ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales · Charity number 1080090

Details

Status	Registered
Legal form	Other
Registered	2000-03-29
Register	View on the Charity Commission register

Contact

Address	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Phone	07866222716
Email	mohammedkarimjee@yahoo.com

Activities

Objects: THE TRUSTEES SHALL HOLD THE TRUST FUND AND ITS INCOME UPON TRUST TO APPLY THEM FOR ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY AND IN PARTICULAR THE MEMBERS OF THE DAWOODI BOHRA JAMAAT OF BIRMINGHAM AND IN PARTICULAR FOR THE FOLLOWING PURPOSES(1) THE PREACHING AND PRACTISING OF THE ISLAMIC RELIGION IN CONFORMITY WITH AL-QURAN, ISLAMIC SHARIAT AND THE FATIMI (FATIMID) PHILOSOPHY, CULTURE AND TRADITIONS, ALL AS INTERPRETED BY AL-DAI AL-MUTLAQ(2) THE ADVANCEMENT OF EDUCATION(3) THE RELIEF OF NEED, HARDSHIP AND DISTRESS(4) THE PROVISION AND ASSISTANCE IN THE PROVISION OF FACILITIES FOR THE RECREATION AND OTHER LEISURE TIME OCCUPATIONS OF THE SAID BENEFICIARIES PARTICULARLY FOR WOMEN AND YOUNG PEOPLE IN THE INTERESTS OF SOCIAL WELFARE AND SO THAT THEIR CONDITIONS OF LIFE MAY BE IMPROVED

Activities: To benefit the community and in particular the members of the Dawoodi Bohra Jamaat of Birmingham for the preaching and practising of the Islamic religion, culture and traditions, as interpreted by Al-Dai Al-Mutlaq, for the advancement of education, the relief of need, recreation, hardship and distress in the interests of social welfare so that their conditions of life may be improved.

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Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Amateur Sport, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Birmingham City
- Cardiff
- Coventry City
- Dudley
- Sandwell
- Solihull
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£541,066	£463,331	£133,484	0
2023-12-31	£507,388	£483,041	£55,749	0
2022-12-31	£376,973	£328,348	-	-
2021-12-31	£663,759	£726,575	£-17,223	0
2020-12-31	£466,742	£293,495	-	-

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Trustees

Name	Role	Appointed
Adnan Mohammed Husein Karimjee		2024-02-01
Dr Abbas Lohawala		2024-02-01
Hozefa Ebrahim		2024-02-01
Murtaza Hinganghatwala		2024-02-01
Shabbirhussein Vohra		2024-02-01
Shamsheer Hussein Ganiwalla		2024-02-01
Taha Munir Jalal		2024-02-01
Yusuf Shabbir Bagasrawala		2024-02-01

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ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales - Charity number 1080090

Accounts

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2024

Charity Number: 1080090

TENETS
Chartered Certified Accountants
& Business Advisors

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES AND PROFESSIONAL ADVISORS

The Board of Trustees	Yusuf Shabbir Bagasrawala Shabbirhussein Vohra Hozefa Ebrahim Dr Abbas Lohawala Adnan Mohammed Husein Karimjee Murtaza Hinganghatwala Taha Munir Jalal Shamsheer Hussein Ganiwalla
Independent Examiner	Tenets Accountants Ltd 51 Vittoria Street Birmingham B1 3NU
Bankers	Barclays Bank plc P O Box 324 38 Hagley Road Edgbaston Birmingham B16 8NY
Registered Name	Anjuman-e-Badri (Birmingham)
Registered Office	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Charity Number	1080090

ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

The Trustees are pleased to present their report and the financial statements of the charity for the year ended 31 December 2024.

Structure, Governance and Management

Anjuman-e-Badri (Birmingham) was created by a Deed of Trust on 1 March 2000 by the donation of an initial corpus of £786 by the 52nd Dai al-Mutlaq, His Holiness Dr Syedna Mohammed Burhanuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 29 March 2000.

Objectives and Activities

The Trustees shall hold the Trust Fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the Mumineen of the Dawoodi Bohra Jamaat of Birmingham and in particular for the following purposes:

1. The preaching and practising of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so their conditions of life may be improved.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities.

The Trustees who served during the year were:

Yusuf Shabbir Bagasrawala
Shabbirhussein Vohra
Hozefa Ebrahim
Dr Abbas Lohawala
Adnan Mohammed Husein Karimjee
Murtaza Hinganghatwala
Taha Munir Jalal
Shamsheer Hussein Ganiwalla

Trustees are appointed by al-Dai al-Mutlaq for a term of five years or as may be determined by al-Dai al-Mutlaq. A Directive from His Holiness Dr Syedna Mufaddal Saifuddin (TUS) appointed a new board of trustees in 2024. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Meetings of the Trustees are held ordinarily once every 3-4 months at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant/loan making, reserves and risk management policies and performance.

The day to day administration of grants/Qardan Hasana and the processing and handling of applications prior to their consideration by the Trustees (if appropriate), together with the general administration of the charity has been delegated to various subcommittees. The Trustees adhere to all the legislation applicable to them.

Risk management

The Trustees have assessed the major risks the Trust faces in respect of its structure, governance and management, objectives and activities, financial and future plans and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Policies and procedures for Induction and Training of Trustees

Before appointment, Trustees are generally aware of the responsibilities they will be expected to carry out. They are also given a copy of the Trust Deed that contains the rules of the charity and must familiarise themselves with all procedures set out in the governing document.

Remuneration of Key Management

The Key Management personnel of the charity are the Trustees. The charity's policy is not to remunerate Trustees on the basis of this being the normal practice for charities of a similar size and nature.

Review of Developments, Activities and Achievements

The Trustees consider that the performance of the Trust for the year has been satisfactory. The resources of the Trust have enabled it to satisfy the demands made upon it.

There have been no changes with respect to the aims and objectives of the charity. Since its opening in 2017, the running of Masjid and community centre has been one of the key activities of the charity; in addition to supporting members of the Dawoodi Bohra community.

The Trust continues to make efforts to alleviate hardship within the community through grants and donations which are made at the discretion of the trustees. The Charity has also hosted events for community members in the year such as the Eid Mela and sporting events to encourage participation and community cohesion, including clean up exercises around the Masjid complex to maintain a cleaner and healthier environment.

The work of the Madrasah (religious school) run by the charity has also continued during the year. The charity received donations of £34,148 (2023 - £33,132) specifically in relation to the Madrasah. The Madrasah helps the charity to fulfil one of its objectives of the advancement of education.

The charity organised and hosted a number of feasts (Niyaz) for the community during the year. Donations of £106,706 (2023 - £69,644) were received from supporters to fund these events, on which the charity incurred expenses of £38,524 (2023 - £51,557).

During the year, the charity continued to undertake relevant refurbishment of the properties it manages, which are owned by the Dawat-e-Hadiyah Trust (United Kingdom) on behalf of His Holiness The Dai al-Mutlaq. These properties are let to community members and the general public to generate income for the charity.

As per the Irshaadaat of Syedna Mohammed Burhanuddin (RA) and Syedna Mufaddal Saifuddin (tus), three Qardan Hasana Schemes have been initiated as follows:

- *Mohammedi Scheme* – This Scheme focuses on contributions made by Mumineen at large, collected on significant dates (e.g. on Lailat al-Jumu'ah and Yawm al-Jumu'ah) and on various Mawaaqeet (e.g. Asharah Mubaraka, Urs, etc.). In the Mohammedi Scheme, the contributors are not specifically identified, and receipts are not issued for each individual contribution (except on specific request, in which case the contribution can be forwarded to the Taher Scheme). The Mohammedi Scheme will be perpetual in nature, i.e. once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Taher Scheme* – In the Taher Scheme, all contributions made are acknowledged, and a receipt is issued to the Contributor, thus allowing him to be specifically identified. Like the Mohammedi Scheme, the Taher Scheme is also based on the understanding that contributions made by Mumineen will be perpetual in nature, i.e. once the amount is contributed; the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Husain Scheme* – Participants in the Husain Scheme are encouraged to give Qardan Hasana through the aegis of the Qardan Hasana Scheme towards the ennobling purpose of benefitting Mumineen in their time of need. The Husain Scheme is based on the premise that Qardan Hasana provided by Mumineen to this Scheme will earn the Mumin Thawaab and will be returnable. Givers to the Husain Scheme will specify a time-period/due date for which they are giving the amount. They are encouraged to commit large amounts, and for longer periods.

At 31 December 2024, the Husain Scheme had attracted £16,762 (2023 - £140,154) of refundable contributions. £5,531 (2023 - £8,125) was contributed through the Mohammedi and Taher Schemes during the year. At the year end, the debtors figure from amounts leant to community members during the year was £61,870 (2023 - £76,817).

Performance against Targets

As a result of the nature of the activities of the charity in its current form, no specific financial targets were set for the year. Rather, the charity sought to maximise the positive impact it had on the community, through the provision of charitable assistance, education, worship and events. It also sought to make refurbishments to the Masjid complex. The Trustees believe that these targets were achieved.

Future Developments

The policies and purposes of the Trust shall continue to be advanced under the provisions of the Trust Deed.

From 2019, the Trust started to rent out the two properties that charity had operated from prior to the completion of the Masjid; the income from doing this is utilised to help fund the running of the Masjid.

In 2021, the Trust completed the process to purchase land for use as a Qabrastan (burial ground) located at Essington Cemetery, Bursnips Road, Wolverhampton, WV11 2AF. Donations were received from members of the Dawoodi Bohra community towards the purchase costs. Donations were also received in 2022 and 2023, and the Trust purchased additional land on the same site in 2023.

The Trust plans on continuing to invest in the development and refurbishment of the masjid complex.

Public Benefit

The Trustees confirm that they have paid due regard to the guidance given by the Charity Commission on public benefit.

By fulfilling its objects, the charity has a positive impact on the local community and thus is of public benefit. It supports those in need through the giving of grants and loans, it organises and hosts feasts attended by members of the local community, and the Masjid is a place of worship and social activities for the local community.

Financial Review

The Charity's income increased to £541,066 from £507,388 (2023). The donations for Niyaz (religious feasts) and Other Donations have increased when compared to last year, which is the key driver for the increase in the income.

The charity's expenditure has decreased to £463,331 from £483,041 (2023). Whilst the cost for providing Faiz ul Mawaid il Burhaniyah and the cost for Light and Heat has increased, the Other Cost category has reduced. In the prior year, the charity also purchased additional Qabrastan land for £60,000 which would have an impact when comparing the total expenditure for the prior year to this year.

The charity achieved a net surplus of £77,735 (2023 – surplus of £24,347), mainly due to the factors mentioned above.

The charity's cash reserves have reduced to £240,204 from £292,276 in 2023. The charity's unrestricted reserves has moved to a surplus position of £56,963 from a deficit of £15,241 in 2023 and its restricted reserves have increased from a £70,990 (2023) surplus to £76,521.

The Trustees give regard to the progress made in refurbishment of the Masjid and other properties, the community projects undertaken, as well as the aforementioned financial performance indicators when assessing the charity's success in fulfilling its objects.

Reserves Policy

The charity maintains an unrestricted reserve. The charity's aim is that the unrestricted fund is maintained at a level that will enable the charity to permit it to continue in operation, at current levels of income and expenditure for the foreseeable future. The value of the unrestricted reserve was showing in deficit up to the year ended 31 December 2023, as a result of the donation of the Masjid during 2017. As stated in the future developments and going concern section, the positive measures that have been taken to increase the income of the charity has helped to reduce this overall deficit year on year.

The restricted funds that existed during the year were in respect of the funding of Qardan Hasana (interest free loans) to community members and the purchase of land for use as a Qabrastan (burial ground). As at 31 December 2024, the charity's restricted reserves were: Qardan Hasana at £76,425 (£70,894 – 2023) and Qabrastan fund at £96 (2023 - £96).

Investment Policy

The charity holds no investments other than standard bank accounts; hence it does not have a specific investment policy.

Use of Volunteers

Volunteers help the charity to fulfil its charitable objects. Volunteers, for example, assist in the preparation of meals and organisation of events. No volunteers, other than the Trustees have decision making powers.

Entrustment Directive

The following properties vest in the "the Dai al-Mutlaq" (Corporation Sole) who is the Sole Trustee of Dawat-e-Hadiyah Trust (United Kingdom) (Reg. No. 294807). The Sole Trustee has vide Entrustment Directive dated 21 October 2019 entrusted the said properties to Anjuman-e-Badri (Birmingham) for its administration, supervision and management to facilitate religious, social, charitable, educational and cultural activities of the community and where pertinent to receive rental income.

1) Saifee Masjid Complex situated at Hingeston Street, Birmingham, B18 6PU.
2) House situated at 17 Teddington Grove, Perry Barr, B42 1RF.
3) House situated at 130 Osmaston Road, Harborne, Birmingham, B17 0TN.
4) Community Hall situated at 63A Crosswells Road, Langley, Oldbury, Birmingham, B68 8HH

The properties belong to and are shown in the accounts of Dawat-e-Hadiyah Trust (United Kingdom). However, as they have been entrusted to Anjuman-e-Badri (Birmingham), rents and other income derived from these properties and outgoings, utilities, rates and taxes in connection with these properties are not reflected in the accounts of Dawat-e-Hadiyah Trust (United Kingdom) but are instead shown in the accounts of Anjuman-e-Badri (Birmingham).

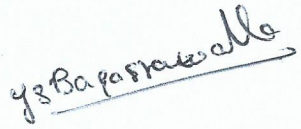
Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations 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.



Signed on behalf of the Trustees
Yusuf Shabbir Bagasrawala
Treasurer

Approved by the Trustees on 29 October 2025.

ANJUMAN-E-BADRI (BIRMINGHAM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANJUMAN-E-BADRI (BIRMINGHAM)

YEAR ENDED 31 DECEMBER 2024

I report to the trustees on my examination of the accounts of the Anjuman-e-Badri (Birmingham) for the year ended 31 December 2024, which are set out on pages 8 to 21.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Anjuman-e-Badri (Birmingham) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT")

I report in respect of my examination of the Anjuman-e-Badri (Birmingham) accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Anjuman-e-Badri (Birmingham) as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr J. Bharj
Independent Examiner

Tenets Accountants Ltd
51 Vittoria Street
Birmingham
B1 3NU

29 October 2025

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	*Total Funds 2023 £*
Income and Endowments from:					
Donations and Legacies	4	516,117	5,531	521,648	*483,775*
Investments	5	19,418	-	19,418	*23,613*
Total Income and Endowments:		535,535	5,531	541,066	*507,388*
Expenditure on:					
Charitable Activities	7	463,331	-	463,331	*483,041*
Total Resources Expended		463,331	-	463,331	*483,041*
Net Incoming Resources before transfers	6	72,204	5,531	77,735	*24,347*
Transfers					
Gross Transfers between funds	16	-	-	-	-
Net movement in funds	16	72,204	5,531	77,735	*24,347*
Reconciliation of funds					
Total funds brought forward	16	(15,241)	70,990	55,749	*31,402*
Total funds carried forward	16	56,963	76,521	133,484	*55,749*

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

BALANCE SHEET

As at 31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible Assets	10		62,109		64,614
Current Assets					
Debtors	11	114,433		125,513	
Cash at bank and in hand		240,204		292,276	
		354,637		417,789	
Creditors: Amounts falling due within one year	12	(283,262)		(426,654)	
Net Current Assets / (Liabilities)			71,375		(8,865)
Total assets less current liabilities			133,484		55,749
Net (Liabilities) / Assets			133,484		55,749
Funds					
Restricted	16,17		76,521		70,990
Unrestricted	16,17		56,963		(15,241)
TOTAL FUNDS			133,484		55,749

These financial statements were approved by the Trustees and authorised for issue on the 29 October 2025, and are signed on their behalf by:

Yusuf Shabbir Bagasrawala
Treasurer

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2024

	Note	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	18a	(47,490)	(83,463)
Cash flows from investing activities:			
Rental income		19,418	23,613
Net cash provided by/(used in) investing activities		19,418	23,613
Cash flows from financing activities			
Qardan Hasana payable		(24,000)	(24,000)
Net cash provided by/(used in) financing activities		(24,000)	(24,000)
Change in cash and cash equivalents in the reporting period		(52,072)	(83,850)
Cash and cash equivalents at the beginning of the reporting period		292,276	376,126
Cash and cash equivalents at the end of the reporting period	18b	240,204	292,276

1. General Information

Anjuman-e-Badri (Birmingham) is an unincorporated charity governed by a Trust Deed. The charity is registered in England and Wales with the Charity Commission. Its registration number is 1080090 and its registered office is Saifee Mosque, 164 Hingeston Street, Birmingham, B18 6PU.

2. Accounting Policies

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements. The financial statements have been prepared in accordance with 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 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity, and are rounded to the nearest whole £1. The accounts are prepared for the charity as a single entity.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Charity's accounting policies (see note 3).

b) Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity has large cash balances and a number of measures have been taken to increase income, such as renting of properties and additional donations from community members to help fund the running costs of the Masjid.

c) Incoming Resources

All incoming resources are included in the statements of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Donations and rental income are included in the statement of financial activities when received. The corresponding gift aid due is included in the relevant fund when receivable.

d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The Trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and general accountancy fees.

Support costs have been allocated between activities based on the nature of the costs. In each case, consideration is given to whether the support primarily relates to the general provision of charitable services or to the maintenance and management of the Masjid and other properties.

f) Unrestricted Funds

Unrestricted funds consist of incoming resources received and income generated for the objects of the charity, without further specified purpose, and are available as general funds.

g) Restricted Funds

Restricted funds are to be used for specific purposes. Expenditure which meets these criteria is charged to the fund.

h) Fixed Assets and Depreciation

Fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings and Improvements	- 25% Reducing Balance
Computer Equipment	- 25% Reducing Balance
Motor vehicles	- 33 1/3% Straight Line
Leasehold improvements	- 2% Straight Line

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Owing to the simple nature of the charity's activities, balances and transactions, no significant judgements are made. Consequently, there are not considered to be any areas of the accounts that are considered to be subject to significant estimation uncertainty.

