

Bedford Islaamic Centre

Charity No. 1145127

Trustees' Report and Unaudited Accounts

05 April 2025

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The trustees present their report with the unaudited financial statements of the charity for the year ended 5 April 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1145127

Principal Office

1st floor rear

1a Brereton road

Bedford

MK40 1HU

Trustees

The following trustees served during the year:

J. Al wail

C.A. Dahir

S. Muhaji

J. Zilboud

Key Management Personnel

Chairperson

Jumuah Zilboud

Accountants

HSR Accountants Ltd

18 Welbourne Gardens

Bedford

Beds.

MK42 0NQ

Bankers

HSBC

12 Allhallows

Bedford

Bedfordshire

MK40 1LJ

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document are: To promote any charitable purpose in accordance with the UK laws, for the benefit of the community in Bedford and its surroundings : called "the area of benefit" and, in particular for the advancement of the Islamic religion & awareness in accordance with the teaching of the holy Qur'an and the teaching of Prophet Muhammed (peace be upon him), through:

- (1) Establishment of place of worship for all Prayers including Friday Prayers with sermons in English and Arabic language.
- (2) Organising educational programmes for Muslims and non-Muslims with a view to enhancing understanding of Islam and avoidance of misconceptions.
- (3) Offering recreational and spiritual activities, such as sporting and Eid Celebrations.

The charities main activities includes learning the true Islamic Faith with a view to promoting high moral standards in the society. Also included are:- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;- The promotion of good race and community relations with other ethnic communities in the area of benefit. The charity is involved in the community and is dependent upon the voluntary help received from the local residents who support the Place of worship (Masjid) by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives. The charity has Values, Principles and Procedures for efficient and effective administration of it's programmes. Similarly, it has Conflict of Interest Policy, Child Protection Policy and undertakes DBS checks on newly recruited volunteers.

ACHIEVEMENTS AND PERFORMANCE

During the year, the charity has been able to achieve the following based on established criterion of performance. They include: 1) 1. Establishment and continued support for education in Arabic, Correct Recitation and Memorization of the Quran, Understanding the acts of Islamic Worship, Life and teachings of the Prophet Muhammad (SAW) for both children and adult male and females students. 2. Provision of facilities for obligatory Prayers, Ramadan fasting and encouraging members to fulfil their obligation of giving Zakat (Charity) to the needy in addition to their regular donations (sadaqa). 3. Celebration of the Eid Festivals with Muslim and Non Muslim families and friends. 4. Successful promotion of community relationship and understanding through undertaking programmes that are accessible to both Muslims and Non-Muslims, male and female adults and children regardless of nationality, race or colour. 5. Undertaking various social and sporting programmes for the benefit of all in Bedford. 6. Continually collaborating with governmental and non-governmental agencies to promote understanding and for effective community cohesion.

FINANCIAL REVIEW

The trustees have reviewed the reserves of the charity. Their policy is to hold enough funds to meet operating costs of the mosque.

PLANS FOR FUTURE PERIODS

The charity will continue with the current activities and has substantial donations for 2025. The key future plans are: A) To continue to help and give religious guidance for the community. B) To continue to promote good relations with all other ethnic communities. C) To continue to build and encourage community access to the educational facilities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The type of government document adopted is Constitution and the charity is constituted as a Trust.

The Trustees & Committee members are appointed by the Trustees. Any new trustees would be briefed by the chair on –Charity's history, the governing document—organisational structure, administrative policy documents & procedures, Trustees' & Committees' roles and responsibilities.

Statement of trustees' responsibilities in relation to the financial statements

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

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 statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees 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.

Signed on behalf of the charity's trustees



[Jabir Al-wail \(Feb 5, 2026 22:36:42 GMT\)](#)

J. Al wail

Trustee

05 February 2026

Independent Examiner's Report to the trustees of Bedford Islaamic Centre

I report to the trustees on my examination of the financial statements of Bedford Islaamic Centre for the year ended 5 April 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



Shahid Shaikh FFA, FIPA / Institute of Financial
Accountants
HSR Accountants Ltd
18 Welbourne Gardens
Bedford
Beds.

