

Musidal Islamic Association U.K (MIA) Trustees' annual report Year ended 31st August 2024

Musidal Islamic Association's trustees have the pleasure of presenting their annual report for the year ended 31st August 2024.

Reference and administration details Principal

address:

1st floor, 102-105 Whitechapel High Street, London E1 7RA

Our objectives

These are the objectives of the charity:

1. To organise social, cultural and religious activities including those related to birth, marriage, death and other spiritual and cultural needs of our users.
2. To help people to settle into the community successfully. Those who came to live and work in London from Europe and Africa or from other cities in the UK. MIA will be there to help them to learn English and support them to learn and understand the British values.
3. To provide religious facilities i.e. Prayer hall (Mosque) for followers of the Islamic faith, and to offer education, cultural and recreational services to the whole community.
4. To promote opportunities for the study of Arabic language and the mother tongues through classes, lectures, training and cultural events.
5. To organise the collection and disbursement of "Fitra" and "Zakah (obligatory poor dues) according to the teachings of Holy Quran, Hadith and Islamic Shariah.
6. To increase opportunities for members of MIA to engage with service providers so as to enable those providers to better meet the needs of our members.

Activities and Achievements:

- ✚ Our two mosques are used for all of the five daily prayers , Eid Prayer, Taraweeh (night Prayers) and Friday Prayers. Our Mosque in Aldgate East is open all day during the week. During Friday prayers we receive worshipers from different work sectors, from city bankers to street cleaners. The mosques are full of worshipers during the Friday prayers, which can be between 300 to 500 worshipers in Aldgate and 500 to 800 in Royal Victoria.
- ✚ The mosques are used as a facility for members of the community for meetings, weddings, funeral services naming ceremonies and cultural celebrations

- ✚ There are many activities during the blessed month of Ramadan. Members of our community prepare food and bring it to the mosque for the whole congregation to break their fast together. The celebration of Eid is done in the mosque with a family day and communal meal.
- ✚ We aim to re-open the evening and weekend madrasah in our centre in Royal Victoria by September 2024.
- ✚ Weekend and evening supplementary Madrasah is for children age 6 – 16
- ✚ Monthly Qur'an Reading, Tafseer and lectures/seminars ✚ Adult Evening Classes for both brothers and Sisters.
- ✚ Counselling: Our able Imams continue to carry out counselling to a vast section of the community, irrespective of their nationality race or creed.
- ✚ Hajj services and Seminars.
- ✚ Funeral Arrangements and Bereavement support.
- ✚ HD TVs are in every room in our two centres which continue to live stream the lectures, sermons and presentations.
- ✚ Toilets are refurbished to meet the needs of the elderly, young and disable members of the congregation.
- ✚ MIA facebook page which contain all the khutbahs, lectures and events.

Future Plans:

- Promote the MIA brand more widely through social media.
- Explore different ways of extending our services to other communities and regions within the United Kingdom.
- Try to raise around 150,000 pounds per year to pay off the loan the mosque owe for the Purchase of 190 Victoria Dock Road, London E16 1GT. **The total LOAN we owe at present is 456,757 pounds**
- We have secured and purchase a bigger building to accommodate our ever-growing congregation. **(This has been achieved August 2020)**
- Set up a youth club that provides extracurricular activities at weekends and during the Summer holidays.
- The MIA sisters plan to organise regular seminars and workshops to help and address healthy living, hygiene and specific issues relating to their needs.

- Established links, networks and partnerships with local and national government departments to help in addressing issues relating to ethnic minorities.

Challenges:

- Limited Human Resources.
- Limited funds.
- Limited resources.
- We only have voluntary staffs which slows down our fundraising activities.

Declaration:

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MR Hamid Jalloh	MR Mamudu Jalloh
Position	Chairman	Trustee & Imam
Date	28/06/2025	28/06/2025

MUSIDAL ISLAMIC ASSOCIATION UK

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 August 2024

MUSIDAL ISLAMIC ASSOCIATION UK
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MUSIDAL ISLAMIC ASSOCIATION UK

Report of the Trustees For the year ended 31 August 2024

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 August 2024. The Trustees have adopted the provisions of 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	MUSIDAL ISLAMIC ASSOCIATION UK
Charity registration number	1105825
Principal address	1st floor 102-105 Whitechapel High Street London E1 7RA

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Alpha Abdulai Barrie
Sheik Hamid Jalloh
Mamudu Jalloh

Independent examiners

Turay and co ltd
21 Morrison House
Tulse hill
London
SW2 3PP

Approved by the Board of Trustees and signed on its behalf by

.....
Alpha Abdulai Barrie

MUSIDAL ISLAMIC ASSOCIATION UK
Independent Examiners Report to the Trustees
For the year ended 31 August 2024

I report to the trustees on my examination of the accounts of the charity for the year ended 31 August 2024.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 examiners statement

Since the Charity'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 by virtue of my membership of , which is one of the listed bodies.

I have completed my examination. I confirm that no 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 the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable 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.

