B</b>	<b>386,680</b>	<b>15,868</b>	<b>402,548</b>	<b>389,992</b>
<b>Net Incoming Resources ( ie Total A minus Total B = C )</b>	<b>C</b>	<b>28,328</b>	<b>10,950</b>	<b>39,278</b>	<b>(63,548)</b>
Gross Transfers between funds :-		-	-	-	3,132
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>28,328</b>	<b>10,950</b>	<b>39,278</b>	<b>(60,416)</b>
<b>Net Movement in funds</b>		<b>28,328</b>	<b>10,950</b>	<b>39,278</b>	<b>(60,416)</b>
<b>Total funds brought forward</b>		<b>4,442,579</b>	<b>321,273</b>	<b>4,763,852</b>	<b>4,824,268</b>
<b>Total funds carried forward</b>		<b>4,470,907</b>	<b>332,223</b>	<b>4,803,130</b>	<b>4,763,852</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 7 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Statement of Financial Activities**  
**for the year ended 31 March 2022**

**Statement of Total Recognised Gains and Losses**  
**for the year ended 31 March 2022**

	<b>2022</b>	<b>2021</b>
Excess of Expenditure over income before realisation of assets	<b>39,278</b>	(60,416)
<b>Net Movement in funds before taxation</b>	<b>39,278</b>	(60,416)

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds**  
**for the year ended 31 March 2022**

<b>Revenue accumulated fund</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	£	£	£	£
Accumulated fund brought forward	4,442,579	321,273	<b>4,763,852</b>	4,824,268
Recognised gains and losses for year	28,328	10,950	<b>39,278</b>	(60,416)
<b>Closing Accumulated fund</b>	<b>4,470,907</b>	<b>332,223</b>	<b>4,803,130</b>	<b>4,763,852</b>

<b>Summary of funds</b>	<b>Designated Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Last year Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	£	£	£	£	£
Revenue funds	-	4,470,907	332,223	<b>4,803,130</b>	4,763,852
<b>Total funds</b>	<b>-</b>	<b>4,469,965</b>	<b>332,223</b>	<b>4,803,130</b>	<b>4,763,852</b>

- -

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts.

**Islamic Cultural & Educational Association**  
**Balance Sheet**  
**as at 31 March 2022**

	Notes	2022	2021
<b>Fixed assets</b>			
Tangible assets	5	<u>4,461,241</u>	<u>4,556,491</u>
		4,461,241	4,556,491
<b>Current assets</b>			
Stocks & Work in progress	7	-	-
Debtors	8	3,492	4,176
Cash at bank		500,061	361,759
Cash in hand		74	359
		<u>503,627</u>	<u>366,294</u>
<b>Creditors:</b>			
amounts due within one year	9	(161,738)	(158,933)
<b>Net current assets</b>		<u>341,889</u>	<u>207,361</u>
<b>Total assets less current liabilities</b>		<u>4,803,130</u>	<u>4,763,852</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>4,803,130</u>	<u>4,763,852</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves		<u>4,470,907</u>	<u>4,442,579</u>
<b>Resources freely available</b>		4,470,907	4,442,579
Restricted revenue reserves		332,223	321,273
<b>Accumulated Funds</b>		<u>4,803,130</u>	<u>4,763,852</u>

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on .....

Abdul Sattar  
General Secretary

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing donations from the local community and as a consequence the going concern basis is also dependent on the continuing donations. The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Porta cabins	15%	on written down value
Fixtures and equipment	15%	on written down value
Computer equipment	15%	on written down value
Buildings	2%	straight line

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**Stocks**

Stocks are stated at lower of cost and net realisable value.

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3i Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Grants and appeal funds	18,994	61,621
Donations and safe collections	422,832	264,823
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>441,826</u>	<u>326,444</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	291,493	280,976
Management and administration	111,055	109,016
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>402,548</u>	<u>389,992</u>

<b>3ii Numbers of full and part time employees or their time equivalents</b>		
Engaged on charitable activities on average -Full Time	5	5
Engaged on charitable activities on average -Part Time	18	17
	<b>£</b>	<b>£</b>
Wages and salaries	143,978	142,432
Social security and pension costs	8,029	6,015
	<u>152,007</u>	<u>148,447</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Audit fees	990	990
Accountants fees	500	500
	<u>1,490</u>	<u>1,490</u>

<b>5 Tangible fixed assets</b>	<b>Land</b>	<b>Buildings</b>	<b>Porta Cabins</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2021	522,000	4,643,483	18,982	197,260
Additions	-	-	-	-
At 31 March 2022	<u>522,000</u>	<u>4,643,483</u>	<u>18,982</u>	<u>197,260</u>
<b>Depreciation</b>				
At 1 April 2021	-	654,031	17,915	153,493
Charge for the year	-	88,494	160	6,565
At 31 March 2022	<u>-</u>	<u>742,525</u>	<u>18,075</u>	<u>160,058</u>
<b>Net book value</b>				

