

Report of the Trustees and
Audited Financial Statements
for the Year Ended 5 April 2021
for
HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Reddy Siddiqui LLP
Chartered Accountants
183-189 The Vale
London
W3 7RW

HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

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for the Year Ended 5 April 2021

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HARROW CENTRAL MOSQUE & MASOOD
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Report of the Trustees
for the Year Ended 5 April 2021

The trustees present their report with the Financial Statements of Harrow Central Mosque & Masood Islamic Centre ('the charity') for the year ended 5 April 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives, aims and Strategies

The objects of the charity are set out in the charity's trust deed and are summarised as follows:

The advancement of the religion of Islam according to Qur'an, Sunnah and Hadith.

Harrow Central Mosque was established to advance the spiritual and social welfare of people through the religion of Islam. Its prime objectives are to serve the Muslim Community of Harrow and surrounding areas and to make the mosque accessible and welcoming to people of all faiths and backgrounds.

Our Aim

To become the UK's leading Mosque and Educational Institute renowned as a centre of excellence offering spiritual and personal advancement.

Our Mission

To meet the needs of the community by providing excellent prayer facilities, establishing a high quality educational institute and developing services to meet the social, physical and intellectual needs of all ages and backgrounds, working in partnership with local public, private and third sector organisations.

Our Objectives

- To establish an efficient and effective governance structure with clear policies and procedures
- To improve the educational services offered by establishing a high quality centre of learning for both religious and secular teachings meeting the broad needs of the community
- To ensure women are provided with the highest standard of prayer facilities, educational services and social support
- To maintain and strengthen our partnerships with local and central government, interfaith forums, the Metropolitan Police and many other groups including local mosques
- To effectively manage the operations and expenditure of the Mosque with clarity and transparency
- To promote and encourage the participation from youth and women
- To reject and condemn extremism and terrorism in all its forms
- To make the Mosque a vibrant, welcoming and active focal point for the whole community, Muslim and non-Muslim

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Strategies

- To ensure that we have a robust management structure, operational team and team of volunteers to deliver our objectives
- To engage with the community to ensure our objectives are aligned with their needs and expectations and secular teachings meeting the broad needs of the community
- To engage with the non-Muslim community, local authority and local charities to strengthen relationships with the wider community and deliver support and services for all
- To ensure that the Mosque supports those in need through the effective and robust collection and distribution of Zakat and Sadaqah payments.
- To continually review the educational needs of the community and identify how the offering can be strengthened.

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

**Significant activities
New Building Project**

Outstanding works that now remain include:

- Roofing: A new roofing system is required on top of the existing roof to eradicate water ingress problems in several locations due to poor design and workmanship dating back to work undertaken pre 2012. Patch repairs have been completed with partial success.
- External Landscaping: Planning condition required external landscaping.
- Basement works: Finishing works are outstanding and there are water ingress issues below ground level due to inadequate water proof tanking. Many areas are letting water in.
- Sliding partition to Function Hall to create division/segregation (the track built as part of original build)
- External calligraphy
- Chandelier or lighting for the dome hall

Commercial Units

The Charity has three commercial units:

Retail Unit The retail unit has been occupied by commercial tenants since 2012.

Café unit Negotiations are currently in progress with a prospective tenant to commence a lease of this unit.

Bereavement Room This area, originally earmarked for a commercial gym, has been converted into a bereavement room for our free funeral services. At present, use of the room on the day of the funeral is free but use on other days will chargeable.

The intention is for the Mosque to work in partnership with both commercial tenants to ensure they meet the needs of our diverse community.

Mortuary

A donation based free funeral service for the residents of Harrow has been in operation since 14 May 2017. During the year, due to Covid19 pandemic, we did not do as many funeral arrangements ourselves. Instead, we joined hands with a commercially run funeral service company who offered their service using our facilities. Following our health and safety review, we did not allow any funeral (Janza) prayers onsite. Instead funeral (Janza) Prayers took place at the burial grounds strictly complying with the Government guidelines on the number of attendees.

Old Mosque Redevelopment

This continues to be a core focus and HCM remains in close discussion with the council, having independently sought professional advice and assistance to ensure the best interests of the Mosque are achieved within the parameters of the planning conditions. The intention is to make HCM self-sufficient for the running & management cost of both buildings and not to be reliant solely on the charitable donations of the local Muslim community.

HCM had submitted final planning application to the Harrow Council Planners for converting the existing building into 6 apartments of 3 bedrooms, 2 bedrooms and one studio. Following several meetings and consultations between HCM, its professional advisors and Harrow Council, we were quite optimistic about getting the final planning approval for this conversion. However, recently Harrow Council has refused our planning application on some minor grounds. We lost our appeal against this refusal. We are now looking into submitting a revised planning application.

EDUCATION

The foundation of the religion of Islam is knowledge. Allah Almighty said to the Messenger (Peace Be Upon Him) when he supplicates to say 'oh Allah increase me in Knowledge', and the prophet (Peace Be Upon Him) said that 'seeking knowledge is compulsory for every Muslim', man and woman.

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

1. Our Vision

The Prophet (Peace Be Upon Him) transformed the Companions (May Allah Be Pleased With Them) to be a different people. Our main objective at the Education department is to transform knowledge of information to characteristics and actions. To achieve this, we offer a wide variety of courses designed to meet the range (all levels and all ages) of needs of the community which will facilitate classical Islamic sciences taught by qualified teachers.

2. Head of Education and his team

We give thanks to respected Ustadh Mohammed Amar and his entire team for their relentless efforts, dedication and energy that they devote in re-shaping our entire education system, especially for rising up to challenge thrown upon us by the pandemic.

3. Harrow Central Mosque Madrassa

In recent years, the current madrassa system was overhauled to make way for a better education provision to be delivered to the children of the residents of Harrow and surrounding areas. The classes were renovated to create an atmosphere of warmth, learning and positivity. At the beginning of the pandemic all physical classes were switched to online platform. This has caused some students to leave as they were not comfortable with online method of learning, but the vast majority have continued.