4. Donations and legacies received

	Unrestricted Funds	Restricted Funds	Total Funds 2024	*Total Funds 2023*
	£	£	£	*£*
Sabil ul-Khair wal-Barakat	203,931	-	203,931	*216,869*
Other donations	34,301	-	34,301	*6,164*
Faiz ul Mawaid il Burhaniyah	89,409	-	89,409	*84,652*
Gift Aid claimed	47,622	-	47,622	*48,721*
Qardan Hasana	-	5,531	5,531	*8,125*
Madrasah	34,148	-	34,148	*33,132*
Niyaz (religious feasts)	106,706	-	106,706	*69,644*
Qabrastan (burial ground)	-	-	-	*16,468*
	516,117	5,531	521,648	*483,775*

5. Income from Investments

	Unrestricted Funds	Restricted Funds	Total Funds 2024	*Total Funds 2023*
	£	£	£	*£*
Rental Income (Entrusted properties)	19,418	-	19,418	*23,613*

6. Net Incoming Resources

	2024 £	*2023 £*
This is stated after charging		
- for independent examination	4,000	*4,000*

The charity has no employees (2023 - nil).

No remuneration has been paid to the Trustees in their capacity as Trustees during the year (2023 - nil). The Key Management Personnel of the charity are considered to be the Trustees, none of whom are remunerated in either 2024 or 2023.

No expenses have been paid to the Trustees in their capacity as Trustees during the year other than the reimbursement of out of pocket expenses (2023 – nil, other than the reimbursement of out of pocket expenses).

7. Expenditure on Charitable Activities

	Provision of Charitable Services	Masjid and other properties	Qabrastan Fund (Restricted)	Total 2024	*Total 2023*
	£	£	£	£	£
Cost of Activities Undertaken Directly					
Taqarruban	44,647	-	-	44,647	*45,230*
Niyaz (religious feasts)	38,524	-	-	38,524	*51,557*
Faiz ul Mawaid il Burhaniyah	138,176	-	-	138,176	*78,182*
Madrasah expenses	31,317	-	-	31,317	*29,873*
Gifts to emissaries	3,800	-	-	3,800	*14,176*
Total Cost of Activities Undertaken Directly	256,464	-	-	256,464	*219,018*
Cost of Grant Funding of Activities					
Other donations	580	-	-	580	*580*
Muvasat	1,813	-	-	1,813	-
Total Cost of Grant Funding of Activities	2,393	-	-	2,393	*580*
Qabrastan fund			-	-	*60,000*
Support & Governance Costs					
Rates and water	-	676	-	676	*3,482*
Light and heat	-	81,640	-	81,640	*68,821*
Telephone	-	3,040	-	3,040	*2,952*
Repairs and maintenance	-	45,924	-	45,924	*42,436*
Cleaning and general expenses	-	31,877	-	31,877	*32,970*
Insurance	-	16,017	-	16,017	*12,022*
Other costs	12,135	-	-	12,135	*21,234*
Depreciation	2,505	-	-	2,505	*2,891*
Printing & stationery	58	-	-	58	*1,541*
Legal and professional	3,069	-	-	3,069	*7,390*
Independent Exam / Audit fee	4,000	-	-	4,000	*4,000*
Accounting fees	2,800	-	-	2,800	*2,800*
Bank charges	733	-	-	733	*904*
Total Support & Governance Costs	25,300	179,174	-	204,474	*203,443*
Total Expenditure on Charitable Activities	284,157	179,174	-	463,331	*483,041*

8. Analysis of grants made:

	Grants to Institutions	Grants to individuals
Nature of Grant:	**£**	**£**
Water and sanitation projects	290	-
Support to children	290	-
	580	-

Recipients of Institutional Grants

	Total 2024	*Total 2023*
	£	*£*
WaterAid – General grant for water and sanitation projects	290	*290*
Save the Children – General grant for providing support to children	290	*290*
	580	*580*

All grants are considered by the Trustees to be of public benefit.

9. Support and Governance Costs

Support and Governance costs have been allocated to expenditure on charitable activities on the basis that almost all of the charity's expenditure is of this nature. Support and Governance costs are allocated between Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) based on whether the expenditure relates to the charity's activities or the maintenance and management of the Masjid and other properties.

	Provision of Charitable Services	Masjid and other properties	Total
	£	£	£
Governance Costs	6,800	-	6,800
General Support Costs	18,500	179,174	197,674
	25,300	179,174	204,474

10. Tangible Fixed Assets

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Motor Vehicle	Total
	£	£	£	£	£
Cost					
At 1 January 2024	67,368	43,680	12,553	11,490	135,091
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2024	67,368	43,680	12,553	11,490	135,091
Depreciation					
At 1 January 2024	7,386	39,852	11,749	11,490	70,477
Charge for the year	1,347	957	201	-	2,505
At 31 December 2024	8,733	40,809	11,950	11,490	72,982
Net Book Value					
At 31 December 2024	58,635	2,871	603	-	62,109
At 31 December 2023	59,982	3,828	804	-	64,614

11. Debtors

	2024	2023
	£	£
Gift aid claim receivable	47,563	48,696
Loans to individuals	61,870	76,817
Other loans	5,000	-
	114,433	125,513

12. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Accruals	4,000	-
Husain Qardan Hasana Scheme	16,762	140,154
Qardan Hasana payable	262,500	286,500
	283,262	426,654

The Qardan Hasana payable balance relates entirely to loans from the Dawat-e-Hadiyah Trust (United Kingdom) (balance as at 31 December 2024 - £140,750) and the Saifee Foundation of Europe (balance as at 31 December 2024 - £121,750). No interest is being charged on these loans.

13. Financial Instruments

a) Financial Assets held at Fair Value through Income and Expenditure

	2024 £	2023 £
Total Financial Assets held at Fair Value through Income and Expenditure	240,204	292,276
Total Financial Assets held at Amortised Cost	240,204	125,513

Financial assets held at fair value through income and expenditure consists of cash at bank. The fair value of cash at bank and in hand is established by translating the balance in the bank accounts according to year end bank statements by the relevant exchange rate at 31 December 2024.

Financial assets held at amortised cost consist of the Gift Aid receivable and loans to individuals.

b) Financial Liabilities held at Fair Value through Income and Expenditure

	2024 £	2023 £
Total Financial Liabilities Held at Fair Value through Income and Expenditure	262,500	286,500
Total Financial Liabilities held at Amortised Cost	20,762	140,154

Financial liabilities held at fair value through income and expenditure consists of Qardan Hasana; interest free loans. The fair value is determined based on discussions and confirmations with the counterparties.

Financial liabilities held at amortised cost are Husain Qardan Hasana Scheme and accruals.

14. Related Party Transactions

Anjuman-e-Badri (Birmingham) is connected to the Dawat-e-Hadiyah Trust (United Kingdom). Upon its opening, Anjuman-e-Badri (Birmingham) donated the Masjid complex to the Dawat-e-Hadiyah Trust (United Kingdom). The donation value is the cost of the construction of the building.

At the year-end, Anjuman-e-Badri (Birmingham) owed the Dawat-e-Hadiyah Trust (United Kingdom) and the Saifee Foundation of Europe £262,500 (2023 - £286,500). This balance represents interest free loans, which were made to the charity several years ago. These loan balances were accounted for entirely within creditors due within one year. Neither of these loans are secured and are repayable upon demand. During 2024, £12,000 (2023 - £12,000) was paid to Saifee Foundation of Europe and £12,000 (2023 - £12,000) to the Dawat-e-Hadiyah Trust (United Kingdom).

At 31 December 2024, there was a total of £2,100 owed to one Trustee within the Hussain Scheme Creditor (2023 - £9,828 owed to three Trustees). At 31 December 2024, a balance of £33,000 was due from one Trustee (2023 - no balances due from the Trustees). During 2024, the charity received donations totalling £20,602 from six trustees (2023 - £24,172 from seven Trustees). From time to time, trustees will incur expenditure on behalf of the charity and then be reimbursed. During 2024, these reimbursements, made to five trustees, totalled £8,065 (2023 - £6,206 to three trustees).

15. Restricted Funds

	Balance at 01 Jan 2024	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2024
	£	£	£	£	£
Qardan Hasana	70,894	5,531	-	-	76,425
Qabrastan fund	96	-	-	-	96
Total Restricted Funds	70,990	5,531	-	-	76,521

- The Qardan Hasana represents donations from members that are to be used to help fund Qardan Hasana (interest free loans) to community members (Mohammedi and Taher scheme).
- Qabrastan fund relates to the purchase of land in Essington Cemetery for use as a burial ground.

16. Funds Analysis

	Note	Balance at 1 Jan 2024	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2024
		£	£	£	£	£
Restricted Funds	15	70,990	5,531	-	-	76,521
Unrestricted Funds		(15,241)	535,535	463,331	-	56,963
Total Funds		55,749	541,066	463,331	-	133,484

17. Analysis of Net Assets (between restricted and unrestricted funds)

Fund balances at 31 December 2024 are represented by:

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible fixed assets	62,109	-	62,109
Current assets	261,354	93,283	354,637
Current liabilities	(266,500)	(16,762)	(283,262)
	56,963	76,521	133,484

18. Notes to the cash flow statement

	2024	2023
	£	£
a. Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period	77,735	24,347
Adjustments for:		
Depreciation charges	2,505	2,891
(Increase)/decrease in debtors	11,080	(32,448)
Increase/(decrease) in creditors due in less than one year	(143,392)	(78,640)
Rental income	(19,418)	(23,613)
Repayment of Qardan Hasana	24,000	24,000
Net cash provided by/(used in) operating activities	(47,490)	(83,463)

	2024	2023
	£	£
b. Analysis of cash and cash equivalents		
Cash in hand	240,204	292,276
Total cash and cash equivalents	240,204	292,276

ANJUMAN-E-BADRI (BIRMINGHAM)

GLOSSARY

YEAR ENDED 31 DECEMBER 2024

Glossary

Anjuman	An administrative unit established under the guidance and direction of the Dai-Al-Mutlaq to organise and manage the affairs of the Dawoodi Bohra Jamaat of a particular area.
Amil	Minister of religion
Sabil ul-Khair wal-Barakat	Regular contributions offered by members of Dawoodi Bohra Community.
Masjid	Mosque
Faiz ul Mawaid il Burhaniyah	Provision of food to the community
Markaz	Community centre or hall
Taqarruban	Conventional contribution offered by the various organisations, jamaats and individuals to Dawat-e-Hadiyah Trust (United Kingdom)
Qardan Hasana	Interest free loan
Madrasah	Religious school
Muvasat	Charitable assistance
Manshurat	Religious publications
Muvasalat	Transportation for emissaries and personnel
Niyaz	Religious feasts
Enayat	Grants
Mohallah	Community members in a demographic area
Qabrastan	Burial Ground
Moula ^{TUS} Milad	His Holiness birthday
Taamir	Building construction, restoration repairs and structural work.
Talimy Imdad	Education aid
Tibby Imdad	Medical aid
Rahaesh	Boarding facility/accommodation
Amanat	Deposits
Laagat	Prescribed contribution

ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales - Charity number 1080090

Accounts

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2023

Charity Number: 1080090

TENETS
Chartered Certified Accountants
& Business Advisors

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

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ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES AND PROFESSIONAL ADVISORS

The Board of Trustees	Shaikh Mohamed Hussain Karimjee Dr Shaikh Turab Maimoon Shaikh Zulfikar Najmudin Hassanali Dr Abbas Lohawala Mulla Zulficar Jalal Anwar bhai Gulamhussain Luqmanjee Kourech Abdoulhoussen Shabbirhussain Mansoorali Vohra
Independent Examiner	Tenets Accountants Ltd 51 Vittoria Street Birmingham B1 3NU
Bankers	Barclays Bank plc P O Box 324 38 Hagley Road Edgbaston Birmingham B16 8NY
Solicitors	Squire Patton Boggs Rutland House 148 Edmund Street Birmingham B3 2JR
Registered Name	Anjuman-e-Badri (Birmingham)
Registered Office	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Charity Number	1080090

ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2023

The Trustees are pleased to present their report and the financial statements of the charity for the year ended 31 December 2023.

Structure, Governance and Management

Anjuman-e-Badri (Birmingham) was created by a Deed of Trust on 1 March 2000 by the donation of an initial corpus of £786 by the 52nd Dai al-Mutlaq, His Holiness Dr Syedna Mohammed Burhanuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 29 March 2000.

Objectives and Activities

The Trustees shall hold the Trust Fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the Mumineen of the Dawoodi Bohra Jamaat of Birmingham and in particular for the following purposes:

1. The preaching and practising of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so their conditions of life may be improved.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities.

The Trustees who served during the year were:

Shaikh Mohamed Hussain Karimjee
Dr Shaikh Turab Maimoon
Shaikh Zulfikar Najmudin Hassanali
Dr Abbas Lohawala
Mulla Zulficar Jalal
Anwar bhai Gulamhussain Luqmanjee
Kourech Abdoulhoussen
Shabbirhussain Mansoorali Vohra

Trustees are appointed by al-Dai al-Mutlaq for a term of five years or as may be determined by al-Dai al-Mutlaq. A Directive from His Holiness Dr Syedna Mufaddal Saifuddin (TUS) appointed a new board of trustees from 07 March 2018. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Meetings of the Trustees are held ordinarily once every 3-4 months at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant/loan making, reserves and risk management policies and performance.

The day to day administration of grants/Qardan Hasana and the processing and handling of applications prior to their consideration by the Trustees (if appropriate), together with the general administration of the charity has been delegated to various subcommittees. The Trustees adhere to all the legislation applicable to them.

Risk management

The Trustees have assessed the major risks the Trust faces in respect of its structure, governance and management, objectives and activities, financial and future plans and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Policies and procedures for Induction and Training of Trustees

Before appointment, Trustees are generally aware of the responsibilities they will be expected to carry out. They are also given a copy of the Trust Deed that contains the rules of the charity and must familiarise themselves with all procedures set out in the governing document.

Remuneration of Key Management

The Key Management personnel of the charity are the Trustees. The charity's policy is not to remunerate Trustees on the basis of this being the normal practice for charities of a similar size and nature.

Review of Developments, Activities and Achievements

The Trustees consider that the performance of the Trust for the year has been satisfactory. The resources of the Trust have enabled it to satisfy the demands made upon it.

There have been no changes with respect to the aims and objectives of the charity. Since its opening in 2017, the running of Masjid and community centre has been one of the key activities of the charity; in addition to supporting members of the Dawoodi Bohra community.

The Trust continues to make efforts to alleviate hardship within the community through grants and donations which are made at the discretion of the trustees. Representations are made by members of the community through meetings with individual trustees. These are then presented by trustees to the Board of Trustees. The Board then makes its decision accordingly.

The work of the Madrasah (religious school) run by the charity has also continued during the year. The charity received donations of £33,132 (2022 - £33,524) specifically in relation to the Madrasah. The Madrasah helps the charity to fulfil one of its objectives of the advancement of education.

The charity organised and hosted a number of feasts (Niyaz) for the community during the year. Donations of £69,644 (2022 - £61,028) were received from supporters to fund these events, on which the charity incurred expense of £51,557 (2022 - £50,847).

During the year, the charity continued to undertake relevant refurbishment of the properties it manages, which are owned by the Dawat-e-Hadiyah Trust (United Kingdom) on behalf of His Holiness The Dai al-Mutlaq. These properties are let to community members and the general public to generate income for the charity.

As per the Irshaadaat of Syedna Mohammed Burhanuddin (RA) and Syedna Mufaddal Saifuddin (tus), three Qardan Hasana Schemes have been initiated as follows:

- *Mohammedi Scheme* – This Scheme focuses on contributions made by Mumineen at large, collected on significant dates (e.g. on Lailat al-Jumu'ah and Yawm al-Jumu'ah) and on various Mawaaqeet (e.g. Asharah Mubaraka, Urs, etc.). In the Mohammedi Scheme, the contributors are not specifically identified, and receipts are not issued for each individual contribution (except on specific request, in which case the contribution can be forwarded to the Taher Scheme). The Mohammedi Scheme will be perpetual in nature, i.e. once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Taher Scheme* – In the Taher Scheme, all contributions made are acknowledged, and a receipt is issued to the Contributor, thus allowing him to be specifically identified. Like the Mohammedi Scheme, the Taher Scheme is also based on the understanding that contributions made by Mumineen will be perpetual in nature, i.e. once the amount is contributed; the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Husain Scheme* – Participants in the Husain Scheme are encouraged to give Qardan Hasana through the aegis of the Qardan Hasana Scheme towards the ennobling purpose of benefitting Mumineen in their time of need. The Husain Scheme is based on the premise that Qardan Hasana provided by Mumineen to this Scheme will earn the Mumin Thawaab and will be returnable. Givers to the Husain Scheme will specify a time-period/due date for which they are giving the amount. They are encouraged to commit large amounts, and for longer periods.

At 31 December 2023, the Husain Scheme had attracted £140,154 (2022 - £190,794) of refundable contributions. £8,125 (2022 - £16,335) was contributed through the Mohammedi and Taher Schemes during the year. At the year end, the debtors figure from amounts leant to community members during the year was £76,817 (2022 - £53,513).

Performance against Targets

As a result of the nature of the activities of the charity in its current form, no specific financial targets were set for the year. Rather, the charity sought to maximise the positive impact it had on the community, through the provision of charitable assistance, education, worship and events. It also sought to make refurbishments to the Masjid complex. The Trustees believe that these targets were achieved.