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

At 31 March 2022	<u>522,000</u>	<u>3,900,958</u>	<u>907</u>	<u>37,202</u>
At 31 March 2021	<u>522,000</u>	<u>3,989,452</u>	<u>1,067</u>	<u>43,767</u>

	<b>Computer equipment £</b>	<b>Total £</b>
<b>Cost or valuation</b>		
At 1 April 2021	24,110	5,405,835
Additions	-	-
At 31 March 2022	<u>24,110</u>	<u>5,405,835</u>
<b>Depreciation</b>		
At 1 April 2021	23,905	849,344
Charge for the year	31	95,250
At 31 March 2022	<u>23,936</u>	<u>944,594</u>
<b>Net book value</b>		
At 31 March 2022	<u>174</u>	<u>4,461,241</u>
At 31 March 2021	<u>205</u>	<u>4,556,491</u>

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 March 2022 (Current year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,461,241	-	-	4,461,241
Current Assets	503,627	-	-	503,627
Current Liabilities (creditors)	(161,738)	-	-	(161,738)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,803,130</u>	<u>-</u>	<u>-</u>	<u>4,803,130</u>

<b>At 1 April 2021 (Previous year)</b>	<b>Unrestricted funds £</b>	<b>Designated funds £</b>	<b>Restricted funds £</b>	<b>Total Funds £</b>
Tangible fixed assets	4,556,491	-	-	4,556,491
Current Assets	366,294	-	-	366,294
Current Liabilities (creditors)	(158,933)	-	-	(158,933)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,763,852</u>	<u>-</u>	<u>-</u>	<u>4,763,852</u>

<b>7 Stock</b>	<b>2022 £</b>	<b>2021 £</b>
Closing stock	<u>-</u>	<u>-</u>

<b>8 Debtors</b>	<b>2022 £</b>	<b>2021 £</b>
Madrasa fees	-	4,176
Thornbury play and learn nursery (100% subsidiary) (This is owed by TPLN to ICEA for maintenance and other costs)	3,492	-
	<u>3,492</u>	<u>4,176</u>

<b>9 Creditors: amounts falling due within one year</b>	<b>2022 £</b>	<b>2021 £</b>
Accruals (expenditure unpaid as at 31 March)	1,490	2,080
Private loans (karz-e-hasnah interest free)	144,438	144,438
Other creditors (wages unpaid as at 31 March)	14,923	11,881
PAYE & NI (and NEST unpaid as at 31 March)	887	534
	<u>161,738</u>	<u>158,933</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

<b>10 Transactions with related parties</b>	<b>2022</b>	<b>2021</b>
<i>The following organisation is related to ICEA:</i>	<b>£</b>	<b>£</b>
Thornbury play & learn nursery (TPLN):		
TPLN is 100% owned by the charity		
TPLN accumulated reserves for the period	<u>53,998</u>	<u>36,396</u>
Net assets after liabilities of TPLN	<u>53,998</u>	<u>36,396</u>

There were no transactions with Trustees and there were no other related parties.

<b>11 Movement in Funds</b>	Balance at	Incoming	Resources		<b>Balance at</b>
<b>Restricted Funds</b>	2021	Resources	Expended	Transfers	<b>2022</b>
	1st April				<b>31st March</b>
	b/f				c/f
Restricted funds	321,273	26,818	(15,868)	-	<b>332,223</b>
Unrestricted funds	4,442,579	415,008	(386,680)	-	<b>4,470,907</b>
<b>Total funds</b>	<u><b>4,763,852</b></u>	<u><b>441,826</b></u>	<u><b>(402,548)</b></u>	<u><b>-</b></u>	<u><b>4,803,130</b></u>
	-	-	-	-	-

**Purposes of Restricted Funds**

Appeals - this fund is for appeal monies collected on an ad hoc basis for humanitarian disasters and emergencies worldwide. The monies are distributed to provide humanitarian aid and basic facilities to areas in need.

Fitrana and Sadqa -these are monies collected as part of the Islamic obligation on each person born before Eid ul Fitr to pay a fixed annual rate per person. The monies are paid to needy and poor people and charities that provide such support.

Thornbury Play and Learn Nursery was set up to provide centre for young children. They receive grant from Bradford Council and is 100% owned by ICEA.

**12 Going concern**

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason,they continue to adopt the going concern basis in the financial statements.

**13 Post balance sheet events**

There were none in the period.

**14 Ultimate controlling party**

The trustees have ultimate control of the charity

**15 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution.  
The full registered name of the charity is Islamic Cultural and Educational Association.

