

**CHARITY REGISTERED NUMBER: 1131667**

**GULZAR E MADINA ISLAMIC WELFARE TRUST**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

**DWD TAX ADVISORS LTD**

**GULZAR E MADINA ISLAMIC WELFARE TRUST**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

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**GULZAR E MADINA ISLAMIC WELFARE TRUST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1131667

**Chairman:** M S Arab

**Treasurer:** Mohammed-Yunus Abdullah

**Trustees:** Shuja Farid Khan  
Zahid Hussain Syed  
Mohamed Shafik Arab  
Mohamed Aslam Bhatti  
Mohamed Yunus Abdullah  
Mohamed Nazir Abdullah

**Secretary:** Aslam Bhatti

**Registered Office:** 1 Collingdale Road  
Headlands  
Northampton  
NN3 2TS

**Accountants:** DWD Tax Advisors Ltd

**Bankers:** HSBC  
Barclays

# **GULZAR E MADINA ISLAMIC WELFARE TRUST**

## **REPORT OF THE TRUSTEES**

### **FOR THE PERIOD ENDED 31 MARCH 2025**

The trustees present their annual report for the period ended 31 March 2025 under the Charities Act 2011, together with the financial statements for the year, and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2015.

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

##### **Governing document**

Gulzar E Madina Islamic Welfare Trust is constituted as a charitable trust registered with the Charity Commission in September 2009 under charity number 1131667. It is governed by a deed of trust last updated in March 2008.

##### **Recruitment and appointment of trustees**

The existing trustees are responsible for the recruitment of new trustees. In selecting new trustees, the charity seeks to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in increase the charity's work. Only people who show commitment and are willing to work for non payment are chosen or will be chosen to become Trustees.

##### **Trustee induction and training**

Following appointment, new trustees are introduced to their new roles and given copies of the trust deed and a guide to the policies and procedures adopted by the charity. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

##### **Organisation**

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body monthly and are responsible for all decisions taken in relation to running the trust and the activities provided by the charity

##### **Risk policy**

The trustees have assessed the risks the charity faces have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The trustees review this risk matrix regularly at their meetings and are satisfied that systems are in place to manage the risks that have been identified.

##### **Objectives and activities**

The objects for which the charity is established are to promote the faith of Islam and Islamic charitable institutions in the United Kingdom and overseas, for the benefit of the public in particular through the holding of prayer meetings, lectures, the public celebration of religious festivals and the distribution of literature in the Islamic faith to enlighten others.

##### **Activities and achievements**

The charity needed a base to start and with the hard work of the Trustees we now have around 80 subscribing members and we hold events at a rented accommodation on a regular basis and have been doing so for the past ten years.

# **GULZAR E MADINA ISLAMIC WELFARE TRUST**

## **REPORT OF THE TRUSTEES**

**FOR THE PERIOD ENDED 31 MARCH 2025**

### **Financial review**

#### **Investment policy**

The trustees have considered the most appropriate bank accounts in which to keep funds, to ensure reasonable interest is achieved on deposits.

#### **Reserves policy**

Unrestricted funds are needed:

- to provide funds to support projects, training and events for members of the trust
  - to cover administration, fund raising and training costs, which allow the charity to function; and
- The trustees consider it prudent, that unrestricted reserves should be sufficient:
- to avoid the necessity of selling assets held for the charity's use;
  - to cover a minimum of one year's administration, fund raising and training costs; and
  - to provide a pool of funds which can be designated to specific projects and events over the forthcoming years and to meet all unforeseen repair costs.

The level of reserves is monitored and reviewed by the trustees at least once a year.

Reserves are currently at an acceptable level, to meet these needs.

### **Plans for Future Periods**

#### **Achieved:**

- o Full function of Mosque; 5x prayers with 3 Imams sharing duties as well as organising annual religious functions.
- o Dedicated women's area.
- o Madrassa/Islamic Education. Segregated; Male & female teachers run classes with full Sufi Sunni syllabus. To record and report registration/achievements.
- o Working with Northamptonshire Police and Multi-Faith Groups.
- o Full Islamic Funeral Parlour. Comprising 2 berth morgue and area for specialised mortuary table to wash the body.
- o GEM mosque is central in Northampton for providing bereavement facility together with post funeral services' – prayer services, wake for the day of funeral, for the 3<sup>rd</sup> day prayers & food as well as forty-day prayer service with food.
- o Adult evening Classes. Mondays & Fridays.
- o The ladies' funeral committee. Female ONLY classes, workshops and training of washing and shrouding deceased females. Advise on terminally ill relatives.
- o The 4<sup>th</sup> extension is now completed and in use since November 2025 with washroom/heating, capacity of 150 person praying area.
- o The mosque has become a much liked and loved place for Northampton. Friday congregation has monitored up to 700 attendees.
- o Active group functions and Nasheeds (Choir) groups.
- o New CCTV system has been installed with 30+ cameras, internal & external.
- o New speaker system has been installed.