Future Developments

The policies and purposes of the Trust shall continue to be advanced under the provisions of the Trust Deed.

From 2019, the Trust started to rent out the two properties that charity had operated from prior to the completion of the Masjid; the income from doing this is utilised to help fund the running of the Masjid.

In 2021, the Trust completed the process to purchase land for use as a Qabrastan (burial ground) located at Essington Cemetery, Bursnips Road, Wolverhampton, WV11 2AF. Donations were received from members of the Dawoodi Bohra community towards the purchase costs. Donations were also received in 2022 and 2023, and the Trust has purchased additional land on the same site in 2023.

Public Benefit

The Trustees confirm that they have paid due regard to the guidance given by the Charity Commission on public benefit.

By fulfilling its objects, the charity has a positive impact on the local community and thus is of public benefit. It supports those in need through the giving of grants and loans, it organises and hosts feasts attended by members of the local community, and the Masjid is a place of worship and social activities for the local community.

Financial Review

The Charity's income increased to £507,388 from £376,973 (2022). The donations for Sabil ul-Khair wal-Barakat and Faiz ul Mawaid il Burhaniyah have increased when compared to last year, which is the key driver for the increase in the income. There was also an increase in donations received for Niyaz (religious feasts) of £8,616 in comparison to 2022. The rental income from the entrusted properties also increased to £23,613 (2022 - £17,530)

The charity's expenditure has increased to £483,041 from £328,348 (2022). The difference is mainly driven by the cost of £60,000 for purchase of the additional Qabrastan land during the year. The repairs and maintenance costs have also increased to £42,436 in comparison to 2022 (£17,199) due to the upkeep of the Masjid complex, and similarly the costs for Light and heat have increased by £22,666 when compared to the prior year. The cost for providing Faiz ul Mawaid il Burhaniyah has increased by £11,274 and there were also more costs incurred in the following categories when compared to 2022: Cleaning and general expenses (increased by £6,782) and Madrasah expenses (increased by £7,377).

The charity achieved a net surplus of £24,347 (2022 – surplus of £48,625), mainly due to the factors mentioned above.

The charity's cash reserves have reduced to £292,276 from £376,126 in 2022. The charity's unrestricted reserves deficit has decreased to £15,241 from £74,995 (2022) and its restricted reserves have reduced from a £106,397 (2022) surplus to £70,990.

The Trustees give regard to the progress made in refurbishment of the Masjid and other properties, the community projects undertaken, as well as the aforementioned financial performance indicators when assessing the charity's success in fulfilling its objects.

Reserves Policy

The charity maintains an unrestricted reserve. The charity's aim is that the unrestricted fund is maintained at a level that will enable the charity to permit it to continue in operation, at current levels of income and expenditure for the foreseeable future. The value of the unrestricted reserve remains negative, as a result of the donation of the Masjid during 2017. As stated in the future developments and going concern section, measures are being taken to increase the income of the charity to reduce this overall deficit year on year.

The restricted funds that existed during the year were in respect of the funding of Qardan Hasana (interest free loans) to community members and the purchase of land for use as a Qabrastan (burial ground). As at 31 December 2023, the charity's restricted reserves were: Qardan Hasana at £70,894 (£62,769 – 2022) and Qabrastan fund at £96 (2022 - £43,628).

Investment Policy

The charity holds no investments other than standard bank accounts; hence it does not have a specific investment policy.

Use of Volunteers

Volunteers help the charity to fulfil its charitable objects. Volunteers, for example, assist in the preparation of meals and organisation of events. No volunteers, other than the Trustees have decision making powers.

Entrustment Directive

The following properties vest in the "the Dai al-Mutlaq" (Corporation Sole) who is the Sole Trustee of Dawat-e-Hadiyah Trust (United Kingdom) (Reg. No. 294807). The Sole Trustee has vide Entrustment Directive dated 21 October 2019 entrusted the said properties to Anjuman-e-Badri (Birmingham) for its administration, supervision and management to facilitate religious, social, charitable, educational and cultural activities of the community and where pertinent to receive rental income.

1) Saifee Masjid Complex situated at Hingeston Street, Birmingham, B18 6PU.
2) House situated at 17 Teddington Grove, Perry Barr, B42 1RF.
3) House situated at 130 Osmaston Road, Harborne, Birmingham, B17 0TN.
4) Community Hall situated at 63A Crosswells Road, Langley, Oldbury, Birmingham, B68 8HH

The properties belong to and are shown in the accounts of Dawat-e-Hadiyah Trust (United Kingdom). However, as they have been entrusted to Anjuman-e-Badri (Birmingham), rents and other income derived from these properties and outgoings, utilities, rates and taxes in connection with these properties are not reflected in the accounts of Dawat-e-Hadiyah Trust (United Kingdom) but are instead shown in the accounts of Anjuman-e-Badri (Birmingham).

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations 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.



Signed on behalf of the Trustees
Shaikh Mohamed Hussain Karimjee
Treasurer

Approved by the Trustees on 30 January 2024.

ANJUMAN-E-BADRI (BIRMINGHAM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANJUMAN-E-BADRI (BIRMINGHAM)

YEAR ENDED 31 DECEMBER 2023

I report to the trustees on my examination of the accounts of the Anjuman-e-Badri (Birmingham) for the year ended 31 December 2023, which are set out on pages 8 to 21.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Anjuman-e-Badri (Birmingham) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT")

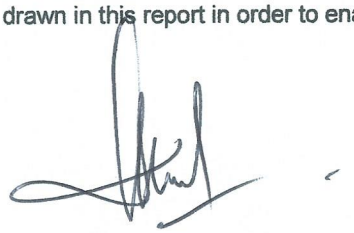
I report in respect of my examination of the Anjuman-e-Badri (Birmingham) accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Anjuman-e-Badri (Birmingham) as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr M. Abbass
Independent Examiner

Tenets Accountants Ltd
51 Vittoria Street
Birmingham
B1 3NU

30 January 2024

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	*Total Funds 2022 £*
Income and Endowments from:					
Donations and Legacies	4	459,182	24,593	483,775	*359,443*
Investments	5	23,613	-	23,613	*17,530*
Total Income and Endowments:		482,795	24,593	507,388	*376,973*
Expenditure on:					
Charitable Activities	7	423,041	60,000	483,041	*328,348*
Total Resources Expended		423,041	60,000	483,041	*328,348*
Net Incoming Resources before transfers	6	59,754	(35,407)	24,347	*48,625*
Transfers					
Gross Transfers between funds	16	-	-	-	-
Net movement in funds	16	59,754	(35,407)	24,347	*48,625*
Reconciliation of funds					
Total funds brought forward	16	(74,995)	106,397	31,402	*(17,223)*
Total funds carried forward	16	(15,241)	70,990	55,749	*31,402*

The notes on pages 11 to 21 form part of these financial statements.

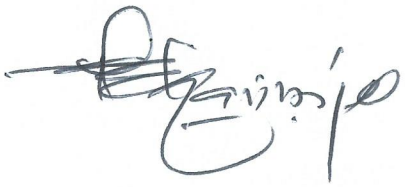
ANJUMAN-E-BADRI (BIRMINGHAM)

BALANCE SHEET

As at 31 DECEMBER 2023

	Note	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible Assets	10		64,614		67,505
Current Assets					
Debtors	11	125,513		93,065	
Cash at bank and in hand		292,276		376,126	
		417,789		469,191	
Creditors: Amounts falling due within one year	12	(426,654)		(505,294)	
Net Current Assets / (Liabilities)			(8,865)		(36,103)
Total assets less current liabilities			55,749		31,402
Net (Liabilities) / Assets			55,749		31,402
Funds					
Restricted	16,17		70,990		106,397
Unrestricted	16,17		(15,241)		(74,995)
TOTAL FUNDS			55,749		31,402

These financial statements were approved by the Trustees and authorised for issue on the 30 January 2024, and are signed on their behalf by:



Shaikh Mohamed Hussain Karimjee
Treasurer

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2023

	Note	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	18a	(83,463)	(24,202)
Cash flows from investing activities:			
Rental income		23,613	17,530
Net cash provided by/(used in) investing activities		23,613	17,530
Cash flows from financing activities			
Qardan Hasana payable		(24,000)	(23,500)
Net cash provided by/(used in) financing activities		(24,000)	(23,500)
Change in cash and cash equivalents in the reporting period		(83,850)	(30,172)
Cash and cash equivalents at the beginning of the reporting period		376,126	406,298
Cash and cash equivalents at the end of the reporting period	18b	292,276	376,126

1. General Information

Anjuman-e-Badri (Birmingham) is an unincorporated charity governed by a Trust Deed. The charity is registered in England and Wales with the Charity Commission. Its registration number is 1080090 and its registered office is Saifee Mosque, 164 Hingeston Street, Birmingham, B18 6PU.

2. Accounting Policies

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements. The financial statements have been prepared in accordance with 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 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity, and are rounded to the nearest whole £1. The accounts are prepared for the charity as a single entity.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Charity's accounting policies (see note 3).

b) Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity has large cash balances and a number of measures have been taken to increase income, such as renting of properties and additional donations from community members to help fund the running costs of the Masjid.

c) Incoming Resources

All incoming resources are included in the statements of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Donations and rental income are included in the statement of financial activities when received. The corresponding gift aid due is included in the relevant fund when receivable.

d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The Trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and general accountancy fees.

Support costs have been allocated between activities based on the nature of the costs. In each case, consideration is given to whether the support primarily relates to the general provision of charitable services or to the maintenance and management of the Masjid and other properties.

f) Unrestricted Funds

Unrestricted funds consist of incoming resources received and income generated for the objects of the charity, without further specified purpose, and are available as general funds.

g) Restricted Funds

Restricted funds are to be used for specific purposes. Expenditure which meets these criteria is charged to the fund.

h) Fixed Assets and Depreciation

Fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings and Improvements	- 25% Reducing Balance
Computer Equipment	- 25% Reducing Balance
Motor vehicles	- 33 1/3% Straight Line
Leasehold improvements	- 2% Straight Line

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Owing to the simple nature of the charity's activities, balances and transactions, no significant judgements are made. Consequently, there are not considered to be any areas of the accounts that are considered to be subject to significant estimation uncertainty.

4. Donations and legacies received

	Unrestricted Funds	Restricted Funds	Total Funds 2023	*Total Funds 2022*
	£	£	£	£
Sabil ul-Khair wal-Barakat	216,869	-	216,869	*136,364*
Other donations	6,164	-	6,164	*2,373*
Faiz ul Mawaid il Burhaniyah	84,652	-	84,652	*51,490*
Gift Aid claimed	48,721	-	48,721	*39,552*
Qardan Hasana	-	8,125	8,125	*16,335*
Madrasah	33,132	-	33,132	*33,524*
Niyaz (religious feasts)	69,644	-	69,644	*61,028*
Qabrastan (burial ground)	-	16,468	16,468	*18,777*
	459,182	24,593	483,775	*359,443*

5. Income from Investments

	Unrestricted Funds	Restricted Funds	Total Funds 2023	*Total Funds 2022*
	£	£	£	£
Rental Income (Entrusted properties)	23,613	-	23,613	*17,530*

6. Net Incoming Resources

	2023 £	2022 £
This is stated after charging		
- for independent examination	4,000	4,000

The charity has no employees (2022 - nil).

No remuneration has been paid to the Trustees in their capacity as Trustees during the year (2022 - nil). The Key Management Personnel of the charity are considered to be the Trustees, none of whom are remunerated in either 2023 or 2022.

No expenses have been paid to the Trustees in their capacity as Trustees during the year other than the reimbursement of out of pocket expenses (2022 – nil, other than the reimbursement of out of pocket expenses).

7. Expenditure on Charitable Activities

	Provision of Charitable Services	Masjid and other properties	Qabrastan Fund (Restricted)	Total 2023	*Total 2022*
	£	£	£	£	£
Cost of Activities Undertaken Directly					
Taqarruban	45,230	-	-	45,230	*47,788*
Niyaz (religious feasts)	51,557	-	-	51,557	*50,847*
Faiz ul Mawaid il Burhaniyah	78,182	-	-	78,182	*66,908*
Madrasah expenses	29,873	-	-	29,873	*22,496*
Gifts to emissaries	14,176	-	-	14,176	*5,714*
Total Cost of Activities Undertaken Directly	219,018	-	-	219,018	*193,753*
Cost of Grant Funding of Activities					
Other donations	580	-	-	580	*580*
Muvasat	-	-	-	-	*427*
Total Cost of Grant Funding of Activities	580	-	-	580	*1,007*
Qabrastan fund			60,000	60,000	-
Support & Governance Costs					
Rates and water	-	3,482	-	3,482	*540*
Light and heat	-	68,821	-	68,821	*46,155*
Telephone	-	2,952	-	2,952	*2,873*
Repairs and maintenance	-	42,436	-	42,436	*17,199*
Cleaning and general expenses	-	32,970	-	32,970	*26,188*
Insurance	-	12,022	-	12,022	*10,312*
Other costs	21,234	-	-	21,234	*15,155*
Depreciation	2,891	-	-	2,891	*3,405*
Printing & stationery	1,541	-	-	1,541	*386*
Legal and professional	7,390	-	-	7,390	*3,737*
Independent Exam / Audit fee	4,000	-	-	4,000	*4,000*
Accounting fees	2,800	-	-	2,800	*2,800*
Bank charges	904	-	-	904	*838*
Total Support & Governance Costs	40,760	162,683	-	203,443	*133,588*
Total Expenditure on Charitable Activities	260,358	162,683	60,000	483,041	*328,348*

8. **Analysis of grants made:**

	Grants to Institutions	Grants to individuals
Nature of Grant:	£	£
Water and sanitation projects	290	-
Support to children	290	-
	580	-

Recipients of Institutional Grants

	Total 2023	*Total 2022*
	£	£
WaterAid – General grant for water and sanitation projects	290	*290*
Save the Children – General grant for providing support to children	290	*290*
	580	*580*

All grants are considered by the Trustees to be of public benefit.

9. Support and Governance Costs

Support and Governance costs have been allocated to expenditure on charitable activities on the basis that almost all of the charity's expenditure is of this nature. Support and Governance costs are allocated between Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) based on whether the expenditure relates to the charity's activities or the maintenance and management of the Masjid and other properties.

	Provision of Charitable Services	Masjid and other properties	Total
	£	£	£
Governance Costs	6,800	-	6,800
General Support Costs	33,960	162,683	196,643
	40,760	162,683	203,443

10. Tangible Fixed Assets

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Motor Vehicle	Total
	£	£	£	£	£
Cost					
At 1 January 2023	67,368	43,680	12,553	11,490	135,091
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2023	67,368	43,680	12,553	11,490	135,091
Depreciation					
At 1 January 2023	6,039	38,576	11,481	11,490	67,586
Charge for the year	1,347	1,276	268	-	2,891
At 31 December 2023	7,386	39,852	11,749	11,490	70,477
Net Book Value					
At 31 December 2023	59,982	3,828	804	-	64,614
At 31 December 2022	61,329	5,104	1,072	-	67,505

11. Debtors

	2023	2022
	£	£
Gift aid claim receivable	48,696	39,552
Loans to individuals	76,817	53,513
	125,513	93,065

12. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Accruals	-	4,000
Husain Qardan Hasana Scheme	140,154	190,794
Qardan Hasana payable	286,500	310,500
	426,654	505,294

The Qardan Hasana payable balance relates entirely to loans from the Dawat-e-Hadiyah Trust (United Kingdom) (balance as at 31 December 2023 - £152,750) and the Saifee Foundation of Europe (balance as at 31 December 2023 - £133,750). No interest is being charged on these loans.

13. Financial Instruments

a) Financial Assets held at Fair Value through Income and Expenditure

	2023 £	2022 £
Total Financial Assets held at Fair Value through Income and Expenditure	292,276	376,126
Total Financial Assets held at Amortised Cost	125,513	93,065

Financial assets held at fair value through income and expenditure consists of cash at bank. The fair value of cash at bank and in hand is established by translating the balance in the bank accounts according to year end bank statements by the relevant exchange rate at 31 December 2023.

Financial assets held at amortised cost consist of the Gift Aid receivable and loans to individuals.

b) Financial Liabilities held at Fair Value through Income and Expenditure

	2023 £	2022 £
Total Financial Liabilities Held at Fair Value through Income and Expenditure	286,500	310,500
Total Financial Liabilities held at Amortised Cost	140,154	194,794

Financial liabilities held at fair value through income and expenditure consists of Qardan Hasana; interest free loans. The fair value is determined based on discussions and confirmations with the counterparties.

Financial liabilities held at amortised cost are Husain Qardan Hasana Scheme and accruals.

14. Related Party Transactions

Anjuman-e-Badri (Birmingham) is connected to the Dawat-e-Hadiyah Trust (United Kingdom). Upon its opening, Anjuman-e-Badri (Birmingham) donated the Masjid complex to the Dawat-e-Hadiyah Trust (United Kingdom). The donation value is the cost of the construction of the building.

At the year-end, Anjuman-e-Badri (Birmingham) owed the Dawat-e-Hadiyah Trust (United Kingdom) and the Saifee Foundation of Europe £286,500 (2022 - £310,500). This balance represents interest free loans, which were made to the charity several years ago. These loan balances were accounted for entirely within creditors due within one year. Neither of these loans are secured and are repayable upon demand. During 2023, £12,000 (2022 - £11,750) was paid to Saifee Foundation of Europe and £12,000 (2022 - £11,750) to the Dawat-e-Hadiyah Trust (United Kingdom).

At 31 December 2023, there was a total of £9,828 owed to three Trustees within the Hussain Scheme Creditor (2022 - £24,476 owed to five Trustees). In both 2023 and 2022, there were no balances due from the Trustees. During 2023, the charity received donations totalling £24,172 from seven trustees (2022 - £18,233 from seven Trustees). From time to time, trustees will incur expenditure on behalf of the charity and then be reimbursed. During 2023, these reimbursements, made to three trustees, totalled £6,206 (2022 - £1,027 to two trustees).