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2022**

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>Prior Period</i>
<b>Incoming Resources</b>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Total Funds</i>
			<b>2022</b>	<b>2021</b>
	£	£	£	£
<b>Grants, Legacies and Donations</b>				
Friday collections (Juma)	114,322	-	114,322	69,271
Madrassa fees	78,189	-	78,189	45,451
Door to door collections	61,097	-	61,097	34,017
Ramadan collection	62,097	600	62,697	6,648
Funerals	37,535	-	37,535	15,118
Eid collections	15,488	-	15,488	7,264
Gift aid	-	-	-	18,622
Fitrana and Sadqa collections (restricted)	-	6,168	6,168	2,324
Other donations (general and misc.)	29,156	105	29,261	60,081
Calendar/leaflets sponsorship (restricted)	2,075	-	2,075	2,700
Appeal funds received	-	12,826	12,826	1,945
Membership fee	555	-	555	142
School visits	-	-	-	945
Nikah fees	1,100	-	1,100	600
Madrassa books and stationery	1,713	-	1,713	-
Refunds from bank, utilities and stamp duty	249	-	249	716
Radio receiver sales	-	1,510	1,510	715
Insurance received	11,432	-	11,432	-
Furlough grants received	-	-	-	57,352
Thornbury play and learn nursery	-	5,609	5,609	2,533
<b>Total Grants, Legacies &amp; Donations Received</b>	<b>415,008</b>	<b>26,818</b>	<b>441,826</b>	<b>326,444</b>
			-	-
<b>Charitable expenditure</b>				
			£	£
<b>Direct charitable expenditure</b>				
Appeals and donations paid out (restricted)	-	8,000	8,000	1,945
Fitrana and sadqa paid out (restricted)	-	6,168	6,168	2,325
Radio purchases	-	1,080	1,080	146
Staff wages and pensions	138,008	-	138,008	138,447
MCEC resources and expenses	6,124	-	6,124	6,838
Imams and Tajweed classes expenses	-	-	-	728
Rates and water	4,784	-	4,784	4,020
Light and Heat	27,783	-	27,783	27,638
Insurance and service charge	13,534	-	13,534	7,883
Repairs and maintenance	73,586	-	73,586	67,311
Stationery and printing	2,926	620	3,546	4,178
Telephone, internet and fax	1,897	-	1,897	1,818
Cleaning and ppe materials	1,767	-	1,767	2,497
Bank charges	213	-	213	58
Events held costs	842	-	842	-
Training and IT equipment costs	1,188	-	1,188	2,450
Quantity surveyor and planning fees	689	-	689	4,785
Legal costs (CRBs/DBS)	2,284	-	2,284	150
TPLN overheads	-	-	-	2,891
Decrease/ (Increase) in stocks: Radios and books	-	-	-	4,868
	<b>275,625</b>	<b>15,868</b>	<b>291,493</b>	<b>280,976</b>
<b>Management and administration of the charity</b>				
Staff wages	14,000	-	14,000	10,000
Audit fee	990	-	990	990
Sundry expenses	315	-	315	1,084
Depreciation of assets	95,250	-	95,250	96,442
Accountants fees	500	-	500	500
	<b>111,055</b>	<b>-</b>	<b>111,055</b>	<b>109,016</b>
<b>Total spent</b>	<b>386,680</b>	<b>15,868</b>	<b>402,548</b>	<b>389,992</b>
<b>Surplus / (deficit) for the year before transfers</b>	<b>28,328</b>	<b>10,950</b>	<b>39,278</b>	<b>(63,548)</b>

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2022**

<b>Reconciled to revenue accumulated fund</b> (Total as per Balance Sheet)	<b>Total</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accumulated funds	4,763,852	4,827,400
Surplus / (deficit) for the year before transfers	39,278	(63,548)
	<b>4,803,130</b>	<b>4,763,852</b>

The surplus is income for ongoing projects in line with charity's objectives.

<b>Buildings construction costs (see additions in note 5)</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Building works/ CCTV etc	-	-
MCEC internal fit out and construction work	-	-
<b>Total as per additions in note 5 to the accounts</b>	<b>-</b>	<b>-</b>

**Transactions with related parties**

Thornbury play & learn nursery (TPLN):  
 TPLN is 100% owned by the charity

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Net assets after liabilities of TPLN	53,998	36,396
<b>Total as per note 10 to the accounts</b>	<b>53,998</b>	<b>36,396</b>

**ISLAMIC CULTURAL AND EDUCATIONAL ASSOCIATION**

England & Wales - Charity number 1058664

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# Accounts

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**Charity number  
1058664**

**Islamic Cultural & Educational Association  
Financial Statements and Report  
for the year ended 31 March 2021**

**Principal office  
101 Thornbury Road, Bradford, BD3 8SA**

**Islamic Cultural & Educational Association  
Financial Statements and Report  
for the year ended 31 March 2021**

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**Islamic Cultural & Educational Association**  
**Trust information for the year ended 31 March 2021**

**Management Committee**

Mohammed Ashfaq	President until 06/10/2019 AGM	(Elected for 4yrs, until 2021)	
Abdul Sattar	General Secretary	(Elected for 4yrs, until 2022)	
Mohammed Shaukat	Vice Secretary	(Elected for 4yrs, until 2022)	
Choudhury Mohammed Bashir	Vice President	(Elected for 4yrs, until 2022)	
Mohammed Khaliq	Treasurer	(Elected for 4yrs, until 2022)	
Mohammed Ishaq Rasul	Vice Treasurer	(Elected for 4yrs, until 2021)	
Hafeez Akhtar		(Elected for 4yrs, until 2021)	
Jawaid Iqbal		(Elected for 4yrs, until 2021)	
Mohammed (Master) Bashir		(Elected for 4yrs, until 2021)	
Munsaf Dad Saddiq		(Elected for 2yrs, until 2021)	
Razaq Iqbal	Treasurer	(Elected for 4yrs, until 2021)	
Choudhury Abdul Ghaffar Khan	President	(Elected for 4yrs, until 2022)	(Elected on 06/10/19)
Shehzad Sheikh		(Co-opted)	