MK42 0NQ
05 February 2026

Bedford Islaamic Centre
Statement of Financial Activities
for the year ended 5 April 2025

		Unrestricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes				
Income and endowments from:					
Donations and legacies	3	78,660	-	78,660	158,603
Other	4	14,635	-	14,635	44,722
Total		93,295	-	93,295	203,325
Expenditure on:					
Raising funds	5	5,915	-	5,915	46,731
Charitable activities	6	40,037	-	40,037	48,077
Other	7	47,158	-	47,158	64,267
Total		93,110	-	93,110	159,075
Net gains on investments		-	-	-	-
Net income	8	185	-	185	44,250
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		185	-	185	44,250
Other gains and losses					
Net movement in funds		185	-	185	44,250
Reconciliation of funds:					
Total funds brought forward		-	695,697	695,697	651,447
Total funds carried forward		185	695,697	695,882	695,697

Bedford Islaamic Centre

Balance Sheet

at 5 April 2025

Charity No. 1145127

		2025 £	2024 £
Fixed assets			
Tangible assets	10	863,264	863,684
		<u>863,264</u>	<u>863,684</u>
Current assets			
Cash at bank and in hand		7,941	6,562
		<u>7,941</u>	<u>6,562</u>
Creditors: Amount falling due within one year	11	(3,773)	(1,000)
Net current assets		<u>4,168</u>	<u>5,562</u>
Total assets less current liabilities		867,432	869,246
Creditors: Amounts falling due after more than one year	12	(171,550)	(173,549)
Net assets excluding pension asset or liability		<u>695,882</u>	<u>695,697</u>
Total net assets		<u>695,882</u>	<u>695,697</u>
The funds of the charity			
Restricted funds	13		
Unrestricted funds	13		
General funds		185	-
		<u>185</u>	<u>-</u>
Reserves	13		
Revaluation reserve		695,697	695,697
		<u>695,697</u>	<u>695,697</u>
Total funds		<u>695,882</u>	<u>695,697</u>

Approved by the trustees on 05 February 2026

And signed on their behalf by:

J. Al wail

Trustee

05 February 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Tangible fixed assets and depreciation

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

Equipment, Fixtures and Fittings	20% reducing balance
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Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Income and endowments from:		
Donations and legacies	158,603	158,603
Other	44,722	44,722
Total	<u>203,325</u>	<u>203,325</u>
Expenditure on:		
Raising funds	46,731	46,731
Charitable activities	48,077	48,077
Other	64,267	64,267
Total	<u>159,075</u>	<u>159,075</u>
Net income	<u>44,250</u>	<u>44,250</u>
Net income before other gains/(losses)	44,250	44,250
Other gains and losses:		
Net movement in funds	<u>44,250</u>	<u>44,250</u>
Reconciliation of funds:		
Total funds brought forward	651,447	651,447
Total funds carried forward	<u><u>695,697</u></u>	<u><u>695,697</u></u>

3 Income from donations and legacies

Unrestricted	Total 2025	Total 2024
£	£	£
78,660	78,660	158,603
<u>78,660</u>	<u>78,660</u>	<u>158,603</u>

4 Other income

Unrestricted	Total 2025	Total 2024
£	£	£
Gift Aid 14,635	14,635	44,722
<u>14,635</u>	<u>14,635</u>	<u>44,722</u>

5 Expenditure on raising funds

Unrestricted	Total 2025	Total 2024
£	£	£
<i>Fundraising trading costs</i>		
5,915	5,915	46,731
<u>5,915</u>	<u>5,915</u>	<u>46,731</u>

6 Expenditure on charitable activities

Unrestricted	Total 2025	Total 2024
£	£	£
<i>Expenditure on charitable activities</i>		
40,037	40,037	48,077
<i>Governance costs</i>		
<u>40,037</u>	<u>40,037</u>	<u>48,077</u>

7 Other expenditure

Unrestricted	Total 2025	Total 2024
£	£	£
Employee costs	4,017	-
Motor and travel costs	1,035	4,000
Premises costs	35,022	40,334
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	420	525
General administrative costs	2,054	2,125
Legal and professional costs	4,610	17,283
<u>47,158</u>	<u>47,158</u>	<u>64,267</u>

