



Masjid-e-Noorul Islam
Prospect Street, Bolton, Lancashire, BL1 3QH

**Report and Financial Statements
for the Year Ended 31 December 2020**

Charity no: 1143878



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Trustees

Name	Office	Appointed	Resigned
Nizamuddeen Kambolia	Secretary	07/06/2021	
Zahid Gaurya	Vice-Secretary	07/06/2021	
Dr Zuber Ahmed Bagasi	President	07/06/2021	
Mohammed Muzzammil Ismail	Vice President	07/06/2021	
Fuzeil Yakub Patel	Treasurer	07/06/2021	
Ajaz Patel	Vice Treasurer	07/06/2021	
Yakub Ibrahim Taniya	Holding Trustee		Term ends on 01/11/2021
Bashir Ahmed Chhadat	Holding Trustee		Term ends on 01/11/2021
Yunus Ahmed Patel	Holding Trustee		Term ends on 01/11/2021
Shokatali Karamali Saiyed	Holding Trustee		28/05/2021
Zahir Killedar	Secretary		01/04/2021
Usman Gani Gazra	Vice-Secretary		01/04/2021
Sabir Farook Patel	President		01/04/2021
Yasin Gulam Abdullah	Vice President		01/04/2021
Maqbool Yusuf	Treasurer		01/04/2021
Mohamed Haji	Vice Treasurer		01/04/2021
Yasin Gulam Abdullah	Holding Trustee	Term commences on 01/11/2021	
Mubarak Patel	Holding Trustee	Term commences on 01/11/2021	
Sabir Farook Patel	Holding Trustee	Term commences on 01/11/2021	
Shokatali Karamali Saiyed	Holding Trustee	Term commences on 01/11/2021	

Independent Examiner

A. Patel & Co.
341 Derby Street, Bolton, BL3 6LR

Bankers

Lloyds TSB Bank Plc, Bolton Branch, Hotel Street, Bolton. BL1 1DB



Report of the Trustees

Assalamaulaikum Warahmatullahe Wabarakatu

The trustees have pleasure in presenting their report for the year ended 31 December 2020.

This report is prepared in accordance with the Statement of Recommended Practice - Accounting and reporting by the Charities and complies with applicable law.

Charity objects

The object of the charity is to advance the Religion of Islam in accordance with laws dictated in the Quran, the Sunnah of the Holy Prophet Mohammed (peace be upon him) and the Hanafi Sunni school of thought and beliefs as expounded by Imam-E-Azam Noman Bin Thabit commonly known as Imam Abu Hanifa (as per the institution of the members of the Ahle-Sunnat-Wal-Jamaat commonly known as Barelvis) as well as the Sufistic school of thought ("School of Thought") by such means as the Charity decides including (inter alia) :-

i) the provision of facilities and services in accordance with the religion of Islam including facilities for prayer and worship;

ii) the preservation of the values and religious and cultural traditions of the Patel (Kanamiya) Vohra Community of Gujarat, India, as are compatible with the School of Thought; including advancing the education of the public in particular but not exclusively the local community in the Crompton Ward of the Bolton Metropolitan Borough Council and also generally within Bolton (the "area of benefit") specifically in the history and culture of Islam and religious education, in particular ensuring that the provision of religious education for children in the area of benefit in accordance with the School of Thought.

Status and administration

The charity is constituted under a 2011 constitution and registered with The Charity Commissioners under charity number 1143878. The constitution has been amended in subsequent years and approved at the AGM. The Trustees are elected at the Annual General Meeting.

Principle policies to achieve objectives

To establish a Masjid for prayers, Madrassah (school) to provide a safe environment for the children to maximise their Islamic education and other ancillary buildings including a community centre and to provide other services to the community in time of need like funeral services, etc.

Activities and Achievements

This report is intended to provide details of some achievements over the past year.

Essential remedial works to the Masjid building including cyclical maintenance, refitting of carpets, replacement of taps, repairs to the boilers, etc. have been completed. Maintenance and service contracts have been renewed for the Heating, Fire Alarm and Intruder Alarm.

