

MUSLIM WOMEN'S COUNCIL

England & Wales · Charity number 1158560

Details

Status Registered

Legal form Charitable company

Company number [07518555](#)

Registered 2014-09-15

Register [View on the Charity Commission register](#)

Contact

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ShIPLEY
West Yorkshire
BD18 3HH

Phone 01274 223230

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Website www.muslimwomenscouncil.org.uk

Activities

Objects: (A) THE ADVANCEMENT OF EDUCATION, THE RELIEF OF POVERTY, SICKNESS AND DISTRESS, AND THE PROMOTION AND PRESERVATION OF GOOD HEALTH, PARTICULARLY THOUGH NOT EXCLUSIVELY AMONGST MUSLIM WOMEN;(B) TO ADVANCE THE EDUCATION OF THE PUBLIC IN ISSUES AFFECTING MUSLIM WOMEN, INCLUDING THE CONDUCT OF RESEARCH AND PUBLISHING THE USEFUL RESULTS OF SUCH RESEARCH.

Activities: ? PROVIDES SERVICES? PROVIDES ADVOCACY / ADVICE / INFORMATION? SPONSORS OR UNDERTAKES RESEARCH

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£378,959	£364,407	-	-
2024-02-29	£757,077	£367,875	£479,923	2
2023-02-28	£161,094	£192,614	-	-
2022-02-28	£218,684	£207,197	-	-
2021-02-28	£270,017	£200,915	-	-

Trustees

Name	Role	Appointed
Dr Shuruq Naguib		2018-10-10
Fatima Ayub		2026-01-17
Kehkshan Andleeb Ahmed		2021-09-26
Selina Parbin Ullah		2021-09-26

MUSLIM WOMEN'S COUNCIL

England & Wales - Charity number 1158560

Accounts

MUSLIM WOMEN'S COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

Company Registration No. 07518555 (England and Wales)
Charity Registration No. 1158560

MUSLIM WOMEN'S COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Gora S Naguib K Ahmed S Ullah
Advisors	M Francois
Charity number	1158560
Company number	07518555
Principal address	3 - 7 Saltaire Road Shipley Bradford BD18 3HH
Registered office	3 - 7 Saltaire Road Shipley Bradford BD18 3HH
Independent examiner	Alison Whalley FCA Azets Audit Service Ltd Carlton House Bradford BD1 4NS
Bankers	Virgin Money 1 Westgate Shipley BD18 3SD

MUSLIM WOMEN'S COUNCIL

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MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 28 FEBRUARY 2025

The Trustees present their annual report and financial statements for the year ended 28 February 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The Charity's objects are to promote any charitable purpose for the benefit of Muslim women, including the advancement of education, the relief of poverty, sickness and distress, and the promotion and preservation of good health.

Muslim Women's Council is an all women led and governed organisation that places Muslim women at the forefront of all our work. Our work does not include the teaching or promotion of religion, rather we address the barriers encountered by Muslim women and their families in playing a full and active role in society and the economy.

Our activities are continually evolving as we build knowledge, insight, and networks, but remain focused on:

- Empowering Muslim women to affect agency and impact change
- Up-skilling Muslim women, developing their experience, confidence, and networks
- Creating long term change in culture, attitude, and traditions via grass-root engagement in families, communities, and wider civil society.

As we move forward, we have an ambition to not only inform but also influence policies and practices that affect Muslim women across the UK and the globe.

Our work

With support from Muslim women, wider communities, funders and partners our work continues to support the needs of Muslim women and girls in and around Bradford (of all backgrounds, ages and ethnicity) building on what we have achieved and learned to date. Our work is informed by lived experience and insight of Muslim women to better meet their needs.

Muslim women are nationally considered as one of the most disadvantaged and disenfranchised groups. They are a diverse group and suffer the same inequalities as other women (access to employment, domestic violence, pay inequality etc) with additional factors that multiply their disadvantage, for example: negative public perception / stereotyping - amplified by the media, religious discrimination (Islamophobia), and cultural practices from within their own communities.

Whilst we focus on Muslim women and girls, we are open to supporting all women regardless of age, ethnicity, belief, or background; many of these women are from various BAME communities based in and around Bradford. We also support the homeless, women from other faiths and ethnicities, children/young people, elderly/old people, and anyone who needs help that we can provide.

We have adopted an agile approach that allows us to explore and respond quickly where and when needed. It also allows us to try out different approaches to help test ideas, learn, and develop what works, and to explore and offer more effective ways of meeting the needs of Muslim women in Bradford and beyond.