.....
Turay and co ltd
21 Morrison House
Tulse hill
London
SW2 3PP

MUSIDAL ISLAMIC ASSOCIATION UK
Statement of Financial Activities
For the year ended 31 August 2024

Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Income and endowments from:				
Donations and legacies	-	258,497	258,497	235,193
Total	-	258,497	258,497	235,193
Expenditure on:				
Raising funds	-	(132,785)	(132,785)	(118,103)
Charitable activities	-	(15,558)	(15,558)	(4,600)
Total	-	(148,343)	(148,343)	(122,703)
Net income/expenditure	-	110,154	110,154	112,490
Reconciliation of funds				
Total funds brought forward	161,816	560,168	721,984	642,088
Total funds carried forward	161,816	670,322	832,138	754,578

MUSIDAL ISLAMIC ASSOCIATION UK
Statement of Financial Position
As at 31 August 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	4	1,190,976	1,190,976
		1,190,976	1,190,976
Current assets			
Cash at bank and in hand		82,533	54,973
		82,533	54,973
Net current assets		82,533	54,973
Total assets less current liabilities		1,273,509	1,245,949
Creditors: amounts falling due after more than one year	8	(456,757)	(506,757)
Net assets		816,752	739,192
The funds of the charity			
Restricted income funds	9	544,782	464,886
Unrestricted income funds		271,970	274,306
Total funds		816,752	739,192

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

0

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements
For the year ended 31 August 2024

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

MUSIDAL ISLAMIC ASSOCIATION UK 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 note(s).

Going concern

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Motor vehicles	18% Reducing balance
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2. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activities are for restricted funds.

3. Intangible fixed assets

	Intangible asset 1	Intangible asset 3	Total
Cost or valuation	£	£	
At 01 September 2023	(1,488)	-	(1,488)
At 31 August 2024	(1,488)	-	(1,488)
Amortisation			
At 01 September 2023	-	(1,488)	(1,488)
At 31 August 2024	-	(1,488)	(1,488)
Net book values			
At 31 August 2024	(1,488)	1,488	
At 31 August 2023	(1,488)	1,488	

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

4. Tangible fixed assets

Cost or valuation	Land and buildings £	Fixtures and fittings £	Total £
At 01 September 2023	1,174,882	19,890	1,194,772
At 31 August 2024	1,174,882	19,890	1,194,772
Depreciation			
At 01 September 2023	-	3,796	3,796
At 31 August 2024	-	3,796	3,796
Net book values			
At 31 August 2024	1,174,882	16,094	1,190,977
At 31 August 2023	1,174,882	16,094	1,190,977

Investments

5. Analysis of movement of commercial investments

	Investment properties £
Fair value at 01 September 2023	(194,285)
Fair value at 31 August 2024	(194,285)

6. Analysis of investments between funds as at year ended 31 August 2024

	2024 £	2023 £
Restricted funds		
Investment properties	(194,285)	(194,285)
	(194,285)	(194,285)

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

7. Analysis of movement of social investments

	Programme related investment £
Market value at 01 September 2023	194,285
Market value at 31 August 2024	194,285

8. Creditors: amounts falling due after more than one year

	2024 £	2023 £
Trade creditors	454,977	504,977
Other creditors	1,780	1,780
	456,757	506,757

9. Movement in funds

Restricted Funds

	Balance at 01/09/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/08/2024 £
General	560,168	258,497	(148,343)	670,322
	560,168	258,497	(148,343)	670,322

Restricted Funds - Previous year

	Balance at 01/09/2022 £	Incoming resources £	Outgoing resources £	Balance at 31/08/2023 £
General	480,272	235,193	(122,703)	592,762
	480,272	235,193	(122,703)	592,762

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

10. Analysis of net assets between funds

	Intangible fixed assets	Tangible fixed assets	Investments	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£	£	£	£
Unrestricted funds						
<i>General</i>						
Donations Cash	(1,488)	1,175,707	-	(244,427)	(767,976)	161,816
Restricted funds						
General fund	1,488	15,269	-	326,960	311,219	654,936
	-	1,190,976	-	82,533	(456,757)	816,752

Previous year

	Intangible fixed assets	Tangible fixed assets	Investments	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£	£	£	£
Unrestricted funds						
<i>General</i>						
Donations Cash	(1,488)	1,175,707	-	(244,427)	(767,976)	161,816
Restricted funds						
General fund	1,488	15,269	-	299,400	261,219	577,376
	-	1,190,976	-	54,973	(506,757)	739,191

MUSIDAL ISLAMIC ASSOCIATION UK
Detailed Statement of Financial Activities
For the year ended 31 August 2024