15. Restricted Funds

	Balance at 01 Jan 2023	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2023
	£	£	£	£	£
Qardan Hasana	62,769	8,125	-	-	70,894
Qabrastan fund	43,628	16,468	60,000	-	96
Total Restricted Funds	106,397	24,593	60,000	-	70,990

- The Qardan Hasana represents donations from members that are to be used to help fund Qardan Hasana (interest free loans) to community members (Mohammedi and Taher scheme).
- Qabrastan fund relates to the purchase of land in Essington Cemetery for use as a burial ground.

16. Funds Analysis

	Note	Balance at 1 Jan 2023	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2023
		£	£	£	£	£
Restricted Funds	15	106,397	24,593	60,000	-	70,990
Unrestricted Funds		(74,995)	482,795	423,041	-	(15,241)
Total Funds		31,402	507,388	483,041	-	55,749

17. Analysis of Net Assets (between restricted and unrestricted funds)

Fund balances at 31 December 2023 are represented by:

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible fixed assets	64,614	-	64,614
Current assets	206,645	211,144	417,789
Current liabilities	(286,500)	(140,154)	(426,654)
	(15,241)	70,990	55,749

18. Notes to the cash flow statement

	2023	2022
	£	£
a. Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period	24,347	48,625
Adjustments for:		
Depreciation charges	2,891	3,405
(Increase)/decrease in debtors	(32,448)	(27,379)
Increase/(decrease) in creditors due in less than one year	(78,640)	(54,823)
Rental income	(23,613)	(17,530)
Repayment of Qardan Hasana	24,000	23,500
Net cash provided by/(used in) operating activities	(83,463)	(24,202)

	2023	2022
	£	£
b. Analysis of cash and cash equivalents		
Cash in hand	292,276	376,126
Total cash and cash equivalents	292,276	376,126

Glossary

Anjuman	An administrative unit established under the guidance and direction of the Dai-Al-Mutlaq to organise and manage the affairs of the Dawoodi Bohra Jamaat of a particular area.
Amil	Minister of religion
Sabil ul-Khair wal-Barakat	Regular contributions offered by members of Dawoodi Bohra Community.
Masjid	Mosque
Faiz ul Mawaid il Burhaniyah	Provision of food to the community
Markaz	Community centre or hall
Taqarruban	Conventional contribution offered by the various organisations, jamaats and individuals to Dawat-e-Hadiyah Trust (United Kingdom)
Qardan Hasana	Interest free loan
Madrasah	Religious school
Muvasat	Charitable assistance
Manshurat	Religious publications
Muvasalat	Transportation for emissaries and personnel
Niyaz	Religious feasts
Enayat	Grants
Mohallah	Community members in a demographic area
Qabrastan	Burial Ground
Moula TUS Milad	His Holiness birthday
Taamir	Building construction, restoration repairs and structural work.
Talimy Imdad	Education aid
Tibby Imdad	Medical aid
Rahaesh	Boarding facility/accommodation
Amanat	Deposits
Laagat	Prescribed contribution

ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales - Charity number 1080090

Accounts

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2022

Charity Number: 1080090

TENETS
Chartered Certified Accountants
& Business Advisors

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

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ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES AND PROFESSIONAL ADVISORS

The Board of Trustees	Shaikh Mohamed Hussain Karimjee Dr Shaikh Turab Maimoon Shaikh Zulfikar Najmudin Hassanali Dr Abbas Lohawala Mulla Zulficar Jalal Anwar bhai Gulamhussain Luqmanjee Kourech Abdoulhoussen Shabbirhussain Mansoorali Vohra
Independent Examiner	Tenets Accountants Ltd 9 Regent Street Birmingham B1 3LZ
Bankers	Barclays Bank plc P O Box 324 38 Hagley Road Edgbaston Birmingham B16 8NY
Solicitors	Squire Patton Boggs Rutland House 148 Edmund Street Birmingham B3 2JR
Registered Name	Anjuman-e-Badri (Birmingham)
Registered Office	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Charity Number	1080090

ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2022

The Trustees are pleased to present their report and the financial statements of the charity for the year ended 31 December 2022.

Structure, Governance and Management

Anjuman-e-Badri (Birmingham) was created by a Deed of Trust on 1 March 2000 by the donation of an initial corpus of £786 by the 52nd Dai al-Mutlaq, His Holiness Dr Syedna Mohammed Burhanuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 29 March 2000.

Objectives and Activities

The Trustees shall hold the Trust Fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the Mumineen of the Dawoodi Bohra Jamaat of Birmingham and in particular for the following purposes:

1. The preaching and practising of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so their conditions of life may be improved.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities.

The Trustees who served during the year were:

Shaikh Zuhair bhai H Attarwala (President) - resigned on 13 June 2022.
Shaikh Mohamed Hussain Karimjee
Dr Shaikh Turab Maimoon
Shaikh Zulfikar Najmudin Hassanali
Dr Abbas Lohawala
Mulla Zulficar Jalal
Anwar bhai Gulamhussain Luqmanjee
Kourech Abdoulhoussen
Shabbirhussain Mansoorali Vohra

Trustees are appointed by al-Dai al-Mutlaq for a term of five years or as may be determined by al-Dai al-Mutlaq. A Directive from His Holiness Dr Syedna Mufaddal Saifuddin (TUS) appointed a new board of trustees from 07 March 2018. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Meetings of the Trustees are held ordinarily once every 3-4 months at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant/loan making, reserves and risk management policies and performance.

The day to day administration of grants/Qardan Hasana and the processing and handling of applications prior to their consideration by the Trustees (if appropriate), together with the general administration of the charity has been delegated to various subcommittees. The Trustees adhere to all the legislation applicable to them.

Risk management

The Trustees have assessed the major risks the Trust faces in respect of its structure, governance and management, objectives and activities, financial and future plans and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Policies and procedures for Induction and Training of Trustees

Before appointment, Trustees are generally aware of the responsibilities they will be expected to carry out. They are also given a copy of the Trust Deed that contains the rules of the charity and must familiarise themselves with all procedures set out in the governing document.

Remuneration of Key Management

The Key Management personnel of the charity are the Trustees. The charity's policy is not to remunerate Trustees on the basis of this being the normal practice for charities of a similar size and nature.

Review of Developments, Activities and Achievements

The Trustees consider that the performance of the Trust for the year has been satisfactory. The resources of the Trust have enabled it to satisfy the demands made upon it.

There have been no changes with respect to the aims and objectives of the charity. Since its opening in 2017, the running of Masjid and community centre has been one of the key activities of the charity; in addition to supporting members of the Dawoodi Bohra community.

A number of grants and donations were made to assist individuals with their studies and to alleviate hardship within the community. These grants and donations are made at the discretion of the trustees. Representations are made by members of the community through meetings with individual trustees. These are then presented by trustees to the Board of Trustees. The Board, following deliberation with the President, then makes its decision accordingly.

The work of the Madrasah (religious school) run by the charity has also continued during the year. The charity received donations of £33,524 (2021 - £20,708) specifically in relation to the Madrasah. The Madrasah helps the charity to fulfil one of its objectives of the advancement of education.

The charity organised and hosted a number of feasts (Niyaz) for the community during the year. Donations of £61,028 (2021 - £95,101) were received from supporters to fund these events, on which the charity incurred expense of £50,847 (2021 - £84,922).

During the year, the charity continued to undertake relevant refurbishment of the properties it manages, which are owned by the Dawat-e-Hadiyah Trust (United Kingdom) on behalf of His Holiness The Dai al-Mutlaq. These properties are let to community members and the general public to generate income for the charity.

As per the Irshaadaat of Syedna Mohammed Burhanuddin (RA) and Syedna Mufaddal Saifuddin (tus), three Qardan Hasana Schemes have been initiated as follows:

- *Mohammedi Scheme* – This Scheme focuses on contributions made by Mumineen at large, collected on significant dates (e.g. on Lailat al-Jumu'ah and Yawm al-Jumu'ah) and on various Mawaaqeet (e.g. Asharah Mubaraka, Urs, etc.). In the Mohammedi Scheme, the contributors are not specifically identified, and receipts are not issued for each individual contribution (except on specific request, in which case the contribution can be forwarded to the Taher Scheme). The Mohammedi Scheme will be perpetual in nature, i.e. once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Taher Scheme* – In the Taher Scheme, all contributions made are acknowledged, and a receipt is issued to the Contributor, thus allowing him to be specifically identified. Like the Mohammedi Scheme, the Taher Scheme is also based on the understanding that contributions made by Mumineen will be perpetual in nature, i.e. once the amount is contributed; the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Husain Scheme* – Participants in the Husain Scheme are encouraged to give Qardan Hasana through the aegis of the Qardan Hasana Scheme towards the ennobling purpose of benefitting Mumineen in their time of need. The Husain Scheme is based on the premise that Qardan Hasana provided by Mumineen to this Scheme will earn the Mumin Thawaab and will be returnable. Givers to the Husain Scheme will specify a time-period/due date for which they are giving the amount. They are encouraged to commit large amounts, and for longer periods.

At 31 December 2022, the Husain Scheme had attracted £190,794 (2021 - £222,117) of refundable contributions. £16,335 (2021 - £10,733) was contributed through the Mohammedi and Taher Schemes during the year. At the year end, the debtors figure from amounts leant to community members during the year was £53,513 (2021 - £27,001).

Performance against Targets

As a result of the nature of the activities of the charity in its current form, no specific financial targets were set for the year. Rather, the charity sought to maximise the positive impact it had on the community, through the provision of charitable assistance, education, worship and events. It also sought to make refurbishments to the Masjid complex. The Trustees believe that these targets were achieved.

Future Developments

The policies and purposes of the Trust shall continue to be advanced under the provisions of the Trust Deed.

From 2019, the Trust started to rent out the two properties that charity had operated from prior to the completion of the Masjid; the income from doing this is utilised to help fund the running of the Masjid.

In the previous year (2021), the Trust completed the process to purchase land for use as a Qabrastan (burial ground) located at Essington Cemetery, Bursnips Road, Wolverhampton, WV11 2AF. Donations were received from members of the Dawoodi Bohra community towards the purchase costs. Donations were also received in 2022 and the Trust plans to purchase additional land on the same site in the near future.

Public Benefit

The Trustees confirm that they have paid due regard to the guidance given by the Charity Commission on public benefit.

By fulfilling its objects, the charity has a positive impact on the local community and thus is of public benefit. It supports those in need through the giving of grants and loans, it organises and hosts feasts attended by members of the local community, and the Masjid is a place of worship and social activities for the local community.

Financial Review

The Charity's income decreased to £376,973 from £663,759 (2021). In the prior year, donations were received totalling £270,011 in relation to the purchase of the Qabrastan (burial ground) land at Essington Cemetery which was the key driver for the increase in income in 2021. The donations for Sabil ul-Khair wal-Barakat and Niyaz (religious feasts) have decreased by £15,852 and £34,073 respectively when compared to the prior year. However, there was an increase in donations received of £12,816 in relation to Madrasah (religious school) in comparison to 2021.

The charity's expenditure has decreased to £328,348 from £726,575 (2021). The difference is mainly driven by the cost of £358,466 for purchase of the Qabrastan land during the prior year. The repairs and maintenance costs have reduced to £17,199 in comparison to 2021 (£36,057). The Niyaz expenses have also reduced by £34,075 to £50,847 this year in comparison to £84,922 (2021). In contrast, the expenses for Madrasah have increased by £8,536 when compared to the prior year and the cost for cleaning and general expenses has also increased by £14,015 to £26,188 this year in comparison to £12,173 in 2021.

The charity achieved a net surplus of £48,625 (2021 – deficit of £62,816), mainly due to the factors mentioned above.

The charity's cash reserves have reduced to £376,126 from £406,298 in 2021. The charity's unrestricted reserves deficit has decreased to £74,995 from £88,508 (2021) and its restricted reserves have increased from a £71,285 (2021) surplus to £106,397.

The Trustees give regard to the progress made in refurbishment of the Masjid and other properties, the community projects undertaken, as well as the aforementioned financial performance indicators when assessing the charity's success in fulfilling its objects.

Reserves Policy

The charity maintains an unrestricted reserve. The charity's aim is that the unrestricted fund is maintained at a level that will enable the charity to permit it to continue in operation, at current levels of income and expenditure for the foreseeable future. The value of the unrestricted reserve remains negative, as a result of the donation of the Masjid during 2017. As stated in the future developments and going concern section, measures are being taken to increase the income of the charity to reduce this overall deficit year on year.

The restricted funds that existed during the year were in respect of the funding of Qardan Hasana (interest free loans) to community members and the purchase of land for use as a Qabrastan (burial ground). As at 31 December 2022, the charity's restricted reserves were: Qardan Hasana at £62,769 (£46,434 – 2021) and Qabrastan fund at £43,628 (2021 - £24,851).

Investment Policy

The charity holds no investments other than standard bank accounts; hence it does not have a specific investment policy.

Use of Volunteers

Volunteers help the charity to fulfil its charitable objects. Volunteers, for example, assist in the preparation of meals and organisation of events. No volunteers, other than the Trustees have decision making powers.

Entrustment Directive

The following properties vest in the "the Dai al-Mutlaq" (Corporation Sole) who is the Sole Trustee of Dawat-e-Hadiyah Trust (United Kingdom) (Reg. No. 294807). The Sole Trustee has vide Entrustment Directive dated 21 October 2019 entrusted the said properties to Anjuman-e-Badri (Birmingham) for its administration, supervision and management to facilitate religious, social, charitable, educational and cultural activities of the community and where pertinent to receive rental income.

1) Saifee Masjid Complex situated at Hingeston Street, Birmingham, B18 6PU.
2) House situated at 17 Teddington Grove, Perry Barr, B42 1RF.
3) House situated at 130 Osmaston Road, Harborne, Birmingham, B17 0TN.
4) Community Hall situated at 63A Crosswells Road, Langley, Oldbury, Birmingham, B68 8HH

The properties belong to and are shown in the accounts of Dawat-e-Hadiyah Trust (United Kingdom). However, as they have been entrusted to Anjuman-e-Badri (Birmingham), rents and other income derived from these properties and outgoings, utilities, rates and taxes in connection with these properties are not reflected in the accounts of Dawat-e-Hadiyah Trust (United Kingdom) but are instead shown in the accounts of Anjuman-e-Badri (Birmingham).

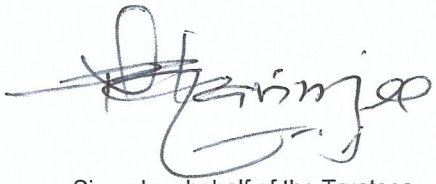
Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations 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.



Signed on behalf of the Trustees
Shaikh Mohamed Hussain Karimjee
Treasurer

Approved by the Trustees on 27 October 2023.

ANJUMAN-E-BADRI (BIRMINGHAM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANJUMAN-E-BADRI (BIRMINGHAM)

YEAR ENDED 31 DECEMBER 2022

I report to the trustees on my examination of the accounts of the Anjuman-e-Badri (Birmingham) for the year ended 31 December 2022, which are set out on pages 8 to 21.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Anjuman-e-Badri (Birmingham) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT")

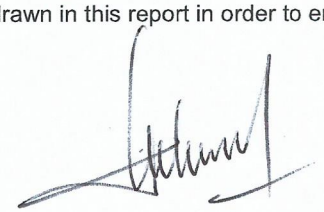
I report in respect of my examination of the Anjuman-e-Badri (Birmingham) accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Anjuman-e-Badri (Birmingham) as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr M. Abbass (FCCA)
Independent Examiner

Tenets Accountants Ltd
9 Regent Street
Birmingham
B1 3LZ

27 October 2023

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	*Total Funds 2021 £*
Income and Endowments from:					
Donations and Legacies	4	324,331	35,112	359,443	*646,182*
Investments	5	17,530	-	17,530	*17,577*
Total Income and Endowments:		341,861	35,112	376,973	*663,759*
Expenditure on:					
Charitable Activities	7	328,348	-	328,348	*726,575*
Total Resources Expended		328,348	-	328,348	*726,575*
Net Incoming Resources before transfers	6	13,513	35,112	48,625	*(62,816)*
Transfers					
Gross Transfers between funds	16	-	-	-	-
Net movement in funds	16	13,513	35,112	48,625	*(62,816)*
Reconciliation of funds					
Total funds brought forward	16	(88,508)	71,285	(17,223)	*45,593*
Total funds carried forward	16	(74,995)	106,397	31,402	*(17,223)*

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

BALANCE SHEET

As at 31 DECEMBER 2022

	Note	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible Assets	10		67,505		70,910
Current Assets					
Debtors	11	93,065		65,686	
Cash at bank and in hand		376,126		406,298	
		469,191		471,984	
Creditors: Amounts falling due within one year	12	(505,294)		(560,117)	
Net Current Assets / (Liabilities)			(36,103)		(88,133)
Total assets less current liabilities			31,402		(17,223)
Net (Liabilities) / Assets			31,402		(17,223)
Funds					
Restricted	16,17		106,397		71,285
Unrestricted	16,17		(74,995)		(88,508)
TOTAL FUNDS			31,402		(17,223)

These financial statements were approved by the Trustees and authorised for issue on the 27 October 2023, and are signed on their behalf by:

Shaikh Mohamed Hussain Karimjee
Treasurer

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2022

	Note	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	18a	(24,202)	(29,625)
Cash flows from investing activities:			
Rental income		17,530	17,577
Net cash provided by/(used in) investing activities		17,530	17,577
Cash flows from financing activities			
Qardan Hasana payable		(23,500)	(18,000)
Net cash provided by/(used in) financing activities		(23,500)	(18,000)
Change in cash and cash equivalents in the reporting period		(30,172)	(30,048)
Cash and cash equivalents at the beginning of the reporting period		406,298	436,346
Cash and cash equivalents at the end of the reporting period	18b	376,126	406,298

1. General Information

Anjuman-e-Badri (Birmingham) is an unincorporated charity governed by a Trust Deed. The charity is registered in England and Wales with the Charity Commission. Its registration number is 1080090 and its registered office is Saifee Mosque, 164 Hingeston Street, Birmingham, B18 6PU.