Charity Assets

The fixed asset held by the Masjid includes the property for its main use situated at Prospect Street, Bolton, the building at 82 Halliwell Road (Community Centre), Car Park on Progress Street, Prospect Mill on Prospect Street, 54-56 Halliwell Road, 97 Eskrick Street, Bolton.

The value included in the Balance Sheet of the Masjid building and the car park, and Community Centre is assessed as per Estates. The value of the Prospect Mill, 54-56 Halliwell Road, 97 Eskrick Street comprises of the cost of the land plus all the building costs as at the Balance Sheet date.



Report of the Trustees (continued)

Post balance sheet events

The Charity has undergone a change of Management. We thank the outgoing Management for the work they have done over the years.

The following team of Management Trustees was appointed as of 7 June 2021;

Name	Office
Dr Zuber Ahmed Bagasi	President
Mohammed Muzzammil Ismail	Vice President
Nizamuddeen Kambolia	Secretary
Zahid Gaurya	Vice-Secretary
Fuzeil Yakub Patel	Treasurer
Ajaz Patel	Vice Treasurer

The Vision of the new Management Trustees

Together, let's make tomorrow better for our Grandparents, Parents, Sons, Daughters & Grandchildren. Alhamdulillah, the following vision is what was presented to the community and despite our term being in its infancy, numerous seeds of our vision have been sown with many more in the pipeline.

Education	Community	Finance
Establishing a higher standard of educations for both males and females.	Making everyone feel welcome regardless of age, race, spiritual affiliations or gender.	Spending and investing where it matters, to benefit the whole community.

Education

Structured curriculum in Madrasah

- Structured lessons and progression throughout a student's Madrassah journey
- Ensuring every student who leaves the Madrassa is equipped with the required knowledge of various topics (exit exam)
- Incorporating more contemporary issues. Much needed in our time
- Arabic studies

Independent governance system

- Madrassah would operate on a standalone basis to avoid disruption in a student's Madrassah journey upon any changes in management
- Governed by a wide range of Stakeholders (Management Trustees/Parents/Senior Teachers)

Teachers Training

- Utilising the experience of secular male & female teachers
- Using digital platforms including face-to-face and independent learning for our Madrasah teachers
- Creating an ethos of upskilling

Voice for the Youth

- Giving our students responsibility through roles such as Head Boy/Girl & Prefects
- Enabling a path to teaching, delivering Dars' & key courses upon completion of Madrassa studies



Report of the Trustees (continued)

The Vision – Education (continued)

Scholarships

- Offering our brightest talent the chance to study further at some of the most respected institutions at a national and international level

Female education - Equality

- Establishing a high level of education for females
- Offering further education, beyond the necessities
- Taught by a high calibre of female teachers

Community

Elderly

- Activities for our older generation
- Integration within the community
- Essentially giving something back to those who set up the very foundations of our Masjid

Existing Land & Properties

- Generating revenue from existing assets
- Development of Prospect Mill

Focus Groups

- Discussion of contemporary issues faced by our community
- Drug abuse & Alcohol addiction
- Domestic violence

Family & Pastoral Care

- Remove the barrier between the community & Imams
- Easy access to Imams through 'meet the Imam' sessions

Working Together

- Bringing all institutions together

Finance

Halal Investments

- Building foundations for sustainable investments and returns in the future
- This cyclical flow of income can be used to achieve goals that are set for education and for the community

Business Hub

- Encouraging potential young entrepreneurs towards business
- Emphasising the Sunnah method of business
- Assisting potential young entrepreneurs who are looking to start up their own business
- Utilising the experience of successful entrepreneurs in our own community

Endowment

- 'Waqf' – as deemed per the Shariah
- Contributing to a better tomorrow



Report of the Trustees (continued)

We would like to take this opportunity to emphasise this is a long-term project which will require patience from all of our members and community.

We must all be united to make this successful and as a community, we can achieve the vision together.

Donations can be made to the following account:

Account name	Masjid-e-Noorul Islam
Sort code	30 91 01
Account Number	01929719

Risk Management

The current account funds are held with a leading bank to minimise disruption to activities and reduce risk.

All investment decisions are made to achieve a reasonable return from acceptable sources according to Islamic Jurisprudence whilst minimising the risk.

