

BEDFORD CENTRAL JAMEE MASJID & CULTURAL CENTRE

Registered charity Number: 1081598

**Trustees Report
&
Financial Statements
For the year ended 30th June 2023**

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

Report of the Trustees for the year ended 30th June 2023

The trustees present their annual report and financial statements for the year ended 30th June 2023 and confirm they comply with the Charities Act 1993, as amended by Charities Act 2006, the trust deed and the Charities SORP 2005.

Reference and Administrative Information

Charity Name: BEDFORD CENTRAL JAMEE MASJID & ISLAMIC
CULTURAL CENTRE

Charity Registration Number: 1081598

Principal Office: 34, Brereton Road
Bedford
MK401HU

Board of Trustees

Executive Committee

Chairman: Mr Abdul Aziz

Secretary: Mr Joinal Abdin

Treasurer: Mr Shuhel Miah

Independent Examiners:

Accurate Acc Ltd
18, Laburnum Avenue
Bedford
MK404HQ

Bankers

Natwest
Bedford
MK401YN

Bedford Central Jamee Masjid and Islamic Cultural Centre

Structure, governance and management

Governing document:

Bedford Central Jamee Masjid and Islamic Cultural Centre is constituted as an unincorporated association. It is governed by the regulations set out in the constitution and is run by a voluntary Management Committee

Organisational structure:

The Committee members are elected at the General Meeting, which is held after every two years. Any new trustee would be briefed by the chair of the awareness of a trustee's responsibilities the governing document and administrative procedures and the history of the charity.

The management Committee met 4 times during the year to review activities, consider the financial position and decide policy and procedure. The Secretary oversees the day to day work of the charity. He reports to the management committee regularly regarding the performance of the charity. There are four staff members who are engaged in the religious functions and affairs of the organisation on a daily basis, together with a number of volunteers.

Risk management:

The trustees annually review the risks that the charity faces, both financial and otherwise. Strategies have been implemented to control and minimise these risks. Assessments on areas such as governance and compliance with law and regulations have been undertaken. Areas of risks relating to employing staff have been covered by proper procedures and insurance. Appropriate Disclosure and Barring Service (DBS) checks are carried out on all volunteers/staff who have access to children.

Achievements and Performance:

During the year the charity has been able to continue its support for educational classes, which provide facilities for around 100 children.

Bedford Central Jamee Masjid and Islamic Cultural Centre

For the year ended 30th June 2023

Financial Review:

During the year, the charity received £144,598.00 by the way of public donations and fees from religious classes. The net movement of funds show a surplus of £67,384.00 which has been added to the reserves, brought forward from previous years of £384,993.00. End financial year current reserve is £452,377.00.

The Trustees believe that the charity should hold financial reserves because it is mostly dependent on its income from local worshippers. As these funds may be subject to fluctuation from time to time the Trustees have decided to set a level of reserves which equate in value to approximately 6 months expenditure which the Trustees have estimated will be approximately £40,000 primarily used for ongoing current activities such as staffing costs of the organisation and further improvements in relation to the sites building works and maintenance costs. In view that the purpose of the reserves is to meet immediate shortfalls in funding, the Trustees have decided that it is appropriate that the reserves shown in the balance sheet are represented by funds held in short term deposits and current bank accounts.

The Trustees have considered the most appropriate policy for investing funds and have reviewed ways in generating income and capital growth to meet their requirements.

Plans for the future periods

The charity will continue with the current activities and has obtained substantial donations for 2022/2023.

The key future plans are:

- a) To continue to help and give religious guidance for the community.
- b) To continue to promote good relations with all other ethnic minorities.
- c) To ensure that all the remaining building works are completed successfully within the allowed timescales.
- d) To continue to build and encourage community access to the education facilities.
- e) To encourage participation from women to engage in Arabic classes.
- f) To introduce additional classes for children up to GCSE level.

Bedford Central Jamee Masjid and Islamic Cultural Centre

For the year ended 30th June 2023

Objectives and Activities

The Charity's objectives are for the benefit of the general public resident in and visiting Bedford (the area of benefit), in particular but not exclusively those people who are of Muslim faith, by:

- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

Bedford Central Jamee Masjid and Islamic Cultural Centre

For the year ended 30th June 2023


Accounting and Reporting Responsibilities

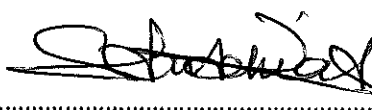
Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period in preparing their financial statements. The Trustees are required to:

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 15.11.23 and signed on their behalf by:


.....
(President)


.....
(Treasurer)

**Independent Examiners Report to the Trustees of
Bedford Central Jamee Masjid and Islamic Cultural Centre
For the year ended 30th June 2023**

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

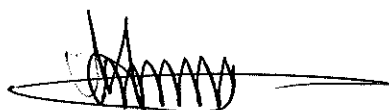
INDEPENDENT EXAMINER'S STATEMENT

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:

.proper accounting records are kept (in accordance with section 41 of the Act); and
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd

