

Registered Charity Number : 1081870  
Company Registration Number : 3963213

**REPORT OF THE TRUSTEES AND**  
**UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**FOR**  
**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**

Abacus Partners (Ldn) LLP  
Chartered Certified Accountant  
Unit A, Abbots Wharf  
93 Stainsby Road  
London E14 6JL

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
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**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

The trustees, who are also the directors of the Company for the purpose of the Companies Act, present their annual report and the financial statements for the year ended 31 December 2020.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number** 1081870

**Registered Company number** 3963213

**Principal address**  
28 – 28A Woodford Avenue  
Gants Hill, Ilford  
Essex IG2 6XQ

**Trustees/ Directors**

Mr A K Ali	Chair
Mr M F Ahmed	Vice Chair
Mr Kazi Abu Jafor	Secretary
Mr Oli Uddin	D Secretary
Mr T Islam	Treasurer
Mr M Waziullah Mir	Events Secretary
Mr M A R Khan	Dawah Secretary

**Independent Examiner**

Abacus Partners (Ldn) LLP  
Chartered Certified Accountants  
Unit A, Abbots Wharf  
93 Stainsby Road  
London E14 6JL

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

A charitable company limited by guarantee without share capital, incorporated on 3 April 2000 and registered as a charity on 7 August 2000.

**Recruitment and appointment of new trustees**

New Trustees are appointed due to their interest in the work of charity and their recognised experience in specific fields which will further support the work of The Redbridge Islamic Centre.

**Induction and training of new trustees**

New Trustees are given a full induction. Trustees can retire when they wish as they do not serve under a fixed term of tenure. The Committee meets on a regular basis.

The Board of Trustees has overall control of the Charity's activities and meets on a regular basis.

**Risk management**

The trustees are responsible for the management of risks faced by the charity. The trustees have undertaken a full risk assessment of the organisation and have introduced various key controls. These controls are reviewed annually.

The trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Principal objectives of the Charity**

1. To advance the Islamic religion in accordance with the teachings of Islam;
2. To advance education, in particular, amongst women and young people;
3. To provide and / or assist in the provision of recreational and leisure facilities in the interest of social welfare, and to improve the quality of life of residents in the area;
4. To assist in disaster appeals to help the needs of people around the world who have suffered through natural disasters;
5. To provide a safe and user-friendly environment for mediation, family counselling, parental guidance and daily prayers.

**Activities and Achievements**

How our activities deliver public benefit

RIC's activities deliver public benefit. The charity undertakes out a wide range of activities in fulfilment of its charitable aims. The activities briefly mentioned below demonstrate how the activities conducted benefit those who worship at RIC as well as the wider community.

**Community Centre at Woodford Avenue:** Regular activities such as the Madrasah, elders project, weekly Halaqahs, and youth and women's programmes have been regularly held at the centre. We also conduct self defence classes, an Elderly Social Gathering, along with a Youth Football Club every Sunday at Clayhall Park.

**Prayers:** The Mosque is open throughout the year, particularly in relation to facilitating the daily prayers. This normally attracts over 330 people to daily prayers and over 1500 people to Friday prayer services.

**Eid in the Park:** In prior years, circa 12,000 people gathered in Valentine Park, as part of Eid ul Fitr celebrations, and we were active in bringing together communities in Redbridge and surrounding areas. Unfortunately, the COVID-19 pandemic, and subsequent lockdowns did not allow for a similar gathering in the current year, but we hope to help deliver this occasion again in the future.

**Redbridge Youth Forum:** The RYF activities stopped in March 2020 due to Covid imposed lockdowns. Prior to this the RYF continued to work with local young people utilising the space afforded to them by RIC. They regularly run various indoors and outdoor extra-curricular activities for children and young people which meet their cultural, social and recreational needs.

The activities organised by the RYF enable young people to engage with others, develop positive friendships, and partake in different activities, develop their self-esteem, confidence and independence.

The RYF's football sessions run every Sunday. This initiative has attracted more and more young people each year, with currently over 40 participants between the ages of 8 and 18. Following every football session, there is a small Naseehah (Advice) session on a topic addressing issues that young people face in their day to day lives.

**Night Program for Youth:** Similarly, these sessions for young people could not be delivered as normal due to lockdowns. They consisted of team Building games and discussions, with overnight stays, to build up young confidence and engagement in positive activities.

**Evening Madrasah for Boys and Girls:** The Evening Madrasah operated until March 2020, before lockdown, at which point a decision was taken to move some teaching online. The Madrasah focuses on teaching the linguistics and narration of Quranic Arabic.

**REDBRIDGE ISLAMIC CENTRE**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Saturday Islamic School:** This activity was only delivered up to March 2020, before the lockdowns.

**Dawah Sub-committee:** The Dawah sub-committee continues to work hard and promote and propagate Islam to the local Muslim and non-Muslim communities in Redbridge. Various conferences in Bangla and English have been organised, weekly Dawah Stall in Ilford and South Woodford with the aim of raising awareness of Islam with our non-Muslim neighbours.

