

ANJUMAN-E-JAMALI (BRADFORD)

England & Wales · Charity number 1080150

Details

Status Registered

Legal form Other

Registered 2000-03-31

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

Contact

Address Mosque
Syedna Way
Bradford
BD8 9AR

Phone 01274487050

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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 JAMAT OF BRADFORD 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 MOTIVATE ADVANCE AND PROPAGATE EDUCATION AND LEARNING, INCLUDING THE ADMINISTRATION AND ORGANISATION OF RELIGIOUS AND TEMPORAL AFFAIRS, OF THE DAWOODI BOHRA JAMAAT OF BRADFORD

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Barnsley
- Bradford City
- Calderdale
- City Of Wakefield
- Doncaster
- East Riding Of Yorkshire
- Kirklees
- Leeds City
- Rotherham
- Sheffield City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£581,034	£336,423	£485,063	8
2024-03-31	£307,255	£270,353	-	-
2023-03-31	£367,252	£439,053	-	-
2022-03-31	£283,094	£255,515	-	-
2021-03-31	£235,017	£245,072	-	-

Trustees

Name	Role	Appointed
AZEEZ MOHSIN DUDHWALA		2013-04-18
Dr Murtuza Akbar Mookhtiar		2018-02-03
Dr Saifuddin Bin Kassim		2018-01-19
SIRAJ COCHIN		
Sajjad Hussain		2016-11-14
Yusuf Hasani Cochinwala		2018-01-19

Accounts

Charity registration number: 1080150

Anjuman-e-Jamali(Bradford)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Tahas & Co Ltd
Chartered Certified Accountants and Auditors
760 Eastern Avenue
Newbury Park
Ilford
IG2 7HU

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details

Trustees	Yahya Bhaisaheb Mehlum Bs Hakimuddin - President Dr.Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer Shaikh Siraj bhai Sajjadali Cochin Mulla Saifuddin bhai Mulla Qasim bhai Ezzi Yusuf bhai Hasan bhai Cochinwala
Charity Registration Number	1080150
Principal Office	Adam Masjid Syedna Way Bradford BD8 9AR
Independent Examiner	Tahas & Co Ltd Chartered Certified Accountants Suite 3, Second Floor 760 Eastern Avenue Newbury Park London IG2 7HU

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details (continued)

Accountants	Tahas & Co Ltd Chartered Certified Accountants and Auditors 760 Eastern Avenue Newbury Park Ilford IG2 7HU
Solicitors	SIMPSON Duxbury Solicitors 2 Tyrrels Street, Bradford BD1 1RJ
Bankers	Barclays Bank Plc Bradford Market Street Leicester Leicestershire LE87 2BB Habib Bank AG Zurich 1236-1238 Leeds Road Bradford West Yorkshire BD3 8LG

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Trust deed, the Charities Act 2011 and "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 from 1 January 2019).

Structure, governance and management

The Trust 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 Buranuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 31 March 2000.

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. 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 at least once a month at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees named on the legal and administrative information page have served during the year and up to the date of this report.

The Trustees have assessed the major risks the Trust faces 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.

They have appointed appropriate administrative staff to ensure these governance procedures are followed.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for the religious and charitable purpose, particularly to administer, manage and organize the affairs of the Dawoodi Bohra Jamaat of Bradford as per the "12 Umoor Programme" introduced by the 53rd al-Dai al Mutlaq, His Holiness Dr Syedna Mufaddal Saifuddin TUS and particularly for the following purposes.

- To advance and propagate education and learning, including the administration and organisation of religious and temporal affairs, of the Dawoodi Bohra Jamaat of Bradford and to practise and observe Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
- To advance education and learning including, but not limited to, supporting religious schools,

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued)

secular educational institutions and scholastic prizes and promoting literature and languages, especially the Arabic language and Lisan al-Dawat.

- The relief of need, hardship and distress.
- The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the beneficiaries particularly for women and young people in the interests of social welfare and so that their condition of life may be improved.
- To advance Islam and to provide other charitable relief in accordance with the terms of the Trust Deed.

The policy of the Trust continues to be to seek support and provide for the aims as stated.

The Trustees confirm that they have paid due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives in setting the grant making policy for the year.

The Trust has established its grant making policy to achieve its objects for the public benefit for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Bradford in particular and the community at large. Grants are made at the discretion of the Trustees in respect of any application from individuals or institutions that may apply for assistance within the objects of the Trust. Formal applications are required setting out the reasons for the grant. The policy of the Trustees is to make large single grants rather than many smaller ones.

Achievements and performance

The main sources of income of the Trust are the regular contributions from the community supplemented by other donations from minor sources and connected charities.

The Achievements and performance of the Trust are highlighted as per "12 Umoor Programme classified into 12 main categories consisting the following:

1. Umoor Deeniyah - Religious Affairs

The Trustees year round maintain a suitable environment, by adherence to the tenets of Islam. The Trust normally has around 300 religious gathering during the year. The Trustees during the pandemic ensured that all religious affairs were carried out through online programmes.

2. Umoor Taalimiyah - Education

The Trust supported education to learners of all ages to enable them to face the challenges of the current time, by organises classes for children on Saturdays and evenings. There are around 35 children attending these classes during the year. During Covid, these classes were arranged on an online basis.

3. Umoor Marafiq Burhaniyah - Welfare

The Trust carried out various initiatives to ensure every community member's living standards, especially their religious, economic, educational, household, health and food standards were uplifted. During Covid 19 all community members were given counselling and visits from Trustees and volunteers to ensure their welfare, adhering to social distancing and government guidelines.

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued)

4. Umoor Maliyah - Budgeting and Accounts

The Trust ensures that budgets are set for all financial aspects of the Trust, ensuring all income and expenses are accounted through proper maintenance of books of accounts. During the year contributions from the community, including Gift Aid, amounted to £576,741 (2024:£300,205) an increase of £276,536 when compared with the previous year. Amount on charitable activities in the year increased to £336,423 (2024: £270,353).

5. Ummor Mawarid Bashariyah - Human Resources

The Trustees through various human resource programmes identify the relevant skill sets of community members. This helps the Trust to engage these volunteers for offering their services in the relevant fields i.e Information technology, Accounts and Education.

6. Umoor Dhakheliyah - Internal Affairs - IT/Communication/Statistics

The Trust ensured that all communication and office management activities were carried out during the year.

7. Ummor Kharijiyah - Public Relations

The Trust continuously engages with the local communities by organising events. During the financial year, the Trust contributed to a community-funded environmental restoration project at Bingley North Bog, a 10,000-year-old site located near Bingley Five Rise Locks. The project was delivered in partnership with Bradford Council and Aire Rivers Trust.

Expenditure was applied towards environmental conservation activities including the removal of invasive species, preparation of new public footpaths, and the planting of approximately 1,000 trees. The project forms part of Project Rise, a philanthropic initiative of the Dawoodi Bohra community.

The Trustees consider that the project advances the Trust's charitable objectives by promoting environmental protection, enhancing biodiversity, mitigating flood risk, and improving public access to a designated area within the Bradford Pennine Gateway National Nature Reserve, thereby delivering clear public benefit.

8. Ummor Qaza - Legal Affairs

The Trust looks into ensuring all members of the community live in harmony and mutual understanding.

9. Umoor Faiz al Mawaid al Burhaniyah and Niyaz- Meals from the community kitchen

The Trust provides all community members nutritious and sufficient meals on a daily basis. There are around 240 daily meals prepared in community kitchen for all members of the community. The key responsibility of procurement, food preparation, quality checks and health and safety is maintained on a regular basis. During Covid, The Trustees personally delivered groceries and essential food products to all community members, adhering to Government regulations.

10. Umoor Iqtesadiyah - Finance and Business Development

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued)

The Trustee encourage business development, counselling, skills development and business start up help to community members. There are various programmes during the year to achieve this objective.

11. Umoor Amlaak - Properties

The Trustee ensured that the maintenance of properties, legal documentation and development is carried out regularly.

12. Umoor Sehhat - Health and Hygiene Activity

The Trustee ensured that all aspects of health, cleanliness, environment and sports are maintained for all community members. The Trusts regulary organises Medical Camps, Health Awareness Programmes and sports tournaments.

Financial review

The Statement of Financial Activities on page 11 shows the incoming and outgoing resources for the year. The Trust saw an increase in income in the year with total income of £576,741 (2024: £300,205). Furthermore rental income amount to £4,293 (2024: £7,050).

The expenses for charitable activities amounts to £336,423 (2024 :£270,353). After allowing for resources expended on charitable activities, the surplus for the year was £244,611 (2024 : (Surplus £36,902)).

The balance sheet on page 12 shows the financial position of the Trust at 31 March 2025. At the year end, total net assets were £485,063 compared with £240,452 for the previous year.

Reserves policy

The reserves policy is to hold funds to enable the Trust to carry out its operations and at an adequate level to meet its objectives. This provides for sufficient funds to be available for all management and administrative costs as well as ensuring adequate funds continue to be available for the costs of the Trust's charitable activities. The balance held as unrestricted funds at 31 March 2025 was £342,507 (2024 : £240,452).

The current level of reserves is therefore considered to be appropriate to meet the ongoing overheads of the Trust.

Investment policy

The Trust deed authorises the Trustees to make and hold investments using the funds of the charity. The Trustees also have power to hold funds with bankers as necessary. Due to the tenets of the Dawoodi Bohra faith, interest can neither be received nor paid, and as a result, the Trust is part of a network of other connected charities that operate a programme related investment made in the form of interest free loans (Qardan Hasana) to each other and other third parties for the purposes of furthering the objects of the Trust.

Risk assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate their exposure to those risks.

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued)

Future plans

The Trustees do not plan for any significant changes to the Trust's activities. The Trustees intend to replace the existing 15-year-old kitchen with a state-of-the-art smart kitchen to improve functionality, efficiency, and service delivery. The estimated cost of the project is approximately £460,000.

The annual report was approved by the trustees of the charity on 20 January 2026 and signed on its behalf by:

 [Aziz bhai Shaikh Mansoorbhai Burhani \(Jan 22, 2026 09:37:40 GMT+4\)](#)

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Statement of Trustees' Responsibilities FOR THE YEAR ENDED 31 MARCH 2025

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

The law applicable to charities 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 estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 20 January 2026 and signed on its behalf by:

 [Azeem Iqbal \(Jan 22, 2026 09:37:40 GMT+4\)](#)

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford) ('the Company')

I report to the trustees on my examination of the accounts of Anjuman-e-Jamali(Bradford) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of Anjuman-e-Jamali(Bradford) 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-Jamali(Bradford)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since Anjuman-e-Jamali(Bradford)'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 Association of Chartered Certified Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of Anjuman-e-Jamali(Bradford) 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 accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford) ('the Company') (continued)

Mustafa

Mustafa (Jan 20, 2026 19:27:02 GMT)

.....
Mr M Poonawala (FCCA)
Chartered Certified Accountants
Association of Chartered Certified Accountants

Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

20 January 2026

Anjuman-e-Jamali(Bradford)

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	226,412	142,556	368,968	115,443
Charitable activities		207,773	-	207,773	184,762
Other income	4	<u>4,293</u>	<u>-</u>	<u>4,293</u>	<u>7,050</u>
Total Income		<u>438,478</u>	<u>142,556</u>	<u>581,034</u>	<u>307,255</u>
Expenditure on:					
Charitable activities	5	<u>(336,423)</u>	<u>-</u>	<u>(336,423)</u>	<u>(270,353)</u>
Total Expenditure		<u>(336,423)</u>	<u>-</u>	<u>(336,423)</u>	<u>(270,353)</u>
Net movement in funds		102,055	142,556	244,611	36,902
Reconciliation of funds					
Total funds brought forward		<u>240,452</u>	<u>-</u>	<u>240,452</u>	<u>203,550</u>
Total funds carried forward	14	<u><u>342,507</u></u>	<u><u>142,556</u></u>	<u><u>485,063</u></u>	<u><u>240,452</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 13 to 23 form an integral part of these financial statements.