8 Net income before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	420	525
Independent Examiner's fee	400	400

9 Staff costs

	2025	2024
Salaries and wages	3,900	-
Pension costs	117	-
	<u>4,017</u>	<u>-</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2025 Number	2024 Number
NEST PENSION		

10 Tangible fixed assets

	Land and buildings £	Property Improvement £	Equipment, Fixtures and Fittings £	Total £
Cost or revaluation				
At 6 April 2024	615,000	246,581	5,320	866,901
At 5 April 2025	<u>615,000</u>	<u>246,581</u>	<u>5,320</u>	<u>866,901</u>
Depreciation and impairment				
At 6 April 2024	-	-	3,217	3,217
Depreciation charge for the year	-	-	420	420
At 5 April 2025	<u>-</u>	<u>-</u>	<u>3,637</u>	<u>3,637</u>
Net book values				
At 5 April 2025	615,000	246,581	1,683	863,264
At 5 April 2024	<u>615,000</u>	<u>246,581</u>	<u>2,103</u>	<u>863,684</u>

11 Creditors:

amounts falling due within one year

	2025 £	2024 £
Accruals	3,773	1,000
	<u>3,773</u>	<u>1,000</u>

12 Creditors:

amounts falling due after more than one year

	2025 £	2024 £
Other loans	171,550	173,549
	<u>171,550</u>	<u>173,549</u>

13 Movement in funds

	At 6 April 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 5 April 2025 £
Restricted funds:				
Unrestricted funds:				
General funds	-	93,295	(93,110)	185
Revaluation Reserves:				
Endowment funds:				
	695,697	-		695,697
<i>Total</i>	<u>695,697</u>	<u>-</u>		<u>695,697</u>
<i>Total revaluation reserves</i>	<u>695,697</u>	<u>-</u>		<u>695,697</u>
Total funds	<u>695,697</u>	<u>93,295</u>	<u>(93,110)</u>	<u>695,882</u>

Purposes and restrictions in relation to the funds:

Revaluation reserves Represent the amount by which investments exceed their historical cost.

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	863,264	863,264
Net current assets	4,168	4,168
Creditors due in more than one year and provisions	(171,550)	(171,550)
	<u>695,882</u>	<u>695,882</u>

15 Reconciliation of net debt

	At 6 April 2024 £	Cash flows £	At 5 April 2025 £
Cash and cash equivalents	6,562	1,379	7,941
	<u>6,562</u>	<u>1,379</u>	<u>7,941</u>
Borrowings	(173,549)	1,999	(171,550)
	<u>(173,549)</u>	<u>1,999</u>	<u>(171,550)</u>
Net debt	<u>(166,987)</u>	<u>3,378</u>	<u>(163,609)</u>

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025	2025	2024	2024
	Land and	Other	Land and	Other
	buildings		buildings	
	£	£	£	£
Operating leases with expiry date:				

Pension commitments

	2025	2024
	£	£
The pension cost charge to the charity amounted to:	<u>117</u>	<u>-</u>

Bedford Islaamic Centre
Statement of Cash flows
for the year ended 5 April 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	185	44,250
Adjustments for:		
Depreciation of property, plant and equipment	420	525
Dividends, interest and rents from investments	(14,635)	(44,722)
Increase in trade and other payables	2,773	-
Net cash (used in)/provided by operating activities	<u>(11,257)</u>	<u>53</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	14,635	44,722
Net cash from/(used in) investing activities	<u>14,635</u>	<u>(30,665)</u>
Cash flows from financing activities		
Repayment of borrowings	(1,999)	(7,501)
Net cash used in financing activities	<u>(1,999)</u>	<u>(7,501)</u>
Net increase/(decrease) in cash and cash equivalents	1,379	(38,113)
Cash and cash equivalents at the beginning of the year	6,562	44,675
Cash and cash equivalents at the end of the year	<u>7,941</u>	<u>6,562</u>
Components of cash and cash equivalents		
Cash and bank balances	7,941	6,562
	<u>7,941</u>	<u>6,562</u>

