

## **JAMIAT AHL - E - HADITH BANBURY**

Annual Report and Financial Statements

Year ended: 31 March 2021

### **DUA GOVERNANCE**

Chartered Accountants and Business Advisors  
Bradford Court  
123-131 Bradford Street  
Digbeth, Birmingham  
B12 0NS

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### Legal and Administrative Information

Charity number	1128815
Registered address	55 PARK ROAD BANBURY OX16 0DH
Trustees	Mr Shouaib Ahmed Mr Mohammed Hafiz Mr Mumtaz Ahmed Mr Alyas Ahmed Mr Mohammed Hanif - Chair Mr Nadeem Raza
Bankers address	HSBC Bank PLC 17 Market Place Banbury Oxfordshire OX16 5ED

## **Report of the Trustees for the year ended 31 March 2021**

### **JAMIAT AHL - E - HADITH BANBURY (Reg. 1128815)**

The Trustees present their annual report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the receipts and payments basis in accordance with the Charity Commission guidance

#### **Structure, governance and management**

The charity is an unincorporated charity, formed under a trust deed dated 1 December 2008. The charity registered with the Charities Commission on the 26 March 2009.

Trustees are responsible of setting strategies and policies for ensuring these are implemented.

#### **Risk management**

The charity's trustees have considered the major risks to which the charity is exposed and have reviewed potential risks. Systems and procedures have been put in place to manage the risks and to mitigate any adverse outcomes.

#### **Objectives and activities**

The governing scheme defines the charity's objects are to advance the Islamic faith in accordance with the Ahl-ul-Hadith creed and methodology by establishing and maintaining mosques for prayers and other religious services.

The objectives for the year were to continue to raise funds to maintain and improve existing facilities. Funds are raised by voluntary collection in the mosque. There are no specific fund raising targets set, the charity relies on the willingness of individuals to contribute what they can afford to donate.

#### **Achievements and Performance**

During the year the charity continued to operate in the following main areas:

- a) Provide services of a mosque to promote Islamic faith to all age groups.
- b) To provide supplementary school (Madrasa) classes to teach them Quran, Islamic Studies, Urdu to promote the Muslim way of life.

Future planes of the charity include promoting the Muslim faith to the younger generation by increasing activities which interest more than the traditional services offered.

#### **Public benefit statement**

The section of this report below entitled 'Objectives and activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity

Commission's general guidance on public benefit, and have concluded that:

- the aims of the charity continue to be charitable;
- the work done by the charity gives identifiable benefits to the charitable sector and both directly and
- indirectly to individuals in need;
- the benefits are for the public; not unreasonably restricted in any way;
- there is no detriment or harm arising from the aims or activities.

#### **Financial review**

During the year, the Trust received total cash of £44k (2019: £73k). During the year trust repaid back loans of Nil (2019: £26.5k)

After making payments of £30.4k (2019: £56.9k), the charity had a net receipt of £13.5k (2019: £15.5k). The carry forward cash balance stands at (£101.9k (2019: £88.2k)

## **Reserves Policy**

The trustees believe that the charity has sufficient cash in the bank and adequate fund raising plans in place to ensure the charity is able to meet its costs and settle the Qard –e-Hasan loans as they become due.

## **Trustees' responsibilities statement**

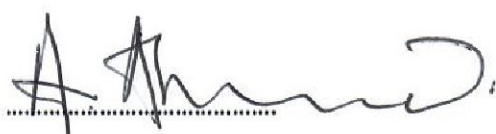
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 ~~30.1.2022~~ and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'Alyas Ahmed', written over a dotted line.

Mr Alyas Ahmed

Trustee



**Independent Examiner's Report to the Trustees of  
JAMIAT AHL - E - HADITH BANBURY (Reg. 1128815)**

I report on the accounts of the charity for the year ended 31 March 2021 which are set out on pages 7 to 9.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's 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.

**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:

- a) which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
- have not been met; or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....  
Nasir Rafiq BA FCA

Date.....20.1.22

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**Jamiat Ahl-e-Hadith Banbury**  
**Receipts and Payments Accounts**  
From 1 April 2020 to 31 March 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Receipts</b>				
Donation	91,432	0	91,432	43,951
Loan		0	0	0
Total receipts	91,432	0	91,432	43,951
<b>Payments</b>				
Staff costs	0	0	0	8,700
Utilities	1,830	0	1,830	2,332
Rates	4,226	0	4,226	2,642
Vehicle Expense	3,975	0	3,975	772
Funeral Expenses	865	0	865	658
TV Appeal	5,000	0	5,000	0
Repairs and maintenance	266	0	266	801
Insurance	397	0	397	2,468
Accountancy Fees	0	0	0	0
Legal & Professional Fees	1,710	0	1,710	0
Sundry	3,000	0	3,000	0
Subtotal	21,268	0	21,268	18,372
<b>Assets and Investment purchases</b>				
Building	19,491	0	19,491	12,071
Total payments	40,759	0	40,759	30,443
<b>Net of receipts/(payments)</b>	<b>50,673</b>	<b>0</b>	<b>50,673</b>	<b>13,508</b>
Transfers between funds				
Cash funds last year end	98,009	0	98,009	88,200
Prior Year Adjustment	0	0	0	-3,700
<b>Cash funds this year end</b>	<b>148,682</b>	<b>0</b>	<b>148,682</b>	<b>98,009</b>

**Jamiat Ahl-e-Hadith Banbury**  
**Statement of Assets and Liabilities**  
**As at 31 March 2021**

	Unrestricted Funds £	Total 2021 £	Total 2020 £
<b>Cash Funds</b>			
Cash at Bank	148,682	148,682	98,009
<b>Total Cash funds</b>	<u>148,682</u>	<u>148,682</u>	<u>88,200</u>
<b>Other Monetary Assets</b>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Assets Retained for the Charity's Own Use</b>			
Motor Vehicle	5,100	5,100	5,100
Freehold Land & Building	388,928	388,928	369,437
<b>Total</b>	<u>394,028</u>	<u>394,028</u>	<u>374,537</u>
<b>Current Liability</b>	<u>670</u>	<u>670</u>	<u>570</u>
<b>Loan</b>	<u>3,290</u>	<u>3,290</u>	<u>3,290</u>

Approved by the Board on 30-1-2022 And signed on its behalf by:



Mr Alyas Ahmed  
Trustee



## 1. Accounting policies

### a) Basis of preparation

The accounts have been prepared in accordance with the receipts and payments basis in accordance with the Charity Commission guidance.

### b) Charity status

JAMIAT AHL - E - HADITH BANBURY was established under a trust deed and is a registered with the Charity Commission under the reference of 1128815. The Trustees are appointed and function in accordance with the deed.

### c) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

### d) Receipts

All incoming resources are included in the Receipt & payment Accounts when the charity actually receives legally entitled income.

### e) Payments

All expenditure is accounted for on payments basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.