We know we cannot achieve our aims alone and value partnerships with others who share our vision and values. All partnerships are tested for alignment of shared vision and mission, ensuring partners have a focus on supporting women or any of our other beneficiaries such as the homeless.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

To ensure that our work continues to deliver our aims and the needs of our beneficiaries, we review activities each year at our board and staff away day. This review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Based on this review we have agreed to continue focusing on:

- a. Voice, leadership, and access to decision-making
- b. Access to skills and employment
- c. Freedom of faith
- d. Community resilience

With a connection to (mental) health and wellbeing of Muslim women, lessening the impact of loneliness and experiencing a deep-seated fear and anxiety regarding their health as they continue to deal with a new world with COVID-19 and the cost-of-living crisis and fallout from Brexit. We are looking at implementing ways in which to help them build their skills, knowledge, experiences, and confidence to achieve their ambition and their potential.

Our Values

Our values reflect what we are trying to achieve through our work:

- We are for all women with a particular focus on issues affecting Muslim women
- We support equality, diversity and social justice for all
- We are inclusive of all communities and people of all faiths and none
- We will continue to be challenging and advocate for the issues that matter to Muslim women and communities
- We are Independent and speak truth to power
- We are entrepreneurial
- We are open, transparent and share our work and learning
- We value and support our staff and volunteers and embrace cultural, religious and all other differences

Public benefit

The Trustees have paid due regard to public benefit guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

The last 12 months have been successful considering the ongoing impact of COVID-19 on the nation and locally on us as an organisation and our beneficiaries. The increasing costs-of-living and impact of Brexit has been significant on the running of our charity.

We have purchased our own building this year, which has been a huge milestone for our organisation and we are eagerly looking forward to developing the site and making it fit-for-purpose. Over the year we have been faced by economic challenges, funding competition and uncertainty, workforce, and volunteer challenges as they try to survive in the current climate.

Furthermore, the country has seen a rise in nationalist and anti-immigrant sentiments, which may have made some Muslim women feel less welcome or more vulnerable to discrimination or hate crimes. It has brought to the forefront of public discourse issues related to national identity, cultural integration, and diversity. With Muslim women feeling more scrutinised or even targeted in this context.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

We have done our utmost to continue our services and activities to meet the needs of our service users and beneficiaries, who have become more vulnerable and in need of assistance, putting additional strain on our charity resources.

In response we have been working remotely to save money and ensure the continued delivery of services and activities. We have also been exploring and implementing new fundraising strategies, cost-saving measures, and collaborations with other organisations to maintain our services. We are surviving and continuing to support those who need it.

The main activities of the last 12 months have been:

- **Think Tank** - We have continued to capture the lived experiences and insights of Muslim women regarding a variety of issues such as holistic approaches to cancer, building interfaith bridges within our communities, nurturing healthy relationships with our children, dementia awareness and experiences of carers, cancer survivor stories, dealing with suicide bereavement and exploring end-of-life care for the elderly. All the reports are available on our website, with more due to be published soon. <https://www.muslimwomenscouncil.org.uk/reports>
- **Curry Circle** - The Curry Circle food initiative is currently in its twelfth year. With the increasing cost-of-living crisis we are seeing ever-increasing numbers. We are still providing emergency food provision (through the delivery of hot meal food packs). The Curry Circle food initiative is offering both weekly sit-down service supporting approximately 80 individuals with hot meals to a twice-weekly delivery and take away service, supplying approximately 400 hot meals a week. Since the lockdown began in 2020, we have delivered over 100,000 hot meals across Bradford. This included organising annual Christmas parties for the service users. Over the last 5 years we supported not only Muslim women but also the homeless, elderly, and vulnerable people (those with chronic medical conditions) who were isolated at home with limited support. Funding from Hilden Charitable Fund, Bartlett Group, DWF Foundation, King Charles III Charitable Fund and the National Lottery Community Fund enabled us to explore further support for service users, on issues such as period poverty and literacy.
- **Women's Building** - Since embarking on the journey of trying to establish a Women's Building, we have successfully purchased our own building with funding from Tudor Trust, in June 2024. We have also received funding from Sisters of St Joseph of Peace and the Architecture Heritage Fund, in supporting the building project.
- **Ladies Tea & Chat sessions** – With funding from West Yorkshire Cancer Alliance, Southall Trust, The Reaching Communities Fund & Westhill Endowment & Sir Halley Stewart Trust, we have successfully continued our sessions, averaging 60 women in attendance each week. This year, we've explored a diverse array of topics, including holistic approaches to cancer, building interfaith bridges within our communities, nurturing healthy relationships with our children, dementia awareness and experiences of carers, cancer survivor stories, dealing with suicide bereavement and exploring end-of-life care for the elderly, navigating menopause, mental health & wellbeing, challenges around Muslim children in the care system, dealing with mental pain. Participants have valued the chance to deepen their knowledge, share their experiences, and connect with others. These sessions also serve as an initial point of engagement with our services. Due to their growing popularity, we offer sessions both during the day and in the evening to accommodate more participants. We have also applied for additional funding to support these expanded offerings. <https://www.muslimwomenscouncil.org.uk/services/ladies-tea-chat>
- **National Sharia Council** – To address the lack of support for Muslim women going through Islamic divorce we have started a women focused online Sharia Council, through which we aim to provide a model divorce application service for Muslim women. We are currently working on the development of our web page and application process, and we have organised a steering group with the appropriate calibre of members.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