The aim of the Madrassa is to ensure that students aged 5-15 are receiving the best of Islamic education alongside learning of the Qur'an using modern, tailored and systematic methods. The Madrassa also envisages to provide students with learning experiences that will guide them in becoming exemplary citizens of the communities they represent. We have endeavoured to:

- **Revised Curriculum:** As part of the recent overhaul of the madrassa, Ustadh Mohammed Amar has introduced a new curriculum designed to supplement the teachings of the Qur'an and Qaidah classes with Islamic Studies.
- **New Classes:** We have divided the classes into different levels depending on student age groups, ability and gender.
- **Recruit motivated teachers:** In order to provide the best of Islamic education to our children, we have recruited four new Madrassa teachers from distinctively different ethnicities.
- **Hold Regular Madrassa Assemblies/Gatherings:** These were suspended due to the pandemic
- **Extracurricular activities:** These were suspended due to the pandemic .
- **Hifdh:** 8 boys currently sit on our intensive hifdh course, memorising the Qur'an, and they are given the opportunity to lead taraweeh for the month of Ramadhan.

4. Management and Administration

- We currently have a total of twelve Qur'an and Islamic Studies teachers at the Madrassa.
- One administrator who reports to the Head of Education.
- A database system has been designed and introduced for effective management of student data, complying with related legislation.
- The Madrassa now accommodates for 482 (2019: 480) students with 55 students waiting to be enrolled
- Regular meetings take place with Madrasah Staff/Teachers to provide training and share information.

5. Teacher training

Training has been provided to teachers on a regular basis to ensure there is a continuous improvement in the teaching standards. Training has been provided internally and externally by reputable institutions on:

- Presenting the syllabus (specific topics and how to handle questions)
- Class control techniques and strategies
- Class management and lesson planning
- Strategies of teaching Quran
- Safeguarding

6. Establishment of a Library

As the mosque, its community and its services expand, the library is befitting of a community that is serious about establishing a seat of community, learning, and becoming a beacon of light. The intention of building the library was that of some of the pious of the community, with the intention of creating a space where the entire community, even those who may not share our religion, may come, learn, explore and study.

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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

The resources of the library will include that of any higher institution of learning, including books (related to all subjects), periodicals, computing, audio/visual, a children's corner, and the creation of a space that facilitates reading and learning.

The Library is meant to be more than a repository of books, it is resource for the community and a place of continual learning. As such, in addition to facilitating library and community services, the library will host reading and study circles to unlock the light that lines its shelves.

7. Harrow Central Mosque Adult Education Classes

Due to the pandemic no adult education course took place during the year

Supplementary School

Due to the pandemic, the supplementary school remained suspended throughout the year

Ramadan & Religious Festivals

HCM celebrates many religious festivals including:

- Milad-un-Nabi (Peace Be Upon Him)
- Lailatul-Barat
- Miraj-un-Nabi (Peace Be Upon Him)
- Lailatul Qadr/ Khatam ul Quran
- Yaum-e-Shohadah / Yaum-e-Ashura
- Monthly Mehfil-e-Ziker and many more

Due to the pandemic, none of the above took place during the year

Free Funeral Services

Since its launch in May 2017, HCM's donation based funeral service has been providing a free funeral service for the Muslim community within our pre-determined catchment area. At the beginning of the pandemic it was quite challenging to run the service. However, to cope up with the situation, we formed partnership with a commercial funeral director that assisted us to maintain the increased demand on our services during the year.

We have been providing a comprehensive service to include the pick-up of the deceased from Hospital or home, storage in our cold room, full Islamic ghusal, Janazah Salah and finally transportation to the families chosen Cemeteries. The deceased's family have also been given the facility of our bereavement room where the families may grieve and pray for their deceased.

As the funeral service is donating based, we have been relying on the continuous support of our community to maintain our service level and to date, we have seen great generosity from our community and the users of our funeral service

Communication

An ever-increasing number of forms of communication are being adopted to ensure that our diverse community is kept informed of HCM news, activities and events. These include:

- Jumaah announcements
- Newsletters
- Emailshots
- Social media (Facebook and Twitter)
- Website
- Events guide booklets
- Plasma screens

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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

School Visits

HCM regularly organises tours and lectures for local schools. In past years an average 30 tours a year would take place and excellent feedback would be received from teachers and pupils on their experience. However, due Covid 19 no school visits took place during the year.

Interfaith

HCM is part of the Harrow Interfaith Council and Harrow Interfaith Dialogue and actively takes part in inter-community activities and dialogue. We also invite interfaith members, Councillors and other community-members Mosque during the month of Ramadan for Iftar (breaking the fast) and for other special events. However, due Covid 19 none of these took place during the year.

Fitness Activities

In the past years, Cricket and Kickboxing classes were very successfully run for brothers and children respectively. However, due Covid 19 these classes remained suspended during the year. We are looking into re-launching these and further new classes for brothers, sisters and children.

Future plans include:

- Broadening the range of activities and services offered to the Afghan, Somali, Bengali and other communities
- Continuing to increase the range of activities offered to sisters with a special focus on health and well being
- Establishing more partnerships with local organisations to deliver services to the local Muslim and wider community
- Expand our library resources and make use of these to provide a platform for learning about Islam and Qur'an by people of all faiths and backgrounds.
- Carrying out research to identify the Islamic educational needs of the community and organise the provision of courses accordingly.

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

COVID19 and the challenges we faced.

Due to the spread of the pandemic, the mosque remained closed for a substantial period on and off as per the government directives and guidelines. During these unprecedented times, we faced many challenge that affected our day-to-day operations:

1. Health and Safety

To ensure we covered all aspects of public health and safety whilst trying to allow some form of normality and relief to the public during the first lockdown, a comprehensive risk assessment was carried out by HCM and Faith Associates (Beacon Mosque Working Group) in line with the Public Health regulations and guidelines. As a result, many measures and procedures were implemented to minimize the risk of the spread of Coronavirus within the Masjid environment. This included social distancing, one way system, bespoke booking-in system for Friday and Taraweeh prayers.

The volunteering team was briefed and trained with the new rules and with the support of the people attending the masjid we were able to carry out all tasks in a safe manner.