Anjuman-e-Jamali(Bradford)

(Registration number: 1080150)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	11	790,179	179,574
Cash at bank and in hand	12	<u>879,636</u>	<u>226,782</u>
		1,669,815	406,356
Creditors: Amounts falling due within one year	13	<u>(1,184,752)</u>	<u>(165,904)</u>
Net assets		<u>485,063</u>	<u>240,452</u>
Funds of the charity:			
Restricted		142,556	-
Unrestricted income funds			
Unrestricted		<u>342,507</u>	<u>240,452</u>
Total funds	14	<u>485,063</u>	<u>240,452</u>

The financial statements on pages 11 to 23 were approved by the trustees, and authorised for issue on 20 January 2026 and signed on their behalf by:


Murtaza Mookhtiar (Jan 26, 2026 21:28:32 GMT)

.....
Dr.Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
Trustee


Shaikh Aziz bhai Shaikh Mansoorbhai Burhani (Jan 22, 2026 09:37:40 GMT+4)

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

The notes on pages 13 to 23 form an integral part of these financial statements.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance

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 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Jamali(Bradford) meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a received basis.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Asset class	Depreciation method and rate
Property, plant and equipment	2% straight line method

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Sabil-ul-Khair-Wal-Barakat	226,412	-	226,412	115,443
Donations from community groups	-	142,556	142,556	-
	<u>226,412</u>	<u>142,556</u>	<u>368,968</u>	<u>115,443</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Income from Donaltion and Legacies include donations received from Sabil-ul-Khair-Wal-Barakat £226,412 (2024 ; £115,443), donations from Saiffee Foundation of Europe £100,000, donation received from Tahir Scheme £4,104 and donations received for Mohammedi scheme £38,452.

3 Income from charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Charitable activities	<u>207,773</u>	<u>207,773</u>	<u>184,762</u>
		Unrestricted funds General £	Total 2025 £
Fayz-ul-Mawaid-ul- Burhaniyah and Niyaz		176,624	176,624
Other Donations : Madrasa, Lagat and Sundry		<u>31,149</u>	<u>31,149</u>
		<u>207,773</u>	<u>207,773</u>

4 Other income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Rental income	<u>4,293</u>	<u>4,293</u>	<u>7,050</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

5 Expenditure on charitable activities

		Unrestricted		
	Note	General £	Total 2025 £	Total 2024 £
Charitable activities		241,705	241,705	207,305
Governance costs	6	94,718	94,718	63,048
		<u>336,423</u>	<u>336,423</u>	<u>270,353</u>
			Unrestricted funds General £	Total funds £
	Note			
Charitable activities			241,705	241,705
Governance costs			94,718	94,718
Total for 2025			<u>336,423</u>	<u>336,423</u>
Total for 2024			<u>270,353</u>	<u>270,353</u>

	Activity undertaken directly £	Total 2025 £	Total 2024 £
Charitable activities, Governance cost and Support cost Analysis			
Taqarruban	40,615	40,615	43,964
Niyaz and Faiz-ul-Mawaid al Burhaniyah	162,280	162,280	149,336
Muvasalat	5,174	5,174	4,613
Taamir expenses	27,937	27,937	3,866
Madrasah- Talimy Imdad	5,699	5,699	4,163
H H Visit expenses	-	-	1,363
	<u>241,705</u>	<u>241,705</u>	<u>207,305</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

6 Analysis of governance and support costs

Support costs allocated to charitable activities

	Basis of allocation	Governance costs £	Total 2025 £	Total 2024 £
Utilities		37,354	37,354	33,799
Telephone		1,341	1,341	1,748
Printing, Postage and Stationery		746	746	980
Sundry Expenses		764	764	418
Accounting Charges		2,400	2,400	2,400
Legal & Professional		10,922	10,922	3,257
Bank Charges		146	146	133
Repairs and Maintenance		41,045	41,045	20,313
		<u>94,718</u>	<u>94,718</u>	<u>63,048</u>

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	2,400	2,400
Legal fees	10,922	10,922
Support costs	<u>81,396</u>	<u>81,396</u>
Total for 2025	<u>94,718</u>	<u>94,718</u>
Total for 2024	<u>63,048</u>	<u>63,048</u>

7 Grant-making

The support costs associated with grant-making are £Nil (31 March 2024 - £Nil).

Below are details of material grants made to institutions.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Name of institution	Activity	2025 £	2024 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	40,615	43,964
Grants to institutions-Qardan Hasannah	Charitable activities	-	-
		<u>40,615</u>	<u>43,964</u>

8 Trustees remuneration and expenses

No trustees have received any reimbursed expenses from the charity during the year.

Donations made by the trustees without any conditions attached totalled £Nil for the year (2024 - £6,179).

9 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Administration staff	1	1
Religious teachers	6	6
FMB Staff	<u>1</u>	<u>1</u>
	<u>8</u>	<u>8</u>

No employee received emoluments of more than £60,000 during the year

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Debtors

	2025	2024
	£	£
Accrued income	148,733	38,435
Other debtors	641,446	141,139
	<u>790,179</u>	<u>179,574</u>

12 Cash and cash equivalents

	2025	2024
	£	£
Cash on hand	898	898
Cash at bank	878,738	225,884
	<u>879,636</u>	<u>226,782</u>

Balances held by the charity that are not available for use by the charity

	2025	2024
	£	£
Balances held by the charity that are not available for use by the charity	<u>684,823</u>	<u>30,926</u>

The above bank balances included in Cash at Bank is part of Qardan Hasana scheme operated by the Charity to give Interest free loans to community members. This amount is designated for the use by the Trust to pay towards Qardan Hasana.

13 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	514	-
Other creditors	1,177,038	161,104
Accruals	7,200	4,800
	<u>1,184,752</u>	<u>165,904</u>

Anjuman-e-Jamali(Bradford)**Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)****14 Funds**

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted				
General	240,452	438,478	(336,423)	342,507
Restricted	<u>-</u>	<u>(142,556)</u>	<u>-</u>	<u>(142,556)</u>
Total funds	<u>240,452</u>	<u>581,034</u>	<u>(336,423)</u>	<u>485,063</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

15 Related party transactions

During the year the charity made the following related party transactions:

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). During the year The Trust made donation to Dawat-e-Hadiyah (United Kingdom) of £40,615 (2024: £43,964).

The following properties vest in “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 September 3, 2020 entrusted the said Properties to Anjuman-e-Jamali (Bradford) 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. Adam Masjid Complex situated at Syedna Way, Bradford BD8 9AR
2. House situated at 5 Northside Avenue, Bradford BD7 2AZ
3. House situated at 254 Ingleby Road, Bradford, BD7 2BB

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-Jamali (Bradford), 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-Jamali (Bradford).

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

GLOSSARY

Amil:	Minister of religion
Anjuman:	An administrative unit, established under the guidance and directions of the Dai al-Mutlaq to organize and manage the Affairs of the Dawoodi Bohra Jamaat of a particular area.
Darul Emarat:	Aamil's residence
Enayat:	Grants
Faiz-ul Mawaid al Burhaniyah:	Provision of food to the community
Imdad-e-Ghurbatzadah:	Relief of poverty
Imdad-e-Taklifzadah:	Relief in distress
Jamaat:	Local congregation
Jamaatkhana:	Banquet Hall
Laagat:	Prescribed contribution
Madrasah:	Religious school
Manshurat:	Publications
Markaz:	Community centre
Masjid:	Mosque
Mawaed:	Conventional meals
Moallim:	Religious teacher
Muvasalat:	Transportation for emissaries and personnel
Muvasat:	Charitable assistance
Niyaz:	Religious feasts
Qabrastan:	Burial Ground
Qardan Hasana	Interest free loan
Rahaesh:	Boarding facility/accommodation
Rifah-e-Aam:	General public utility (Relay and others)
Shababul Eid-ez-Zahabi:	Young people activities centre
Taamir:	Building, construction, restoration, repair and structural work
Tabarruat:	Offertory
Taiseer-un-Nikaah:	Marriage Committee
Talimy Imdad:	Educational aid
Taqarruban:	Regular contribution offered by the Jamaats and individuals
Tibby Imdad:	Medical aid
Taiseer-un-Nikaah:	Marriage Committee
Wazaef:	Emoluments paid to minister of religion

Accounts

Charity registration number: 1080150

Anjuman-e-Jamali(Bradford)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Tahas & Co Ltd
Chartered Certified Accountants
Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details

Trustees	Shaikh Mohammed bhai Noori - President
	Dr.Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
	Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary
	Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
	Shaikh Siraj bhai Sajjadali Cochin
	Mulla Saifuddin bhai Mulla Qasim bhai Ezzi
Principal Office	Yusuf bhai Hasan bhai Cochinwala
	Adam Masjid
	Syedna Way
	Bradford
	BD8 9AR
Charity Registration Number	1080150
Solicitors	SIMPSON Duxbury Solicitors
	2 Tyrrels Street,
	Bradford
	BD1 1RJ
Bankers	Barclays Bank Plc
	Bradford Market Street
	Leicester
	Leicestershire
	LE87 2BB
Independent Examiner	Habib Bank AG Zurich
	1236-1238 Leeds Road
	Bradford
	West Yorkshire
	BD3 8LG
Independent Examiner	Tahas & Co Ltd
	Chartered Certified Accountants
	Suite 3, Second Floor
	760 Eastern Avenue
	Newbury Park
	London
Independent Examiner	IG2 7HU

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Trust deed, the Charities Act 2011 and "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 from 1 January 2019).

Structure, governance and management

The Trust 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 Buranuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 31 March 2000.

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. 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 at least once a month at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees named on the legal and administrative information page have served during the year and up to the date of this report.

The Trustees have assessed the major risks the Trust faces 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.

They have appointed appropriate administrative staff to ensure these governance procedures are followed.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for the religious and charitable purpose, particularly to administer, manage and organize the affairs of the Dawoodi Bohra Jamaat of Bradford as per the "12 Umoor Programme" introduced by the 53rd al-Dai al Mutlaq, His Holiness Dr Syedna Mufaddal Saifuddin TUS and particularly for the following purposes.

- To advance and propagate education and learning, including the administration and organisation of religious and temporal affairs, of the Dawoodi Bohra Jamaat of Bradford and to practise and observe Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
- To advance education and learning including, but not limited to, supporting religious schools, secular educational institutions and scholastic prizes and promoting literature and languages, especially the Arabic language and Lisan al-Dawat.

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued) FOR THE YEAR ENDED 31 MARCH 2024

- The relief of need, hardship and distress.
- The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the beneficiaries particularly for women and young people in the interests of social welfare and so that their condition of life may be improved.
- To advance Islam and to provide other charitable relief in accordance with the terms of the Trust Deed.

The policy of the Trust continues to be to seek support and provide for the aims as stated.

The Trustees confirm that they have paid due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives in setting the grant making policy for the year.

The Trust has established its grant making policy to achieve its objects for the public benefit for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Bradford in particular and the community at large. Grants are made at the discretion of the Trustees in respect of any application from individuals or institutions that may apply for assistance within the objects of the Trust. Formal applications are required setting out the reasons for the grant. The policy of the Trustees is to make large single grants rather than many smaller ones.