- **Our Deen is Green** – Over the past year, we have significantly expanded our 'Our Deen is Green' environmental activities, with funding from Sports England & Experience Wild Ingleborough Fund. This has included the continuation and enhancement of our women's walks, which combine health, wellbeing, environmental, and climate education. These walks have evolved into monthly sessions with an average of 30 walkers, and growing participation. They have contributed positively to the mental and physical health of the participants, encouraging them to explore more outdoor activities and engage in other initiatives.
- <https://www.muslimwomenscouncil.org.uk/walk-and-talk>
- **Upcycling** – With funding from Do It Now Now, we repurposed pre-loved clothes and materials to make different sizes of tote bags. The women have fed back that the sessions help to develop their creative side, connecting with nature helps develop their mental health and they have a real sense of achievement when creating the products. They have learnt a lot of new skills and made lasting friendships at the sessions. <https://www.muslimwomenscouncil.org.uk/upcycling>
- **Trips & Retreats** - We have organized a series of trips and retreats, both in the UK and abroad, to offer women opportunities for spiritual healing, relaxation, and personal growth. In March 2024, we took a group of 14 women to Bosnia, spending some days of the holy month of Ramadan there and visiting local places of interest, as well as learning about the Bosnian genocide. In June, we took 24 women to Andalucia, Spain, where they participated in collective prayer, yoga, swimming, horse riding, and development workshops. In September, we collaborated with Zaarvel Travel Group to lead a group of 50 people, of various ages and backgrounds from all over the UK, on a tour of Jerusalem, exploring the historical sites and learning about the current situation in Palestine/Israel. We also organised many local trips in the UK, enabling those that don't have the means or time to travel abroad, to be able to join us, along with their children on some occasions. These trips have boosted the women's confidence, many of whom had never travelled abroad without their families or anywhere beyond Pakistan, India or Bangladesh. Participants have enjoyed discovering new places, gaining valuable experiences, enhancing their mental and physical health, and building lasting friendships. <https://www.muslimwomenscouncil.org.uk/events>
- **Ammi's Circle** - In October 2024, we started our weekly Ammi's Circle sessions, a heart-centred gathering for women of every age and background, Ammi's Circle is where friendship, learning, and spiritual nourishment come together. It is an open, intergenerational space to share experiences, build bonds, and find a true sense of belonging. From crochet to arts & crafts, every session invites creativity and skill-building, no experience needed. The ladies have shared that the sessions inspire reflection and inner calm. They are enjoying the welcoming place for inspiration, creativity and positive mindset, with an average of 20 ladies per session.
- **Sounds for the Soul** – With funding from BD25 Creative Communities Fund, we have developed a pioneering women's choir of 30 members, where voices become instruments of worship, creativity, and sisterhood. Members celebrate the joy, healing, and deep connection that singing together brings proof that Sounds for the Soul transforms hearts as well as voices. Plans include a debut album, women-only performances, school workshops, and mentoring the next generation of artists. Sounds for the Soul is a movement of faith, healing and empowered voices.
- **Daughters of Eve Conference 2024** – With funding from The Reaching Communities Fund & Sisters of St Joseph of Peace, we organised our Daughters of Eve Residential Conference, from Friday 18th to Saturday 19th October 2024 - a weekend of panel discussions, learning & interactive sessions, shopping & entertainment, with topics including the current climate in the UK following the recent race riots, the future for Muslims in Britain, reflections on Gaza, and challenges and solutions on anti-Muslim sentiment. We had a fantastic line-up of speakers from across the UK, who participated in panel discussions and lively debates. We also hosted a glitz & glamour night, and a bazaar area throughout the Conference weekend, attended by 200 women.
- **Youth Sessions** – With funding from Make Moves Fund and Manjit Wolstenholme Fund, we organise sessions with young girls, to develop their self-confidence, life skills and fitness. We deliver interactive workshops, each attended by an average of 35 participants, on the history of Islamic music and dance, providing education on the cultural significance of various art forms, as well as relevant topics for the youth of today.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

Income for the year amounted to £378,959 (2024 £757,077) with expenditure amounting to £364,407 (2024 £367,875) resulting in a net income of £14,552 (2024 net income £389,202).

