

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	5,940	5,940	6,985
Total Income		<u>235,017</u>	<u>235,017</u>	<u>271,494</u>
Expenditure on:				
Charitable activities	4	(245,072)	(245,072)	(237,547)
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>247,770</u>	<u>247,770</u>	<u>257,825</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	4,821	12,359
	<u>125,512</u>	<u>90,667</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