Achievements and performance

The main sources of income of the Trust are the regular contributions from the community supplemented by other donations from minor sources and connected charities.

The Achievements and performance of the Trust are highlighted as per "12 Umoor Programme classified into 12 main categories consisting the following:

1. Umoor Deeniyah - Religious Affairs

The Trustees year round maintain a suitable environment, by adherence to the tenets of Islam. The Trust normally has around 300 religious gathering during the year. The Trustees during the pandemic ensured that all religious affairs were carried out through online programmes.

2. Umoor Taalimiyah - Education

The Trust supported education to learners of all ages to enable them to face the challenges of the current time, by organises classes for children on Saturdays and evenings. There are around 35 children attending these classes during the year. During Covid, these classes were arranged on an online basis.

3. Umoor Marafiq Burhaniyah - Welfare

The Trust carried out various initiatives to ensure every community member's living standards, especially their religious, economic, educational, household, health and food standards were uplifted. During Covid 19 all community members were given counselling and visits from Trustees and volunteers to ensure their welfare, adhering to social distancing and government guidelines.

4. Umoor Maliyah - Budgeting and Accounts

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued) FOR THE YEAR ENDED 31 MARCH 2024

The Trust ensures that budgets are set for all financial aspects of the Trust, ensuring all income and expenses are accounted through proper maintenance of books of accounts. During the year contributions from the community, including Gift Aid, amounted to £300,205 (2023:£357,642) an reduction of £57,437 when compared with the previous year. Amount on charitable activities in the year reduced to £270,352 (2023: £439,053).

5. Ummor Mawarid Bashariyah - Human Resources

The Trustees through various human resource programmes identify the relevant skill sets of community members. This helps the Trust to engage these volunteers for offering their services in the relevant fields i.e Information technology, Accounts and Education.

6. Umoor Dhakheliyah - Internal Affairs - IT/Communication/Statistics

The Trust ensured that all communication and office management activities were carried out during the year.

7. Ummor Kharijiyah - Public Relations

The Trust continuously engages with the local communities by organising events.

8. Ummor Qaza - Legal Affairs

The Trust looks into ensuring all members of the community live in harmony and mutual understanding.

9. Umoor Faiz al Mawaid al Burhaniyah and Niyaz- Meals from the community kitchen

The Trust provides all community members nutritious and sufficient meals on a daily basis. There are around 160 daily meals prepared in community kitchen for all members of the community. The key responsibility of procurement, food preparation, quality checks and health and safety is maintained on a regular basis. During Covid, The Trustees personally delivered groceries and essential food products to all community members, adhering to Government regulations.

10. Umoor Iqtisadiyah - Finance and Business Development

The Trustee encourage business development, counselling, skills development and business start up help to community members. There are various programmes during the year to achieve this objective.

11. Umoor Amlaak - Properties

The Trustee ensured that the maintenance of properties, legal documentation and development is carried out regularly. The Trust provides necessary funds to provide assistance to the Husaini Masjid and Mohammedi Park Management Trust for the maintenance and upkeep of the Masjid built for the community.

12. Umoor Sehhat - Health and Hygiene Activity

The Trustee ensured that all aspects of health, cleanliness, environment and sports are maintained for all community members. The Trusts regularly organises Medical Camps, Health Awareness Programmes and sports tournaments.

Financial review

Anjuman-e-Jamali(Bradford)

Trustees' Report (continued) FOR THE YEAR ENDED 31 MARCH 2024

The Statement of Financial Activities on page 7 shows the incoming and outgoing resources for the year. The Trust saw an increase in income in the year with total income of £300,205 (2023: £357,642). Furthermore rental income amount to £7,050 (2023: £9,610).

The expenses for charitable activities amounts to £270,353 (2023 :£439,053). After allowing for resources expended on charitable activities, the surplus for the year was £36,902 (2023 : (Deficit £71,810)).

The balance sheet on page 8 shows the financial position of the Trust at 31 March 2024. At the year end, total net assets were £240,452 compared with £203,549 for the previous year.

Reserves policy

The reserves policy is to hold funds to enable the Trust to carry out its operations and at an adequate level to meet its objectives. This provides for sufficient funds to be available for all management and administrative costs as well as ensuring adequate funds continue to be available for the costs of the Trust's charitable activities. The balance held as unrestricted funds at 31 March 2024 was £240,452 (2023 : £203,549).

The current level of reserves is therefore considered to be appropriate to meet the ongoing overheads of the Trust.

Investment policy

The Trust deed authorises the Trustees to make and hold investments using the funds of the charity. The Trustees also have power to hold funds with bankers as necessary. Due to the tenets of the Dawoodi Bohra faith, interest can neither be received nor paid, and as a result, the Trust is part of a network of other connected charities that operate a programme related investment made in the form of interest free loans (Qardan Hasana) to each other and other third parties for the purposes of furthering the objects of the Trust.

Risk assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate their exposure to those risks.

Future plans

The Trustees do not plan for any significant changes to the Trust's activities.

The annual report was approved by the trustees of the charity on 21 November 2024 and signed on its behalf by:



ADudhwala (Jan 23, 2025 22:07 GMT+4)

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Statement of Trustees' Responsibilities

FOR THE YEAR ENDED 31 MARCH 2023

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

The law applicable to charities 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 estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 21 November 2024 and signed on its behalf by:



ADudhwala (Jan 23, 2025 22:07 GMT+4)

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford)

FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2024 which are set out on pages 9 to 20.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Jamali(Bradford) 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-Jamali(Bradford)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since Anjuman-e-Jamali(Bradford)'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 Association of Chartered Certified Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of Anjuman-e-Jamali(Bradford) 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 accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford)
(continued)

FOR THE YEAR ENDED 31 MARCH 2024

Mustafa Poonawala
[Mustafa Poonawala \(Jan 25, 2025 12:31 GMT\)](#)

.....
Mr M Poonawala (FCCA)
Chartered Certified Accountants
Association of Chartered Certified Accountants

Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

21 November 2024

Anjuman-e-Jamali(Bradford)**Statement of Financial Activities for the Year Ended 31 March 2024**

	Note	Unrestricted funds £	Total 2024 £	Total 2023 £
Income and Endowments from:				
Donations and legacies	2	115,443	115,443	93,639
Charitable activities		184,762	184,762	264,003
Other income	2.2	<u>7,050</u>	<u>7,050</u>	<u>9,610</u>
Total Income		<u>307,255</u>	<u>307,255</u>	<u>367,252</u>
Expenditure on:				
Charitable activities	2.3	<u>(270,353)</u>	<u>(270,353)</u>	<u>(439,053)</u>
Total Expenditure		<u>(270,353)</u>	<u>(270,353)</u>	<u>(439,053)</u>
Net movement in funds		36,902	36,902	(71,801)
Reconciliation of funds				
Total funds brought forward		<u>203,550</u>	<u>203,550</u>	<u>275,350</u>
Total funds carried forward	2.12	<u><u>240,452</u></u>	<u><u>240,452</u></u>	<u><u>203,549</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

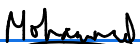
Anjuman-e-Jamali(Bradford)

(Registration number: 1080150)

Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Current assets			
Debtors	2.9	179,574	159,724
Cash at bank and in hand	2.10	226,782	249,455
		406,356	409,179
Creditors: Amounts falling due within one year	2.11	(165,904)	(205,630)
Net assets		240,452	203,549
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		240,452	203,549
Total funds	2.12	240,452	203,549

The financial statements on pages 9 to 20 were approved by the trustees, and authorised for issue on 21 November 2024 and signed on their behalf by:


Shaikh Mohammed bhai Noori (Jan 24, 2025 15:31 GMT)
.....
Shaikh Mohammed bhai Noori - President
Trustee


Dr Murtaza Mukhtiar (Jan 24, 2025 23:46 GMT+5.5)
.....
Dr. Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
Trustee


ADudhwala (Jan 23, 2025 22:07 GMT+4)
.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Accounting policies

Statement of compliance

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 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Anjuman-e-Jamali(Bradford) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a received basis.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

1 Accounting policies (continued)

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

1 Accounting policies (continued)

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

Income from Donation and Legacies include donations received from Sabil-ul-Khair-Wal-Barakat £115,443 (2023 ; £93,639)

2.1 Income from charitable activities

	Unrestricted funds	Total 2024	Total 2023
	General £	£	£
Charitable activities	<u>184,762</u>	<u>184,762</u>	<u>264,003</u>
	Unrestricted funds	Total 2024	Total 2023
	General £	£	£
Fayz-ul-Mawaid-ul- Burhaniyah and Niyaz	147,278	147,278	157,335
Other Donations : Madrasa, Lagat and Sundry	<u>37,484</u>	<u>37,484</u>	<u>106,668</u>
	<u>184,762</u>	<u>184,762</u>	<u>264,003</u>

2.2 Other income

	Unrestricted funds	Total 2024	Total 2023
	General £	£	£
Rental income	<u>7,050</u>	<u>7,050</u>	<u>9,610</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.3 Expenditure on charitable activities

		Unrestricted funds		
	Note	General £	Total 2024 £	Total 2023 £
Charitable activities		207,305	207,305	387,168
Governance costs	2.4	63,048	63,048	51,885
		<u>270,353</u>	<u>270,353</u>	<u>439,053</u>
		Activity undertaken directly	Total 2024	Total 2023
Charitable activities, Governance cost and Support cost Analysis		£	£	£
Taqarruban		43,964	43,964	51,148
Niyaz and Faiz-ul-Mawaid al Burhaniyah		149,336	149,336	110,538
Muvasalat		4,613	4,613	4,854
Taamir expenses		3,866	3,866	8,934
Madrasah- Talimy Imdad		4,163	4,163	9,774
H H Visit expenses		1,363	1,363	36,501
Grants to charitable institutions		-	-	165,419
		<u>207,305</u>	<u>207,305</u>	<u>387,168</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.4 Analysis of governance and support costs

Support costs allocated to charitable activities

	Basis of allocation	Governance costs £	Total 2024 £	Total 2023 £
Utilities		33,799	33,799	31,375
Telephone		1,748	1,748	2,615
Printing, Postage and Stationery		980	980	100
Sundry Expenses		418	418	1,525
Accounting Charges		2,400	2,400	2,400
Legal & Professional		3,257	3,257	382
Bank Charges		133	133	75
Repairs and Maintenance		20,313	20,313	13,413
		<u>63,048</u>	<u>63,048</u>	<u>51,885</u>

Governance costs

	Unrestricted funds		
	General £	Total 2024 £	Total 2023 £
Independent examiner fees			
Examination of the financial statements	2,400	2,400	2,400
Legal fees	3,257	3,257	382
Support costs	57,391	57,391	49,103
	<u>63,048</u>	<u>63,048</u>	<u>51,885</u>

2.5 Grant-making

The support costs associated with grant-making are £Nil (31 March 2023 - £Nil).

Below are details of material grants made to institutions.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.5 Grant-making (continued)

Name of institution	Activity	2024 £	2023 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	43,964	216,567
Grants to institutions-Qardan Hasannah	Charitable activities	-	-
		<u>43,964</u>	<u>216,567</u>

2.6 Trustees remuneration and expenses

No trustees have received any reimbursed expenses from the charity during the year.

Donations made by the trustees without any conditions attached totalled £6,179 for the year (2023 - £7,189).

2.7 Staff costs

The aggregate payroll costs were as follows:

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Administration staff	1	1
Religious teachers	6	6
FMB Staff	1	1
	<u>8</u>	<u>8</u>

No employee received emoluments of more than £60,000 during the year

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.8Taxation

The charity is a registered charity and is therefore exempt from taxation.