Restricted funds stood at £494,381 (2024 £474,016).

Designated reserves stood at £15,943 (2024 £2,521).

Free reserves stood at deficit £15,848 (2024 surplus £3,386).

Reserves policy

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This amounts to £50,000, currently free reserves are not in line with the policy. This target has not been met, but funding has been received in after the year end to continue our activities.

Major risks

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The Daughter's of Eve annual conference operates under an extensive risk management review structure given the nature of work it aims to achieve. All activities carried out under the Muslim Women's Council also benefit from project specific risk assessments.

Structure, governance and management

The Charity is a company limited by guarantee governed by the terms of its Memorandum and Articles of Association. The company was incorporated on 7 February 2011 and registered as a charity on 15 September 2014.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

B Gora

S Naguib

F Ayub

(Resigned 30 October 2024)

K Ahmed

S Moughal

(Resigned 28 January 2025)

S Ullah

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

Recruitment and appointment of trustees

Trustees are recruited for their skills and experience they can bring to the charity and are supported by the other trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Organisational structure

The Muslim Women's Council has a separate Chair and Chief Executive Officer. The Chief Executive is also a founding trustee and is remunerated as a consultant. Although the organisation employs two staff members, it primarily engages self-employed personnel to deliver specific functions such as administration, business development, IT, social media management, and sessional work. During the year, one trustee resigned from the board in order to undertake a greater consultancy role for the charity as its Head of Operations. The organisation is now actively seeking additional trustees to join the board.


Acknowledgements

The Muslim Women's Council formally acknowledges its advisors, funders and partners in the delivery of its aims and objectives.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Trustees' report was approved by the Board of Trustees.

Signed by:


B Gora

Trustee

27 November 2025

MUSLIM WOMEN'S COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MUSLIM WOMEN'S COUNCIL

I report to the Trustees on my examination of the financial statements of Muslim Women's Council (the Charity) for the year ended 28 February 2025.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

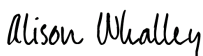
Since the Charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is 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 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Signed by:



Alison Whalley FCA

Azets Audit Services Ltd

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 27 November 2025

MUSLIM WOMEN'S COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total Unrestricted funds 2025 £	Restricted funds 2024 £	Total 2024 £
Income from:						
Donations and legacies	3	29,336	293,531	322,867	112,475	697,835
Charitable activities	4	51,487	3,800	55,287	-	59,242
Other trading activities	5	763	-	763	-	-
Investments	6	42	-	42	-	-
Total income		81,628	297,331	378,959	171,717	757,077
Expenditure on:						
Raising funds	7	832	-	832	1,991	1,991
Charitable activities	8	86,609	276,966	363,575	137,274	365,884
Total resources expended		87,441	276,966	364,407	137,274	367,875
Net (expenditure)/income for the year/ Net movement in funds						
		(5,813)	20,365	14,552	(58,884)	389,202
Fund balances at 1 March 2024		5,907	474,016	479,923	25,930	90,721
Fund balances at 28 February 2025		94	494,381	494,475	474,016	479,923

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

MUSLIM WOMEN'S COUNCIL

BALANCE SHEET

AS AT 28 FEBRUARY 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	14		375,514		2,521
Current assets					
Stocks	15	5,243		3,615	
Debtors	16	35,352		462,551	
Cash at bank and in hand		108,179		25,385	
			148,774		491,551
Creditors: amounts falling due within one year	17	(29,813)		(14,149)	
Net current assets			118,961		477,402
Total assets less current liabilities			494,475		479,923
The funds of the Charity					
Restricted income funds	19		494,381		474,016
Unrestricted funds	20		94		5,907
			494,475		479,923

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 27 November 2025

Signed by:

Bilques Gora

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B Gora

Trustee

Company registration number 07518555 (England and Wales)

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

Charity information

Muslim Women's Council is a private company limited by guarantee incorporated in England and Wales on 29 February 2011. The registered office is 3-7 Saltaire Road, Shipley, Bradford BD18 3HH.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

(Continued)