# **GULZAR E MADINA ISLAMIC WELFARE TRUST**

## **REPORT OF THE TRUSTEES**

**FOR THE PERIOD ENDED 31 MARCH 2025**

### **Future Plans:**

- **NEW CONCEPT** Introduced by 2 female health professionals, members of the mosque:- Community Health Awareness Day. This was held on 2<sup>nd</sup> November 2025, organised by health professionals. This will be an annual event. Successful day, 135 people attended.
- Drop-in centre for ladies.
- Conservatory plan. This may come as a prefab building for shoe storage at the back of the 4<sup>th</sup> hall.

### **Statement of Trustees' responsibilities**

The charity trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

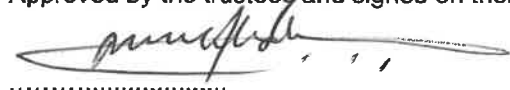
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statement, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are responsible and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees for the purposes of charity law who served during the year and up to the date of this report are set out on page 1.

Approved by the trustees and signed on their behalf by:



**M A Abdullah as Chairman**

Dated: 21/01/2026

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF GULZAR E MADINA ISLAMIC WELFARE TRUST**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

We report on the financial statements which are set out on pages 7 to 14.

**Respective responsibilities of the trustees and examiner**

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act), and that an independent examination is needed. It is our responsibility to examine the accounts under section 144 of the 2011 Act; to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to state whether particular matters have come to our attention.

**Basis of independent examiner's report**

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 we do not express an audit opinion on the accounts.

**Independent examiner's statement**

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

1. which gives us 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 130 of the 2011 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
DWD Tax Advisors Ltd

Date: 21/01/2026

# GULZAR E MADINA ISLAMIC WELFARE TRUST

## BALANCE SHEET

AT 31 MARCH 2025

	Note	£	2025 £	2024 £	£
<b>Tangible fixed assets</b>					
Tangible assets		1,006,510		1,007,149	
<b>Current assets</b>					
Bank account		266,497		192,359	
Debtors		-		-	
		<u>266,497</u>		<u>192,359</u>	
<b>Creditors</b>					
Amounts falling due within one year	3	<u>27,743</u>		<u>24,038</u>	
<b>Net current assets</b>			<u>238,754</u>	<u>168,321</u>	
<b>Total assets less current liabilities</b>			1,245,264	1,175,470	
<b>Creditors</b>					
Amounts falling due after one year	3		<u>-</u>	<u>-</u>	
<b>Net assets</b>			<u>1,245,264</u>	<u>1,175,470</u>	
<b>Capital funds</b>					
Unrestricted funds			<u>1,245,264</u>	<u>1,175,470</u>	
<b>Total funds</b>			<u>1,245,264</u>	<u>1,175,470</u>	

Approved by the trustees on 21.01.26 and signed on their behalf by:



M A Abdullah as Chairman

The annexed notes form part of these financial statements.



**GULZAR E MADINA ISLAMIC WELFARE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31 MARCH 2025**

	<b>Note</b>	<b>Unrest'd funds £</b>	<b>Total funds 2025 £</b>	<b>Total funds 2024 £</b>
<b>Incoming resources</b>				
Incoming resources from generated funds:				
Voluntary income	<b>4</b>	177,952	177,952	125,217
Activities to generate funds		-	-	-
Investment income		-	-	-
		<u>177,952</u>	<u>177,952</u>	<u>125,217</u>
Incoming resources from charitable activities		-	-	-
<b>Total incoming resources</b>		<u>177,952</u>	<u>177,952</u>	<u>125,217</u>
<b>Resources expended</b>				
Costs of generating funds	<b>5</b>	68,851	68,851	88,840
Charitable activities	<b>6</b>	23,545	23,545	25,720
Governance costs	<b>7</b>	15,762	15,762	4,100
<b>Total resources expended</b>		<u>108,158</u>	<u>108,158</u>	<u>118,660</u>
<b>Net movement in funds</b>		<u>69,794</u>	<u>69,794</u>	<u>6,557</u>
<b>Total funds brought forward</b>		<u>1,175,470</u>	<u>1,175,470</u>	<u>1,168,913</u>
<b>Total funds carried forward</b>		<u><u>1,245,264</u></u>	<u><u>1,245,264</u></u>	<u><u>1,175,470</u></u>