	2024 £	2023 £
INCOME AND ENDOWMENT		
Donations and legacies		
Donations	256,981	233,217
Legacies	1,516	1,976
	258,497	235,193
Total incoming resources	258,497	235,193
EXPENDITURE		
Zakatul Fitr	-	(455)
	(2,257)	-
	(2,257)	(455)
Security for ramadan	(925)	-
	(925)	-
Cost of direct charitable activity 3		
Funeral costs		
Imams	(7,935)	(972)
	(33,350)	(27,750)
	(41,285)	(28,722)
Support cost 5		
Rent	(18,000)	(23,400)
	(18,000)	(23,400)
Support cost 10		
Fundraising support costs 10	-	(1,281)
	-	(1,281)
Governance costs		
Finance costs	(70,000)	(63,641)
Telephone costs	(1,243)	(604)
Bank charges	(7,425)	(4,600)
Insurance	(2,760)	-
Other premises cost	(4,448)	-
	(85,876)	(68,845)
Total resources expended	(148,343)	(122,703)
Net Income	110,154	112,490

MUSIDAL ISLAMIC ASSOCIATION UK

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As at 31 August 2024

	Notes	2024 £	2023 £
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		82,533	54,973
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MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements
For the year ended 31 August 2024

1. Accounting Policies

Basis of accounting

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Tangible fixed assets

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Motor vehicles

18% Reducing balance

2. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activities are for restricted funds.

3. Intangible fixed assets

	Intangible asset 1	Intangible asset 3	Total
Cost or valuation	£	£	
At 01 September 2023	(1,488)	-	(1,488)
At 31 August 2024	(1,488)	-	(1,488)
Amortisation			
At 01 September 2023	-	(1,488)	(1,488)
At 31 August 2024	-	(1,488)	(1,488)
Net book values			
At 31 August 2024	(1,488)	1,488	
At 31 August 2023	(1,488)	1,488	

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

4. Tangible fixed assets

Cost or valuation	Land and buildings £	Fixtures and fittings £	Total £
At 01 September 2023	1,174,882	19,890	1,194,772
At 31 August 2024	1,174,882	19,890	1,194,772
Depreciation			
At 01 September 2023	-	3,796	3,796
At 31 August 2024	-	3,796	3,796
Net book values			
At 31 August 2024	1,174,882	16,094	1,190,977
At 31 August 2023	1,174,882	16,094	1,190,977

Investments

5. Analysis of movement of commercial investments

	Investment properties £
Fair value at 01 September 2023	(194,285)
Fair value at 31 August 2024	(194,285)

6. Analysis of investments between funds as at year ended 31 August 2024

	2024 £	2023 £
Restricted funds		
Investment properties	(194,285)	(194,285)
	(194,285)	(194,285)

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

7. Analysis of movement of social investments

	Programme related investment £
Market value at 01 September 2023	194,285
Market value at 31 August 2024	194,285

8. Creditors: amounts falling due after more than one year

	2024 £	2023 £
Trade creditors	454,977	504,977
Other creditors	1,780	1,780
	456,757	506,757

9. Movement in funds

Restricted Funds

	Balance at 01/09/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/08/2024 £
General	560,168	258,497	(148,343)	670,322
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Restricted Funds - Previous year

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	480,272	235,193	(122,703)	592,762

MUSIDAL ISLAMIC ASSOCIATION UK
Notes to the Financial Statements Continued
For the year ended 31 August 2024

10. Analysis of net assets between funds

	Intangible fixed assets	Tangible fixed assets	Investments	Net current assets / (liabilities)	Creditors > one year	Net Assets
	£	£	£	£	£	£
Unrestricted funds						
<i>General</i>						
Donations Cash	(1,488)	1,175,707	-	(244,427)	(767,976)	161,816
Restricted funds						
General fund	1,488	15,269	-	326,960	311,219	654,936
	-	1,190,976	-	82,533	(456,757)	816,752

Previous year

	Intangible fixed assets	Tangible fixed assets	Investments	Net current assets / (liabilities)	Creditors > one year	Net Assets
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	-	1,190,976	-	54,973	(506,757)	739,191

MUSIDAL ISLAMIC ASSOCIATION UK
Detailed Statement of Financial Activities
For the year ended 31 August 2024

	2024 £	2023 £
INCOME AND ENDOWMENT		
Donations and legacies		
Donations	256,981	233,217
Legacies	1,516	1,976
	258,497	235,193
Total incoming resources	258,497	235,193
EXPENDITURE		
Zakatul Fitr	-	(455)
	(2,257)	-
	(2,257)	(455)
Security for ramadan	(925)	-
	(925)	-
Cost of direct charitable activity 3		
Funeral costs		
Imams	(7,935)	(972)
	(33,350)	(27,750)
	(41,285)	(28,722)
Support cost 5		
Rent	(18,000)	(23,400)
	(18,000)	(23,400)
Support cost 10		
Fundraising support costs 10	-	(1,281)
	-	(1,281)
Governance costs		
Finance costs	(70,000)	(63,641)
Telephone costs	(1,243)	(604)
Bank charges	(7,425)	(4,600)
Insurance	(2,760)	-
Other premises cost	(4,448)	-
	(85,876)	(68,845)
Total resources expended	(148,343)	(122,703)
Net Income	110,154	112,490