**Trustees appointed by Management Committee**

Azeem Malik	(Appointed until 06/01/2022)	
Dawood Ahmed	(Appointed until 06/01/2022)	
Ghazanfer Ali	(Appointed until 06/01/2022)	
Iftikhar Akhtar		Resigned 29/12/2018
Karamat Hussain		Resigned 29/12/2018
Zulafqar Ali	(Appointed until 06/01/2022)	
Dr Mohammad Azam	(Appointed until 06/01/2022)	
Dr Azad Hafeez	(Appointed until 06/01/2022)	
Mohammad Sadiq	(Appointed until 06/01/2022)	

**Structure** Association of Trustees

**Charity registration number** 1058664

**Principal office** 101 Thornbury Road  
Bradford  
BD3 8SA

**Bankers** Virgin Money (Yorkshire Bank)  
Broadway  
Bradford BD1 1EZ

**Auditors** Adam & Co Accountancy Ltd  
Chartered Certified Accountants  
First Floor, 1 Edmund Street  
Bradford  
BD5 0BH

## **Islamic Cultural & Educational Association**

### **The report of the trustees for the year ended 31 March 2021**

The trustees present their twenty seventh annual report and audited financial statements for the year ended 31 March 2021.

#### **History and objectives of the charity**

Islamic Cultural & Educational Association was founded in July 1994 as an unincorporated association and became a registered charity (no 1058664) on 16 October 1996. The association is governed by a written constitution adopted by its members.

The objectives of the organisation are:

- (a) to promote the advancement of religion, in accordance with the principals of Islam.
- (b) to establish and maintain the mosque building and its grounds.
- (c) to provide educational, cultural and leisure time activities for the local muslim community.

#### **Management and Governance arrangements**

Members of the association can stand for election or be appointed as trustees if they have been a member of the association for at least 12 months

The trustees are broken down into two separate categories namely Elected and Land Custodians

The Elected members are referred to as as the Management Committee. This Management Committee comprises of no more than twelve members. Under the constitution the management committee are elected by the members. Elections are held every two years and management committee members are elected for a term of four years

The Land Custodians are referred to as Trustees. The Management committee appoints the Trustees. The constitution provides that there shall not be less than five and no more than seven such trustees. These trustees act as guardians of all property vested in the name of the association.

The Management Committee are responsible for the day to day running and operational matters The management committee hold regular monthly meetings to manage the affairs of the association and sub committees are set up to oversee various projects as and when needed

Most management committee members and trustees are already familiar with the work of the association, having been members of the association for many years. Every new committee member is given a copy of the constitution of the association and advised on the roles and responsibilities of the trustees

#### **Significant Future Projects**

There was no significant work planned or undertaken.

#### **Risk Management**

The Executive Committee is responsible for the management of the risks that are faced by the association and that all members interests are declared and are open to members for reviews. Regular reviews of risk are taken and there are controls in place to mitigate the risks.

#### **Review for the period and reserves policy**

The financial accounts are set out on pages 5 to 13. The financial statements have been prepared implementing the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission for England and Wales and in accordance with the Financial Reporting Standard for Smaller Entities .

The trustees consider the financial performance by the organisation during the year has been satisfactory.

The Statement of Financial Activities show net outgoing resources for the year of a revenue nature of £389,992 (expenditure) and net realised incoming resources of a £326,444 (income). The total reserves at the year end after reserving for unrealised losses (after revaluing investments of nil) stand at £4,763,852.

The trustees are satisfied with the performance of the association during the year and the position at the year end.

The trustees are carefully monitoring the cashflow position of the association to ensure that sufficient funds are available for further expansion work.

The trustees are confident that they will be able to carry out future developments and continue with the association's activities into future years. It is the policy of the association to maintain adequate resources in its general fund so that it can continue to undertake future activities.

### **Disclosure of information to the auditors**

The trustees who held office at the date of approval of this trustee report, confirm that so far as they are aware, there is no relevant audit information of which the association's auditors are unaware of. Each trustee has taken all the steps that they ought to have taken as a trustee to be aware of any relevant audit information and to establish that the association's auditors are aware of that information.