2.Helping Hands

We were very quick to react to the developing pandemic and launched our **Helping Hands** service immediately after lockdown. Helping Hands was a multipurpose service designed to cater for the needs of the wider community of Harrow. Working closely with Harrow Council our team of volunteers worked relentlessly to support the local community with shopping, collection/delivery of prescriptions, hot meals, food parcels and Iftar, all delivered direct to the homes of those most in need.

As a result of the early success of Helping Hands we were able to secure grant funding of £20,000 from Harrow Giving and £33,936 from London Community Funding to further our support. With the grant money we were able to continue the food parcels service for a longer period as well as introducing additional services like the bereavement and befriending service.

3.HCM funeral services

The most unfortunate and sad aspect of the pandemic was the unprecedented demand for the HCM funeral services. In order to fully function in such demanding times, the funeral service faced many challenges in the initial stages. The strict guidelines and the nature of the operation required a lot of co-ordination and planning especially with the overwhelming issues around the sourcing of personal protective equipment.

Once all prerequisites were covered HCM were able to fully cover the funerals within the Harrow area dealing with Covid and non-Covid related deaths. Due to the increased demand for the service HCM partnered with an independent funeral director to try best serve the community.

4.Joining Hands with Others

During the lockdown we were a part of a multi masjid initiative to **get Oximeters** out to the community of Harrow to help monitor body oxygen levels which was a vital indicator for anyone suffering from covid.

Grant making

Those attending our Mosque have given generously to disaster appeals arising from natural calamities affecting various countries around the world. The Mosque has given these funds to internationally recognised UK charities in working in those countries towards relieving the pain and sufferings of the people affected by such calamities.

This year, as we did last year, we administered the receipt and distribution of Zakat, which is collected and distributed in accordance with the teachings of Islam for the relief of those in poverty and the destitute. We work with partner organisations, usually the local Mosque, to identify who we can help through our Zakat Committee.

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**Report of the Trustees
for the Year Ended 5 April 2021**

OBJECTIVES AND ACTIVITIES

Volunteers

Volunteers are an important resource in both our faith and community work. Volunteers are involved in most of our faith and community activities and we have **over 100 people** regularly giving their time. All our trustees also give of their time freely. We encourage all members of our Mosque to be involved in voluntary activities and to share their skills with others. All those volunteers working with projects involving children or other vulnerable groups are DBS checked (formerly called **CRB**).

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Mosque and the wider community of Harrow.

(A) Religious activities

HCM provides a centre for our prayers and worship and for the activities associated with Islam. During the year under review, HCM offered a range of religious services and activities including:

- Prayers:** HCM is open for daily prayers, Friday prayers and special Taraweeh prayers during Ramadan
- Festivals:** HCM provides food during Ramadan for visitors to break their fasts. Eid and the birth of the Holy Prophet Muhammed (Peace Be Upon Him) are also celebrated.
- Nikah:** HCM provides Muslim couples with an appropriate location for their Islamic marriage (Nikah). HCM strongly encourages all couples to register their marriages in accordance with English law to ensure legally enforceable rights are secured for both parties as well as the marriage being recognised in the UK.
- Hifz:** Memorisation of the holy Quran (Hifz) is considered an important element of religious education and training. Hifz teaching continues to be provided in a structured format and to date we have eight Hifz graduates.
- Education:** Since April 2012 HCM has put in place a series of programmes for all the community educating in different aspects of Islam. These are being heavily publicised through public announcements, social media and on-line and are delivered by highly reputed and respected teachers/scholars.
- Inter-faith dialogue:** HCM is an active member of the Faith Communities Forum for the Harrow area. HCM use this platform to promote inter-faith dialogue and social cohesion.
- Zakat:** One of the fundamentals of Islam is that all who have suitable means should offer Zakat. Zakat does not need to be distributed through a Mosque but HCM does offer the community the opportunity to contribute to a Zakat fund. All of the Zakat collected is treated as a restricted fund and distributed in a carefully controlled manner to registered charities. The Mosque makes no charge for the collection and distribution of Zakat and measures are taken to ensure there are no conflicts of interest.

(B) Community activities

HCM's community hall, rooms and other facilities in the new Mosque provide a valuable educational and recreational resource to all in the local community. A wide variety of activities are organised and take place in the community centre.

- Hall & rooms:** Hall and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms, and HCM are planning to host surgeries with the local MP for Harrow. When facilities are not required for community use they are available for hire on commercial terms.
- Community Partnerships:** HCM intend to maintain and develop existing range of community activities working in partnership with the community, the local authority, the police, other faith groups and community interest groups. We continue to place great importance on sharing a good understanding of our faith with our non-Muslim neighbours and vice-versa.
- Funeral facilities:** HCM provides a complete funeral service in line with the teachings of Islam with the intention of relieving the deceased's bereaved relatives of the burden of organising burials. HCM plan to continue initiatives already in place in arranging special classes to teach people how to proceed with Islamic burial procedures including how to give ghusl (cleaning the deceased's body before burial).

HARROW CENTRAL MOSQUE & MASOOD
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Report of the Trustees
for the Year Ended 5 April 2021

Fundraising activities

The main efforts for fundraising tend to be during Ramadhan when guest speakers are invited throughout the holy month to help fundraising for the new Mosque project and to repay the Qard e Hasanah. Further activities are planned for 2020 including a fundraising dinner and the launch of a fundraising campaign focusing on businesses as well as individuals.

Fairtrade

Alhamdulillah, Harrow Central Mosque in October 2013 was awarded Fairtrade status reflecting the mosque's keenness to purchase products which display the Fairtrade mark.

The Fairtrade mark is an independent consumer label which appears on UK products as a guarantee that they have been certified against internationally agreed Fairtrade standards. It shares internationally recognised Fairtrade standards with initiatives in 20 other countries, working together globally with producer networks as Fairtrade Labelling Organisations International (FLO).