2.9Debtors

	2024	2023
	£	£
Accrued income	38,435	23,150
Other debtors	141,139	136,574
	<u>179,574</u>	<u>159,724</u>

2.1Cash and cash equivalents

	2024	2023
	£	£
Cash on hand	898	898
Cash at bank	225,884	248,557
	<u>226,782</u>	<u>249,455</u>

Balances held by the charity that are not available for use by the charity

	2024	2023
	£	£
Balances held by the charity that are not available for use by the charity	31,736	77,617

The above bank balances included in Cash at Bank is part of Qardan Hasana scheme operated by the Charity to give Interest free loans to community members. This amount is designated for the use by the Trust to pay towards Qardan Hasana.

2.1Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	161,104	203,230
Accruals	4,800	2,400
	<u>165,904</u>	<u>205,630</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.1 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	<u>203,549</u>	<u>307,255</u>	<u>(270,352)</u>	<u>240,452</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2.1 Related party transactions

During the year the charity made the following related party transactions:

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). During the year The Trust made donation to Dawat-e-Hadiyah (United Kingdom) of £43,964 (2023: £216,567).

The following properties vest in “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 September 3, 2020 entrusted the said Properties to Anjuman-e-Jamali (Bradford) 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. Adam Masjid Complex situated at Syedna Way, Bradford BD8 9AR
2. House situated at 5 Northside Avenue, Bradford BD7 2AZ
3. House situated at 254 Ingleby Road, Bradford, BD7 2BB

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-Jamali (Bradford), 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-Jamali (Bradford).

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

GLOSSARY

Amil:	Minister of religion
Anjuman:	An administrative unit, established under the guidance and directions of the Dai al-Mutlaq to organize and manage the Affairs of the Dawoodi Bohra Jamaat of a particular area.
Darul Emarat:	Aamil's residence
Enayat:	Grants
Faiz-ul Mawaid al Burhaniyah:	Provision of food to the community
Imdad-e-Ghurbatzadah:	Relief of poverty
Imdad-e-Taklifzadah:	Relief in distress
Jamaat:	Local congregation
Jamaatkhana:	Banquet Hall
Laagat:	Prescribed contribution
Madrasah:	Religious school
Manshurat:	Publications
Markaz:	Community centre
Masjid:	Mosque
Mawaed:	Conventional meals
Moallim:	Religious teacher
Muvasalat:	Transportation for emissaries and personnel
Muvasat:	Charitable assistance
Niyaz:	Religious feasts
Qabrastan:	Burial Ground
Qardan Hasana	Interest free loan
Rahaesh:	Boarding facility/accommodation
Rifah-e-Aam:	General public utility (Relay and others)
Shababul Eid-ez-Zahabi:	Young people activities centre
Taamir:	Building, construction, restoration, repair and structural work
Tabarruat:	Offertory
Taiseer-un-Nikaah:	Marriage Committee
Talimy Imdad:	Educational aid
Taqarruban:	Regular contribution offered by the Jamaats and individuals
Tibby Imdad:	Medical aid
Taiseer-un-Nikaah:	Marriage Committee
Wazaef:	Emoluments paid to minister of religion

Final Accounts 2024 ver 3

Final Audit Report

2025-01-24

Created:	2025-01-23
By:	TAHAS ACCOUNTANTS (info@tahas.net)
Status:	Signed
Transaction ID:	CBJCHBCAABAAqFIZZJxJKCC8jOXCOcJvRUyUAtvfHhRv

"Final Accounts 2024 ver 3" History

-  Document created by TAHAS ACCOUNTANTS (info@tahas.net)
2025-01-23 - 11:15:00 GMT- IP address: 62.30.16.26
-  Document emailed to hburhani52@gmail.com for signature
2025-01-23 - 11:15:04 GMT
-  Document emailed to Dr Murtaza Mukhtiar (mookhtiar@gmail.com) for signature
2025-01-23 - 11:15:04 GMT
-  Document emailed to Shaikh Mohammed bhai Noori (bradfordamil@alvazarat.org) for signature
2025-01-23 - 11:15:04 GMT
-  Email viewed by hburhani52@gmail.com
2025-01-23 - 18:06:00 GMT- IP address: 66.249.93.233
-  Signer hburhani52@gmail.com entered name at signing as ADudhwala
2025-01-23 - 18:07:33 GMT- IP address: 157.175.25.37
-  Document e-signed by ADudhwala (hburhani52@gmail.com)
Signature Date: 2025-01-23 - 18:07:35 GMT - Time Source: server- IP address: 157.175.25.37
-  Email viewed by Dr Murtaza Mukhtiar (mookhtiar@gmail.com)
2025-01-24 - 12:52:49 GMT- IP address: 146.75.205.1
-  Email viewed by Shaikh Mohammed bhai Noori (bradfordamil@alvazarat.org)
2025-01-24 - 15:30:29 GMT- IP address: 66.249.93.232
-  Document e-signed by Shaikh Mohammed bhai Noori (bradfordamil@alvazarat.org)
Signature Date: 2025-01-24 - 15:31:17 GMT - Time Source: server- IP address: 85.255.237.42
-  Document e-signed by Dr Murtaza Mukhtiar (mookhtiar@gmail.com)
Signature Date: 2025-01-24 - 18:16:11 GMT - Time Source: server- IP address: 116.73.195.105

✔ Agreement completed.

2025-01-24 - 18:16:11 GMT

Final Accounts 2024 ver 3 - signed 1

Final Audit Report

2025-01-25

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By:	TAHAS ACCOUNTANTS (info@tahas.net)
Status:	Signed
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"Final Accounts 2024 ver 3 - signed 1" History

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2025-01-25 - 12:30:09 GMT- IP address: 62.30.16.26

 Document emailed to mustafa@tahas.net for signature

2025-01-25 - 12:30:24 GMT

 Email viewed by mustafa@tahas.net

2025-01-25 - 12:31:03 GMT- IP address: 104.47.85.62

 Signer mustafa@tahas.net entered name at signing as Mustafa Poonawala

2025-01-25 - 12:31:36 GMT- IP address: 62.30.16.26

 Document e-signed by Mustafa Poonawala (mustafa@tahas.net)

Signature Date: 2025-01-25 - 12:31:38 GMT - Time Source: server- IP address: 62.30.16.26

 Agreement completed.

2025-01-25 - 12:31:38 GMT

Accounts

Charity registration number: 1080150

Anjuman-e-Jamali(Bradford)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details

Trustees	Shaikh Mohammed bhai Noori - President Dr.Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer Mulla Shabbir bhai Mulla Fakhruddin Raja - Joint Treasurer Shaikh Siraj bhai Sajjadali Cochin Mulla Saifuddin bhai Mulla Qasim bhai Ezzi Yusuf bhai Hasan bhai Cochinwala
Principal Office	Adam Masjid Syedna Way Bradford BD8 9AR
Charity Registration Number	1080150
Solicitors	SIMPSON Duxbury Solicitors 2 Tyrrels Street, Bradford BD1 1RJ
Bankers	Barclays Bank Plc Bradford Market Street Leicester Leicestershire LE87 2BB Habib Bank AG Zurich 1236-1238 Leeds Road Bradford West Yorkshire BD3 8LG
Auditor	Tahas & Co Ltd Suite 3, Second Floor 760 Eastern Avenue Newbury Park London IG2 7HU

Anjuman-e-Jamali(Bradford)

Trustees' Report FOR THE YEAR ENDED 31 MARCH 2023

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Trust deed, the Charities Act 2011 and "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 from 1 January 2015).

Structure, governance and management

The Trust 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 Buranuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 31 March 2000.

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. 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 at least once a month at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees named on the legal and administrative information page have served during the year and up to the date of this report.

The Trustees have assessed the major risks the Trust faces 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.

They have appointed appropriate administrative staff to ensure these governance procedures are followed.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for the religious and charitable purpose, particularly to administer, manage and organize the affairs of the Dawoodi Bohra Jamaat of Bradford as per the "12 Umoor Programme" introduced by the 53rd al-Dai al Mutlaq, His Holiness Dr Syedna Mufaddal Saifuddin TUS and particularly for the following purposes.

- To advance and propagate education and learning, including the administration and organisation of religious and temporal affairs, of the Dawoodi Bohra Jamaat of Bradford and to practise and observe Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
- To advance education and learning including, but not limited to, supporting religious schools, secular educational institutions and scholastic prizes and promoting literature and languages, especially the Arabic language and Lisan al-Dawat.
- The relief of need, hardship and distress.
- The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the beneficiaries particularly for women and young people in the interests of social welfare and so that their condition of life may be improved.
- To advance Islam and to provide other charitable relief in accordance with the terms of the Trust Deed.

The policy of the Trust continues to be to seek support and provide for the aims as stated.

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees confirm that they have paid due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives in setting the grant making policy for the year.

The Trust has established its grant making policy to achieve its objects for the public benefit for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Bradford in particular and the community at large. Grants are made at the discretion of the Trustees in respect of any application from individuals or institutions that may apply for assistance within the objects of the Trust. Formal applications are required setting out the reasons for the grant. The policy of the Trustees is to make large single grants rather than many smaller ones.

Achievements and performance

The main sources of income of the Trust are the regular contributions from the community supplemented by other donations from minor sources and connected charities.

The Achievements and performance of the Trust are highlighted as per "12 Umoor Programme classified into 12 main categories consisting the following:

1. Umoor Deeniyah - Religious Affairs

The Trustees year round maintain a suitable environment, by adherence to the tenets of Islam. The Trust normally has around 300 religious gathering during the year. The Trustees during the pandemic ensured that all religious affairs were carried out through online programmes.

2. Umoor Taalimiyah - Education

The Trust supported education to learners of all ages to enable them to face the challenges of the current time, by organises classes for children on Saturdays and evenings. There are around 35 children attending these classes during the year. During Covid, these classes were arranged on an online basis.

3. Umoor Marafiq Burhaniyah - Welfare

The Trust carried out various initiatives to ensure every community member's living standards, especially their religious, economic, educational, household, health and food standards were uplifted. During Covid 19 all community members were given counselling and visits from Trustees and volunteers to ensure their welfare, adhering to social distancing and government guidelines.

4. Umoor Maliyah - Budgeting and Accounts

The Trust ensures that budgets are set for all financial aspects of the Trust, ensuring all income and expenses are accounted through proper maintenance of books of accounts. During the year contributions from the community, including Gift Aid, amounted to £357,642 an increase of £80,488 when compared with the previous year. Amount on charitable activities in the year increased to £439,053 compared to £255,515 in 2022. The increase in expenditure is due to, investment property being gifted to Dawat-e-Hadiyah Trust UK for the value of £96,878.

5. Ummor Mawarid Bashariyah - Human Resources

The Trustees through various human resource programmes identify the relevant skill sets of community members. This helps the Trust to engage these volunteers for offering their services in the relevant fields i.e Information technology, Accounts and Education.

6. Umoor Dhakheliyah - Internal Affairs - IT/Communication/Statistics

The Trust ensured that all communication and office management activities were carried out during the year.

7. Ummor Kharijiyah - Public Relations

The Trust continuously engages with the local communities by organising events.

8. Ummor Qaza - Legal Affairs

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2023

The Trust looks into ensuring all members of the community live in harmony and mutual understanding.