2. Accounting Policies

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements. The financial statements have been prepared in accordance with 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 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity, and are rounded to the nearest whole £1. The accounts are prepared for the charity as a single entity.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Charity's accounting policies (see note 3).

b) Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity has large cash balances and a number of measures have been taken to increase income, such as renting of properties and additional donations from community members to help fund the running costs of the Masjid.

c) Incoming Resources

All incoming resources are included in the statements of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Donations and rental income are included in the statement of financial activities when received. The corresponding gift aid due is included in the relevant fund when receivable.

d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The Trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and general accountancy fees.

Support costs have been allocated between activities based on the nature of the costs. In each case, consideration is given to whether the support primarily relates to the general provision of charitable services or to the maintenance and management of the Masjid and other properties.

f) Unrestricted Funds

Unrestricted funds consist of incoming resources received and income generated for the objects of the charity, without further specified purpose, and are available as general funds.

g) Restricted Funds

Restricted funds are to be used for specific purposes. Expenditure which meets these criteria is charged to the fund.

h) Fixed Assets and Depreciation

Fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings and Improvements	- 25% Reducing Balance
Computer Equipment	- 25% Reducing Balance
Motor vehicles	- $33^{1}/_{3}$% Straight Line
Leasehold improvements	- 2% Straight Line

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Owing to the simple nature of the charity's activities, balances and transactions, no significant judgements are made. Consequently, there are not considered to be any areas of the accounts that are considered to be subject to significant estimation uncertainty.

4. Donations and legacies received

	Unrestricted Funds	Restricted Funds	Total Funds 2022	*Total Funds 2021*
	£	£	£	*£*
Sabil ul-Khair wal-Barakat	136,364	-	136,364	*152,216*
Other donations	2,373	-	2,373	*8,988*
Faiz ul Mawaid il Burhaniyah	51,490	-	51,490	*49,740*
Gift Aid claimed	39,552	-	39,552	*38,685*
Qardan Hasana	-	16,335	16,335	*10,733*
Madrasah	33,524	-	33,524	*20,708*
Niyaz (religious feasts)	61,028	-	61,028	*95,101*
Qabrastan (burial ground)	-	18,777	18,777	*270,011*
	324,331	35,112	359,443	*646,182*

5. Income from Investments

	Unrestricted Funds	Restricted Funds	Total Funds 2022	*Total Funds 2021*
	£	£	£	*£*
Rental Income (Entrusted properties)	17,530	-	17,530	17,577

6. Net Incoming Resources

	2022 £	*2021* *£*
This is stated after charging		
- for independent examination	4,000	*4,000*

The charity has no employees (2021 - nil).

No remuneration has been paid to the Trustees in their capacity as Trustees during the year (2021 - nil). The Key Management Personnel of the charity are considered to be the Trustees, none of whom are remunerated in either 2022 or 2021.

No expenses have been paid to the Trustees in their capacity as Trustees during the year other than the reimbursement of out of pocket expenses (2021 – nil, other than the reimbursement of out of pocket expenses).

7. Expenditure on Charitable Activities

	Provision of Charitable Services	Masjid and other properties	Qabrastan Fund (Restricted)	Total 2022	*Total 2021*
	£	£	£	£	£
Cost of Activities Undertaken Directly					
Taqarruban	47,788	-	-	47,788	*61,515*
Niyaz (religious feasts)	50,847	-	-	50,847	*84,922*
Faiz ul Mawaid il Burhaniyah	66,908	-	-	66,908	*66,781*
Madrasah expenses	22,496	-	-	22,496	*13,960*
Gifts to emissaries	5,714	-	-	5,714	*4,067*
Total Cost of Activities Undertaken Directly	193,753	-	-	193,753	*231,245*
Cost of Grant Funding of Activities					
Other donations	580	-	-	580	*580*
Muvasat	427	-	-	427	*1,500*
Total Cost of Grant Funding of Activities	1,007	-	-	1,007	*2,080*
Qabrastan fund			-	-	*358,466*
Support & Governance Costs					
Rates and water	-	540	-	540	*1,853*
Light and heat	-	46,155	-	46,155	*42,984*
Telephone	-	2,873	-	2,873	*2,835*
Repairs and maintenance	-	17,199	-	17,199	*36,057*
Cleaning and general expenses	-	26,188	-	26,188	*12,173*
Insurance	-	10,312	-	10,312	*10,929*
Other costs	15,155	-	-	15,155	*12,941*
Depreciation	3,405	-	-	3,405	*4,092*
Printing & stationery	386	-	-	386	-
Legal and professional	3,737	-	-	3,737	*3,349*
Independent Exam / Audit fee	4,000	-	-	4,000	*4,000*
Accounting fees	2,800	-	-	2,800	*2,700*
Bank charges	838	-	-	838	*871*
Total Support & Governance Costs	30,321	103,267	-	133,588	*134,784*
Total Expenditure on Charitable Activities	225,081	103,267	-	328,348	*726,575*

8. **Analysis of grants made:**

	Grants to Institutions	Grants to individuals
Nature of Grant:	**£**	**£**
Water and sanitation projects	290	-
Support to children	290	-
	580	-

Recipients of Institutional Grants

	Total 2022	*Total 2021*
	£	*£*
WaterAid – General grant for water and sanitation projects	290	*290*
Save the Children – General grant for providing support to children	290	*290*
	580	*580*

All grants are considered by the Trustees to be of public benefit. A donation was also made towards an upliftment fund (Muvasat) of £427 (2021 - £1,500) for charitable purposes.

9. Support and Governance Costs

Support and Governance costs have been allocated to expenditure on charitable activities on the basis that almost all of the charity's expenditure is of this nature. Support and Governance costs are allocated between Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) based on whether the expenditure relates to the charity's activities or the maintenance and management of the Masjid and other properties.

	Provision of Charitable Services	Masjid and other properties	Total
	£	£	£
Governance Costs	6,800	-	6,800
General Support Costs	23,521	103,267	126,788
	30,321	103,267	133,588

10. Tangible Fixed Assets

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Motor Vehicle	Total
	£	£	£	£	£
Cost					
At 1 January 2022	67,368	43,680	12,553	11,490	135,091
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2022	67,368	43,680	12,553	11,490	135,091
Depreciation					
At 1 January 2022	4,692	36,875	11,124	11,490	64,181
Charge for the year	1,347	1,701	357	-	3,405
At 31 December 2022	6,039	38,576	11,481	11,490	67,586
Net Book Value					
At 31 December 2022	61,329	5,104	1,072	-	67,505
At 31 December 2021	62,676	6,805	1,429	-	70,910

11. Debtors

	2022	2021
	£	£
Gift aid claim receivable	39,552	38,685
Loans to individuals	53,513	27,001
	93,065	65,686

12. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Accruals	4,000	4,000
Husain Qardan Hasana Scheme	190,794	222,117
Qardan Hasana payable	310,500	334,000
	505,294	560,117

The Qardan Hasana payable balance relates entirely to loans from the Dawat-e-Hadiyah Trust (United Kingdom) (balance as at 31 December 2022 - £164,750) and the Saifee Foundation of Europe (balance as at 31 December 2022 - £145,750). No interest is being charged on these loans.

13. Financial Instruments

a) Financial Assets held at Fair Value through Income and Expenditure

	2022 £	*2021 £*
Total Financial Assets held at Fair Value through Income and Expenditure	376,126	*406,298*
Total Financial Assets held at Amortised Cost	93,065	*65,686*

Financial assets held at fair value through income and expenditure consists of cash at bank. The fair value of cash at bank and in hand is established by translating the balance in the bank accounts according to year end bank statements by the relevant exchange rate at 31 December 2022.

Financial assets held at amortised cost consist of the Gift Aid receivable and loans to individuals.

b) Financial Liabilities held at Fair Value through Income and Expenditure

	2022 £	*2021 £*
Total Financial Liabilities Held at Fair Value through Income and Expenditure	310,500	*334,000*
Total Financial Liabilities held at Amortised Cost	194,794	*226,117*

Financial liabilities held at fair value through income and expenditure consists of Qardan Hasana; interest free loans. The fair value is determined based on discussions and confirmations with the counterparties.

Financial liabilities held at amortised cost are Husain Qardan Hasana Scheme and accruals.

14. Related Party Transactions

Anjuman-e-Badri (Birmingham) is connected to the Dawat-e-Hadiyah Trust (United Kingdom). Upon its opening, Anjuman-e-Badri (Birmingham) donated the Masjid complex to the Dawat-e-Hadiyah Trust (United Kingdom). The donation value is the cost of the construction of the building.

At the year-end, Anjuman-e-Badri (Birmingham) owed the Dawat-e-Hadiyah Trust (United Kingdom) and the Saifee Foundation of Europe £310,500 (2021 - £334,000). This balance represents interest free loans, which were made to the charity several years ago. These loan balances were accounted for entirely within creditors due within one year. Neither of these loans are secured and are repayable upon demand. During 2022, £11,750 (2021 - £9,000) was paid to Saifee Foundation of Europe and £11,750 (2021 - £9,000) to the Dawat-e-Hadiyah Trust (United Kingdom).

At 31 December 2022, there was a total of £24,476 owed to five Trustees within the Hussain Scheme Creditor (2021 - £20,724 owed to four Trustees). In both 2022 and 2021, there were no balances due from the Trustees. During 2022, the charity received donations totalling £18,233 from seven trustees (2021 - £39,455 from seven Trustees). From time to time, trustees will incur expenditure on behalf of the charity and then be reimbursed. During 2022, these reimbursements, made to two trustees, totalled £1,027 (2021 - £7,364 to three trustees).

15. Restricted Funds

	Balance at 01 Jan 2022	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2022
	£	£	£	£	£
Qardan Hasana	46,434	16,335	-	-	62,769
Qabrastan fund	24,851	18,777	-	-	43,628
Total Restricted Funds	71,285	35,112	-	-	106,397

- The Qardan Hasana represents donations from members that are to be used to help fund Qardan Hasana (interest free loans) to community members (Mohammedi and Taher scheme).
- Qabrastan fund relates to the purchase of land in Essington Cemetery for use as a burial ground.

16. Funds Analysis

	Note	Balance at 1 Jan 2022	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2022
		£	£	£	£	£
Restricted Funds	15	71,285	35,112	-	-	106,397
Unrestricted Funds		(88,508)	341,861	328,348	-	(74,995)
Total Funds		(17,223)	376,973	328,348	-	31,402

17. Analysis of Net Assets (between restricted and unrestricted funds)

Fund balances at 31 December 2022 are represented by:

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible fixed assets	67,505	-	67,505
Current assets	172,000	297,191	469,191
Current liabilities	(314,500)	(190,794)	(505,294)
	(74,995)	106,397	31,402

18. Notes to the cash flow statement

a. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022	2021
	£	£
Net income/(expenditure) for the reporting period	48,625	(62,816)
Adjustments for:		
Depreciation charges	3,405	4,092
(Increase)/decrease in debtors	(27,379)	(9,516)
Increase/(decrease) in creditors due in less than one year	(54,823)	38,192
Rental income	(17,530)	(17,577)
Repayment of Qardan Hasana	23,500	18,000
Net cash provided by/(used in) operating activities	(24,202)	(29,625)

b. Analysis of cash and cash equivalents

	2022	2021
	£	£
Cash in hand	376,126	406,298
Total cash and cash equivalents	376,126	406,298

Glossary

Anjuman	An administrative unit established under the guidance and direction of the Dai-Al-Mutlaq to organise and manage the affairs of the Dawoodi Bohra Jamaat of a particular area.
Amil	Minister of religion
Sabil ul-Khair wal-Barakat	Regular contributions offered by members of Dawoodi Bohra Community.
Masjid	Mosque
Faiz ul Mawaid il Burhaniyah	Provision of food to the community
Markaz	Community centre or hall
Taqarruban	Conventional contribution offered by the various organisations, jamaats and individuals to Dawat-e-Hadiyah Trust (United Kingdom)
Qardan Hasana	Interest free loan
Madrasah	Religious school
Muvasat	Charitable assistance
Manshurat	Religious publications
Muvasalat	Transportation for emissaries and personnel
Niyaz	Religious feasts
Enayat	Grants
Mohallah	Community members in a demographic area
Qabrastan	Burial Ground
Moula TUS Milad	His Holiness birthday
Taamir	Building construction, restoration repairs and structural work.
Talimy Imdad	Education aid
Tibby Imdad	Medical aid
Rahaesh	Boarding facility/accommodation
Amanat	Deposits
Laagat	Prescribed contribution

ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales - Charity number 1080090

Accounts

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2021

Charity Number: 1080090

TENETS
Chartered Certified Accountants
& Business Advisors

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

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ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES AND PROFESSIONAL ADVISORS

The Board of Trustees	Shaikh Zuhair bhai H Attarwala (Amil Saheb of Birmingham) Shaikh Mohamed Hussain Karimjee Dr Shaikh Turab Maimoon Shaikh Zulficar Hassanali Mulla Dr Abbas bhai Lohawala Mulla Zulficar Jalal Anwar bhai Gulamhussain Luqmanjee Kourech Abdoulhoussen Shabbirhussain Mansoorali Vohra
Independent Examiner	Tenets Accountants Ltd 9 Regent Street Birmingham B1 3LZ
Bankers	Barclays Bank plc P O Box 324 38 Hagley Road Edgbaston Birmingham B16 8NY
Solicitors	Squire Patton Boggs Rutland House 148 Edmund Street Birmingham B3 2JR
Registered Name	Anjuman-e-Badri (Birmingham)
Registered Office	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Charity Number	1080090

ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2021

The Trustees are pleased to present their report and the financial statements of the charity for the year ended 31 December 2021.

Structure, Governance and Management

Anjuman-e-Badri (Birmingham) was created by a Deed of Trust on 1 March 2000 by the donation of an initial corpus of £786 by the 52nd Dai al-Mutlaq, His Holiness Dr Syedna Mohammed Burhanuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 29 March 2000.

Objectives and Activities

The Trustees shall hold the Trust Fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the Mumineen of the Dawoodi Bohra Jamaat of Birmingham and in particular for the following purposes:

1. The preaching and practising of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so their conditions of life may be improved.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities.

The Trustees who served during the year were:

Shaikh Zuhair bhai H Attarwala (President)
Shaikh Mohamed Hussain Karimjee
Dr Shaikh Turab Maimoon
Shaikh Zulficar Hassanali
Mulla Dr Abbas bhai Lohawala
Mulla Zulficar Jalal
Anwar bhai Gulamhussain Luqmanjee
Kourech Abdoulhoussen
Shabbirhussain Mansoorali Vohra

Trustees are appointed by al-Dai al-Mutlaq for a term of five years or as may be determined by al-Dai al-Mutlaq. A Directive from His Holiness Dr Syedna Mufaddal Saifuddin (TUS) appointed a new board of trustees from 07 March 2018. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Meetings of the Trustees are held ordinarily once every 3-4 months at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant/loan making, reserves and risk management policies and performance.

The day to day administration of grants/Qardan Hasana and the processing and handling of applications prior to their consideration by the Trustees (if appropriate), together with the general administration of the charity has been delegated to various subcommittees. The Trustees adhere to all the legislation applicable to them.

Risk management

The Trustees have assessed the major risks the Trust faces in respect of its structure, governance and management, objectives and activities, financial and future plans and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Policies and procedures for Induction and Training of Trustees

Before appointment, Trustees are generally aware of the responsibilities they will be expected to carry out. They are also given a copy of the Trust Deed that contains the rules of the charity and must familiarise themselves with all procedures set out in the governing document.

Remuneration of Key Management

The Key Management personnel of the charity are the Trustees. The charity's policy is not to remunerate Trustees on the basis of this being the normal practice for charities of a similar size and nature.

Review of Developments, Activities and Achievements

The Trustees consider that the performance of the Trust for the year has been satisfactory. The resources of the Trust have enabled it to satisfy the demands made upon it.

There have been no changes with respect to the aims and objectives of the charity. Since its opening in 2017, the running of Masjid and community centre has been one of the key activities of the charity; in addition to supporting members of the Dawoodi Bohra community.

A number of grants and donations were made to assist individuals with their studies and to alleviate hardship within the community. These grants and donations are made at the discretion of the trustees. Representations are made by members of the community through meetings with individual trustees. These are then presented by trustees to the Board of Trustees. The Board, following deliberation with the President, then makes its decision accordingly.

The work of the Madrasah (religious school) run by the charity has also continued during the year. The charity received donations of £20,708 (2020 - £25,452) specifically in relation to the Madrasah. The Madrasah helps the charity to fulfil one of its objectives of the advancement of education.

The charity organised and hosted a number of feasts (Niyaz) for the community during the year. Donations of £95,101 (2020 - £44,276) were received from supporters to fund these events, on which the charity incurred expense of £84,922 (2020 - £37,351).

During the year, the charity continued to undertake relevant refurbishment of the properties it manages, which are owned by the Dawat-e-Hadiyah Trust (United Kingdom) on behalf of His Holiness The Dai al-Mutlaq. These properties are let to community members and the general public to generate income for the charity.