What is Fairtrade: Fairtrade is about better prices, decent working conditions, local sustainability, and fair terms of trade for farmers and workers in the developing world. By requiring companies to pay sustainable prices (which must never fall lower than the market price), Fairtrade addresses the injustices of conventional trade, which traditionally discriminates against the poorest, weakest producers. It enables them to improve their position and have more control over their lives.

We hope to invite the Fairtrade foundation to our Mosque to provide further information to the community on their work and how we as a community can help. We fully support the London Borough of Harrow's aim to becoming a Fairtrade Borough.

FINANCIAL REVIEW

Principal funding sources

The source of funding of the Mosque is by way of donation from the community. The donations collected are in the Mosque on Fridays and other days, by regular standing orders and other online methods including gift aid tax recovery of £5,600 (2020: £20,545). The incoming resources from generated funds including gift aid tax recovered was £460,818 (2020:£582,559) and from charitable activities £87,540 (2020: £105,867). A more detailed analysis of these is included in notes 2, 3 and 4 to the financial statements.

Included in the incoming resources from generated funds were Job Retention Scheme grant of £52,017, Harrow Giving grant of £20,000 and London Community Funding grant of £33,936. As the mosque remained closed for a significant part of the year, there was a sharp decline in donations received. These grants helped the charity to remain operational and offer additional community services such as Helping Hands during these very challenging times..

Reserves policy

The trustees have reviewed the reserve of the Charity. The reserve policy is that HCM holds enough funds to cover the operating costs for at least three months, excluding collection and distribution of Zakat and other restricted funds. The trustees recognise that in recent years, it has proved difficult to always maintain this level of reserves due to the huge cost of the new mosque building project. As this project is now edging to completion, the trustees will endeavour to increase the free reserves to reflect our policy.

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

FUTURE PLANS

Finances / Fundraising: With the aforementioned works coming to a close and the Qardh e Hasanah debt, HCM is planning further fundraising events.

Old Mosque redevelopment: With the advice of our retained professional advisors, and in compliance with the section 106 planning conditions, HCM are hoping to secure planning approvals in this respect.

Expansion of the Madrassa and supplementary schooling services: HCM hope to continue in their expansion of these services to enable more children to benefit both in terms of their religious education as well as their general academic progress and core skills.

Community Engagement: Efforts are underway and HCM are encouraging wider community engagement and contribution from its congregation at a local level addressing local issues and needs. HCM also are seeking to support social welfare initiatives working alongside other local charities, as well as supporting and delivering on community health as well as environmental initiatives.

Youth - Sisters - Seniors: With more recreational as well as educational activities planned for all members of the congregation, increasing the participation and engagement of 'all' is fundamental to the success of HCM. This remains a priority area for work. The specific subgroups are planning their activities which will be rolled out and widely publicised.

Services for the Disabled: Again, another area which requires priority attention and reminding of the importance of inclusivity, is the development of HCM's services to the disabled members of our community. Plans are underway, as a start, in delivering classes to the deaf with trained staff.

Cafe Units: The Executive Committee is currently considering a proposal by a prospective tenant and hopes now to finalise the leases on the cafe unit.

Funeral service

Short term plan:

Having gained vital experience over the years our Volunteers are now well versed in all the procedural requirements to be able to deliver an effective service to the public. With this in mind, there are several goals that we set ourselves for the near future.

- Potential to expand the service to a wider catchment area allowing more of the local community access to our donation-based service.
- Have the ability to offer repatriation service for any family wishing to take the deceased mayit abroad.
- Employ a Funeral director to work alongside management team to achieve the above.
- Purchase a second vehicle (fit for purpose)

Long term plan:

- Expand current Cold storage capacity to hold 6 mayits at any given time doubling up from the current 3 spaces.
- Initiate the process to acquire land to be converted into a Muslim only Cemetery.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Charity constitution

Harrow Central Mosque ('HCM'), also known as Harrow Central Mosque and Masood Islamic Centre, is constituted as a charitable trust registered with the Charity Commission on 16th August, 1998 under charity number 1071261. It is governed by a deed of trust last updated in **November 2018**.

**HARROW CENTRAL MOSQUE & MASOOD
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**Report of the Trustees
for the Year Ended 5 April 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The Trust Deed governs the appointment of the Trustees. Usually every three years, an election takes place (normally on the day of the AGM) where the prospective trustees contest in an open ballot and an executive committee is elected to govern the charity for a period of 3 years.

An existing board of Trustees is also authorised to appoint new Trustees to fill in vacancies arising through resignation or death of an existing trustee. In doing so, they consider, amongst other things, the skills sets required and time availability of the potential trustees. The general approach is that new Trustees should also be respected members of the faith and local communities. This serves to ensure that good relations are fostered between the Mosque and the people of the local community that they serve. In selecting new Trustees, the Trustees would seek to identify people who regularly attend events and functions organised by the Charity and are willing to volunteer to help in the broader community work. Potential Trustees are invited to attend Trustees' meetings as observers and are given more details of the Charity's aims and activities and, if all agree, they are then proposed as new Trustees at the subsequent Trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together on a regular basis to discuss and review and make decisions in relation to the running of the mosque and other activities provided by the charity. To assist the smooth running of the charity, the trustees have set up a number of sub committees, such as fund raising, education, mosque building project, financial management, building maintenance committees. A Sisters' Committee" has also been encouraged and established, to assist the Trustees and to address the specific needs of the women and girls.

The sub committees report back to the full meeting of the trustees for information and approval on a pre-set Agenda.

Induction and training of new trustees

Following appointment, new trustees are introduced to their new role and given copies of the trust deed, a Code of Conduct and a guide to the policies and procedures adopted by the charity. A number of publications from the Charity Commission are also provided including the guidance on charities and public benefit and on the advancement of religion for the public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act. Initially, new trustees work with an existing trustee assisting on particular activities and projects run by the charity. After satisfactory feedback from existing trustees, they are then given the task of leading a particular activity or project, reporting progress at trustees' meetings.

Risk management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees have assessed the risks the Charity faces and indeed operate a health and safety policy which is strictly monitored and updated regularly. The Trustees are satisfied that the system is in place to manage the risks that have been identified. In particular, sufficient insurance cover is in place and the finances of the mosque are kept under review.