9. Umoor Faiz al Mawaid al Burhaniyah and Niyaz- Meals from the community kitchen

The Trust provides all community members nutritious and sufficient meals on a daily basis. There are around 160 daily meals prepared in community kitchen for all members of the community. The key responsibility of procurement, food preparation, quality checks and health and safety is maintained on a regular basis. During Covid, The Trustees personally delivered groceries and essential food products to all community members, adhering to Government regulations.

10. Umoor Iqtisadiyah - Finance and Business Development

The Trustee encourage business development, counselling, skills development and business start up help to community members. There are various programmes during the year to achieve this objective.

11. Umoor Amlaak - Properties

The Trustee ensured that the maintainence of properties, legal documentation and development is carried out regularly. The Trust provides necessary funds to provide assistance to the Husaini Masjid and Mohammedi Park Management Trust for the maintenance and upkeep of the Masjid built for the community.

12. Umoor Sehhat - Health and Hygiene Activity

The Trustee ensured that all aspects of health, cleanliness, environment and sports are maintained for all community members. The Trusts regulary organises Medical Camps, Health Awareness Programmes and sports tournaments.

Financial review

The Statement of Financial Activities on page 12 shows the incoming and outgoing resources for the year. The Trust saw an increase in income in the year with total income of £357,252 (2022: £283,094). Furthermore rental income amount to £9,610 (2021: £5,940).

The expenses for charitable activities amounts to £439,053 (2022 :£255,515), the expenses includes a gift of investment property to Dawat-e-Hadiyah Trust UK of £96,878. After allowing for resources expended on charitable activities, the deficit for the year was £71,801 (2022 : (Surplus £27,579)).

The balance sheet on page 13 shows the financial position of the Trust at 31 March 2022. At the year end, total net assets were £203,549 compared with £275,350 for the previous year.

Reserves policy

The reserves policy is to hold funds to enable the Trust to carry out its operations and at an adequate level to meet its objectives. This provides for sufficient funds to be available for all management and administrative costs as well as ensuring adequate funds continue to be available for the costs of the Trust's charitable activities. The balance held as unrestricted funds at 31 March 2023 was £203,549.

The current level of reserves is therefore considered to be appropriate to meet the ongoing overheads of the Trust.

Investment policy

The Trust deed authorises the Trustees to make and hold investments using the funds of the charity. The Trustees also have power to hold funds with bankers as necessary. Due to the tenets of the Dawoodi Bohra faith, interest can neither be received nor paid, and as a result, the Trust is part of a network of other connected charities that operate a programme related investment made in the form of interest free loans (Qardan Hasana) to each other and other third parties for the purposes of furthering the objects of the Trust.

Risk assessment

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate their exposure to those risks.

Future plans

The Trustees do not plan for any significant changes to the Trust's activities.

The annual report was approved by the trustees of the charity on 18 December 2023 and signed on its behalf by:

.....

Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Statement of Trustees' Responsibilities

FOR THE YEAR ENDED 31 MARCH 2023

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

The law applicable to charities 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 estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 18 December 2023 and signed on its behalf by:

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford) FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 which are set out on pages 8 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Jamali(Bradford) 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-Jamali(Bradford)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since Anjuman-e-Jamali(Bradford)'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 Association of Chartered Certified Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of Anjuman-e-Jamali(Bradford) 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 accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

.....
Mr M Poonawala (FCCA)
Association of Chartered Certified Accountants

Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

18 December 2023

Anjuman-e-Jamali(Bradford)

Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted £	Total 2023 £	Total 2022 £
Income and Endowments from:				
Donations and legacies	2	357,642	357,642	277,154
Other income	3	9,610	9,610	5,940
Total Income		<u>367,252</u>	<u>367,252</u>	<u>283,094</u>
Expenditure on:				
Charitable activities	4	<u>(439,053)</u>	<u>(439,053)</u>	<u>(255,515)</u>
Total Expenditure		<u>(439,053)</u>	<u>(439,053)</u>	<u>(255,515)</u>
Net movement in funds		(71,801)	(71,801)	27,579
Reconciliation of funds				
Total funds brought forward		<u>275,350</u>	<u>275,350</u>	<u>247,771</u>
Total funds carried forward	13	<u><u>203,549</u></u>	<u><u>203,549</u></u>	<u><u>275,350</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

Anjuman-e-Jamali(Bradford)

(Registration number: 1080150)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Investments	9	-	96,878
Current assets			
Debtors	10	159,724	79,024
Cash at bank and in hand	11	<u>249,455</u>	<u>277,447</u>
		409,179	356,471
Creditors: Amounts falling due within one year	12	<u>(205,630)</u>	<u>(177,999)</u>
Net current assets		<u>203,549</u>	<u>178,472</u>
Net assets		<u><u>203,549</u></u>	<u><u>275,350</u></u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted		<u>203,549</u>	<u>275,349</u>
Total funds	13	<u><u>203,549</u></u>	<u><u>275,349</u></u>

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on 18 December 2023 and signed on their behalf by:

.....
Shaikh Mohammed bhai Noori - President
Trustee

.....
Dr.Shaikh Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
Trustee

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

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

1 Accounting policies

Statement of compliance

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 1 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.

Basis of preparation

Anjuman-e-Jamali(Bradford) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a received basis.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Anjuman-e-Jamali(Bradford)

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

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Investment properties

Investment property is carried at fair value, derived from the current market prices for comparable real estate determined annually by external valuers. The valuers use observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset. Changes in fair value are recognised in profit or loss.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Anjuman-e-Jamali(Bradford)

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

2 Income from donations and legacies

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	70,489	70,489	102,292
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	157,335	157,335	108,709
Other donations: Madrasa, Lagat and Sundry donations	106,668	106,668	37,153
Gift aid reclaimed	23,150	23,150	29,000
	<u>357,642</u>	<u>357,642</u>	<u>277,154</u>

3 Other income

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Rental income	<u>9,610</u>	<u>9,610</u>	<u>5,940</u>

Anjuman-e-Jamali(Bradford)

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

4 Expenditure on charitable activities

		Unrestricted		
	Note	General	Total	Total
		£	2023	2022
		£	£	£
Charitable activities		387,168	387,168	219,585
Governance costs	5	51,885	51,885	35,930
		<u>439,053</u>	<u>439,053</u>	<u>255,515</u>
		Activity		
		undertaken	Total	Total
		directly	2023	2022
		£	£	£
Charitable activities, Governance cost and Support cost Analysis				
Taqarruban		51,148	51,148	22,800
Muvasat		-	-	5,500
Niyaz and Faiz-ul-Mawaid al Burhaniyah		110,538	110,538	90,166
Muvasalat		4,854	4,854	51,467
Taamir expenses		8,934	8,934	44,706
Madrasah- Talimy Imdad		9,774	9,774	4,946
H H Visit expenses		36,501	36,501	-
Grants to charitable institutions		165,419	165,419	-
		<u>387,168</u>	<u>387,168</u>	<u>219,585</u>

Anjuman-e-Jamali(Bradford)

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

5 Analysis of governance and support costs

Support costs allocated to charitable activities

	Basis of allocation	Governance costs £	Total 2023 £	Total 2022 £
Utilities		31,375	31,375	23,780
Telephone		2,615	2,615	3,876
PPS		100	100	2,439
Sundry Expenses		1,525	1,525	1,800
Accounting Charges		2,400	2,400	2,400
Legal & Professional		382	382	1,600
Bank Charges		75	75	35
Repairs and maintainence		13,413	13,413	-
		<u>51,885</u>	<u>51,885</u>	<u>35,930</u>

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Accountancy fees	2,400	2,400
Legal fees	382	382
Support costs	49,103	49,103
Total for 2023	<u>51,885</u>	<u>51,885</u>
Total for 2022	<u>35,930</u>	<u>35,930</u>

6 Grant-making

The support costs associated with grant-making are £Nil (31 March 2022 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2023 £	2022 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	216,567	22,800
Grants to institutions-Qardan Hasannah	Charitable activities	-	-
		<u>216,567</u>	<u>22,800</u>

Anjuman-e-Jamali(Bradford)

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

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Fixed asset investments

	2023	2022
	£	£
Investment properties	-	96,878

Investment properties

During the year the Investment property was transferred to Dawaat-e-Hadiyah Trust (UK) at the cost value of £96,877.

There has been no valuation of investment property by an independent valuer.

10 Debtors

	2023	2022
	£	£
Accrued income	23,150	29,000
Other debtors	136,574	50,024
	<u>159,724</u>	<u>79,024</u>

11 Cash and cash equivalents

	2023	2022
	£	£
Cash on hand	898	898
Cash at bank	248,557	276,549
	<u>249,455</u>	<u>277,447</u>

12 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other creditors	203,230	175,599
Accruals	2,400	2,400
	<u>205,630</u>	<u>177,999</u>

Anjuman-e-Jamali(Bradford)

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

13 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted				
General	<u>275,350</u>	<u>367,252</u>	<u>(439,053)</u>	<u>203,549</u>

Anjuman-e-Jamali(Bradford)

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

14 Related party transactions

During the year the charity made the following related party transactions:

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). During the year The Trust made donation to Dawat-e-Hadiyah (United Kingdom) of £216,567 (2022: £22,800).

The following properties vest in “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 September 3, 2020 entrusted the said Properties to Anjuman-e-Jamali (Bradford) 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. Adam Masjid Complex situated at Syedna Way, Bradford BD8 9AR
2. House situated at 5 Northside Avenue, Bradford BD7 2AZ
3. House situated at 254 Ingleby Road, Bradford, BD7 2BB

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-Jamali (Bradford), 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-Jamali (Bradford).

Anjuman-e-Jamali(Bradford)

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

GLOSSARY	
Amanat:	Deposits
Anjuman:	An administrative unit, established under the guidance and directions of the Dai al-Mutlaq to organize and manage the Affairs of the Dawoodi Bohra Jamaat of a particular area.
Darul Emarat:	Aamil's residence
Enayat:	Grants
Faiz-ul Mawaid al Burhaniyah:	Free of charge food served to the community prepared and organised by the community kitchen
Imdad-e-Ghurbatzadah:	Relief of poverty
Imdad-e-Taklifzadah:	Relief in distress
Jamaat:	Local congregation
Jamaatkhana:	Banquet Hall
Laagat:	Prescribed contribution
Madrasa:	Religious school
Manshurat:	Publications
Markaz:	Community centre
Masjid:	Mosque
Masjid Tazyeen:	Masjid decoration
Milad:	Birthday celebration
Muvasalat:	Transportation for emissaries and personnel
Muvasat:	Charitable assistance
Niyaz:	Religious feasts
Qabrastan:	Burial Ground
Qardan Hasana	Interest free loan
Rahaesh:	Boarding facility/accommodation
Rifah-e-Aam:	General public utility
Shababui Eid-ez-Zahabi:	Young people activities centre
Sabil-ul-Khair-Wal-Barakat:	Regular contributions offered by members of Dawoodi Bohra Community
Sadaqat-us-Syr	Alms given secretly
Sandug Khairiyah:	Community Chest
Silah-Fitrah:	Prescribed religious offerings
Taamir:	Building, construction, restoration, repair and structural work
Tabarruat:	Offertory
Taiseer-un-Nikaah:	Marriage Committee
Talimy Imdad:	Educational aid
Taqarruban:	Regular contribution offered by the Jamaats and individuals
Tibby Imdad:	Medical aid

Accounts

Charity registration number: 1080150

Anjuman-e-Jamali(Bradford)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details

Trustees	Shaikh Mohammed bhai Noori - President Dr.Mulla Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer Mulla Shabbir bhai Mulla Fakhruddin Raja - Joint Treasurer Shaikh Siraj bhai Sajjadali Cochin Saifuddin bhai Mulla Qasim bhai Ezzi Yusuf bhai Hasan bhai Cochinwala
Principal Office	Adam Masjid Syedna Way Bradford BD8 9AR
Charity Registration Number	1080150
Solicitors	SIMPSON Duxbury Solicitors 2 Tyrrels Street, Bradford BD1 1RJ
Bankers	Barclays Bank Plc Bradford Market Street Leicester Leicestershire LE87 2BB Habib Bank AG Zurich 1236-1238 Leeds Road Bradford West Yorkshire BD3 8LG
Auditor	Tahas & Co Ltd Chartered Certified Accountants Suite 3, Second Floor 760 Eastern Avenue Newbury Park London IG2 7HU

Anjuman-e-Jamali(Bradford)

Trustees' Report FOR THE YEAR ENDED 31 MARCH 2022

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Trust deed, the Charities Act 2011 and "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 from 1 January 2015).