**GULZAR E MADINA ISLAMIC WELFARE TRUST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**DETAILED ANALYSIS OF MOVEMENTS IN FUNDS**  
**FOR THE PERIOD ENDED 31 MARCH 2025**

	<b>2025</b>		<b>2024</b>	
	£	£	£	£
<b>General fund</b>				
Opening balance	1,175,470		1,168,913	
Surplus for the year	<u>69,794</u>		<u>6,557</u>	
	1,245,264		1,175,470	
<b>Designated fund</b>				
Opening balance	-		-	
	<u>-</u>		<u>-</u>	
	-	-		
<b>Total funds at 31 March 2025</b>		<u><u>1,245,264</u></u>		<u><u>1,175,470</u></u>

# GULZAR E MADINA ISLAMIC WELFARE TRUST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE PERIOD ENDED 31 MARCH 2025

#### 1. Accounting policies

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP), and applicable UK Accounting Standards.

##### Incoming resources

Incoming resources are accounted for on a receipts basis.

##### Resources expended

All expenditure is accounted for on an accruals basis.

##### Fund accounting

The general fund is an unrestricted fund, which may be used at the trustees discretion.

Designated funds are unrestricted funds, that have been set aside for a specific purpose by the trustees.

Restricted funds are funds subject to specific conditions imposed by the donors.

##### Investment income

Income from investments, including bank interest, is accounted for on a receipts basis.

##### Grants received

Grants received are treated in accordance with the terms of the grant.

#### 2. Tangible fixed assets

	Freehold property £	Plant and machinery £	Total £
Cost:			
At 1 April 2024	1,002,889	9,011	1,011,900
Additions	-	-	-
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 March 2025	1,002,889	9,011	1,011,900
	<hr/>	<hr/>	<hr/>
Depreciation:			
At 1 April 2024	-	4,751	4,751
Charge for the year	-	639	639
Eliminated on Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 March 2025	-	5,390	5,390
	<hr/>	<hr/>	<hr/>
Net book value:			
At 31 March 2025	1,002,889	3,621	1,006,510
	<hr/>	<hr/>	<hr/>
At 31 March 2024	1,002,889	4,260	1,007,149
	<hr/>	<hr/>	<hr/>

**GULZAR E MADINA ISLAMIC WELFARE TRUST**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED 31 MARCH 2025**

**3. Creditors**

Amounts falling due within one year:-

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	800	800
Loan	10,500	10,500
PAYE, Wages and Pension	16,443	12,738
	<u>27,743</u>	<u>24,038</u>

**4. Incoming resources**

	<b>Unrest'd funds 2025 £</b>	<b>Rest'd income funds 2025 £</b>	<b>Total funds 2025 £</b>	<b>Total funds 2024 £</b>
<b>Voluntary income</b>				
Donations	152,262	-	152,262	101,701
Gift aid	25,690	-	25,690	23,516
Grants	-	-	-	-
	<u>177,952</u>	<u>-</u>	<u>177,952</u>	<u>125,217</u>
<b>Activities for generating funds</b>				
Fees received	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Incoming resources from charitable activities</b>				
Fees received	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Investment income</b>				
Interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**GULZAR E MADINA ISLAMIC WELFARE TRUST**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED 31 MARCH 2025**

<b>5. Costs of generating funds</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Imam (Priest)	47,850		49,933	
Islamic Teacher	3,808		4,764	
Printing, postage and stationery	77		160	
Insurance	3,603		3,473	
Rent and rates	1,121		1,520	
Light and heat	6,613		8,102	
Function costs	1,000		830	
Repairs and renewals	4,779		20,058	
	<u>          </u>		<u>          </u>	
		68,851		88,840
		<u>          </u>		<u>          </u>
<b>6. Charitable activities</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	23,545		25,720	
	<u>          </u>		<u>          </u>	
		23,545		25,720
		<u>          </u>		<u>          </u>
<b>7. Governance costs</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Professional fees	12,915		945	
Bank interest and charges	388		463	
Sundries	-		85	
Depreciation	639		752	
Cleaning and laundry	1,820		1,855	
	<u>          </u>		<u>          </u>	
		15,762		4,100
		<u>          </u>		<u>          </u>

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