Appropriate DBS checks are made for all those who work with children or other vulnerable groups within the community.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1071261

Principal address

34 Station Road
Harrow
Middlesex HA1 2SQ

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Report of the Trustees
for the Year Ended 5 April 2021**

Trustees

During the year under review, the following people served as the trustees of the charity:

Mr Nasir Bashir	Mr Muhammad Salman Shah
Mr Jahangeer Aslam Choudhry (resigned 31.10.2021)	Mr Muhammad Naveed Abbasi
Mr Tofail Ahmed	Mr Muhammad Asif Saeed (died 11.04.2020)
Mr Mohammed Iftikhar (resigned 18.04.2021)	Mr Tariq Mahmood (appointed 20.12.2019)
Mr Mazhar Hussain (appointed 21.04.2019)	Mr Shahnawaz Khan (appointed 21.04.2019)
Mr Nadeem Raza (appointed 21.04.2019)	

Auditors

Reddy Siddiqui LLP
Chartered Accountants
183-189 The Vale
London
W3 7RW

REFERENCE AND ADMINISTRATIVE DETAILS

Appointed Office Bearers:

Chairman	Mr Nasir Bashir
General Secretary	Mr Nadeem Raza
Treasurer	Mr Tofail Ahmed

Key Personnel:

Head Imam	Prof. Hafiz Muhammed Akram
Head of Education	Ustad Mohammed Amar
Madrassa Administrator	Mr Ashfaq Ahmed
Facilities Manager	Mr Ahmed Akhoundzazadeh

Bankers

Natwest Bank	Al Rayan Bank
Harrow Town Centre Branch	Edgware Road Branch
315 Station Road	77-79 Edgware Road
Harrow HA1 2AD	London W2 2HZ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

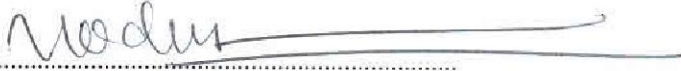
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Report of the Trustees
for the Year Ended 5 April 2021

Approved by order of the board of trustees on 28 July 2022 and signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'Nadeem', followed by a long horizontal line.

.....
Mr Nadeem Raza – General Secretary

Report of the Independent Auditors to the Trustees of
HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Opinion

We have audited the financial statements of HARROW CENTRAL MOSQUE & MASOOD ISLAMIC CENTRE (the 'charity') for the year ended 5 April 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. 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).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 5 April 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; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees 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.

Report of the Independent Auditors to the Trustees of
HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.


The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- As part of audit planning, we gain an understanding of the laws and regulations that apply to the company and how management seek to comply with them. This helps us to make appropriate risk assessments.
- During the audit, we focus on relevant risk areas and review compliance with laws and regulations through making relevant enquiries and corroboration by reviewing board minutes and other relevant documentation.
- We assess the risk of material misstatement in the financial statements, including as a result of fraud, and undertake procedures including:
 - i. review of controls set by management
 - ii. enquiry of management as to whether any fraud or other irregularities may have occurred, or where such opportunity might exist
 - iii. critical examination of management assumptions with regard to accounting estimates.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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.



Reddy Siddiqui LLP
Chartered Accountants
183-189 The Vale
London
W3 7RW

Date: 28 July 2022

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Statement of Financial Activities
for the Year Ended 5 April 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	366,787	49,663	416,450	510,747
Charitable activities	4				
Provision of community services		1,770	-	1,770	2,960
Provision of religious education		85,770	-	85,770	102,907
Fundraising activities	3	44,368	-	44,368	71,812
Total		498,695	49,663	548,358	688,426
EXPENDITURE ON					
Raising funds	5	16,329	-	16,329	30,162
Charitable activities	6				
Provision of community services		22,184	-	22,184	420
Provision of religious education		188,841	-	188,841	240,488
Distribution of zakat and fitrana		-	46,250	46,250	99,000
Celebration of religious festivals		8,561	11,114	19,675	64,362
Provision of prayer facilities		93,045	-	93,045	152,233
Governance costs		16,722	-	16,722	33,878
Provision of funeral services		10,976	-	10,976	11,892
Other		6,441	-	6,441	1,636
Total		363,099	57,364	420,463	634,071
Net gains on investments		10,000	-	10,000	15,000
NET INCOME/(EXPENDITURE)		145,596	(7,701)	137,895	69,355
RECONCILIATION OF FUNDS					
Total funds brought forward		10,074,664	42,368	10,117,032	10,047,677
TOTAL FUNDS CARRIED FORWARD		<u>10,220,260</u>	<u>34,667</u>	<u>10,254,927</u>	<u>10,117,032</u>

The notes form part of these financial statements

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Balance Sheet
5 April 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	11	8,943,063	-	8,943,063	8,968,125
Investment property	12	<u>945,000</u>	<u>-</u>	<u>945,000</u>	<u>935,000</u>
		9,888,063	-	9,888,063	9,903,125
CURRENT ASSETS					
Debtors	13	130,808	-	130,808	165,188
Cash at bank and in hand		<u>466,398</u>	<u>34,667</u>	<u>501,065</u>	<u>319,306</u>
		597,206	34,667	631,873	484,494
CREDITORS					
Amounts falling due within one year	14	<u>(53,728)</u>	<u>-</u>	<u>(53,728)</u>	<u>(59,660)</u>
NET CURRENT ASSETS		<u>543,478</u>	<u>34,667</u>	<u>578,145</u>	<u>424,834</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		10,431,541	34,667	10,466,208	10,327,959
CREDITORS					
Amounts falling due after more than one year	15	<u>(211,281)</u>	<u>-</u>	<u>(211,281)</u>	<u>(210,927)</u>
NET ASSETS		<u><u>10,220,260</u></u>	<u><u>34,667</u></u>	<u><u>10,254,927</u></u>	<u><u>10,117,032</u></u>

The notes form part of these financial statements

HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Balance Sheet - continued
5 April 2021

FUNDS

18

Unrestricted funds:

General fund

10,140,090

10,009,688

Funeral fund

80,170

64,976

10,220,260

10,074,664

Restricted funds:

Zakat Fund

34,667

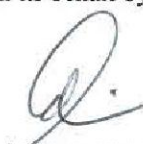
42,368

TOTAL FUNDS

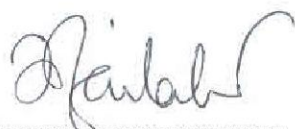
10,254,927

10,117,032

The financial statements were approved by the Board of Trustees and authorised for issue on 28 July 2022 and were signed on its behalf by:



.....
Mr Nasir Bashir - Chairman



.....
Mr Tofail Ahmed - Treasurer

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Cash Flow Statement
for the Year Ended 5 April 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>181,405</u>	<u>13,228</u>
Net cash provided by operating activities		<u>181,405</u>	<u>13,228</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(40,269)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(40,269)</u>
Cash flows from financing activities			
New Qarz-e-Hasna received in the year		16,500	28,000
Qarz-e-Hasna repaid in the		(10,000)	(18,820)
Capital repayments in year		<u>(6,146)</u>	<u>18,446</u>
Net cash provided by financing activities		<u>354</u>	<u>27,626</u>
		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		181,759	585
Cash and cash equivalents at the beginning of the reporting period		<u>319,306</u>	<u>318,721</u>
Cash and cash equivalents at the end of the reporting period		<u><u>501,065</u></u>	<u><u>319,306</u></u>

The notes form part of these financial statements

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Cash Flow Statement
for the Year Ended 5 April 2021**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	137,895	69,355
Adjustments for:		
Depreciation charges	25,062	31,484
Gain on investments	(10,000)	(15,000)
Decrease/(increase) in debtors	34,380	(70,119)
Decrease in creditors	<u>(5,932)</u>	<u>(2,492)</u>
Net cash provided by operations	<u><u>181,405</u></u>	<u><u>13,228</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 6.4.20 £	Cash flow £	At 5.4.21 £
Net cash			
Cash at bank and in hand	<u>319,306</u>	<u>181,759</u>	<u>501,065</u>
	<u>319,306</u>	<u>181,759</u>	<u>501,065</u>
Debt			
Finance leases	(18,446)	6,146	(12,300)
Debts falling due within 1 year	(10,000)	-	(10,000)
Debts falling due after 1 year	<u>(199,680)</u>	<u>(6,500)</u>	<u>(206,180)</u>
	<u>(228,126)</u>	<u>(354)</u>	<u>(228,480)</u>
Total	<u><u>91,180</u></u>	<u><u>181,405</u></u>	<u><u>272,585</u></u>

HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Notes to the Financial Statements
for the Year Ended 5 April 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Raising funds

Costs of generating funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity, and include its audit fees and costs linked to the strategic management of the charity including trustee expenses.

Allocation and apportionment of costs

Support costs include administrative office functions and premises costs. These have been allocated to activity cost categories on a basis consistent with the use of resources: allocating premises costs on floor areas, staff costs by the time spent and other costs on a measure of usage. The only exception is that no allocation of cost is made against Zakat, instead the relevant share is met from general funds of the Mosque.

Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. The freehold properties are valued at historic cost and not depreciated, as these are considered to have a useful life of greater than 50 years and so any depreciation charge is considered immaterial.

Depreciation is charged on fixtures and fittings and office equipment over their estimated useful lives at the following rates:

	Annual rate	Method
Fixtures and fittings	20%	Reducing balance
Motor Vehicles	25%	Reducing balance
Office equipment	20%	Reducing balance

Investment property

Investment property is shown at most recent valuation carried out by the trustees. Any aggregate surplus or deficit arising from changes in market value is directly transferred to the general fund.

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
General donations and gifts	229,065	346,177
Gift aid	5,600	20,545
Grants	105,953	-
Zakat and fitrana receipts	38,549	79,456
Donation for religious festivals	11,114	31,357
Khatam-ul-Quran donations	-	10,100
Donation for funeral services	26,169	23,112
	<u>416,450</u>	<u>510,747</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Harrow Giving	20,000	-
London Community Funding	33,936	-
Job Retention Scheme Grant	52,017	-
	<u>105,953</u>	<u>-</u>

3. FUNDRAISING ACTIVITIES

	2021	2020
	£	£
Advertisement income	1,200	1,650
Rent and hall hire	43,168	70,162
	<u>44,368</u>	<u>71,812</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

4. INCOME FROM CHARITABLE ACTIVITIES

		2021	2020
	Activity	£	£
Nikah services	Provision of community services	1,770	2,960
Madrassa tuition fees	Provision of religious education	85,140	100,872
Larayb fees and donations	Provision of religious education	630	2,035
		<u>87,540</u>	<u>105,867</u>

5. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Support costs	<u>6,167</u>	<u>11,776</u>

Fundraising activities

	2021	2020
	£	£
Handling charges	3,998	6,615
Support costs	<u>6,164</u>	<u>11,771</u>
	<u>10,162</u>	<u>18,386</u>

Aggregate amounts	<u>16,329</u>	<u>30,162</u>
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6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Provision of community services	22,184	-	22,184
Provision of religious education	139,525	49,316	188,841
Distribution of zakat and fitrana	46,250	-	46,250
Celebration of religious festivals	11,114	8,561	19,675
Provision of prayer facilities	39,962	53,083	93,045
Governance costs	-	16,722	16,722
Provision of funeral services	<u>10,976</u>	<u>-</u>	<u>10,976</u>
	<u>270,011</u>	<u>127,682</u>	<u>397,693</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

7. SUPPORT COSTS

	Premises	Management	Governance costs	Totals
	£	£	£	£
Raising donations and legacies	3,768	2,399	-	6,167
Other trading activities	3,767	2,397	-	6,164
Provision of religious education	30,139	19,177	-	49,316
Celebration of religious festivals	3,767	4,794	-	8,561
Provision of prayer facilities	33,906	19,177	-	53,083
Governance costs	-	-	16,722	16,722
	<u>75,347</u>	<u>47,944</u>	<u>16,722</u>	<u>140,013</u>

Activity	Basis of allocation
Premises	Estimated use of floor space by each activity.
Management	Estimated use of support staff time by each category of activities
Governance costs	Governance

Support costs have been allocated to various activities in the following ratio:

Activity	Premises Cost	Management
Costs of generating voluntary income	5%	5%
Fund raising activities	5%	5%
Provision of prayer facilities	45%	40%
Provision of religious education	40%	40%
Celebration of religious festivals	5%	10%

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2021 nor for the year ended 5 April 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2021 nor for the year ended 5 April 2020.

9. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	172,802	169,509
Social security costs	2,319	3,319
Other pension costs	<u>2,355</u>	<u>2,564</u>
	<u>177,476</u>	<u>175,392</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Imams	2	2
Madrassa Teachers	12	13
Support Staff	<u>4</u>	<u>5</u>
	<u>18</u>	<u>20</u>

No employees received emoluments in excess of £60,000.

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	381,359	129,388	510,747
Charitable activities			
Provision of community services	2,960	-	2,960
Provision of religious education	102,907	-	102,907
Fundraising activities	71,812	-	71,812
Total	559,038	129,388	688,426
EXPENDITURE ON			
Raising funds	30,162	-	30,162
Charitable activities			
Provision of community services	420	-	420
Provision of religious education	240,488	-	240,488
Distribution of zakat and fitrana	-	99,000	99,000
Celebration of religious festivals	14,430	49,932	64,362
Provision of prayer facilities	152,233	-	152,233
Governance costs	33,878	-	33,878
Provision of funeral services	11,892	-	11,892
Other	1,636	-	1,636
Total	485,139	148,932	634,071
Net gains on investments	15,000	-	15,000
NET INCOME/(EXPENDITURE)	88,899	(19,544)	69,355
RECONCILIATION OF FUNDS			
Total funds brought forward	9,985,765	61,912	10,047,677
TOTAL FUNDS CARRIED FORWARD	10,074,664	42,368	10,117,032

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

11. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Plant and equipment £	Totals £
COST					
At 6 April 2020 and 5 April 2021	<u>8,844,705</u>	<u>126,777</u>	<u>23,820</u>	<u>157,496</u>	<u>9,152,798</u>
DEPRECIATION					
At 6 April 2020	-	89,321	16,283	79,069	184,673
Charge for year	<u>-</u>	<u>7,492</u>	<u>1,884</u>	<u>15,686</u>	<u>25,062</u>
At 5 April 2021	<u>-</u>	<u>96,813</u>	<u>18,167</u>	<u>94,755</u>	<u>209,735</u>
NET BOOK VALUE					
At 5 April 2021	<u>8,844,705</u>	<u>29,964</u>	<u>5,653</u>	<u>62,741</u>	<u>8,943,063</u>
At 5 April 2020	<u>8,844,705</u>	<u>37,456</u>	<u>7,537</u>	<u>78,427</u>	<u>8,968,125</u>

Included in cost or valuation of land and buildings is freehold land of £545,165 (2020 - £545,165) which is not depreciated.

The old mosque building is no longer used by the charity. It is now held as an investment property. The historical cost of the property has been reclassified as investment property (see note 12)

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Plant and equipment £
COST	
At 6 April 2020 and 5 April 2021	<u>25,033</u>
DEPRECIATION	
At 6 April 2020	5,007
Charge for year	<u>4,006</u>
At 5 April 2021	<u>9,013</u>
NET BOOK VALUE	
At 5 April 2021	<u>16,020</u>
At 5 April 2020	<u>20,026</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

12. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 6 April 2020	935,000
Revaluation	<u>10,000</u>
At 5 April 2021	<u>945,000</u>
NET BOOK VALUE	
At 5 April 2021	<u>945,000</u>
At 5 April 2020	<u>935,000</u>

The old mosque buildings has been classified as investment property as it is no longer used by the charity. These properties are stated at the trustees valuation of the properties at the year end.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Gift aid recoverable	95,755	104,767
Prepayments	3,111	3,125
Other debtors	<u>31,942</u>	<u>57,296</u>
	<u>130,808</u>	<u>165,188</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other loans (see note 16)	10,000	10,000
Hire purchase (see note 17)	7,199	7,199
Trade creditors	5,959	12,854
Social security and other taxes	16,631	1,055
Other creditors	3,739	21,952
Accruals and deferred income	<u>10,200</u>	<u>6,600</u>
	<u>53,728</u>	<u>59,660</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
Other loans (see note 16)	206,180	199,680
Hire purchase (see note 17)	<u>5,101</u>	<u>11,247</u>
	<u>211,281</u>	<u>210,927</u>

Qarz-e-Hasna (meaning moral obligation to repay if possible) is a private interest-free unsecured loan given to the Mosque, mostly by worshippers from the local community to assist with the completion of the New Mosque Building project. Although most of these loans are repayable within one year, some lenders have indicated their willingness to extend the loan period beyond one year. These loans have been included in the **Creditors: amounts falling due after more than one year** above.

16. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Qarz-e-Hasna (see note 14)	<u>10,000</u>	<u>10,000</u>
Amounts falling between one and two years:		
Qarz-e-Hasna (see note 15)	<u>206,180</u>	<u>199,680</u>

17. LEASING AGREEMENTS

Minimum lease payments under hire purchase fall due as follows:

	2021	2020
	£	£
Net obligations repayable:		
Within one year	7,199	7,199
Between one and five years	<u>5,101</u>	<u>11,247</u>
	<u>12,300</u>	<u>18,446</u>