Structure, governance and management

The Trust 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 Buranuddin (RA). The Trust's registered charity status was confirmed by the Charity Commission on 31 March 2000.

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. 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 at least once a month at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees named on the legal and administrative information page have served during the year and up to the date of this report.

The Trustees have assessed the major risks the Trust faces 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.

They have appointed appropriate administrative staff to ensure these governance procedures are followed.

Objectives and activities

The Trustees hold the Trust Fund and its income upon trust to apply them for the religious and charitable purpose, particularly to administer, manage and organize the affairs of the Dawoodi Bohra Jamaat of Bradford as per the "12 Umoor Programme" introduced by the 53rd al-Dai al Mutlaq, His Holiness Dr Syedna Mufaddal Saifuddin TUS and particularly for the following purposes.

- To advance and propagate education and learning, including the administration and organisation of religious and temporal affairs, of the Dawoodi Bohra Jamaat of Bradford and to practise and observe Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
- To advance education and learning including, but not limited to, supporting religious schools, secular educational institutions and scholastic prizes and promoting literature and languages, especially the Arabic language and Lisan al-Dawat.
- The relief of need, hardship and distress.

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2022

- The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the beneficiaries particularly for women and young people in the interests of social welfare and so that their condition of life may be improved.
- To advance Islam and to provide other charitable relief in accordance with the terms of the Trust Deed.

The policy of the Trust continues to be to seek support and provide for the aims as stated.

The Trustees confirm that they have paid due regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives in setting the grant making policy for the year.

The Trust has established its grant making policy to achieve its objects for the public benefit for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Bradford in particular and the community at large. Grants are made at the discretion of the Trustees in respect of any application from individuals or institutions that may apply for assistance within the objects of the Trust. Formal applications are required setting out the reasons for the grant. The policy of the Trustees is to make large single grants rather than many smaller ones.

Achievements and performance

The main sources of income of the Trust are the regular contributions from the community supplemented by other donations from minor sources and connected charities.

The Achievements and performance of the Trust are highlighted as per "12 Umoor Programme classified into 12 main categories consisting the following:

1. Umoor Deeniyah - Religious Affairs

The Trustees year round maintain a suitable environment, by adherence to the tenets of Islam. The Trust normally has around 300 religious gathering during the year. The Trustees during the pandemic ensured that all religious affairs were carried out through online programmes.

2. Umoor Taalimiyah - Education

The Trust supported education to learners of all ages to enable them to face the challenges of the current time, by organises classes for children on Saturdays and evenings. There are around 35 children attending these classes during the year. During Covid, these classes were arranged on an online basis.

3. Umoor Marafiq Burhaniyah - Welfare

The Trust carried out various initiatives to ensure every community member's living standards, especially their religious, economic, educational, household, health and food standards were uplifted. During Covid 19 all community members were given counselling and visits from Trustees and volunteers to ensure their welfare, adhering to social distancing and government guidelines.

4. Umoor Maliyah - Budgeting and Accounts

The Trust ensures that budgets are set for all financial aspects of the Trust, ensuring all income and expenses are accounted through proper maintenance of books of accounts. During the year contributions from the community, including Gift Aid, amounted to £277,154 an increase of £48,077 when compared with the previous year. Amount on charitable activities in the year increased to £255,515 compared to £245,072 in 2021.

5. Ummor Mawarid Bashariyah - Human Resources

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees through various human resource programmes identify the relevant skill sets of community members. This helps the Trust to engage these volunteers for offering their services in the relevant fields i.e Information technology, Accounts and Education.

6. Umoor Dhakheliyah - Internal Affairs - IT/Communication/Statistics

The Trust ensured that all communication and office management activities were carried out during the year.

7. Ummor Kharijiyah - Public Relations

The Trust continuously engages with the local communities by organising events.

8. Ummor Qaza - Legal Affairs

The Trust looks into ensuring all members of the community live in harmony and mutual understanding.

9. Umoor Faiz al Mawaid al Burhaniyah and Niyaz- Meals from the community kitchen

The Trust provides all community members nutritious and sufficient meals on a daily basis. There are around 150 daily meals prepared in community kitchen for all members of the community. The key responsibility of procurement, food preparation, quality checks and health and safety is maintained on a regular basis. During Covid, The Trustees personally delivered groceries and essential food products to all community members, adhering to Government regulations.

10. Umoor Iqtesadiyah - Finance and Business Development

The Trustee encourage business development, counselling, skills development and business start up help to community members. There are various programmes during the year to achieve this objective.

11. Umoor Amlaak - Properties

The Trustee ensured that the maintenance of properties, legal documentation and development is carried out regularly. The Trust provides necessary funds to provide assistance to the Husaini Masjid and Mohammedi Park Management Trust for the maintenance and upkeep of the Masjid built for the community.

12. Umoor Sehhat - Health and Hygiene Activity

The Trustee ensured that all aspects of health, cleanliness, environment and sports are maintained for all community members. The Trusts regularly organises Medical Camps, Health Awareness Programmes and sports tournaments.

Financial review

The Statement of Financial Activities on page 12 shows the incoming and outgoing resources for the year. The Trust saw an increase in income in the year with total income of £283,094 (2021: £235,017). Furthermore rental income amount to £5,940 (2021: £5,940).

Due to the Government restrictions on religious places, the Masjid and office were closed resulting in staff being furloughed. The amount expenses for charitable activities amounts to £255,515 (2021 :£245,072) Overall after allowing for resources expended on charitable activities, the surplus generated for the year was £27,579 (2021 : (£10,055)).

The balance sheet on page 13 shows the financial position of the Trust at 31 March 2022. At the year end, total net assets were £275,350 compared with £247,770 for the previous year.

Reserves policy

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2022

The reserves policy is to hold funds to enable the Trust to carry out its operations and at an adequate level to meet its objectives. This provides for sufficient funds to be available for all management and administrative costs as well as ensuring adequate funds continue to be available for the costs of the Trust's charitable activities. The balance held as unrestricted funds at 31 March 2022 was £275,349.

The current level of reserves is therefore considered to be appropriate to meet the ongoing overheads of the Trust.

Investment policy

The Trust deed authorises the Trustees to make and hold investments using the funds of the charity. The Trustees also have power to hold funds with bankers as necessary. Due to the tenets of the Dawoodi Bohra faith, interest can neither be received nor paid, and as a result, the Trust is part of a network of other connected charities that operate a programme related investment made in the form of interest free loans (Qardan Hasana) to each other and other third parties for the purposes of furthering the objects of the Trust.

Risk assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate their exposure to those risks.

Impact of Covid-19

On 11 March 2020, the World Health Organization declared the Coronavirus (COVID-19) outbreak to be a pandemic in recognition of its rapid spread across the globe. Adhering to the guidelines all community facilities were closed to the community members for most part of 2020, this was to ensure social wellbeing of its members, staff and community. Trust issued strict guidelines for social distancing and wearing face covering at all times in the community centre. For the charity's 31 March 2022 financial statements, the COVID-19 outbreak and the related impacts are considered non-adjusting events. Due to the uncertainty of the outcome of the current events, the charity cannot reasonably estimate the impact these events will have on the charity's financial position, results of operations or cash flows in the future. To minimise the uncertain financial risk associated with the Pandemic, The Trust have put measures in place to ensure reduction in costs and income generation.

The charity holds reasonable cash reserves to shelter against the impact of the current coronavirus pandemic. In addition, announcements by government of various initiatives to support businesses to address short-term income shortfalls should enable the charity to continue operationally.

Future plans

The Trustees do not plan for any significant changes to the Trust's activities.

The annual report was approved by the trustees of the charity on 3 October 2022 and signed on its behalf by:

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Statement of Trustees' Responsibilities

FOR THE YEAR ENDED 31 MARCH 2022

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

The law applicable to charities 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 estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 3 October 2022 and signed on its behalf by:

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford)

FOR THE YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 8 to 20.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Jamali(Bradford) 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-Jamali(Bradford)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since Anjuman-e-Jamali(Bradford)'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 Association of Chartered Certified Accountants, 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 that in any material respect:

1. accounting records were not kept in respect of Anjuman-e-Jamali(Bradford) 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 accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

.....
Mr M Poonawala
Chartered Certified Accountants
Association of Chartered Certified Accountants

Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

3 October 2022

Anjuman-e-Jamali(Bradford)

Statement of Financial Activities for the Year Ended 31 March 2022

	Note	Unrestricted £	Total 2022 £	Total 2021 £
Income and Endowments from:				
Donations and legacies	2	277,154	277,154	229,077
Other income	3	5,940	5,940	5,940
Total Income		283,094	283,094	235,017
Expenditure on:				
Charitable activities	4	(255,515)	(255,515)	(245,072)
Total Expenditure		(255,515)	(255,515)	(245,072)
Net movement in funds		27,579	27,579	(10,055)
Reconciliation of funds				
Total funds brought forward		247,770	247,770	257,825
Total funds carried forward	13	275,349	275,349	247,770

All of the charity's activities derive from continuing operations during the above two periods.

Anjuman-e-Jamali(Bradford)

(Registration number: 1080150)

Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Investments	9	96,878	96,878
Current assets			
Debtors	10	79,024	48,780
Cash at bank and in hand	11	<u>277,447</u>	<u>227,624</u>
		356,471	276,404
Creditors: Amounts falling due within one year	12	<u>(177,999)</u>	<u>(125,512)</u>
Net current assets		<u>178,472</u>	<u>150,892</u>
Net assets	14	<u>275,350</u>	<u>247,770</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted		<u>275,349</u>	<u>247,770</u>
Total funds	13	<u>275,349</u>	<u>247,770</u>

The financial statements on pages 8 to 20 were approved by the trustees, and authorised for issue on 3 October 2022 and signed on their behalf by:

.....
Shaikh Mohammed bhai Noori - President
Trustee

.....
Dr.Mulla Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
Trustee

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

The notes on pages 10 to 20 form an integral part of these financial statements.

Anjuman-e-Jamali(Bradford)

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

1 Accounting policies

Statement of compliance

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 1 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.

Basis of preparation

Anjuman-e-Jamali(Bradford) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a received basis.