Date 10.11.23

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

Statement of financial Activities For the year ended 30th June 2023

Bedford Central Jamee Masjid a & Islamic Cultural Centre						
Statement of Financial Activities						
		Restricted	Unrestricted	Designated		
Incomig resources:		Fund	Fund	Fund	Total Fund	Total Fund
		30.06.23	30.06.23	30.06.23	30.06.23	30.06.22
Voluntary Income	2	93669.18			93,669	81,016
Activities for generating funds	3				-	-
Investment income	4	50929.00	-		50,929	76,856
Total Incoming resources		144,598	-	-	144,598	157,872
Resources Expended					77,214	61,514
Total Resources Expended	5				77,214	61,514
Net Movements in funds					67,384	96,357
Prior year adjustments between funds						
Funds brought forward					384,993	288,636
Capex and adjustments						
Total funds	13				452,377	384,993

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

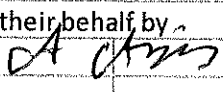
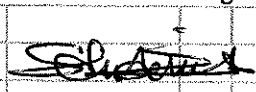
Balance sheet

For the year ended 30th June 2023

Notes forming part of the Financial Statements for the year ended 30th June 2023

1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

Bedford Central Jamee Masjid a & Islamic Cultural Centre						
Statement of Financial Activities						
For the year ended 30 June 2023						
					30.06.23	30.06.22
			Notes			
FIXED ASSETS						
Tangible Assets		9			804,059	807,397
CURRENT ASSETS						
Debtors and Prepayments		10			650	650
Cash at Bank and in Hand					452,377	384,993
Creditors: amount due within one year		11				
Net Current Assets						
Net Assets					1,257,086	1,193,040
Financed by						
General Funds					1,236,832	1,172,953
Designated Funds						
Restricted Funds					20,254	20,087
Total Funds					1,257,086	1,193,040
These accounts were approved by the Trustees on and signed on						
their behalf by						
						
.....					
(President)				(Treasurer)		

Bedford Central Jamee Masjid a & Islamic Cultural Centre						
Notes forming part of the financial statement						
for the year ended 30th June 2023						
				2023	2022	
2) Voluntary Income:				£	£	
Firday prayer collection				40336.59	33978.00	
Members Donations				29573.70	24844.05	
Donations				3678.45	2943.27	
Other donations				5687.06	3833.50	
Donated Vegetables				1105.00	848.00	
Shab-e-borat collection				2238.40	752.25	
Tarawi Collection				4225.00	4335.00	
Shab-e-Qadr collection				1139.61	3962.00	
Eid-ul-Fitar Collection				3240.00	2808.00	
Eid-ul-Azha Collection				2445.37	2711.55	
				93,669.18	81,015.62	
3) Income for generating funds:						
Rental income from flats				32658.00	31777.20	
Children & hafizi Classes				7048.00	5358.00	
Radio Scanners etc				1245.00	1270.00	
Marriage certificate				350.00	200.00	
HMRC Gift Aid				9628.00	37237.10	
PPE etc				0.00	0.00	
Advert etc				0.00	200.00	
HMRC Furlough				0.00	813.65	
				50,929.00	76,855.95	
4) Investment Income:						
Interest received from bank				0	0	
Total Incoming resources				144,598.18	157,871.57	
5) Total resources Expended:						
Staff Costs for religious activity				41455.00	36277.55	
Children & Hafizi classes				0.00	0.00	
Bedford borough council				1341.07	555.10	
Transmitter Licence etc				1000.00	858.00	
Heat and light				10110.95	7924.30	
Water rates				1973.37	897.95	
Consumables & Cleaning				2701.74	1050.00	
Telephone				279.36	435.45	
Building & maintenance				3651.70	3199.00	
Noah Enterprise				792.00	0.00	
Printing & stationery				0.00	92.80	
Insurance				1081.00	1066.90	
Legal & professional				0.00	875.00	
PAYE and Pensions				1548.19	1344.57	
Al Khair				3500.00	0.00	
Sound system				0.00	429.00	
Membership etc				0.00	1508.85	
Islamic Relief				7779.90	0.00	
Refunds(M Khan)				0.00	5000.00	
				77214.28	61514.47	

6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

8. Tangible Fixed Assets

Tangible Fixed Assets:					£
Cost					
At 30th June 2022					15,683
Additions					
charge for the year			20%		3,137
At 30th June 2023					12,546
Accumulated Depreciation					
At 30th June 2022					35,123
Charge for the year					3,137
At 30th June 2023					38,260
Net Book Value					
At 30th June 2022					1,002
Charge for the year			20%		200
At 30th June 2023					802
Freehold Property					
At 30th June 2022					790,711
Addition					-
At 30th June 2023					790,711
Total Fixed Assets					
At 30th June 2023					804,059

9. Debtors

Debtors & Prepayments

650.00

10. Analysis fo Net Assets Between Funds:							
			Unrestricted	Designated	Restricted	Total	
			Funds	Funds	Funds	Funds	
	Tangible Fixed Assets		804,059			804,059	
	Debtors		650			650	
	Cash at Bank AC ending 4557		375,042			375,042	
	Cash at Bank AC ending 7428		-		20,254	20,254	
	Cash at Bank AC ending 4483		34,165			34,165	
	Cash at Bank AC ending 4220		22,916			22,916	
			1,236,832		20,254	1,257,086	
	11. Total Cash in hand :		452,377				