### **Auditors**

A resolution to reappoint the auditors will be made by the Executive Committee.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year in accordance with current statutory requirements, the requirements of the Charity's governing document and the requirements of the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales. In preparing those accounts, the trustees are required to:

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

- \* Select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the organisation and which enable them to ascertain the financial position of the organisation and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the order of the Trustees on ..... 14/11/2021

Abdul Sattar  
General Secretary

**Islamic Cultural & Educational Association  
Independent Auditor's Report  
for the year ended 31 March 2021**

**Independent auditors report to the trustees on the accounts  
of the Charity.**

We have audited the financial statements of Islamic Cultural and Educational Association for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the charity's trustees, as a body, in accordance with Section 144 of the Charities Act 2011 and regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 3, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Boards's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any material misstatements or inconsistencies we consider the implications for our report.

**Opinion on the financial statements**

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 March 2021, and of its incoming resources and application of resources, for the year then ended;

have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; including Financial Reporting Standard 105 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and

have been prepared in accordance with the requirements of the Charities Act 2011.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you, if in our opinion:

the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or

sufficient accounting records have not been kept; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

*Shahbaz Munir, Senior Statutory Auditor*

*on behalf of Adam & Co Accountancy Ltd*

*Chartered Certified Accountants and Statutory Auditors*

14/11/2021

**Islamic Cultural & Educational Association  
Statement of Financial Activities  
for the year ended 31 March 2021**

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	2021 £	2021 £	2021 £	2020 £
<b>Incoming Resources</b>					
Grants		57,352	-	57,352	-
Appeals		-	4,269	4,269	9,417
Donations and collections		241,498	23,325	264,823	393,545
<b>Total Incoming Resources</b>		<b>298,850</b>	<b>27,594</b>	<b>326,444</b>	<b>402,962</b>
<b>Net Incoming Resources available for charitable applications</b>	<b>A</b>	<b>298,850</b>	<b>27,594</b>	<b>326,444</b>	<b>402,962</b>
<b>Resources expended (see page 13)</b>					
Direct charitable expenditure		263,706	17,270	280,976	249,403
Management and administration of the charity		109,016	-	109,016	113,384
<b>Total Resources expended</b>	<b>B</b>	<b>372,722</b>	<b>17,270</b>	<b>389,992</b>	<b>362,787</b>
<b>Net Incoming Resources (ie Total A minus Total B = C)</b>	<b>C</b>	<b>(73,872)</b>	<b>10,324</b>	<b>(63,548)</b>	<b>40,175</b>
Gross Transfers between funds :-		3,132	-	3,132	-
<b>Net Incoming Resources before revaluations and investment asset disposals</b>		<b>(70,740)</b>	<b>10,324</b>	<b>(60,416)</b>	<b>40,175</b>
<b>Net Movement in funds</b>		<b>(70,740)</b>	<b>10,324</b>	<b>(60,416)</b>	<b>40,175</b>
<b>Total funds brought forward</b>		<b>4,513,319</b>	<b>310,949</b>	<b>4,824,268</b>	<b>4,784,093</b>
<b>Total funds carried forward</b>		<b>4,442,579</b>	<b>321,273</b>	<b>4,763,852</b>	<b>4,824,268</b>

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on page 7 as required by the said Statement.

**All activities derive from continuing operations**

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Statement of Financial Activities**  
**for the year ended 31 March 2021**

**Statement of Total Recognised Gains and Losses**  
**for the year ended 31 March 2021**

	2021	2020
Excess of Expenditure over income before realisation of assets	<u>(63,548)</u>	40,175
<b>Net Movement in funds before taxation</b>	<b><u>(63,548)</u></b>	<b>40,175</b>

There were no other recognised gains or losses for the year or the prior year that are not included above.

**Movements in revenue and capital funds**  
**for the year ended 31 March 2021**

Revenue accumulated fund	Unrestricted	Restricted	Total	Last year
	Funds	Funds	Funds	Total Funds
	2021	2021	2021	2020
	£	£	£	£
Accumulated fund brought forward	4,513,319	310,949	<b>4,824,268</b>	4,784,093
Recognised gains and losses for year	<u>(70,740)</u>	10,324	<b><u>(60,416)</u></b>	40,175
<b>Closing Accumulated fund</b>	<b><u>4,442,579</u></b>	<b><u>321,273</u></b>	<b><u>4,763,852</u></b>	<b>4,824,268</b>

Summary of funds	Designated	Unrestricted	Restricted	Total	Last year
	Funds	Funds	Funds	Funds	Total Funds
	2021	2021	2021	2021	2020
	£	£	£	£	£
Revenue funds	-	4,442,579	321,273	<b>4,763,852</b>	4,824,268
<b>Total funds</b>	<b><u>-</u></b>	<b><u>4,445,711</u></b>	<b><u>321,273</u></b>	<b><u>4,763,852</u></b>	<b>4,824,268</b>

The statement of changes in resources applied for fixed assets for organisation's use is shown in the notes to the accounts.

The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts.