Bedford Islaamic Centre
Detailed Statement of Financial Activities
for the year ended 5 April 2025

	Unrestricted funds		Total funds	Total funds
	2025	2025	2025	2024
	£	£	£	£
Income and endowments from:				
Donations and legacies	78,660	-	78,660	158,603
	<u>78,660</u>	<u>-</u>	<u>78,660</u>	<u>158,603</u>
Other				
Gift Aid	14,635	-	14,635	44,722
	<u>14,635</u>	<u>-</u>	<u>14,635</u>	<u>44,722</u>
Total income and endowments	93,295	-	93,295	203,325
Expenditure on:				
Costs of other trading activities	5,915	-	5,915	46,731
	<u>5,915</u>	<u>-</u>	<u>5,915</u>	<u>46,731</u>
Total of expenditure on raising funds	5,915	-	5,915	46,731
Charitable activities	40,037	-	40,037	48,077
	<u>40,037</u>	<u>-</u>	<u>40,037</u>	<u>48,077</u>
Total of expenditure on charitable activities	40,037	-	40,037	48,077
Employee costs				
Salaries/wages	3,900	-	3,900	-
Pension costs	117	-	117	-
	<u>4,017</u>	<u>-</u>	<u>4,017</u>	<u>-</u>
Motor and travel costs				
Travel and subsistence	1,035	-	1,035	4,000
	<u>1,035</u>	<u>-</u>	<u>1,035</u>	<u>4,000</u>
Premises costs				
Rent	27,353	-	27,353	32,569
Light, heat and power	3,926	-	3,926	4,195
Premises cleaning	1,635	-	1,635	3,570
Premises repairs and maintenance	2,108	-	2,108	-
	<u>35,022</u>	<u>-</u>	<u>35,022</u>	<u>40,334</u>
General administrative costs, including depreciation and amortisation				
Depreciation of Property	-	-	-	-
Improvement	-	-	-	-

Bedford Islaamic Centre
Detailed Statement of Financial Activities

Depreciation of Equipment, Fixtures and Fittings	420	-	420	525
Bank charges	413	-	413	303
Software, IT support and related costs	-	-	-	932
Telephone, fax and broadband	1,641	-	1,641	890
	<u>2,474</u>	<u>-</u>	<u>2,474</u>	<u>2,650</u>
Legal and professional costs				
Audit/Independent examination fees	400	-	400	400
Accountancy and bookkeeping	600	-	600	600
Solicitor's fees	3,610	-	3,610	16,283
	<u>4,610</u>	<u>-</u>	<u>4,610</u>	<u>17,283</u>
Total of expenditure of other costs	<u>47,158</u>	<u>-</u>	<u>47,158</u>	<u>64,267</u>
Total expenditure	93,110	-	93,110	159,075
Net gains on investments	-	-	-	-
	<u>185</u>	<u>-</u>	<u>185</u>	<u>44,250</u>
Net income				
Net income before other gains/(losses)	185	-	185	44,250
Other Gains	-	-	-	-
	<u>185</u>	<u>-</u>	<u>185</u>	<u>44,250</u>
Net movement in funds				
Reconciliation of funds:				
Total funds brought forward	-	695,697	695,697	651,447
Total funds carried forward	<u>185</u>	<u>695,697</u>	<u>695,882</u>	<u>695,697</u>

ACCOUNTS YE 05042025 FOR CLIENT TO REVIEW AND SIGN Signed

Final Audit Report

2026-02-05

Created:	2026-02-05
By:	Shahid Shaikh (hsraccountantsltd@hotmail.co.uk)
Status:	Signed
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 Signer amkab4u@gmail.com entered name at signing as Jabir Al-wail

2026-02-05 - 10:36:40 PM GMT- IP address: 82.11.100.109

 Document e-signed by Jabir Al-wail (amkab4u@gmail.com)

Signature Date: 2026-02-05 - 10:36:42 PM GMT - Time Source: server- IP address: 82.11.100.109

 Agreement completed.

2026-02-05 - 10:36:42 PM GMT