Reserve Policy and Future Plans

At the year end the Masjid held enough funds to pay for its expenses for the year.

Trustees' Responsibilities

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that gives a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:

- (a) Select suitable accounting policies and apply them consistently
- (b) Make judgements and estimates that are reasonably prudent
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- (d) Prepare the financial statements on a 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 Charities Act 1993. 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.

Auditors / Independent Examiners

Under Charity Law it is not a requirement for the accounts to be audited and as such the accounts have not been audited but they have been independently examined by A. Patel & Co. Accountants.

Finally

We would like to take this opportunity to thank all the Members, Volunteers and the Trustees who have played a positive role in the smooth running of the Charity and promoting its cause. We as charity members would like to thank you greatly and may Almighty Allah reward you in this life and the hereafter.

Approved by the Trustees of Masjid-E-Noorul Islam and signed on its behalf by:

Nizamuddeen Kambolia
(Secretary)

Date: 28/10/21

Dr Zuber Ahmed Bagasi
(President)

Date: 28/10/21



Independent Examiners Report

To the trustees of Masjid-E-Noorul Islam

I report on the accounts for the year ended 31 December 2020 for Charity Number 1143878, which is set out on pages 8 to 14.

Respective responsibilities of the 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 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Direction given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- to 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 Commissioners. An examination includes 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 seek 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 I do not express an audit opinion on the view given by 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 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.

Signed:

Date:

28/10/2021

A. Patel & Co
341 Derby Street
Bolton
BL3 6LR



Statement of Financial Activities for the year ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Incoming resources					
Incoming resources from generated funds					
Voluntary Income	3	125,405	93,089	218,494	117,399
Incoming resources from charitable activities	4	101,577	-	101,577	100,900
Total incoming resources		226,982	93,089	320,071	218,299
Resources expended					
Charitable activities	5	108,192	93,089	201,281	139,691
Support costs	6	44,926	-	44,926	55,947
Total resources expended		153,118	93,089	246,207	195,638
Net incoming resources before transfers		73,864	-	73,864	22,661
Net movement in funds		73,864	-	73,864	22,661
Total funds brought forward		1,679,825	-	1,679,825	1,657,164
Total funds carried forward		1,753,689	-	1,753,689	1,679,825



Balance sheet

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Fixed assets					
Tangible assets	9	1,466,306	-	1,466,306	1,462,760
		1,466,306		1,466,306	1,462,760
Current assets					
Debtors and Prepayments	10	40,868	-	40,868	2,250
Cash at bank and in hand		248,633	-	248,633	216,259
Total current assets		289,501	-	289,501	218,509
Creditors: Amounts due falling within one year	11	2,118	-	2,118	1,444
Net current assets		287,383	-	287,383	217,065
Net assets		1,753,689	-	1,753,689	1,679,825
Funds of the charity					
Restricted funds		-	-	-	-
Unrestricted funds		1,753,689	-	1,753,689	1,679,825
Total funds		1,753,689	-	1,753,689	1,679,825

Approved by the Trustees of Masjid-E-Noorul Islam and signed on its behalf by:

Nizamuddeen Kambolia
(Secretary)

Date:

28/10/21

Dr Zuber Ahmed Bagasi
(President)

Date:

28/10/21



Notes forming part of the financial statements for the year ended 31 December 2020

1. Principal Accounting Policies

(a) Basis of accounting

These accounts have been prepared on the basis of historical cost (except that investments are shown at market value) in accordance with Accounting Standards and with the Charities Act 1993.

(b) Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

(c) Changes to previous accounts

No changes have been made to accounts for previous years.

2. Principal Accounting Policies

Incoming resources

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources,
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Gifts in kind

- Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.
- Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.
- Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.



Notes forming part of the financial statements for the year ended 31 December 2020 (continued)

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

- Equipment & Furnishings - 15% reducing balance

The freehold properties are valued at historic cost and not depreciated, as the Mosque's and Community Centre's are considered to have a useful life as a building of greater than 50 years and so any depreciation charge is considered immaterial.