Anjuman-e-Jamali(Bradford)

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

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Investment properties

Investment property is carried at fair value, derived from the current market prices for comparable real estate determined annually by external valuers. The valuers use observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset. Changes in fair value are recognised in profit or loss.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Anjuman-e-Jamali(Bradford)

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	102,292	102,292	66,418
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	108,709	108,709	102,613
Other donations: Madrasa, Lagat and Sundry donations	37,153	37,153	53,667
Gift aid reclaimed	29,000	29,000	6,379
	<u>277,154</u>	<u>277,154</u>	<u>229,077</u>

3 Other income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Rental income	<u>5,940</u>	<u>5,940</u>	<u>5,940</u>

Anjuman-e-Jamali(Bradford)

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

4 Expenditure on charitable activities

		Unrestricted	Total	Total
	Note	General	2022	2021
		£	£	£
Charitable activities		219,585	219,585	216,019
Governance costs	5	35,930	35,930	29,053
		<u>255,515</u>	<u>255,515</u>	<u>245,072</u>
		Activity	Total	Total
		undertaken	2022	2021
		directly	£	£
Charitable activities, Governance cost and Support cost				
Analysis				
Taqarruban		74,268	74,268	69,452
Muvasat		5,500	5,500	4,500
Niyaz and Faiz-ul-Mawaid al Burhaniyah		90,166	90,166	54,252
Taamir expenses		44,706	44,706	87,058
Madrasah- Talimy Imdad		4,946	4,946	757
		<u>219,586</u>	<u>219,586</u>	<u>216,019</u>

Anjuman-e-Jamali(Bradford)

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

5 Analysis of governance and support costs

Support costs allocated to charitable activities

	Basis of allocation	Governance costs	Other support costs	Total 2022	Total 2021
		£	£	£	£
Utilities		2,378	21,402	23,780	21,477
Telephone		388	3,488	3,876	2,300
PPS		244	2,195	2,439	931
Sundry Expenses		1,800	-	1,800	1,008
Accounting Charges		2,400	-	2,400	2,400
Legal & Professional		1,600	-	1,600	530
Bank Charges		-	35	35	407
		<u>8,810</u>	<u>27,120</u>	<u>35,930</u>	<u>29,053</u>

Governance costs

	Unrestricted funds General	Total funds
	£	£
Audit fees		
Accountancy fees	2,400	2,400
Legal fees	1,600	1,600
Support costs	<u>31,930</u>	<u>31,930</u>
Total for 2022	<u>35,930</u>	<u>35,930</u>
Total for 2021	<u>29,053</u>	<u>29,053</u>

6 Grant-making

The support costs associated with grant-making are £Nil (31 March 2021 - £Nil).

Below are details of material grants made to institutions.

Anjuman-e-Jamali(Bradford)

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

Name of institution	Activity	2022 £	2021 £
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	22,800	69,452
Grants to institutions-Qardan Hasannah	Charitable activities	-	-
		<u>22,800</u>	<u>69,452</u>

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Fixed asset investments

	2022 £	2021 £
Investment properties	<u>96,878</u>	<u>96,878</u>

Investment properties

The investment property was valued on an open market basis on 31st March 2020 by the trustees. The fair value reflects the diminution from historic cost and the carrying value is considered to be open market value as assessed by the trustees.

The historical costs of the property is £100,907 (2021: £100,907)

There has been no valuation of investment property by an independent valuer.

10 Debtors

	2022 £	2021 £
Accrued income	29,000	23,971
Other debtors	<u>50,024</u>	<u>24,809</u>
	<u>79,024</u>	<u>48,780</u>

11 Cash and cash equivalents

Anjuman-e-Jamali(Bradford)

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

	2022	2021
	£	£
Cash on hand	898	898
Cash at bank	276,549	226,726
	<u>277,447</u>	<u>227,624</u>

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other creditors	175,599	120,691
Accruals	2,400	4,821
	<u>177,999</u>	<u>125,512</u>

Anjuman-e-Jamali(Bradford)

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

13 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted				
General	<u>247,770</u>	<u>283,094</u>	<u>(255,515)</u>	<u>275,349</u>

14 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2022 £
Fixed asset investments	96,878	96,878
Current assets	356,471	356,471
Current liabilities	<u>(177,999)</u>	<u>(177,999)</u>
Total net assets	<u>275,350</u>	<u>275,350</u>
	Unrestricted funds General £	Total funds at 31 March 2021 £
Fixed asset investments	96,878	96,878
Current assets	276,404	276,404
Current liabilities	<u>(125,512)</u>	<u>(125,512)</u>
Total net assets	<u>247,770</u>	<u>247,770</u>

Anjuman-e-Jamali(Bradford)

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

15 Related party transactions

During the year the charity made the following related party transactions:

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). During the year The Trust made donation in the form of Taqaruban to Dawat-e-Hadiyah (United Kingdom) £22,800 (2021: £69,452).

The following properties vest in “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 September 3, 2020 entrusted the said Properties to Anjuman-e-Jamali (Bradford) 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. Adam Masjid Complex situated at Syedna Way, Bradford BD8 9AR
2. House situated at 5 Northside Avenue, Bradford BD7 2AZ

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-Jamali (Bradford), 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-Jamali (Bradford).

Anjuman-e-Jamali(Bradford)

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

GLOSSARY	
Amanat:	Deposits
Anjuman:	An administrative unit, established under the guidance and directions of the Dai al-Mutlaq to organize and manage the Affairs of the Dawoodi Bohra Jamaat of a particular area.
Darul Emarat:	Aamil's residence
Enayat:	Grants
Faiz-ul Mawaid al Burhaniyah:	Free of charge food served to the community prepared and organised by the community kitchen
Imdad-e-Ghurbatzadah:	Relief of poverty
Imdad-e-Taklifzadah:	Relief in distress
Jamaat:	Local congregation
Jamaatkhana:	Banquet Hall
Laagat:	Prescribed contribution
Madrasa:	Religious school
Manshurat:	Publications
Markaz:	Community centre
Masjid:	Mosque
Masjid Tazyeen:	Masjid decoration
Milad:	Birthday celebration
Muvasalat:	Transportation for emissaries and personnel
Muvasat:	Charitable assistance
Niyaz:	Religious feasts
Qabrastan:	Burial Ground
Qardan Hasana	Interest free loan
Rahaesh:	Boarding facility/accommodation
Rifah-e-Aam:	General public utility
Shababui Eid-ez-Zahabi:	Young people activities centre
Sabil-ul-Khair-Wal-Barakat:	Regular contributions offered by members of Dawoodi Bohra Community
Sadaqat-us-Syr	Alms given secretly
Sandug Khairiyah:	Community Chest
Silah-Fitrah:	Prescribed religious offerings
Taamir:	Building, construction, restoration, repair and structural work
Tabarruat:	Offertory
Taiseer-un-Nikaah:	Marriage Committee

Anjuman-e-Jamali(Bradford)

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

Talimy Imdad:	Educational aid
Taqarruban:	Regular contribution offered by the Jamaats and individuals
Tibby Imdad:	Medical aid

Accounts

Charity registration number: 1080150

Anjuman-e-Jamali(Bradford)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Anjuman-e-Jamali(Bradford)

Reference and Administrative Details

Trustees	Shaikh Mohammed bhai Noori - President Dr.Mulla Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer Mulla Shabbir bhai Mulla Fakhruddin Raja - Joint Treasurer Shaikh Siraj bhai Sajjadali Cochin Saifuddin bhai Mulla Qasim bhai Ezzi Yusuf bhai Hasan bhai Cochinwala
Principal Office	Adam Masjid Syedna Way Bradford BD8 9AR
Charity Registration Number	1080150
Solicitors	R D C Solicitors Manor Row Chambers 35/37 Manor Row Bradford BD1 4PS
Bankers	Barclays Bank Plc Bradford Market Street Leicester Leicestershire LE87 2BB Habib Bank AG Zurich 1236-1238 Leeds Road Bradford West Yorkshire BD3 8LG
Auditor	Tahas & Co Ltd Chartered Certified Accountants Suite 3, Second Floor 760 Eastern Avenue Newbury Park London IG2 7HU

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management

Anjuman-e-Jamali (Bradford) 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 Buranuddin (AQ). The Trust's registered charity status was confirmed by the Charity Commission on 31 March 2000.

Shaikh Mohammed bhai Noori - President

Dr.Mulla Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary

Mulla Sajjadhussain bhai Mulla Gulamabbas Jamali - Joint Secretary

Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer

Mulla Shabbirbhai Mulla Fakhruddin Raja - Joint Treasurer

Shaikh Siraj bhai Shaikh Sajjadali Cochin

Saifuddin bhai Mulla Qasim bhai Ezzi

Yusuf bhai Hasan bhai Cochinwala

Trustees are appointed by the Dai al- Mutlaq for a period not exceeding five years. 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 at least once a month at which they agree the broad strategy and areas of activity for the Trust, including the consideration of grant making, reserves and risk management policies and performance.

The Trustees have assessed the major risks the Trust faces 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. They have appointed appropriate administrative staff to ensure these governance procedures are followed.

Objectives and activities

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

1. To advance the preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatemi (Fatimid) philosophy, culture and traditions, all as interpreted by al Dai al-Mutlaq.

The trust held an annual international meeting in which the children of the Dawoodi Bohra Community from The United Kingdom and Europe gathered in Bradford to recite the Quran (Musabeqat), and promote the aim of memorising the Quran, as is the wish of his Holiness.

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2021

2. The advancement of education. The number of children attending the Madrassah has increased, and the facilities have been outgrown. The Trust is looking at ways to increase the capacity of the space available for the Madrassah, in the current financial year will look to implement the most appropriate method of increasing capacity, and renovate the facilities of the Madrassah.

3. The relief of need, hardship and distress; this is done on a local level. Mumineen of the community have been dispensed with hardship funds (Muwasaat) which is available to assist members in hardship. In keeping with the teachings of His Holiness, mumineen of the community and the Trust are encouraged to join the Foster ship Scheme.

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. Workshops have been introduced to instruct on Home Sciences, which is widely promoted within the community. The Trust has called upon the expertise within the community to help uplift those who wish to become more familiar with IT, and will provide basic training in Computer Literacy skills on a voluntary basis.

5. In keeping with the directives of his Holiness, this financial year has seen a drive to uplift members in Bradford. Ensuring that their facilities at their homes are in keeping with the culture of Taharat, facilitating marriage, according to the traditions of the community, and health of the wider community is addressed and using expertise within the community to screen for cardiovascular risk factors, and address diet and exercise. Particular emphasis has been placed on the healthy content and hygiene in preparation of the communal meals provided by the community.

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

Activities

Anjuman-e-Jamali (Bradford) has established its grant making policy to achieve its objects for the public benefit for the advancement of religious and charitable purposes of the Dawoodi Bohra Jamaat of Bradford in particular and the community at large. Activities the main source of income of Anjuman-e-Jamali (Bradford) is the regular donations from the community supplemented by donations from other sources. This provides the necessary funds for the maintenance and upkeep of the Adam Masjid and also for the provision of funds to other connected charities. Donations from the community including Gift Aid claims have decreased to £229,077 in current year as compared to last year figure of £264,509

The Trustees during the year carried out significant renovation works, this included repairs to the existing roof, other structural repair works which has costed £87,058 (2020: £77,549) . This is required to make sure the building conforms to current standards. Emphasis has been placed on Health and Safety Legislation, and auditory standards. The policy of the trust is to write off all capital expenditure in the year of expense.

Financial review

It is the policy of Anjuman-e-Jamali(Bradford) that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised.

Risk Assessment

Anjuman-e-Jamali(Bradford)

Trustees' Report

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees have assessed the major risks to which the Charity is exposed, those relating to the operation and finances of the Charity.

The Charity currently faces operation risks with the effects of COVID-19, as per government guidelines in March 20, the Trustees suspended use of all the community centres including community kitchen and teaching of children.

The Charity has ensured to adhere to social distancing restrictions and have carried out the Trust activities using technology, all mumineen during the lockdown have received communication from the Trustees and volunteers through dedicated helpline and through online platforms i.e Zoom etc. The Trustees have ensured that Food and essential items were procured and delivered to the needy and elderly. Online teaching classes have been organised for the children and adults on a weekly basis.