As per the Irshaadaat of Syedna Mohammed Burhanuddin (RA) and Syedna Mufaddal Saifuddin (tus), three Qardan Hasana Schemes have been initiated as follows:

- *Mohammedi Scheme* – This Scheme focuses on contributions made by Mumineen at large, collected on significant dates (e.g. on Lailat al-Jumu'ah and Yawm al-Jumu'ah) and on various Mawaaqeet (e.g. Asharah Mubaraka, Urs, etc.). In the Mohammedi Scheme, the contributors are not specifically identified, and receipts are not issued for each individual contribution (except on specific request, in which case the contribution can be forwarded to the Taher Scheme). The Mohammedi Scheme will be perpetual in nature, i.e. once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Taher Scheme* – In the Taher Scheme, all contributions made are acknowledged, and a receipt is issued to the Contributor, thus allowing him to be specifically identified. Like the Mohammedi Scheme, the Taher Scheme is also based on the understanding that contributions made by Mumineen will be perpetual in nature, i.e. once the amount is contributed; the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Husain Scheme* – Participants in the Husain Scheme are encouraged to give Qardan Hasana through the aegis of the Qardan Hasana Scheme towards the ennobling purpose of benefitting Mumineen in their time of need. The Husain Scheme is based on the premise that Qardan Hasana provided by Mumineen to this Scheme will earn the Mumin Thawaab and will be returnable. Givers to the Husain Scheme will specify a time-period/due date for which they are giving the amount. They are encouraged to commit large amounts, and for longer periods.

At 31 December 2021, the Husain Scheme had attracted £222,117 (2020 - £166,075) of refundable contributions. £10,733 (2020 - £7,959) was contributed through the Mohammedi and Taher Schemes during the year. At the year end, the debtors figure from amounts leant to community members during the year was £27,001 (2020 - £16,715).

Performance against Targets

As a result of the nature of the activities of the charity in its current form, no specific financial targets were set for the year. Rather, the charity sought to maximise the positive impact it had on the community, through the provision of charitable assistance, education, worship and events. It also sought to make refurbishments to the Masjid complex. The Trustees believe that these targets were achieved.

Future Developments

The policies and purposes of the Trust shall continue to be advanced under the provisions of the Trust Deed.

From 2019, the Trust started to rent out the two properties that charity had operated from prior to the completion of the Masjid; the income from doing this is utilised to help fund the running of the Masjid.

During the year, the Trust completed the process to purchase land for use as a Qabrastan (burial ground) located at Essington Cemetery, Bursnips Road, Wolverhampton, WV11 2AF. Donations were received from members of the Dawoodi Bohra community towards the purchase costs. The Trust plans to purchase additional land on the same site in the near future.

Public Benefit

The Trustees confirm that they have paid due regard to the guidance given by the Charity Commission on public benefit.

By fulfilling its objects, the charity has a positive impact on the local community and thus is of public benefit. It supports those in need through the giving of grants and loans, it organises and hosts feasts attended by members of the local community, and the Masjid is a place of worship and social activities for the local community.

Financial Review

The Charity's income increased to £663,759 from £466,742 (2020). This is primarily the result of the donations received during the year totalling £270,011 (2020 - £113,306) in relation to the purchase of the Qabrastan (burial ground) land at Essington Cemetery. The donations for Niyaz (religious feasts) have also increased by £50,825 from £44,276 (2020) to £95,101.

The charity's expenditure has increased to £726,575 from £293,495 (2020). Whilst a number of expenses have reduced in comparison to the previous year, this increase is mainly driven by the cost of £358,466 (2020 – Nil) for purchase of the Qabrastan land during the year. The Niyaz expenses have also increased to £84,922 this year in comparison to £37,351 in 2020.

The charity achieved a net deficit of £62,816 (2020 – surplus of £173,247), mainly due to the factors mentioned above.

The charity's cash reserves have reduced to £406,298 from £436,346 in 2020. The charity's unrestricted reserves deficit has decreased to £88,508 from £103,414 (2020) and its restricted reserves have also decreased from a £149,007 surplus to £71,285.

The Trustees give regard to the progress made in refurbishment of the Masjid and other properties, the community projects undertaken, as well as the aforementioned financial performance indicators when assessing the charity's success in fulfilling its objects.

Reserves Policy

The charity maintains an unrestricted reserve. The charity's aim is that the unrestricted fund is maintained at a level that will enable the charity to permit it to continue in operation, at current levels of income and expenditure for the foreseeable future. The value of the unrestricted reserve remains negative, as a result of the donation of the Masjid during 2017. As stated in the future developments and going concern section, measures are being taken to increase the income of the charity to reduce this overall deficit year on year.

The restricted funds that existed during the year were in respect of the funding of Qardan Hasana (interest free loans) to community members and the purchase of land for use as a Qabrastan (burial ground). As at 31 December 2021, the charity's restricted reserves were: Qardan Hasana at £46,434 (£35,701 – 2020) and Qabrastan fund at £24,851 (2020 - £113,306).

Investment Policy

The charity holds no investments other than standard bank accounts; hence it does not have a specific investment policy.

Use of Volunteers

Volunteers help the charity to fulfil its charitable objects. Volunteers, for example, assist in the preparation of meals and organisation of events. No volunteers, other than the Trustees have decision making powers.

Entrustment Directive

The following properties vest in the "the Dai al-Mutlaq" (Corporation Sole) who is the Sole Trustee of Dawat-e-Hadiyah Trust (United Kingdom) (Reg. No. 294807). The Sole Trustee has vide Entrustment Directive dated 21 October 2019 entrusted the said properties to Anjuman-e-Badri (Birmingham) for its administration, supervision and management to facilitate religious, social, charitable, educational and cultural activities of the community and where pertinent to receive rental income.

1) Saifee Masjid Complex situated at Hingeston Street, Birmingham, B18 6PU.
2) House situated at 17 Teddington Grove, Perry Barr, B42 1RF.
3) House situated at 130 Osmaston Road, Harborne, Birmingham, B17 0TN.
4) Community Hall situated at 63A Crosswells Road, Langley, Oldbury, Birmingham, B68 8HH

The properties belong to and are shown in the accounts of Dawat-e-Hadiyah Trust (United Kingdom). However, as they have been entrusted to Anjuman-e-Badri (Birmingham), rents and other income derived from these properties and outgoings, utilities, rates and taxes in connection with these properties are not reflected in the accounts of Dawat-e-Hadiyah Trust (United Kingdom) but are instead shown in the accounts of Anjuman-e-Badri (Birmingham).

COVID-19

In March 2020, as per the government and Public Health England guidelines, the Trustees suspended the use of the Masjid Complex, including the community kitchen and religious school (Madrasah). The classes for children were moved to online learning until September 2021.

A dedicated team of volunteers were at hand to help members of the community with all their needs. Food and other essential items were procured and delivered to the needy end elderly. This still continues for all those who in need of this assistance.

The Trustees had undertaken a risk assessment to ensure that actions were taken to allow the Masjid complex to re-open in line with government guidance.

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations 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.



Signed on behalf of the Trustees
Shaikh Mohamed Hussain Karimjee
Treasurer

Approved by the Trustees on 18 November 2022.

ANJUMAN-E-BADRI (BIRMINGHAM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANJUMAN-E-BADRI (BIRMINGHAM)

YEAR ENDED 31 DECEMBER 2021

I report to the trustees on my examination of the accounts of the Anjuman-e-Badri (Birmingham) for the year ended 31 December 2021, which are set out on pages 8 to 21.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Anjuman-e-Badri (Birmingham) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT")

I report in respect of my examination of the Anjuman-e-Badri (Birmingham) accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Anjuman-e-Badri (Birmingham) as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr M. Abbass (FCCA)
Independent Examiner
ACCA

Tenets Accountants Ltd
9 Regent Street
Birmingham
B1 3LZ

18 November 2022

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	*Total Funds 2020 £*
Income and Endowments from:					
Donations and Legacies	4	365,438	280,744	646,182	*449,063*
Investments	5	17,577	-	17,577	*17,679*
Total Income and Endowments:		383,015	280,744	663,759	*466,742*
Expenditure on:					
Charitable Activities	7	368,109	358,466	726,575	*293,495*
Total Resources Expended		368,109	358,466	726,575	*293,495*
Net Incoming Resources before transfers	6	14,906	(77,722)	(62,816)	*173,247*
Transfers					
Gross Transfers between funds	16	-	-	-	-
Net movement in funds	16	14,906	(77,722)	(62,816)	*173,247*
Reconciliation of funds					
Total funds brought forward	16	(103,414)	149,007	45,593	*(127,654)*
Total funds carried forward	16	(88,508)	71,285	(17,223)	*45,593*

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

BALANCE SHEET

As at 31 DECEMBER 2021

	Note	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible Assets	10		70,910		75,002
Current Assets					
Debtors	11	65,686		56,170	
Cash at bank and in hand		406,298		436,346	
		471,984		492,516	
Creditors: Amounts falling due within one year	12	(560,117)		(521,925)	
Net Current Assets / (Liabilities)			(88,133)		(29,409)
Total assets less current liabilities			(17,223)		45,593
Net (Liabilities) / Assets			(17,223)		45,593
Funds					
Restricted	16,17		71,285		149,007
Unrestricted	16,17		(88,508)		(103,414)
TOTAL FUNDS			(17,223)		45,593

These financial statements were approved by the Trustees and authorised for issue on the 18 November 2022, and are signed on their behalf by:

Shaikh Mohamed Hussain Karimjee
Treasurer

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2021

	Note	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	18a	(29,625)	240,309
Cash flows from investing activities:			
Rental income		17,577	17,679
Net cash provided by/(used in) investing activities		17,577	17,679
Cash flows from financing activities			
Qardan Hasana payable		(18,000)	(13,000)
Net cash provided by/(used in) financing activities		(18,000)	(13,000)
Change in cash and cash equivalents in the reporting period		(30,048)	244,988
Cash and cash equivalents at the beginning of the reporting period		436,346	191,358
Cash and cash equivalents at the end of the reporting period	18b	406,298	436,346

1. General Information

Anjuman-e-Badri (Birmingham) is an unincorporated charity governed by a Trust Deed. The charity is registered in England and Wales with the Charity Commission. Its registration number is 1080090 and its registered office is Saifee Mosque, 164 Hingeston Street, Birmingham, B18 6PU.

2. Accounting Policies

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements. The financial statements have been prepared in accordance with 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 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity, and are rounded to the nearest whole £1. The accounts are prepared for the charity as a single entity.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Charity's accounting policies (see note 3).

b) Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity has large cash balances and a number of measures have been taken to increase income, such as renting of properties and additional donations from community members to help fund the running costs of the Masjid.

c) Incoming Resources

All incoming resources are included in the statements of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Donations and rental income are included in the statement of financial activities when received. The corresponding gift aid due is included in the relevant fund when receivable.

d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The Trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and general accountancy fees.

Support costs have been allocated between activities based on the nature of the costs. In each case, consideration is given to whether the support primarily relates to the general provision of charitable services or to the maintenance and management of the Masjid and other properties.

f) Unrestricted Funds

Unrestricted funds consist of incoming resources received and income generated for the objects of the charity, without further specified purpose, and are available as general funds.

g) Restricted Funds

Restricted funds are to be used for specific purposes. Expenditure which meets these criteria is charged to the fund.

h) Fixed Assets and Depreciation

Fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings and Improvements	- 25% Reducing Balance
Computer Equipment	- 25% Reducing Balance
Motor vehicles	- $33^{1}/_{3}$% Straight Line
Leasehold improvements	- 2% Straight Line

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Owing to the simple nature of the charity's activities, balances and transactions, no significant judgements are made. Consequently, there are not considered to be any areas of the accounts that are considered to be subject to significant estimation uncertainty.

4. Donations and legacies received

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	*Total Funds 2020 £*
Sabil ul-Khair wal-Barakat	152,216	-	152,216	*151,494*
Other donations	8,988	-	8,988	*11,569*
Muvasat	-	-	-	*3,616*
Faiz ul Mawaid il Burhaniyah	49,740	-	49,740	*51,936*
Gift Aid claimed	38,685	-	38,685	*39,455*
Qardan Hasana	-	10,733	10,733	*7,959*
Madrasah	20,708	-	20,708	*25,452*
Niyaz (religious feasts)	95,101	-	95,101	*44,276*
Qabrastan (burial ground)	-	270,011	270,011	*113,306*
	365,438	280,744	646,182	*449,063*

5. Income from Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	*Total Funds 2020 £*
Rental Income (Entrusted properties)	17,577	-	17,577	17,679

6. Net Incoming Resources

	2021 £	2020 £
This is stated after charging		
- for independent examination	4,000	3,850

The charity has no employees (2020 - nil).

No remuneration has been paid to the Trustees in their capacity as Trustees during the year (2020 - nil). The Key Management Personnel of the charity are considered to be the Trustees, none of whom are remunerated in either 2021 or 2020.

No expenses have been paid to the Trustees in their capacity as Trustees during the year other than the reimbursement of out of pocket expenses (2020 – nil other than the reimbursement of out of pocket expenses).

7. Expenditure on Charitable Activities

	Provision of Charitable Services	Masjid and other properties	Qabrastan Fund (Restricted)	Total 2021	*Total 2020*
	£	£	£	£	£
Cost of Activities Undertaken Directly					
Taqarruban	61,515	-	-	61,515	*55,326*
Niyaz (religious feasts)	84,922	-	-	84,922	*37,351*
Faiz ul Mawaid il Burhaniyah	66,781	-	-	66,781	*45,701*
Madrasah expenses	13,960	-	-	13,960	*8,659*
Gifts to emissaries	4,067	-	-	4,067	*4,515*
Total Cost of Activities Undertaken Directly	231,245	-	-	231,245	*151,552*
Cost of Grant Funding of Activities					
Other donations	580	-	-	580	*580*
Muvasat	1,500	-	-	1,500	*2,765*
Total Cost of Grant Funding of Activities	2,080	-	-	2,080	*3,345*
Qabrastan fund			358,466	358,466	-
Support & Governance Costs					
Rates and water	-	1,853	-	1,853	*2,046*
Light and heat	-	42,984	-	42,984	*39,317*
Telephone	-	2,835	-	2,835	*2,660*
Repairs and maintenance	-	36,057	-	36,057	*47,085*
Cleaning and general expenses	-	12,173	-	12,173	*15,659*
Insurance	-	10,929	-	10,929	*11,342*
Other costs	12,941	-	-	12,941	*6,513*
Depreciation	4,092	-	-	4,092	*5,007*
Printing & stationery	-	-	-	-	*780*
Legal and professional	3,349	-	-	3,349	*920*
Independent Exam / Audit fee	4,000	-	-	4,000	*3,850*
Accounting fees	2,700	-	-	2,700	*2,500*
Bank charges	871	-	-	871	*919*
Total Support & Governance Costs	27,953	106,831	-	134,784	*138,598*
Total Expenditure on Charitable Activities	261,278	106,831	358,466	726,575	*293,495*

8. **Analysis of grants made:**

	Grants to Institutions	Grants to individuals
Nature of Grant:	£	£
Water and sanitation projects	290	-
Support to children	290	-
	580	-

Recipients of Institutional Grants

	Total 2021	*Total 2020*
	£	£
WaterAid – General grant for water and sanitation projects	290	*290*
Save the Children – General grant for providing support to children	290	*290*
	580	*580*

All grants are considered by the Trustees to be of public benefit. In both 2021 and 2020 the grants made to WaterAid were paid via 12 monthly instalments to the institution. The other grant to Save the Children was made by a single payment during the course of the year.

A donation was also made towards an upliftment fund (Muvasat) of £1,500 (2020 - £2,765) for charitable purposes.

9. Support and Governance Costs

Support and Governance costs have been allocated to expenditure on charitable activities on the basis that almost all of the charity's expenditure is of this nature. Support and Governance costs are allocated between Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) based on whether the expenditure relates to the charity's activities or the maintenance and management of the Masjid and other properties.

	Provision of Charitable Services	Masjid and other properties	Total
	£	£	£
Governance Costs	6,700	-	6,700
General Support Costs	21,253	106,831	128,084
	27,953	106,831	134,784

10. Tangible Fixed Assets

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Motor Vehicle	Total
	£	£	£	£	£
Cost					
At 1 January 2021	67,368	43,680	12,553	11,490	135,091
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2021	67,368	43,680	12,553	11,490	135,091
Depreciation					
At 1 January 2021	3,345	34,607	10,647	11,490	60,089
Charge for the year	1,347	2,268	477	-	4,092
At 31 December 2021	4,692	36,875	11,124	11,490	64,181
Net Book Value					
At 31 December 2021	62,676	6,805	1,429	-	70,910
At 31 December 2020	64,023	9,072	1,907	-	75,002

11. Debtors

	2021	2020
	£	£
Gift aid claim receivable	38,685	39,455
Loans to individuals	27,001	16,715
	65,686	56,170

12. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Accruals	4,000	3,850
Husain Qardan Hasana Scheme	222,117	166,075
Qardan Hasana payable	334,000	352,000
	560,117	521,925

The Qardan Hasana payable balance relates entirely to loans from the Dawat-e-Hadiyah Trust (United Kingdom) (balance as at 31 December 2021 - £176,500) and the Saifee Foundation of Europe (balance as at 31 December 2021 - £157,500). No interest is being charged on these loans.

13. Financial Instruments

a) Financial Assets held at Fair Value through Income and Expenditure

	2021 £	2020 £
Total Financial Assets held at Fair Value through Income and Expenditure	406,298	436,346
Total Financial Assets held at Amortised Cost	65,686	56,170

Financial assets held at fair value through income and expenditure consists of cash at bank. The fair value of cash at bank and in hand is established by translating the balance in the bank accounts according to year end bank statements by the relevant exchange rate at 31 December 2021.

Financial assets held at amortised cost consist of the Gift Aid receivable and loans to individuals.

b) Financial Liabilities held at Fair Value through Income and Expenditure

	2021 £	2020 £
Total Financial Liabilities Held at Fair Value through Income and Expenditure	334,000	352,000
Total Financial Liabilities held at Amortised Cost	226,117	169,925

Financial liabilities held at fair value through income and expenditure consists of Qardan Hasana; interest free loans. The fair value is determined based on discussions and confirmations with the counterparties.