**Islamic Cultural & Educational Association**  
**Balance Sheet**  
**as at 31 March 2021**

	Notes	2021	2020
<b>Fixed assets</b>			
Tangible assets	5	<u>4,556,491</u>	<u>4,652,933</u>
		4,556,491	4,652,933
<b>Current assets</b>			
Stocks & Work in progress	7	-	4,868
Debtors	8	4,176	9,059
Cash at bank		361,759	316,905
Cash in hand		359	305
		<u>366,294</u>	<u>331,137</u>
<b>Creditors:</b>			
amounts due within one year	9	(158,933)	(159,802)
<b>Net current assets</b>		<u>207,361</u>	<u>171,335</u>
<b>Total assets less current liabilities</b>		<u>4,763,852</u>	<u>4,824,268</u>
<b>Creditors:-</b>			
amounts due after more than one year		-	-
<b>Net Assets</b>		<u>4,763,852</u>	<u>4,824,268</u>
<b>Capital and reserves</b>			
Unrestricted revenue reserves		<u>4,442,579</u>	<u>4,513,319</u>
<b>Resources freely available</b>		4,442,579	4,513,319
Restricted revenue reserves		321,273	310,949
<b>Accumulated Funds</b>		<u>4,763,852</u>	<u>4,824,268</u>
		-	-

The Board of Trustees are satisfied that the organisation is required to have an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise.

The Board of Trustees also acknowledge their responsibility for ensuring the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out under 'Trustees' Responsibilities' in the Report of the Trustees.

Approved by the order of the Trustees on .. 14/11/2021

Abdul Sattar  
General Secretary

**The notes and schedule to the Statement of Financial Activities on pages 8 to 13 form an integral part of these accounts**

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2021**

**1 Accounting policies**

***Basis of accounts preparation***

The financial statements have been prepared in accordance with the Charities Act 2011. The accounts have been prepared in accordance with the micro entity provisions of the small entities under FRS 102, as modified by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, adapted to meet the needs of unincorporated organisations.

The organisation has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cash flow statement.

The charity is entirely dependent on continuing donations from the local community and as a consequence the going concern basis is also dependent on the continuing donations. The particular accounting policies adopted are set out below

***Accounting convention***

The financial statements are prepared, on a going concern basis, accrual basis under the historical cost convention.

***Incoming Resources (funds received)***

Incoming resources such as donations, gifts and collections are accounted for on a receivable basis deferred as described below where appropriate.

***Fund accounting***

General funds comprise the accumulated surplus or deficit on the statement of financial activities. They are available for use at the discretion of trustees in the furtherance of the general activities of the charity.

***Unrestricted funds***

Unrestricted funds are the net incoming resources available for the objects of the charity without specified purposes and are part of the general funds.

***Restricted funds***

Restricted funds are the net incoming resources available for a particular area or purpose stated by the donor and are allocated appropriately..

***Resources expended (charitable expenditure)***

Expenditure is accounted for on an accruals basis and allocated to the relevant activity. Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

***Activities in the furtherance of the charity's objectives.***

The costs of activities in furtherance of the charity's objectives represents the cost of goods and services and ancillary trading costs that have been incurred in charitable activities.

***Management and administration of the charity.***

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements

***Going concern***

The Association has sufficient cash at bank at the year end and has raised further funds since the year end, which provide adequate resources to finance committed development programme, along with the day to day operations. The trustees monitor the expenditure level and adjust development expenditure to ensure that expenditure is only incurred when sufficient funds are available to cover payments as they fall due. On this basis, the trustees have reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of twelve months after the date on which this report and financial statements are signed. For this reason, it continues to adopt the going concern basis in the financial statements.

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2021**

**Depreciation**

Depreciation is calculated at a rate which will write off, the cost of the asset, over its expected useful life as follows:

Porta cabins	15%	on written down value
Fixtures and equipment	15%	on written down value
Computer equipment	15%	on written down value (previously 25%)
Buildings	2%	straight line

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**Stocks**

Stocks are stated at lower of cost and net realisable value.

**2 Winding up or dissolution of the charity**

If the charity were to be dissolved or wound up the trustees would pass any net assets to similar organisations and deserving causes.

<b>3 Analysis of incoming resources and analysis of direct charity expenses and administration costs</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Grants and appeal funds	61,621	9,417
Donations and safe collections	264,823	393,545
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>326,444</u>	<u>402,962</u>
	<b>£</b>	<b>£</b>
Direct charitable expenditure	280,976	249,403
Management and administration	109,016	113,384
<i>(See page 13 for analysis of sources of income and expenditure).</i>	<u>389,992</u>	<u>362,787</u>

**Numbers of full and part time employees or their time equivalents**

Engaged on charitable activities on average -Full Time	5	6
Engaged on charitable activities on average -Part Time	17	20
	<b>£</b>	<b>£</b>
Wages and salaries	142,432	151,123
Social security and pension costs	6,015	9,328
	<u>148,447</u>	<u>160,451</u>

*There were no fees or other remuneration payable to trustees*

*There were no employees with emoluments in excess of £50,000 per annum*

<b>4 Cost of auditor and accounting services</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Audit fees	990	990
Accountants fees	500	500
	<u>1,490</u>	<u>1,490</u>

