

BEDFORD CENTRAL JAMEE MASJID & CULTURAL CENTRE

Registered charity Number: 1081598

**Trustees Report
&
Financial Statements
For the year ended 30th June 2024**

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

Report of the Trustees for the year ended 30th June 2024

The trustees present their annual report and financial statements for the year ended 30th June 2024 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 2024

Financial Review:

During the year, the charity received £152,516.00 by the way of public donations and fees from religious classes. The net movement of funds show a surplus of £29,308.00 which has been added to the reserves, brought forward from previous years of £452,377.00. End financial year current reserve is £481,685.00.

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 2023/2024.

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 2024

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 2024

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 30.11.24 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 2024**

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 25.11.24

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

Statement of financial Activities For the year ended 30th June 2024

Bedford Central Jamee Masjid a & Islamic Cultural Centre					
Statement of Financial Activities					
		Restricted Fund	Unrestricted Fund	Designated Fund	Total Fund
Incomig resources:		30.06.24	30.06.24	30.06.24	30.06.24
Voluntary Income	2	100736.3			100,736
Activities for generating funds	3				-
Investment income	4	51779.18	-		51,779
Total Incoming resources		152,516	-	-	152,516
Resources Expended					123,207
Total Resources Expended	5				123,207
Net Movements in funds					29,308
Prior year adjustments between funds					
Funds brought forward					452,377
Capex adjustment					-
Total funds	13				481,685

BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

Balance sheet

For the year ended 30th June 2024

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 2024						
					30.06.24	30.06.23
				Notes		
FIXED ASSETS						
Tangible Assets				9	£801,389	804,059
CURRENT ASSETS						
Debtors and Prepayments				10	£650	650
Cash at Bank and in Hand					£481,685	452,377
Querd e Hasana					£43,678	0
Creditors: amount due within one year				11		
Net Current Assets						
Net Assets					1,327,402	1,257,086
Financed by						
General Funds					1,283,724	1,236,832
Designated Funds					43,678	
Restricted Funds					-	20,254
Total Funds					1,327,402	1,257,086
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 2024						
				2024		2023
				£		£
2) Voluntary Income:						
Firday prayer collection				48189.82		40336.59
Members Donations				34302.26		29573.70
Donations				0.00		3678.45
Other donations				4602.50		5687.06
Donated Vegetables				489.00		1105.00
Shab-e-borat collection				0.00		2238.40
Tarawi Collection				5640.76		4225.00
Shab-e-Qadr collection				830.00		1139.61
Eid-ul-Fitar Collection				3585.00		3240.00
Eid-ul-Azha Collection				3097.00		2445.37
				100,736.34		93,669.18
3) Income for generating funds:						
Rental income from flats				27460.77		32658.00
Children & hafizi Classes				9718.50		7048.00
Radio Scanners etc				730.00		1245.00
Marriage certificate				540.00		350.00
HMRC Gift Aid				12429.91		9628.00
PPE etc				0.00		0.00
Advert etc				0.00		0.00
Book sale				900.00		0.00
				51,779.18		50,929.00
4) Investment Income:						
Interest received from bank				0		0
Total Incoming resources				152,515.52		144,598.18
5) Total resources Expended:						
Staff Costs for religious activity				49392.00		41455.00
Children & Hafizi classes				0.00		0.00
Bedford borough council				0.00		1341.07
Transmitter Licence etc				0.00		1000.00
Heat and light				7989.03		10110.95
Water rates				1931.90		1973.37
Consimubles & Cleaning				891.97		2701.74
Telephone				680.00		279.36
Building & maintenance				11723.92		3651.70
Noah Enterprise				0.00		792.00
Printing & stationery				550.00		0.00
Insurance				1140.81		1081.00
Legal & professional				0.00		0.00
PAYE and Pensions				848.44		1548.19
Al Khair				0.00		3500.00
Sound system				2400.00		0.00
Membership etc				0.00		0.00
Islamic Relief				1981.64		7779.90
Qard e Hasana				43677.68		0.00
				123207.39		77214.28

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 2023					12,546	
Additions						
charge for the year				20%	2,509	
At 30th June 2024					10,037	
Accumulated Depreciation						
At 30th June 2023					38,260	
Charge for the year					2,509	
At 30th June 2024					40,769	
Net Book Value						
At 30th June 2023					802	
Charge for the year				20%	160	
At 30th June 2024					642	
Freehold Property						
At 30th June 2023					790,711	
Addition					-	
At 30th June 2024					790,711	
Total Fixed Assets						
At 30th June 2023					801,389	

9. Debtors

Debtors & Prepayments

650.00

	10. Analysis fo Net Assets Between Funds:							
				<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	
				<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	
	Tangible Fixed Assets			801,389			801,389	
	Debtors			650			650	
	Cash at Bank AC ending 4557			446,885			446,885	
	Cash at Bank AC ending 7428			-		-	-	
	Cash at Bank AC ending 4483			34,800			34,800	
	Cash at Bank AC ending 4220			-			-	
				1,283,724		-	1,283,724	
	11. Total Cash in hand :			481,685				