Financial liabilities held at amortised cost are Husain Qardan Hasana Scheme and accruals.

14. Related Party Transactions

Anjuman-e-Badri (Birmingham) is connected to the Dawat-e-Hadiyah Trust (United Kingdom). Upon its opening, Anjuman-e-Badri (Birmingham) donated the Masjid complex to the Dawat-e-Hadiyah Trust (United Kingdom). The donation value is the cost of the construction of the building.

At the year-end, Anjuman-e-Badri (Birmingham) owed the Dawat-e-Hadiyah Trust (United Kingdom) and the Saifee Foundation of Europe £334,000 (2020 - £352,000). This balance represents interest free loans, which were made to the charity several years ago. These loan balances were accounted for entirely within creditors due within one year. Neither of these loans are secured and are repayable upon demand. During 2021, £9,000 (2020 - £6,500) was paid to Saifee Foundation of Europe and £9,000 (2020 - £6,500) to the Dawat-e-Hadiyah Trust (United Kingdom).

At 31 December 2021, there was a total of £20,724 owed to four Trustees within the Hussain Scheme Creditor (2020 - £24,373 owed to six Trustees). In both 2021 and 2020, there were no balances due from the Trustees. During 2021, the charity received donations totalling £39,455 from seven trustees (2020 - £53,432 from eight Trustees). From time to time, trustees will incur expenditure on behalf of the charity and then be reimbursed. During 2021 these reimbursements, made to three trustees, totalled £7,364 (2020 - £3,596 to four trustees).

15. Restricted Funds

	Balance at 01 Jan 2021	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2021
	£	£	£	£	£
Qardan Hasana	35,701	10,733	-	-	46,434
Qabrastan fund	113,306	270,011	358,466	-	24,851
Total Restricted Funds	149,007	280,744	358,466	-	71,285

- The Qardan Hasana represents donations from members that are to be used to help fund Qardan Hasana (interest free loans) to community members (Mohammedi and Taher scheme).
- Qabrastan fund relates to the purchase of land in Essington Cemetery for use as a burial ground.

16. Funds Analysis

	Note	Balance at 1 Jan 2021	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2021
		£	£	£	£	£
Restricted Funds	15	149,007	280,744	358,466	-	71,285
Unrestricted Funds		(103,414)	383,015	368,109	-	(88,508)
Total Funds		45,593	663,759	726,575	-	(17,223)

17. Analysis of Net Assets (between restricted and unrestricted funds)

Fund balances at 31 December 2021 are represented by:

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible fixed assets	70,910	-	70,910
Current assets	178,582	293,402	471,984
Current liabilities	(338,000)	(222,117)	(560,117)
	(88,508)	71,285	(17,223)

18. Notes to the cash flow statement

	2021	2020
	£	£
a. Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period	(62,816)	173,247
Adjustments for:		
Depreciation charges	4,092	5,007
(Increase)/decrease in debtors	(9,516)	19,826
Increase/(decrease) in creditors due in less than one year	38,192	46,908
Rental income	(17,577)	(17,679)
Repayment of Qardan Hasana	18,000	13,000
Net cash provided by/(used in) operating activities	(29,625)	240,309

	2021	2020
	£	£
b. Analysis of cash and cash equivalents		
Cash in hand	406,298	436,346
Total cash and cash equivalents	406,298	436,346

Glossary

Anjuman	An administrative unit established under the guidance and direction of the Dai-Al-Mutlaq to organise and manage the affairs of the Dawoodi Bohra Jamaat of a particular area.
Amil	Minister of religion
Sabil ul-Khair wal-Barakat	Regular contributions offered by members of Dawoodi Bohra Community.
Masjid	Mosque
Faiz ul Mawaid il Burhaniyah	Provision of food to the community
Markaz	Community centre or hall
Taqarruban	Conventional contribution offered by the various organisations, jamaats and individuals to Dawat-e-Hadiyah Trust (United Kingdom)
Qardan Hasana	Interest free loan
Madrasah	Religious school
Muvasat	Charitable assistance
Manshurat	Religious publications
Muvasalat	Transportation for emissaries and personnel
Niyaz	Religious feasts
Enayat	Grants
Mohallah	Community members in a demographic area
Qabrastan	Burial Ground
Moula ^{TUS} Milad	His Holiness birthday
Taamir	Building construction, restoration repairs and structural work.
Talimy Imdad	Education aid
Tibby Imdad	Medical aid
Rahaesh	Boarding facility/accommodation
Amanat	Deposits
Laagat	Prescribed contribution

ANJUMAN-E-BADRI (BIRMINGHAM)

England & Wales - Charity number 1080090

Accounts

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2020

Charity Number: 1080090

TENETS
Chartered Certified Accountants
& Business Advisors

ANJUMAN-E-BADRI (BIRMINGHAM)

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

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ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES AND PROFESSIONAL ADVISORS

The Board of Trustees	Shaikh Zuhair Bhai H Attarwala (Amil Saheb of Birmingham) Shaikh Mohammedhusain Karimjee Shaikh Turabali Mohammedali Maimoon Shaikh Zulficar Hassanali Mulla Abbas bhai Fakhruddin Lohawala Mulla Zulficar Shaikh Shabbir bhai Jalal Anwar bhai Gulamhussain Luqmanjee Kourech Abdoulhoussen Shabbirhussain Mansoorali Vohra
Independent Examiner	Tenets Accountants Ltd 53 Vittoria Street Birmingham B1 3NU
Bankers	Barclays Bank plc P O Box 324 38 Hagley Road Edgbaston Birmingham B16 8NY
Solicitors	Squire Patton Boggs Rutland House 148 Edmund Street Birmingham B3 2JR
Registered Name	Anjuman-e-Badri (Birmingham)
Registered Office	Saifee Mosque 164 Hingeston Street Birmingham B18 6PU
Charity Number	1080090

ANJUMAN-E-BADRI (BIRMINGHAM)

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The Trustees are pleased to present their report and the financial statements of the charity for the year ended 31 December 2020.

Structure, Governance and Management

Anjuman-e-Badri (Birmingham) was created by a Deed of Trust on 1 March 2000 by the donation of an initial corpus of £786 by the 52nd Dai al-Mutlaq, His Holiness Dr Syedna Mohammed Burhanuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 29 March 2000.

Objectives and Activities

The Trustees shall hold the Trust Fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the Mumineen of the Dawoodi Bohra Jamaat of Birmingham and in particular for the following purposes:

1. The preaching and practising of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so their conditions of life may be improved.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the Trust's aims and objectives and in planning the Trust's future activities.

The Trustees who served during the year were:

Shaikh Zuhair bhai H Attarwala (President)
Shaikh Mohammedhusain Karimjee
Shaikh Turabali Mohammedali Maimoon
Shaikh Zulficar Hassanali
Mulla Abbas bhai Fakhruddin Lohawala
Mulla Zulficar Shaikh Shabbir bhai Jalal
Anwar bhai Gulamhussain Luqmanjee
Kourech Abdoulhoussen
Shabbirhussain Mansoorali Vohra

Trustees are appointed by al-Dai al-Mutlaq for a term of five years or as may be determined by al-Dai al-Mutlaq. A Directive from His Holiness Dr Syedna Mufaddal Saifuddin (TUS) appointed a new board of trustees from 07 March 2018. Trustees may be reappointed at the end of a term of five years or new trustees may be appointed as set out in the terms of the Trust Deed. The Trustees have the power to manage, administer and conduct the day-to-day business and affairs of the Trust.

Meetings of the Trustees are held ordinarily once every 3-4 months at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant/loan making, reserves and risk management policies and performance.

The day to day administration of grants/Qardan Hasana and the processing and handling of applications prior to their consideration by the Trustees (if appropriate), together with the general administration of the charity has been delegated to various subcommittees. The Trustees adhere to all the legislation applicable to them.

Risk management

The Trustees have assessed the major risks the Trust faces in respect of its structure, governance and management, objectives and activities, financial and future plans and identified the major risks by area of activity, the nature of those risks, the likelihood of the risks materialising and the measures taken to manage them. The Trustees review these risks regularly at their meetings and they are satisfied that systems are in place to manage the risks that have been identified, in particular, controls over cash withdrawals and authorisation of invoices.

Policies and procedures for Induction and Training of Trustees

Before appointment, Trustees are generally aware of the responsibilities they will be expected to carry out. They are also given a copy of the Trust Deed that contains the rules of the charity and must familiarise themselves with all procedures set out in the governing document. Once appointed, they are also expected to attend seminars organised by local public bodies on general trustee responsibilities under charity law.

Remuneration of Key Management

The Key Management personnel of the charity are the Trustees. The charity's policy is not to remunerate Trustees on the basis of this being the normal practice for charities of a similar size and nature.

Review of Developments, Activities and Achievements

The Trustees consider that the performance of the Trust for the year has been satisfactory. The resources of the Trust have enabled it to satisfy the demands made upon it.

There have been no changes with respect to the aims and objectives of the charity. Since its opening in 2017, the running of Masjid and community centre has been one of the key activities of the charity; in addition to supporting members of the Dawoodi Bohra community.

A number of grants and donations were made to assist individuals with their studies and to alleviate hardship within the community. These grants and donations are made at the discretion of the trustees. Representations are made by members of the community through meetings with individual trustees. These are then presented by trustees to the Board of Trustees. The Board, following deliberation with the President, then makes its decision accordingly.

The work of the Madrasah (religious school) run by the charity has also continued during the year. The charity received donations of £25,452 (2019 - £27,910) specifically in relation to the Madrasah. The Madrasah helps the charity to fulfil one of its objectives of the advancement of education.

The charity organised and hosted a number of feasts (Niyaz) for the community during the year. Donations of £44,276 (2019 - £78,225) were received from supporters to fund these events, on which the charity incurred expense of £37,351 (2019 - £78,163).

During the year, the charity refurbished the properties it manages, which are owned by the Dawat-e-Hadiyah Trust (United Kingdom) on behalf of His Holiness The Dai al-Mutlaq. These properties are let to community members and the general public to generate income for the charity.

As per the Irshaadaat of Syedna Mohammed Burhanuddin (RA) and Syedna Mufaddal Saifuddin (tus), three Qardan Hasana Schemes have been initiated as follows:

- *Mohammedi Scheme* – This Scheme focuses on contributions made by Mumineen at large, collected on significant dates (e.g. on Lailat al-Jumu'ah and Yawm al-Jumu'ah) and on various Mawaaqeet (e.g. Asharah Mubaraka, Urs, etc.). In the Mohammedi Scheme, the contributors are not specifically identified, and receipts are not issued for each individual contribution (except on specific request, in which case the contribution can be forwarded to the Taher Scheme). The Mohammedi Scheme will be perpetual in nature, i.e. once the amount is contributed the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Taher Scheme* – In the Taher Scheme, all contributions made are acknowledged, and a receipt is issued to the Contributor, thus allowing him to be specifically identified. Like the Mohammedi Scheme, the Taher Scheme is also based on the understanding that contributions made by Mumineen will be perpetual in nature, i.e. once the amount is contributed; the amount becomes part of the corpus of the relevant Qardan Hasana Scheme.

- *Husain Scheme* – Participants in the Husain Scheme are encouraged to give Qardan Hasana through the aegis of the Qardan Hasana Scheme towards the ennobling purpose of benefitting Mumineen in their time of need. The Husain Scheme is based on the premise that Qardan Hasana provided by Mumineen to this Scheme will earn the Mumin Thawaab and will be returnable. Givers to the Husain Scheme will specify a time-period/due date for which they are giving the amount. They are encouraged to commit large amounts, and for longer periods.

At 31 December 2020, the Husain Scheme had attracted £166,075 (2019 - £106,267) of refundable contributions. £7,959 (2019 - £15,045) was contributed through the Mohammedi and Taher Schemes during the year. At the year end, the debtors figure from amounts leant to community members during the year was £16,715 (2019 - £31,247).

Performance against Targets

As a result of the nature of the activities of the charity in its current form, no specific financial targets were set for the year. Rather, the charity sought to maximise the positive impact it had on the community, through the provision of charitable assistance, education, worship and events. It also sought to make refurbishments to the Masjid complex. The Trustees believe that these targets were achieved.

Future Developments

The policies and purposes of the Trust shall continue to be advanced under the provisions of the Trust Deed.

From 2019, the Trust started to rent out the two properties that charity had operated from prior to the completion of the Masjid; the income from doing this is utilised to help fund the running of the Masjid.

During the year, the Trust started the process to purchase land for use as a Qabrastan (burial ground) located at Essington Cemetery, Bursnips Road, Wolverhampton, WV11 2AF. Donations were received from members of the Dawoodi Bohra community towards the purchase costs and the purchase is to be completed in early 2021.

Public Benefit

The Trustees confirm that they have paid due regard to the guidance given by the Charity Commission on public benefit.

By fulfilling its objects, the charity has a positive impact on the local community and thus is of public benefit. It supports those in need through the giving of grants and loans, it organises and hosts feasts attended by members of the local community, and the Masjid is a place of worship and social activities for the local community.

Financial Review

The Charity's income increased to £466,742 from £354,644 (2019). This is primarily the result of the donations received during the year totalling £113,306 in relation to the purchase of the Qabrastan (burial ground) land at Essington Cemetery; there is no comparative in the prior year. There have, however, been increases in other categories of donations as well – for example Sabil ul-Khair wal-Barakat donations have increased by £26,279 from £125,215 (2019) to £151,494 and Faiz ul Mawaid il Burhaniyah donations have increased by £11,467 from £40,469 (2019) to £51,936.

The charity's expenditure has decreased to £293,495 from £369,735 (2019). Whilst a number of expenses have reduced in comparison to the previous year, this reduction is mainly driven by the Niyaz expenses and repairs and maintenance cost in relation to the Masjid and the entrusted properties managed by the Charity. The Niyaz expenses are £37,351 this year in comparison to £78,163 in 2019 and the repairs and maintenance expenses this year are £47,085 in comparison to £76,322 in 2019.

The charity achieved a net surplus of £173,247 (2019 – deficit of £15,091), mainly due to the factors mentioned above.

The charity's cash reserves have increased to £436,346 from £191,358 in 2019. The charity's unrestricted reserves deficit has decreased to £103,414 from £204,590 (2019); whilst its restricted reserves have increased from a £76,936 surplus to £149,007.

The Trustees give regard to the progress made in refurbishment of the Masjid and other properties, the community projects undertaken, as well as the aforementioned financial performance indicators when assessing the charity's success in fulfilling its objects.

Reserves Policy

The charity maintains an unrestricted reserve. The charity's aim is that the unrestricted fund is maintained at a level that will enable the charity to permit it to continue in operation, at current levels of income and expenditure for the foreseeable future. The value of the unrestricted reserve remains negative, as a result of the donation of the Masjid during 2017. As explained in the future developments and going concern section, measures are being taken to increase the income of the charity to reduce this overall deficit.

The restricted funds that existed during the year were in respect of the funding of Qardan Hasana (interest free loans) to community members and the purchase of land for use as a Qabrastan (burial ground). As at 31 December 2020, the charity's restricted reserves were: Qardan Hasana at £35,701 (£27,742 – 2019) and Qabrastan fund at £113,306 (Nil - 2019).

Investment Policy

The charity holds no investments other than standard bank accounts; hence it does not have a specific investment policy.

Use of Volunteers

Volunteers help the charity to fulfil its charitable objects. Volunteers, for example, assist in the preparation of meals and organisation of events. No volunteers, other than the Trustees have decision making powers.

Entrustment Directive

The following properties vest in the "the Dai al-Mutlaq" (Corporation Sole) who is the Sole Trustee of Dawat-e-Hadiyah Trust (United Kingdom) (Reg. No. 294807). The Sole Trustee has vide Entrustment Directive dated 21 October 2019 entrusted the said properties to Anjuman-e-Badri (Birmingham) for its administration, supervision and management to facilitate religious, social, charitable, educational and cultural activities of the community and where pertinent to receive rental income.

1) Saifee Masjid Complex situated at Hingeston Street, Birmingham, B18 6PU.
2) House situated at 17 Teddington Grove, Perry Barr, B42 1RF.
3) House situated at 130 Osmaston Road, Harborne, Birmingham, B17 0TN.
4) Community Hall situated at 63A Crosswells Road, Langley, Oldbury, Birmingham, B68 8HH

The properties belong to and are shown in the accounts of Dawat-e-Hadiyah Trust (United Kingdom). However, as they have been entrusted to Anjuman-e-Badri (Birmingham), rents and other income derived from these properties and outgoings, utilities, rates and taxes in connection with these properties are not reflected in the accounts of Dawat-e-Hadiyah Trust (United Kingdom) but are instead shown in the accounts of Anjuman-e-Badri (Birmingham).

COVID-19

In March 2020, as per the government and Public Health England guidelines, the Trustees suspended the use of the Masjid Complex, including the community kitchen and religious school (Madrasah). The classes for children were moved to online learning until September 2021.

A dedicated team of volunteers were at hand to help members of the community with all their needs. Food and other essential items were procured and delivered to the needy end elderly. This still continues for all those who in need of this assistance.

The Trustees had undertaken a risk assessment to ensure that actions were taken to allow the Masjid complex to re-open in line with government guidance. From 04 August 2020, the community kitchen at the Masjid complex reopened to provide cooked food to those who required this. This was done under the guidance of professionals who set up procedures for all to follow as per government guidelines, and to this date, these procedures continue to be followed.

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations 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.



Signed on behalf of the Trustees
Shaikh Zulficar Hassanali
Secretary

Approved by the Trustees on 29 December 2021.