<b>5 Tangible fixed assets</b>	<b>Land</b>	<b>Buildings</b>	<b>Porta Cabins</b>	<b>Fixtures and equipment</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2020	522,000	4,643,483	18,982	197,260
Additions	-	-	-	-
At 31 March 2021	<u>522,000</u>	<u>4,643,483</u>	<u>18,982</u>	<u>197,260</u>
<b>Depreciation</b>				
At 1 April 2020	-	565,537	17,727	145,769
Charge for the year	-	88,494	188	7,724
At 31 March 2021	<u>-</u>	<u>654,031</u>	<u>17,915</u>	<u>153,493</u>
<b>Net book value</b>				
At 31 March 2021	<u>522,000</u>	<u>3,989,452</u>	<u>1,067</u>	<u>43,767</u>

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2021**

At 31 March 2020	522,000	4,077,946	1,255	51,491
	<b>Computer equipment</b>			<b>Total</b>
	<b>£</b>			<b>£</b>
<b>Cost or valuation</b>				
At 1 April 2020	24,110			5,405,835
Additions	-			-
Disposals	-			-
At 31 March 2021	<u>24,110</u>			<u>5,405,835</u>
<b>Depreciation</b>				
At 1 April 2020	23,869			752,902
Charge for the year	36			96,442
On disposals	-			-
At 31 March 2021	<u>23,905</u>			<u>849,344</u>
<b>Net book value</b>				
At 31 March 2021	<u>205</u>			<u>4,556,491</u>
At 31 March 2020	<u>241</u>			<u>4,652,933</u>

Land is not being depreciated because the trustees are of the opinion that the market value of the assets is more than the cost and are unlikely to fall below cost in the foreseeable future.

**6 Analysis of assets and liabilities representing each of the charity's funds**

<b>At 31 March 2021 (Current year)</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	4,556,491	-	-	4,556,491
Current Assets	366,294	-	-	366,294
Current Liabilities (creditors)	(158,933)	-	-	(158,933)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,763,852</u>	<u>-</u>	<u>-</u>	<u>4,763,852</u>
<b>At 1 April 2020 (Previous year)</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	4,652,933	-	-	4,652,933
Current Assets	331,137	-	-	331,137
Current Liabilities (creditors)	(159,802)	-	-	(159,802)
Long Term Liabilities (creditors)	-	-	-	-
	<u>4,824,268</u>	<u>-</u>	<u>-</u>	<u>4,824,268</u>

<b>7 Stock</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Closing stock	-	4,868
These comprise of books in the library and radios purchased.		

<b>8 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Madrassa fees	4,176	-
Thornbury play and learn nursery (100% subsidiary)	-	9,059
(This is owed by TPLN to ICEA for maintainance and other costs)		
	<u>4,176</u>	<u>9,059</u>

<b>9 Creditors: amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accruals (expenditure unpaid as at 31 March)	2,080	1,990
Private loans (karz-e-hasnah interest free)	144,438	144,438
Other creditors (wages unpaid as at 31 March)	11,881	12,703

**Islamic Cultural & Educational Association**  
**Notes to the Accounts**  
**for the year ended 31 March 2021**

PAYE & NI (and NEST unpaid as at 31 March)	534	671
	<u>158,933</u>	<u>159,802</u>

<b>10 Transactions with related parties</b>	<b>2021</b>	<b>2020</b>
<i>The following organisation is related to ICEA:</i>	<b>£</b>	<b>£</b>
Thornbury play & learn nursery (TPLN):		
TPLN is 100% owned by the charity		
TPLN accumulated reserves for the period	-	12,987
Net assets after liabilities of TPLN	-	12,987

There were no other related parties.

<b>11 Movement in Funds</b>	Balance at	Incoming	Resources		Balance at
<b>Restricted Funds</b>	2020	Resources	Expended	Transfers	<b>2021</b>
	1st April				<b>31st March</b>
	b/f				c/f
Restricted funds	310,949	27,594	(17,270)	-	<b>321,273</b>
Unrestricted funds	4,513,319	298,850	(372,722)	3,132	<b>4,442,579</b>
<b>Total funds</b>	<u><b>4,824,268</b></u>	<u><b>326,444</b></u>	<u><b>(389,992)</b></u>	<u><b>3,132</b></u>	<u><b>4,763,852</b></u>
	-	-	-	-	-

**Purposes of Restricted Funds**

Appeals - this fund is for appeal monies collected on an ad hoc basis for humanitarian disasters and emergencies worldwide. The monies are distributed to provide humanitarian aid and basic facilities to areas in need.

Fitrana and Sadqa -these are monies collected as part of the Islamic obligation on each person born before Eid ul Fitr to pay a fixed annual rate per person. The monies are paid to needy and poor people and charities that provide such support.

Thornbury Play and Learn Nursery was set up to provide centre for young children. They receive grant from Bradford Council and is 100% owned by ICEA.

<b>12 Capital commitments</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Expenditure contracted but not provided in the accounts	-	-
	<u>-</u>	<u>-</u>

**13 Going concern**

After making enquiries the trustees have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future. For this reason,they continue to adopt the going concern basis in the financial statements.

**14 Post balance sheet events**

There were none in the period.