Going Concern & Impact of Covid-19

Since the start of January 2020, the coronavirus outbreak, which is a rapidly evolving situation, has adversely impacted global commercial activities. The rapid development and fluidity of this situation precludes any prediction as to its ultimate impact, which may have a continued adverse impact on economic and market conditions and trigger a period of global economic slowdown.

The financial impact of the pandemic on the valuation of tangible fixed assets, financial assets and financial liabilities as at the balance sheet date has been reflected in the financial statements.

The trustees are monitoring developments relating to coronavirus regularly and are coordinating its operational response based on existing business continuity plans, in addition to guidance from global health organisations, the government and general pandemic response best practices.

The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

The charity holds reasonable cash reserves to shelter against the impact of the current coronavirus pandemic. In addition, announcements by government of various initiatives to support businesses to address short-term income shortfalls should enable the charity to continue operationally. Thus, the going concern basis has been adopted in preparing the financial statements for the year ended 31 March 2021.

The board of Trustees considers that there are sufficient reserves held at the year-end to manage any foreseeable downturn. The Trustees consider that there is a reasonable expectation that Anjuman E Jamali has adequate resources to continue in operational existence for the foreseeable future and, for this reason, the board of Trustees continues to adopt the 'going concern' basis in preparing the accounts.

Plans for the future

The Trust intends to continue and strengthen its activities in order to fulfil its objects.

The annual report was approved by the trustees of the charity on 9 November 2021 and signed on its behalf by:

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Statement of Trustees' Responsibilities

FOR THE YEAR ENDED 31 MARCH 2021

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

The law applicable to charities 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 estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 9 November 2021 and signed on its behalf by:

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Independent Examiner's Report to the trustees of Anjuman-e-Jamali(Bradford) FOR THE YEAR ENDED 31 MARCH 2021

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 7 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Anjuman-e-Jamali(Bradford) 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-Jamali(Bradford)'s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Anjuman-e-Jamali(Bradford) 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 accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

.....
Mr M Poonawala
Chartered Certified Accountants
Association of Chartered Certified Accountants

Suite 3, Second Floor
760 Eastern Avenue
Newbury Park
London
IG2 7HU

9 November 2021

Anjuman-e-Jamali(Bradford)

Statement of Financial Activities for the Year Ended 31 March 2021

	Note	Unrestricted £	Total 2021 £	Total 2020 £
Income and Endowments from:				
Donations and legacies	2	229,077	229,077	264,509
Other income	3	<u>5,940</u>	<u>5,940</u>	<u>6,985</u>
Total Income		<u>235,017</u>	<u>235,017</u>	<u>271,494</u>
Expenditure on:				
Charitable activities	4	<u>(245,072)</u>	<u>(245,072)</u>	<u>(237,547)</u>
Total Expenditure		<u>(245,072)</u>	<u>(245,072)</u>	<u>(237,547)</u>
Net movement in funds		(10,055)	(10,055)	33,947
Reconciliation of funds				
Total funds brought forward		<u>257,825</u>	<u>257,825</u>	<u>223,878</u>
Total funds carried forward	13	<u><u>247,770</u></u>	<u><u>247,770</u></u>	<u><u>257,825</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

Anjuman-e-Jamali(Bradford)

(Registration number: 1080150)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Investments	9	96,878	96,878
Current assets			
Debtors	10	48,780	132,761
Cash at bank and in hand	11	<u>227,624</u>	<u>118,853</u>
		276,404	251,614
Creditors: Amounts falling due within one year	12	<u>(125,512)</u>	<u>(90,667)</u>
Net current assets		<u>150,892</u>	<u>160,947</u>
Net assets	14	<u><u>247,770</u></u>	<u><u>257,825</u></u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted		<u>247,770</u>	<u>257,825</u>
Total funds	13	<u><u>247,770</u></u>	<u><u>257,825</u></u>

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 9 November 2021 and signed on their behalf by:

.....
Shaikh Mohammed bhai Noori - President
Trustee

.....
Dr.Mulla Murtaza bhai Mulla Akbar bhai Mukhtiar - Secretary
Trustee

.....
Shaikh Aziz bhai Shaikh Mansoorbhai Burhani - Treasurer
Trustee

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Accounting policies

Statement of compliance

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 1 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.

Basis of preparation

Anjuman-e-Jamali(Bradford) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a received basis.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Investment properties

Investment property is carried at fair value, derived from the current market prices for comparable real estate determined annually by external valuers. The valuers use observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset. Changes in fair value are recognised in profit or loss.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Sabil-ul-Khair-Wal-Barakat	66,418	66,418	92,456
Niyaz and Faiz-ul- Mawaid al Burhaniyah income	102,613	102,613	104,012
Other donations: Madrasa, Lagat and Sundry donations	53,667	53,667	27,041
Gift aid reclaimed	6,379	6,379	41,000
	<u>229,077</u>	<u>229,077</u>	<u>264,509</u>

3 Other income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Rental income	<u>5,940</u>	<u>5,940</u>	<u>6,985</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

4 Expenditure on charitable activities

		Unrestricted		
	Note	General	Total	Total
		£	2021	2020
		£	£	£
Charitable activities		216,019	216,019	200,595
Governance costs	5	29,053	29,053	36,952
		<u>245,072</u>	<u>245,072</u>	<u>237,547</u>
		Activity		
		undertaken	Total	Total
		directly	2021	2020
		£	£	£
Charitable activities, Governance cost and Support cost Analysis				
Taqarruban		69,452	69,452	30,516
Muvasat		4,500	4,500	785
Niyaz and Faiz-ul-Mawaid al Burhaniyah		54,252	54,252	87,175
Taamir expenses		87,058	87,058	77,549
Madrasah- Talimy Imdad		757	757	3,570
Rifah-e-Aam (Relay expenses)		-	-	1,000
		<u>216,019</u>	<u>216,019</u>	<u>200,595</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

5 Analysis of governance and support costs

Support costs allocated to charitable activities

	Basis of allocation	Governance costs	Other support costs	Total 2021	Total 2020
		£	£	£	£
Utilities		2,148	19,329	21,477	20,341
Telephone		230	2,070	2,300	2,157
PPS		931	-	931	2,245
Sundry Expenses		101	907	1,008	666
Accounting Charges		2,400	-	2,400	2,400
Legal & Professional		530	-	530	8,492
Bank Charges		-	407	407	652
		<u>6,340</u>	<u>22,713</u>	<u>29,053</u>	<u>36,953</u>

Governance costs

	Unrestricted funds General	Total funds
	£	£
Audit fees		
Accountancy fees	2,400	2,400
Legal fees	530	530
Support costs	<u>26,123</u>	<u>26,123</u>
Total for 2021	<u>29,053</u>	<u>29,053</u>
Total for 2020	<u>36,952</u>	<u>36,952</u>

6 Grant-making

The support costs associated with grant-making are £Nil (31 March 2020 - £Nil).

Below are details of material grants made to institutions.

Name of institution	Activity	2021	2020
		£	£
Dawat-e-Hadiyah Trust (United Kingdom)	Charitable activities	69,452	30,516
Grants to institutions-Qardan Hasannah	Charitable activities	-	-
		<u>69,452</u>	<u>30,516</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Fixed asset investments

	2021	2020
	£	£
Investment properties	<u>96,878</u>	<u>96,878</u>

Investment properties

The investment property was valued on an open market basis on 31st March 2020 by the trustees. The fair value reflects the diminution from historic cost and the carrying value is considered to be open market value as assessed by the trustees.

The historical costs of the property is £100,907 (2020: £100,907)

There has been no valuation of investment property by an independent valuer.

10 Debtors

	2021	2020
	£	£
Accrued income	23,971	82,679
Other debtors	<u>24,809</u>	<u>50,082</u>
	<u>48,780</u>	<u>132,761</u>

11 Cash and cash equivalents

	2021	2020
	£	£
Cash on hand	898	897
Cash at bank	<u>226,726</u>	<u>117,956</u>
	<u>227,624</u>	<u>118,853</u>

12 Creditors: amounts falling due within one year

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

	2021	2020
	£	£
Other creditors	120,691	78,308
Accruals	<u>4,821</u>	<u>12,359</u>
	<u><u>125,512</u></u>	<u><u>90,667</u></u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

13 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted				
General	<u>257,825</u>	<u>235,017</u>	<u>(245,072)</u>	<u>247,770</u>

14 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2021 £
Fixed asset investments	96,878	96,878
Current assets	276,404	276,404
Current liabilities	<u>(125,512)</u>	<u>(125,512)</u>
Total net assets	<u>247,770</u>	<u>247,770</u>
	Unrestricted funds General £	Total funds at 31 March 2020 £
Fixed asset investments	96,878	96,878
Current assets	251,614	251,614
Current liabilities	<u>(90,667)</u>	<u>(90,667)</u>
Total net assets	<u>257,825</u>	<u>257,825</u>

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

15 Related party transactions

During the year the charity made the following related party transactions:

Dawat-e-Hadiyah Trust (United Kingdom)

The Trust, by virtue of influence, is connected to Dawat-e-Hadiyah Trust (United Kingdom). During the year The Trust made donation in the form of Taqaruban to Dawat-e-Hadiyah (United Kingdom) £69,452 (2020: £30,516).

The following properties vest in “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 September 3, 2020 entrusted the said Properties to Anjuman-e-Jamali (Bradford) 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. Adam Masjid Complex situated at Syedna Way, Bradford BD8 9AR
2. House situated at 5 Northside Avenue, Bradford BD7 2AZ

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-Jamali (Bradford), 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-Jamali (Bradford).

Anjuman-e-Jamali(Bradford)

Notes to the Financial Statements for the Year Ended 31 March 2021

GLOSSARY	
Amanat:	Deposits
Anjuman:	An administrative unit, established under the guidance and directions of the Dai al-Mutlaq to organize and manage the Affairs of the Dawoodi Bohra Jamaat of a particular area.
Darul Emarat:	Aamil's residence
Enayat:	Grants
Faiz-ul Mawaid al Burhaniyah:	Free of charge food served to the community prepared and organised by the community kitchen
Imdad-e-Ghurbatzadah:	Relief of poverty
Imdad-e-Taklifzadah:	Relief in distress
Jamaat:	Local congregation
Jamaatkhana:	Banquet Hall
Laagat:	Prescribed contribution
Madrasa:	Religious school
Manshurat:	Publications
Markaz:	Community centre
Masjid:	Mosque
Masjid Tazyeen:	Masjid decoration
Milad:	Birthday celebration
Muvasalat:	Transportation for emissaries and personnel
Muvasat:	Charitable assistance
Niyaz:	Religious feasts
Qabrastan:	Burial Ground
Qardan Hasana	Interest free loan
Rahaesh:	Boarding facility/accommodation
Rifah-e-Aam:	General public utility
Shababui Eid-ez-Zahabi:	Young people activities centre
Sabil-ul-Khair-Wal-Barakat:	Regular contributions offered by members of Dawoodi Bohra Community
Sadaqat-us-Syr	Alms given secretly
Sandug Khairiyah:	Community Chest
Silah-Fitrah:	Prescribed religious offerings
Taamir:	Building, construction, restoration, repair and structural work
Tabarruat:	Offertory
Taiseer-un-Nikaah:	Marriage Committee
Talimy Imdad:	Educational aid
Taqarruban:	Regular contribution offered by the Jamaats and individuals
Tibby Imdad:	Medical aid