ANJUMAN-E-BADRI (BIRMINGHAM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANJUMAN-E-BADRI (BIRMINGHAM)

YEAR ENDED 31 DECEMBER 2020

I report to the trustees on my examination of the accounts of the Anjuman-e-Badri (Birmingham) for the year ended 31 December 2020, which are set out on pages 8 to 21.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Anjuman-e-Badri (Birmingham) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT")

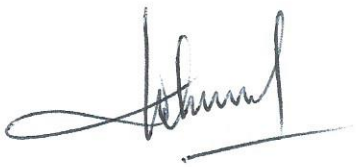
I report in respect of my examination of the Anjuman-e-Badri (Birmingham) accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Anjuman-e-Badri (Birmingham) as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr M. Abbass (FCCA)
Independent Examiner
ACCA

Tenets Accountants Ltd
53 Vittoria Street
Birmingham
B1 3NU

29 December 2021

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	*Total Funds 2019 £*
Income and Endowments from:					
Donations and Legacies	4	327,798	121,265	449,063	*354,352*
Investments	5	17,679	-	17,679	*292*
Total Income and Endowments:		345,477	121,265	466,742	*354,644*
Expenditure on:					
Raising Funds	7	-	-	-	*13,094*
Charitable Activities	8	293,495	-	293,495	*356,641*
Total Resources Expended		293,495	-	293,495	*369,735*
Net Incoming Resources before transfers	6	51,982	121,265	173,247	*(15,091)*
Transfers					
Gross Transfers between funds	18	49,194	(49,194)	-	-
Net movement in funds	18	101,176	72,071	173,247	*(15,091)*
Reconciliation of funds					
Total funds brought forward	18	(204,590)	76,936	(127,654)	*(112,563)*
Total funds carried forward	18	(103,414)	149,007	45,593	*(127,654)*

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

BALANCE SHEET

As at 31 DECEMBER 2020

	Note	2020		2019	
		£	£	£	£
Fixed Assets					
Tangible Assets	12		75,002		80,009
Current Assets					
Debtors	13	56,170		75,996	
Cash at bank and in hand		436,346		191,358	
		492,516		267,354	
Creditors: Amounts falling due within one year	14	(521,925)		(475,017)	
Net Current Assets / (Liabilities)			(29,409)		(207,663)
Total assets less current liabilities			45,593		(127,654)
Net (Liabilities) / Assets			45,593		(127,654)
Funds					
Restricted	18,19		149,007		76,936
Unrestricted	18,19		(103,414)		(204,590)
TOTAL FUNDS			45,593		(127,654)

These financial statements were approved by the Trustees and authorised for issue on the 29 December 2021, and are signed on their behalf by:

Shaikh Zulficar Hassanali
Secretary

Shaikh Mohammedhusain Karimjee
Treasurer

The notes on pages 11 to 21 form part of these financial statements.

ANJUMAN-E-BADRI (BIRMINGHAM)

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2020

	Note	2020 £	2019 £
Cash flows from operating activities:			
Net cash provided by/(used in) operating activities	20a	240,309	20,043
Cash flows from investing activities:			
Purchase of property, plant and equipment		-	(1,817)
Loyalty reward		-	292
Rental income		17,679	-
Net cash provided by/(used in) investing activities		17,679	(1,525)
Cash flows from financing activities			
Qardan Hasana payable		(13,000)	(12,000)
Net cash provided by/(used in) financing activities		(13,000)	(12,000)
Change in cash and cash equivalents in the reporting period		244,988	6,518
Cash and cash equivalents at the beginning of the reporting period		191,358	184,840
Cash and cash equivalents at the end of the reporting period	20b	436,346	191,358

1. General Information

Anjuman-e-Badri (Birmingham) is an unincorporated charity governed by a Trust Deed. The charity is registered in England and Wales with the Charity Commission. Its registration number is 1080090 and its registered office is Saifee Mosque, 164 Hingeston Street, Birmingham, B18 6PU.

2. Accounting Policies

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements. The financial statements have been prepared in accordance with 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 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity, and are rounded to the nearest whole £1. The accounts are prepared for the charity as a single entity.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Charity's accounting policies (see note 3).

b) Going Concern

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The charity has large cash balances and a number of measures have been taken to increase income, such as renting of properties and additional donations from community members to help fund the running costs of the Masjid.

c) Incoming Resources

All incoming resources are included in the statements of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Donations and rental income are included in the statement of financial activities when received. The corresponding gift aid due is included in the relevant fund when receivable.

d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The Trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and general accountancy fees.

Support costs have been allocated between activities based on the nature of the costs. In each case, consideration is given to whether the support primarily relates to the general provision of charitable services or to the maintenance and management of the Masjid and other properties.

f) Unrestricted Funds

Unrestricted funds consist of incoming resources received and income generated for the objects of the charity, without further specified purpose, and are available as general funds.

g) Restricted Funds

Restricted funds are to be used for specific purposes. Expenditure which meets these criteria is charged to the fund.

h) Fixed Assets and Depreciation

Fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures, Fittings and Improvements	- 25% Reducing Balance
Computer Equipment	- 25% Reducing Balance
Motor vehicles	- 33 1/3% Straight Line
Leasehold improvements	- 2% Straight Line

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

3. Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Owing to the simple nature of the charity's activities, balances and transactions, no significant judgements are made. Consequently, there are not considered to be any areas of the accounts that are considered to be subject to significant estimation uncertainty.

4. Donations and legacies received

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	*Total Funds 2019 £*
Sabil ul-Khair wal-Barakat	151,494	-	151,494	*125,215*
Other donations	11,569	-	11,569	*2,892*
Muvasat	3,616	-	3,616	*1,200*
Faiz ul Mawaid il Burhaniyah	51,936	-	51,936	*40,469*
Gift Aid claimed	39,455	-	39,455	*39,949*
Qardan Hasana	-	7,959	7,959	*15,045*
Madrasah	25,452	-	25,452	*27,910*
Niyaz (religious feasts)	44,276	-	44,276	*78,225*
Grant Received	-	-	-	*4,320*
Rental Income (Entrusted properties)	-	-	-	*19,127*
Qabrastan (burial ground)	-	113,306	113,306	-
	327,798	121,265	449,063	*354,352*

5. Income from Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	*Total Funds 2019 £*
Loyalty reward	-	-	-	*292*
Rental Income (Entrusted properties)	17,679	-	17,679	-

6. Net Incoming Resources

	2020	*2019*
	£	*£*
This is stated after charging		
- for independent examination	£3,850	*£3,750*

The charity has no employees (2019 - nil).

No remuneration has been paid to the Trustees in their capacity as Trustees during the year (2019 - nil). The Key Management Personnel of the charity are considered to be the Trustees, none of whom are remunerated in either 2020 or 2019.

No expenses have been paid to the Trustees in their capacity as Trustees during the year other than the reimbursement of out of pocket expenses (2019 – nil other than the reimbursement of out of pocket expenses).

7. Expenditure on Raising Funds

	Unrestricted General Expenditure	Total 2020	*Total 2019*
	£	£	*£*
Gifts to emissaries	-	-	*13,094*

8. Expenditure on Charitable Activities

	Provision of Charitable Services	Masjid and other properties	Total 2020	*Total 2019*
	£	£	£	£
Cost of Activities Undertaken Directly				
Taqarruban	55,326	-	55,326	*32,195*
Niyaz (religious feasts)	37,351	-	37,351	*78,163*
Faiz ul Mawaid il Burhaniyah	45,701	-	45,701	*43,962*
Madrasah expenses	8,659	-	2,273	*2,273*
Satellite live telecast relay	-	-	-	*228*
Gifts to emissaries	4,515	-	4,515	-
Total Cost of Activities Undertaken Directly	151,552	-	151,552	*156,821*
Cost of Grant Funding of Activities				
Other donations	580	-	580	*580*
Muvasat	2,765	-	2,765	*3,504*
Total Cost of Grant Funding of Activities	3,345	-	3,345	*4,084*
Support & Governance Costs				
Rates and water	-	2,046	2,046	*2,881*
Light and heat	-	39,317	39,317	*42,088*
Telephone	-	2,660	2,660	*300*
Repairs and maintenance	-	47,085	47,085	*76,322*
Cleaning and general expenses	-	15,659	15,659	*20,066*
Insurance	-	11,342	11,342	*11,511*
Security	-	-	-	*5,803*
Other costs	6,513	-	6,513	*14,267*
Depreciation	5,007	-	5,007	*6,227*
Printing & stationery	780	-	780	*973*
Computer costs	-	-	-	*69*
Jamiat/Management charge	-	-	-	*3,200*
Legal and professional	920	-	920	*4,724*
Independent Exam / Audit fee	1,925	1,925	3,850	*3,750*
Accounting fees	2,500	-	2,500	*2,500*
Bank charges	919	-	919	*1,055*
Total Support & Governance Costs	18,564	120,034	138,598	*195,736*
Total Expenditure on Charitable Activities	173,461	120,034	293,495	*356,641*

9. Analysis of grants made:

	Grants to Institutions	Grants to individuals
Nature of Grant:	**£**	**£**
Water and sanitation projects	290	-
Support to children	290	-
	580	-

Recipients of Institutional Grants

	Total 2020	*Total 2019*
	£	***£***
WaterAid – General grant for water and sanitation projects	290	*290*
Save the Children – General grant for providing support to children	290	*290*
	580	*580*

All grants are considered by the Trustees to be of public benefit. In both 2020 and 2019 the grants made to WaterAid were paid via 12 monthly instalments to the institution. The other grant to Save the Children was made by a single payment during the course of the year.

A donation was also made towards an upliftment fund (Muvasat) of £2,765 for charitable purposes.

10. Governance Costs

	Provision of Charitable Services Unrestricted Funds 2020	Masjid and other properties Unrestricted Funds 2020	Total 2020	*Total 2019*
	£	**£**	**£**	***£***
Independent Examination	1,925	1,925	3,850	*3,750*
Accountancy fees	2,500	-	2,500	*2,500*
	4,425	1,925	6,350	*6,250*

Governance costs have been allocated evenly between the Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) on the basis that the charity has a dual purpose of the Provision of Charitable Services and maintenance and management of the Masjid and other properties.

11. Support Costs

Support costs have been allocated to expenditure on charitable activities on the basis that almost all of the charity's expenditure is of this nature. Support costs are allocated between Provision of Charitable Services (Unrestricted Funds) and Masjid and other properties (Unrestricted Funds) based on whether the expenditure relates to the charity's activities or the maintenance and management of the Masjid and other properties.

	Provision of Charitable Services	Masjid and other properties	Total
	£	£	£
Governance Costs	4,425	1,925	6,350
General Support Costs	14,139	118,109	132,248
	18,564	120,034	138,598

12. Tangible Fixed Assets

	Leasehold Improvements	Fixtures and Fittings	Computer Equipment	Motor Vehicle	Total
	£	£	£	£	£
Cost					
At 1 January 2020	67,368	43,680	12,553	11,490	135,091
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2020	67,368	43,680	12,553	11,490	135,091
Depreciation					
At 1 January 2020	1,998	31,583	10,011	11,490	55,082
Charge for the year	1,347	3,024	636	-	5,007
At 31 December 2020	3,345	34,607	10,647	11,490	60,089
Net Book Value					
At 31 December 2020	64,023	9,073	1,907	-	75,002
At 31 December 2019	65,370	12,097	2,543	-	80,009

13. Debtors

	2020	2019
	£	£
Gift aid claim receivable	39,455	39,949
Loans to individuals	16,715	31,247
Other debtors	-	4,800
	56,170	75,996

14. Creditors: Amounts falling due within one year

	2020	2019
	£	£
Accruals	3,850	3,750
Husain Qardan Hasana Scheme	166,075	106,267
Qardan Hasana payable	352,000	365,000
	521,925	475,017

The Qardan Hasana payable balance relates entirely to loans from the Dawat-e-Hadiyah Trust (United Kingdom) (balance as at 31 December 2020 - £185,500) and the Saifee Foundation of Europe (balance as at 31 December 2020 - £166,500). No interest is being charged on these loans.

15. Financial Instruments

a) Financial Assets held at Fair Value through Income and Expenditure

	2020 £	2019 £
Total Financial Assets held at Fair Value through Income and Expenditure	436,346	191,358
Total Financial Assets held at Amortised Cost	56,170	75,996

Financial assets held at fair value through income and expenditure consists of cash at bank. The fair value of cash at bank and in hand is established by translating the balance in the bank accounts according to year end bank statements by the relevant exchange rate at 31 December 2020.

Financial assets held at amortised cost consist of the Gift Aid receivable and loans to individuals.

b) Financial Liabilities held at Fair Value through Income and Expenditure

	2020 £	2019 £
Total Financial Liabilities Held at Fair Value through Income and Expenditure	352,000	365,000
Total Financial Liabilities held at Amortised Cost	169,925	110,017

Financial liabilities held at fair value through income and expenditure consists of Qardan Hasana; interest free loans. The fair value is determined based on discussions and confirmations with the counterparties.

Financial liabilities held at amortised cost are Husain Qardan Hasana Scheme and accruals.

16. Related Party Transactions

Anjuman-e-Badri (Birmingham) is connected to the Dawat-e-Hadiyah Trust (United Kingdom). Upon its opening, Anjuman-e-Badri (Birmingham) donated the Masjid complex to the Dawat-e-Hadiyah Trust (United Kingdom). The donation value is the cost of the construction of the building.

At the year-end, Anjuman-e-Badri (Birmingham) owed the Dawat-e-Hadiyah Trust (United Kingdom) and the Saifee Foundation of Europe £352,000 (2019 - £365,000). This balance represents interest free loans, which were made to the charity several years ago. These loan balances were accounted for entirely within creditors due within 1 year. Neither of these loans are secured and are repayable upon demand. During 2020, £6,500 (2019 - £6000) was paid to Saifee Foundation of Europe and £6,500 (2019 - £6,000) to the Dawat-e-Hadiyah Trust (United Kingdom).

At 31 December 2020, there was a total of £24,373 owed to six Trustees within the Hussain Scheme Creditor (2019 - £13,386). In both 2020 and 2019, there were no balances due from the Trustees. During 2020, the charity received donations totalling £53,432 from 8 trustees (2019 - £29,461 from 8 Trustees). From time to time, trustees will incur expenditure on behalf of the charity and then be reimbursed. During 2020 these reimbursements, made to four trustees, totalled £3,596 (2019 - £7,758 to four trustees).

17. Restricted Funds

	Balance at 01 Jan 2020	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2020
	£	£	£	£	£
Niyaz (religious feasts)	44,875	-	-	(44,875)	-
Faiz ul Mawaid il Burhaniyah	-	-	-	-	-
Hajj Fund	3,287	-	-	(3,287)	-
Qardan Hasana	27,742	7,959		-	35,701
Musabekat	1,032	-	-	(1,032)	-
Qabrastan fund	-	113,306	-	-	113,306
Total Restricted Funds	76,936	121,265	-	(49,194)	149,007

- The Qardan Hasana represents donations from members that are to be used to help fund Qardan Hasana (interest free loans) to community members (Mohammedi and Taher scheme).
- Qabrastan fund relates to the purchase of land in Essington Cemetery for use as a burial ground.

18. Funds Analysis

	Note	Balance at 1 Jan 2020	Incoming Resources	Expenditure	Transfers	Balance at 31 Dec 2020
		£	£	£	£	£
Restricted Funds	17	76,936	121,265	-	(49,194)	149,007
Unrestricted Funds		(204,590)	345,477	293,495	49,194	(103,414)
Total Funds		(127,654)	466,742	293,495	-	45,593

Transfers were made to move balances related to Niyaz, Hajj fund and Musabekat from the restricted fund to unrestricted funds as these are no longer classified as restricted funds.

19. Analysis of Net Assets (between restricted and unrestricted funds)

Fund balances at 31 December 2020 are represented by:

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Tangible fixed assets	75,002	-	75,002
Current assets	177,434	315,082	492,516
Current liabilities	(355,850)	(166,075)	(521,925)
	(103,414)	149,007	45,593

20. Notes to the cash flow statement

a. Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2020	2019
	£	£
Net income/(expenditure) for the reporting period	173,247	(15,091)
Adjustments for:		
Depreciation charges	5,007	6,227
(Increase)/decrease in debtors	19,826	(12,505)
Increase/(decrease) in creditors due in less than one year	46,908	29,704
Loyalty reward	-	(292)
Rental income	(17,679)	-
Repayment of Qardan Hasana	13,000	12,000
Net cash provided by/(used in) operating activities	240,309	20,043

b. Analysis of cash and cash equivalents

	2020	2019
	£	£
Cash in hand	436,346	191,358
Total cash and cash equivalents	436,346	191,358

Glossary

Anjuman	An administrative unit established under the guidance and direction of the Dai-Al-Mutlaq to organise and manage the affairs of the Dawoodi Bohra Jamaat of a particular area.
Amil	Minister of religion
Sabil ul-Khair wal-Barakat	Regular contributions offered by members of Dawoodi Bohra Community.
Masjid	Mosque
Faiz ul Mawaid il Burhaniyah	Provision of food to the community
Markaz	Community centre or hall
Taqarruban	Conventional contribution offered by the various organisations, jamaats and individuals to Dawat-e-Hadiyah Trust (United Kingdom)
Qardan Hasana	Interest free loan
Madrasah	Religious school
Muvasat	Charitable assistance
Manshurat	Religious publications
Muvasalat	Transportation for emissaries and personnel
Niyaz	Religious feasts
Enayat	Grants
Mohallah	Community members in a demographic area
Qabrastan	Burial Ground
Moula ^{TUS} Milad	His Holiness birthday
Taamir	Building construction, restoration repairs and structural work.
Talimy Imdad	Education aid
Tibby Imdad	Medical aid
Rahaesh	Boarding facility/accommodation
Amanat	Deposits
Laagat	Prescribed contribution