**Tafsirul Qur'an:** The Tafsirul Qur'an programme was streamed online during the lockdowns, for adults at both the Gants Hill and Redbridge Centres weekly. It helped the congregation to reflect on their daily interaction with their fellow human beings, their relationship with their Creator and purpose of life in this world and thereafter, in the context of a period of time that many found challenging. Understanding verses from the Holy Quran proved thought provoking for many, and we felt we were able to achieve our aim to encourage responsibility as human beings and engender values of peace, harmony and righteousness.

**Hadith Studies and Halaqah Islamic Circles:** These were delivered online due to the lockdowns. Halaqah circles for the family were delivered every Monday, Wednesday, Thursday, Friday & Saturday at 7:30pm. Different scholars give talks about particular topics. Many attendees found this very informative and enlightening.

**Womens' Circles:** The womens' sessions did not occur due to the various lockdowns.

**Iftar:** We were not able to provide food during Ramadan this year due to the restrictions on social gatherings.

**Taraweeh:** These night prayers could not occur due to lockdown restrictions during Ramadan.

**Going concern:** Trustees continued to adopt the "going concern" basis for accounts preparation, in light of the reserve position mentioned below and on the basis of management information to date. The COVID-19 pandemic has presented challenges due to reduced attendances, but the charity should still be able to continue services beyond 12 months.

**Reserves:**

The board has determined that the appropriate level of free reserves which are not invested should be equivalent to 6 months' expenditure, which equates to approximately £95k. The actual free reserves in current assets at the end of the year were £620k (2019-£570K), thus exceeding the targets set. Reserves are considered free where they are immediately liquid, and not tied up in assets. The Board of Trustees considers the reserve policy to be adequate for this type of organisation, and also believes the reserves are healthy, in case of further future uncertainties.

**REDBRIDGE ISLAMIC CENTRE**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Financial position:**

The Statements of Financial Activities shows a net deficit of (£3,459) with net funds of £2,382,126 as at 31 December 2020.

**Statement of Trustees' Responsibilities**

The Trustees' (who are also Directors' of Redbridge Islamic Centre for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK GAAP applicable to Smaller Entities).

Company/ charity law requires the Trustees' to prepare financial statements for each financial year, which gives a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**Independent Examiner:**

An independent examination was carried out by Abacus Partners (Ldn) LLP, Chartered Certified Accountants. The company elected to dispense with the annual appointment of examiners. In the absence of a specific resolution to the contrary Abacus Partners (Ldn) LLP will continue in office.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

These financial statements were approved by the board of directors / trustees and authorised for issue on 15 September 2021, and are signed on behalf of the board by:



**Mr Kazi Abu Jafor**  
**(Trustee/Secretary)**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

I have examined the accounts and statements on pages 6 to 10 which have been prepared on the basis of accounting policies set out on page 8.

**Respective responsibilities of Directors and Examiners:**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

Having satisfied myself that the charity is not subject to audit under company law and eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

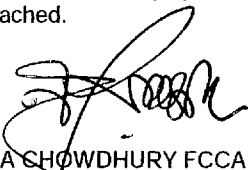
**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statements of Recommended Practice: Accounting and Reporting by Charities have not been met; or

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



N A CHOWDHURY FCCA  
Abacus Partners (Ldn) LLP  
Chartered Certified Accountants  
Unit A, Abbots Wharf  
93 Stainsby Road  
London E14 6JL

15 September 2021

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total Fund £	2019 Total Fund £
<b>INCOMING RESOURCES</b>					
Donations & others		153,557	8,096	161,653	349,345
Rental Income		13,200		13,200	13,350
Gift Aid Relief		-		-	8,491
<b>Total incoming resources</b>	<b>9</b>	<b>166,757</b>	<b>8,096</b>	<b>174,853</b>	<b>371,186</b>
<b>RESOURCES EXPENDED</b>					
Direct charitable expenses		123,850	-	123,850	218,455
Depreciation		53,367		53,367	54,053
Accountancy		1,095		1,095	625
<b>Total resources expended</b>	<b>9</b>	<b>178,312</b>	<b>-</b>	<b>178,312</b>	<b>273,133</b>
<b>Net Income (Expenditure) For The Year</b>		<b>(11,555)</b>	<b>8,096</b>	<b>(3,459)</b>	<b>98,053</b>
<b>Funds as at 1 January 2020</b>		<b>2,385,585</b>		<b>2,385,585</b>	<b>2,287,532</b>
<b>Funds as at 31 December 2020</b>		<b>2,374,030</b>	<b>8,096</b>	<b>2,382,126</b>	<b>2,385,585</b>

The notes on pages 8 & 10 form part of these accounts.