18. MOVEMENT IN FUNDS

	At 6.4.20	Net movement in funds	At 5.4.21
	£	£	£
Unrestricted funds			
General fund	10,009,688	130,402	10,140,090
Funeral fund	<u>64,976</u>	<u>15,194</u>	<u>80,170</u>
	10,074,664	145,596	10,220,260
Restricted funds			
Zakat Fund	42,368	(7,701)	34,667
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>10,117,032</u>	<u>137,895</u>	<u>10,254,927</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	472,525	(352,123)	10,000	130,402
Funeral fund	<u>26,170</u>	<u>(10,976)</u>	<u>-</u>	<u>15,194</u>
	498,695	(363,099)	10,000	145,596
Restricted funds				
Zakat Fund	38,549	(46,250)	-	(7,701)
Festival Fund	<u>11,114</u>	<u>(11,114)</u>	<u>-</u>	<u>-</u>
	<u>49,663</u>	<u>(57,364)</u>	<u>-</u>	<u>(7,701)</u>
TOTAL FUNDS	<u><u>548,358</u></u>	<u><u>(420,463)</u></u>	<u><u>10,000</u></u>	<u><u>137,895</u></u>

Comparatives for movement in funds

	At 6.4.19 £	Net movement in funds £	At 5.4.20 £
Unrestricted funds			
General fund	9,932,008	77,680	10,009,688
Funeral fund	<u>53,757</u>	<u>11,219</u>	<u>64,976</u>
	9,985,765	88,899	10,074,664
Restricted funds			
Zakat Fund	<u>61,912</u>	<u>(19,544)</u>	<u>42,368</u>
TOTAL FUNDS	<u><u>10,047,677</u></u>	<u><u>69,355</u></u>	<u><u>10,117,032</u></u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	535,927	(473,247)	15,000	77,680
Funeral fund	<u>23,111</u>	<u>(11,892)</u>	-	<u>11,219</u>
	559,038	(485,139)	15,000	88,899
Restricted funds				
Zakat Fund	79,456	(99,000)	-	(19,544)
Festival Fund	39,832	(39,832)	-	-
Khatmul Quran Fund	<u>10,100</u>	<u>(10,100)</u>	-	-
	<u>129,388</u>	<u>(148,932)</u>	-	<u>(19,544)</u>
TOTAL FUNDS	<u>688,426</u>	<u>(634,071)</u>	<u>15,000</u>	<u>69,355</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.19 £	Net movement in funds £	At 5.4.21 £
Unrestricted funds			
General fund	9,932,008	208,082	10,140,090
Funeral fund	<u>53,757</u>	<u>26,413</u>	<u>80,170</u>
	9,985,765	234,495	10,220,260
Restricted funds			
Zakat Fund	<u>61,912</u>	<u>(27,245)</u>	<u>34,667</u>
TOTAL FUNDS	<u>10,047,677</u>	<u>207,250</u>	<u>10,254,927</u>

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Notes to the Financial Statements - continued
for the Year Ended 5 April 2021**

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,008,452	(825,370)	25,000	208,082
Funeral fund	<u>49,281</u>	<u>(22,868)</u>	<u>-</u>	<u>26,413</u>
	1,057,733	(848,238)	25,000	234,495
Restricted funds				
Zakat Fund	118,005	(145,250)	-	(27,245)
Festival Fund	50,946	(50,946)	-	-
Khatmul Quran Fund	<u>10,100</u>	<u>(10,100)</u>	<u>-</u>	<u>-</u>
	<u>179,051</u>	<u>(206,296)</u>	<u>-</u>	<u>(27,245)</u>
TOTAL FUNDS	<u>1,236,784</u>	<u>(1,054,534)</u>	<u>25,000</u>	<u>207,250</u>

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 5 April 2021.

**HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE**

**Detailed Statement of Financial Activities
for the Year Ended 5 April 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations and gifts	229,065	346,177
Gift aid	5,600	20,545
Grants	105,953	-
Zakat and fitrana receipts	38,549	79,456
Donation for religious festivals	11,114	31,357
Khatam-ul-Quran donations	-	10,100
Donation for funeral services	<u>26,169</u>	<u>23,112</u>
	416,450	510,747
Fundraising activities		
Advertisement income	1,200	1,650
Rent and hall hire	<u>43,168</u>	<u>70,162</u>
	44,368	71,812
Charitable activities		
Madrassa tuition fees	85,140	100,872
Nikah services	1,770	2,960
Larayb fees and donations	<u>630</u>	<u>2,035</u>
	<u>87,540</u>	<u>105,867</u>
Total incoming resources	548,358	688,426
EXPENDITURE		
Fundraising activities		
Handling charges	3,998	6,615
Charitable activities		
Imams and education staff wages	127,159	119,537
Social security	865	979
Pensions	1,508	1,675
Religious festival expenses	11,114	39,832
Zakat and fitrana distributed	46,250	99,000
Khatam-ul-Quran expenses	-	10,100
Religious education - materials and expenses	3,301	10,909
Religious education - self-employed staff	46,654	62,165
Community services	22,184	420
Funeral services costs	9,092	9,380
Depreciation of funeral van	<u>1,884</u>	<u>2,512</u>
	270,011	356,509
Other		
Hire of plant and machinery	6,441	1,636

HARROW CENTRAL MOSQUE & MASOOD
ISLAMIC CENTRE

Detailed Statement of Financial Activities
for the Year Ended 5 April 2021

	2021 £	2020 £
Support costs		
Premises		
Equipment maintenance	420	3,956
Water rates and council tax	-	747
Insurance	11,668	10,489
Light and heat	27,582	41,927
Building security	4,101	56,897
Premises repairs	7,772	36,783
Cleaning and laundry	626	2,461
Depreciation of fixtures and fittings	7,492	9,365
Depreciation of plant and equipment	<u>15,686</u>	<u>19,607</u>
	75,347	182,232
Management		
Wages	45,643	49,972
Social security	1,454	2,340
Pensions	<u>847</u>	<u>889</u>
	47,944	53,201
Governance costs		
Auditors' remuneration	3,600	3,600
Telephone	4,607	4,448
Printing, postage and stationery	1,368	4,667
Legal and professional	675	6,386
Bank charges	2,959	4,375
Subscription	1,415	2,174
Membership and election expenses	831	4,917
Media and publicity	1,307	2,772
Miscellaneous office expenses	<u>(40)</u>	<u>539</u>
	<u>16,722</u>	<u>33,878</u>
Total resources expended	<u>420,463</u>	<u>634,071</u>
Net income	<u><u>127,895</u></u>	<u><u>54,355</u></u>