

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.

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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.

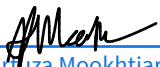
The notes on pages 13 to 23 form an integral part of these financial statements.

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	81,396	81,396
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