Notes forming part of the financial statements for the year ended 31 December 2020 (continued)

3. Voluntary income

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
General donations	74,046	-	74,046	53,202
Covid crisis donation	-	93,089	93,089	-
Furlough	16,109	-	16,109	-
Tax refunds	35,250	-	33,800	33,521
Donations	-	-	-	30,676
Total voluntary income	125,405	93,089	217,044	117,399

4. Incoming resources from charitable activities

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Trips Collections	2,773	-	2,773	7,242
Clothing Bank	420	-	420	420
Building Hire Charges	2,268	-	2,268	10,973
Kitab and other Sales	7,024	-	7,024	7,793
Donations for Food	4,641	-	4,641	8,575
Madressah Fee	17,490	-	17,490	21,524
Maintenance Donations	52,159	-	52,159	42,103
Nikhah Fee	952	-	952	250
Funeral & Coffin	12,005	-	12,005	2,020
Solar Electric	1,845	-	1,845	-
Total Incoming resources from charitable activities	101,577	-	101,577	100,900

5. Charitable activities

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Covid Crisis Donations	-	93,089	93,044	-
Kitab and other Purchases	7,538	-	7,538	5,953
Light and Heat	19,182	-	19,182	16,063
Gifts & Prize Purchases	0	-	0	16,360
Printing and Stationery	769	-	769	2,140
Water Charges & G. Rent	3,687	-	3,687	2,892
Wages & PAYE	67,608	-	67,608	65,209
Donations to Global foundation	5,875	-	5,875	22,244
Food (Niyaz) Costs	3,533	-	3,533	8,830
Total charitable activities	108,192	93,089	201,281	139,691



Notes forming part of the financial statements for the year ended 31 December 2020 (continued)

6. Support costs

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Trips	2,985	-	2,985	-
Employer & Public Liability Insurance	3,114	-	3,114	6,570
Legal Fees	-	-	-	536
Coffins	10,835	-	10,835	1,961
Voluntaries	-	-	-	3,065
Repairs and Renewals	17,237	-	17,237	32,237
Sundry and Cleaning Expenses	1,279	-	1,279	2,650
Telephone	729	-	729	807
Depreciation	8,747	-	8,747	8,121
Total Support costs	44,926	-	44,926	55,947

7. Details of certain items of expenditure

7.1 Trustee expenses

Trustees are not remunerated for their services and there were no out of pocket expenses paid (2020: £nil).

7.2 Fees for the examination of the accounts

The accounts are not being audited this year as it falls below the audit threshold, however the accounts have been independently examined.

8. Paid employees

8.1 Staff costs

	2020 Total £	2019 Total £
Gross wages and salaries	67,608	65,209
Employer's NI costs	-	-
Total staff costs	65,209	65,209

8.2 Average number of employees

	2020 Total	2019 Total
Imam	3	3
Support staff	8	2
Average number of employees	11	5



Notes forming part of the financial statements for the year ended 31 December 2020 (continued)

9. Tangible fixed assets

	Notes	Freehold Land & Buildings £	Equipment & Furnishings £	2020 Total £	2019 Total £
Cost					
At 1 January 2020		1,416,740	79,459	1,496,199	1,474,493
Additions		-	12,293	-	-
Disposals					
At 31 December 2020		1,416,740	91,752	1,508,492	1,496,199
Depreciation					
At 1 January 2020		-	33,439	33,439	25,318
Charge for the year	6	-	8,747	8,747	8,121
Disposals					
At 31 December 2020		-	42,186	42,186	33,439
Net book value					
At 31 December 2020		1,416,740	49,566	1,466,306	1,462,760
At 31 December 2019		1,416,740	79,459	1,496,199	1,474,493

10. Debtors and Prepayments

	2020 Total £	2019 Total £
Debtors	35,250	-
Prepayments	5,618	2,250
Total Debtors and Prepayments	40,868	2,250

11. Creditors: amounts falling due within one year

	2020 Total £	2019 Total £
Accruals	2,118	1,444

No person or organization holds any security over the assets of the Masjid.

12. Restricted funds

Restricted funds comprises of donations given by the general public for the sole purpose of supporting the poor Muslims and the destitute Muslims of the world.