**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	2020 £	2019 Total Fund £
<b><u>Fixed Assets:</u></b>					
Land and Buildings	5	1,740,886		1,740,886	1,783,162
Fixture, fittings and Equipment's	5	<u>21,082</u>		<u>21,082</u>	<u>32,173</u>
				1,761,968	1,815,335
<b><u>Current Assets:</u></b>					
Debtors	6		51,350		52,100
Cash at Bank and in hand			<u>676,951</u>		<u>653,708</u>
			728,301		705,808
<b><u>Creditors:</u></b>					
Amount falling due within one year	7		<u>108,143</u>		<u>135,558</u>
<b><u>Net Current Assets</u></b>				<u>620,158</u>	<u>570,250</u>
<b><u>Net Assets</u></b>				<u><u>2,382,126</u></u>	<u><u>2,385,585</u></u>
<b><u>Funds</u></b>					
Unrestricted Fund				2,374,030	2,385,585
Restricted Fund				8,096	-
<b><u>Total Funds</u></b>				<u><u>2,382,126</u></u>	<u><u>2,385,585</u></u>

For the year ending 31 December 2020 the company was entitled to exemption from audit under section 477 of the companies Act 2006 relating to small companies.

**Directors Responsibilities:**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime' and accordance with FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

These financial statements were approved by the board of directors / Trustees and authorised for issue on 15 September 2021, and are signed on behalf of the board by:



Mr A K Ali  
(Trustee/Chair)



Mr T Islam  
(Trustee/Treasurer)

The notes on pages 8 & 10 form part of these accounts.

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 General Information**

The Charity is a private company limited by guarantee, registered in England and Wales. The address of the register office is 28-28a Woodford Avenue, Gants Hill, Ilford, Essex, IG2 6XQ.

**2 Statement of compliance**

These financial statements have been prepared in compliance with the provisions of FRS 102, section 1A, 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

**3 Accounting Policies**

**3.1 Basis of preparing the financial statements**

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 Companies Act 2006.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**3.2 Incoming resources**

All incoming resources are recognised once the charity has entitlement to the resource, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

**3.3 Resources expended**

Expenditure is accounted for on an accruals basis. Overhead and other costs not directly attributable to particular functional activity categories are apportioned over the relevant categories on the basis of management estimates of the amount attributable to that activity in the year, either by reference to staff, time or space occupied, as appropriate.

The irrecoverable element of VAT is included with the item of expense to which it relates. Governance costs comprise the costs associated with meeting the constitutional and strategic aims of the charity and the audit fees and costs linked to strategic management of the charity.

**3.4 Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property – Land	- NIL
Freehold property – Buildings and extension	- 2% on cost
Fixtures and fittings	- 20% on cost

**3.5 Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**9 Detailed financial statement:**

<b>Incoming Resources</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations & others	161,653	349,345
Rental Income	13,200	13,350
Gift Aid	-	8,491
	<u>174,853</u>	<u>371,186</u>
 <b>Resources Expended</b>		
Salaries & Employers NI	86,936	104,589
Ground rent, council tax, water, light & heat	11,153	9,084
Eid Prayer in the park	-	30,484
Insurance	4,249	3,807
Printing, postage & stationary	2,468	1,691
Publicity & Publication-educational	108	702
Repairs & maintenance	13,486	22,249
Zakat and donations	1,200	31,000
Bank charges	1,221	2,706
Depreciation	53,367	54,053
Professional fees	2,500	11,805
Telephone	529	338
Accountancy	1,095	625
	<u>178,312</u>	<u>273,133</u>
 <b>Net income</b>	 <u><u>(3,459)</u></u>	 <u><u>98,053</u></u>

**REDBRIDGE ISLAMIC CENTRE**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**3.6 Legal status of the Trust**

The Trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**4 Trustees' Remuneration and Benefits**

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**5 Tangible Fixed Assets:**

	Land & Building £	Fixture & Fitting £	Total £
Cost:			
At 1st January 2020	2,113,792	157,048	2,270,840
Addition	-	-	-
	<u>2,113,792</u>	<u>157,048</u>	<u>2,270,840</u>
Depreciation:			
At 1st January 2020	330,630	124,875	455,505
Charge for the year	42,276	11,091	53,367
	<u>372,906</u>	<u>135,966</u>	<u>508,872</u>
Net Book Value			
As at 31 December 2020	<u>1,740,886</u>	<u>21,082</u>	<u>1,761,968</u>
As at 31 December 2019	<u>1,783,162</u>	<u>32,173</u>	<u>1,815,335</u>

**6 Debtors:**

	2020 £	2019 £
Prepayments	1,350	2,100
Other debtors	50,000	50,000
	<u>51,350</u>	<u>52,100</u>

**7 Creditors falling due within one year:**

	2020 £	2019 £
Qard-e-Hasana	103,000	133,000
Taxation and Social security	-	-
Accruals	5,143	2,558
Other Creditors	-	-
	<u>108,143</u>	<u>135,558</u>

Private Loans: "Qard Hasana" are loans from the charity's beneficiaries, which only have a moral obligation to repay on demand, if possible. There is no interest due or security given for these loans.

**8 Taxation:**

The charitable company is exempt from corporation tax on its charitable activities.