**15 Ultimate controlling party**

The trustees have ultimate control of the charity

**16 Legal status and registered name of the charity**

The charity is unincorporated and is governed by the provisions of its constitution. The full registered name of the charity is Islamic Cultural and Educational Association.

**Islamic Cultural & Educational Association  
Notes to the Accounts  
for the year ended 31 March 2021**

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2021**

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>Prior Period</i>
<b>Incoming Resources</b>	<i>Funds</i>	<i>Funds</i>	<i>Funds</i>	<i>Total Funds</i>
			<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Grants, Legacies and Donations</b>				
Friday collections (Juma)	69,271	-	69,271	114,141
Madrassa fees	45,451	-	45,451	64,557
Door to door collections	34,017	-	34,017	68,514
Ramadan collection	6,648	-	6,648	31,676
Funerals	15,118	-	15,118	52,271
Eid collections	7,264	-	7,264	14,794
Gift aid	18,622	-	18,622	-
Fitrana and Sadqa collections (restricted)	-	2,324	2,324	7,077
Other donations (general and misc.)	36,756	23,325	60,081	25,572
Calendar/leaflets sponsorship (restricted)	2,700	-	2,700	5,600
Appeal funds received	-	1,945	1,945	2,340
Membership fee	142	-	142	6,404
School visits	945	-	945	1,335
Nikah fees	600	-	600	900
Madrassa books and stationery	-	-	-	1,131
Refunds from bank, utilities and stamp duty	716	-	716	1,220
Radio receiver sales	715	-	715	430
Karz-e-hasnah donation	-	-	-	5,000
Furlough grants received	57,352	-	57,352	-
Thornbury play and learn nursery	2,533	-	2,533	-
<b>Total Grants, Legacies &amp; Donations Received</b>	<b>298,850</b>	<b>27,594</b>	<b>326,444</b>	<b>402,962</b>
			-	-
<b>Charitable expenditure</b>				
			<b>£</b>	<b>£</b>
<b>Direct charitable expenditure</b>				
Appeals and donations paid out (restricted)	-	1,945	1,945	2,340
Fitrana and sadqa paid out (restricted)	-	2,325	2,325	7,077
Radio purchases	146	-	146	3,560
Staff wages and pensions	138,447	-	138,447	145,339
MCEC resources and expenses	6,838	-	6,838	2,588
Imams and Tajweed classes expenses	728	-	728	869
Rates and water	4,020	-	4,020	5,038
Light and Heat	27,638	-	27,638	30,839
Insurance and service charge	7,883	-	7,883	9,982
Repairs and maintenance	54,311	13,000	67,311	18,635
Stationery and printing	4,178	-	4,178	8,691
Telephone, internet and fax	1,818	-	1,818	1,631
Cleaning and ppe materials	2,497	-	2,497	1,894
Bank charges	58	-	58	19
Events held costs	-	-	-	254
Training and IT equipment costs	2,450	-	2,450	7,713
Quantity surveyor and planning fees	4,785	-	4,785	960
Legal costs (CRBs/DBS)	150	-	150	1,974
TPLN overheads	2,891	-	2,891	-
Decrease/ (Increase) in stocks: Radios and books	4,868	-	4,868	-
	<b>263,706</b>	<b>17,270</b>	<b>280,976</b>	<b>249,403</b>
<b>Management and administration of the charity</b>				
Staff wages	10,000	-	10,000	15,112
Audit fee	990	-	990	990
Sundry expenses	1,084	-	1,084	1,267
Depreciation of assets	96,442	-	96,442	95,515
Accountants fees	500	-	500	500
	<b>109,016</b>	<b>-</b>	<b>109,016</b>	<b>113,384</b>
<b>Total spent</b>	<b>372,722</b>	<b>17,270</b>	<b>389,992</b>	<b>362,787</b>
<b>Surplus / (deficit) for the year</b>	<b>(73,872)</b>	<b>10,324</b>	<b>(63,548)</b>	<b>40,175</b>

**Islamic Cultural & Educational Association**  
**Detailed Schedule to the Statement of Financial Activities**  
**for the year ended 31 March 2021**

Reconciled to revenue accumulated fund (Total as per Balance Sheet)	Total Funds	
	2021	2020
	£	£
Accumulated funds	4,827,400	4,784,093
Surplus / (deficit) for the year	(63,548)	40,175
	<b>4,763,852</b>	<b>4,824,268</b>

The surplus is income for ongoing projects in line with charity's objectives.

Buildings construction costs (see additions in note 5)	2021	2020
	£	£
Building works/ CCTV etc	-	-
MCEC internal fit out and construction work	-	-
<b>Total as per additions in note 5 to the accounts</b>	<b>-</b>	<b>-</b>

**Transactions with related parties**

Thornbury play & learn nursery (TPLN):  
 TPLN is 100% owned by the charity

	2021	2020
	£	£
Net assets after liabilities of TPLN	-	12,987
<b>Total as per note 10 to the accounts</b>	<b>-</b>	<b>12,987</b>