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not currently depreciated
Fixtures and fittings	20% reducing balance
Computers	20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2025 £	2024 £	2024 £
Donations and gifts	490	-	490	2,970	3,010
Listed below	28,846	293,531	322,377	109,505	694,825
	<u>29,336</u>	<u>293,531</u>	<u>322,867</u>	<u>112,475</u>	<u>697,835</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

3 Donations and legacies

(Continued)

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
Grants receivable for core activities					
Sisters of St Joseph of Peace	7,546	22,638	30,184	-	39,005
Make it Big	-	30,000	30,000	-	-
The Tudor Trust	-	-	-	30,000	487,500
Bradford Council	-	5,000	5,000	-	-
Institute of Physics	-	-	-	5,000	5,000
Charities Aid Foundation	-	20,000	20,000	-	-
The National Lottery Community Fund	-	107,778	107,778	-	69,370
Civic Power Fund	21,300	-	21,300	-	-
West Yorkshire and Harrogate Cancer Alliance	-	-	-	14,000	14,000
The Souter Charitable Trust	-	-	-	3,000	3,000
Lloyds Bank Foundation	-	-	-	500	500
Westhill Endowment	-	-	-	2,750	2,750
Hilden Charitable Fund	-	-	-	7,800	7,800
Garfield Weston Foundation	-	-	-	40,000	40,000
Agricultural Heritage Fund	-	3,200	3,200	-	-
The Leap	-	-	-	9,500	9,500
DWF Foundation	-	2,500	2,500	-	-
Sports England	-	-	-	6,400	6,400
Bartlett Group fund	-	10,000	10,000	-	10,000
Give Bradford	-	22,000	22,000	-	-
Experience the Wild Ingleborough Fund	-	1,500	1,500	-	-
King Charles III Charitable Fund	-	14,000	14,000	-	-
Sir Halley Stewart Trust	-	35,000	35,000	-	-
Southall Trust	-	1,500	1,500	-	-
The Manjit Wolstenholme Fund	-	10,165	10,165	-	-
Wellsprings Together	-	2,750	2,750	-	-
Westhill Endowment	-	5,500	5,500	-	-
	<u>28,846</u>	<u>293,531</u>	<u>322,377</u>	<u>109,505</u>	<u>694,825</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Events	51,487	3,800	55,287	59,242	-	59,242
	<u>51,487</u>	<u>3,800</u>	<u>55,287</u>	<u>59,242</u>	<u>-</u>	<u>59,242</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Social Enterprise	763	-
	<u>763</u>	<u>-</u>

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	42	-
	<u>42</u>	<u>-</u>

7 Raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<u>Trading costs</u>		
Other trading activities	832	1,991
	<u>832</u>	<u>1,991</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

8 Charitable activities

	Core Costs	Project Costs	Total 2025	Core Costs	Project Costs	Total 2024
	2025	2025		2024	2024	
	£	£	£	£	£	£
Staff costs	13,008	-	13,008	9,920	-	9,920
Conference and events	-	1,913	1,913	-	3,178	3,178
Project costs	-	101,379	101,379	-	89,718	89,718
Charitable donations	1,400	-	1,400	-	-	-
Freelance consultants	85,473	-	85,473	99,819	-	99,819
Trustees consultancy fees and expenses	89,255	-	89,255	100,942	-	100,942
Sundry	165	-	165	-	-	-
	<u>189,301</u>	<u>103,292</u>	<u>292,593</u>	<u>210,681</u>	<u>92,896</u>	<u>303,577</u>
Share of support costs (see note 9)	67,495	-	67,495	59,307	-	59,307
Share of governance costs (see note 9)	3,487	-	3,487	3,000	-	3,000
	<u>260,283</u>	<u>103,292</u>	<u>363,575</u>	<u>272,988</u>	<u>92,896</u>	<u>365,884</u>
Analysis by fund						
Unrestricted funds	51,906	34,703	86,609	156,712	71,898	228,610
Restricted funds	208,377	68,589	276,966	116,276	20,998	137,274
	<u>260,283</u>	<u>103,292</u>	<u>363,575</u>	<u>272,988</u>	<u>92,896</u>	<u>365,884</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

9 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff costs	39,025	-	39,025	29,762	-	29,762
Depreciation and disposals	930	-	930	882	-	882
Legal and professional	-	-	-	9,878	-	9,878
Book keeping and payroll	1,135	-	1,135	925	-	925
Travelling	4,232	-	4,232	5,812	-	5,812
Premises costs	13,001	-	13,001	4,415	-	4,415
Insurance	1,259	-	1,259	641	-	641
Office costs	3,513	-	3,513	4,090	-	4,090
Sundry	4,400	-	4,400	2,902	-	2,902
Independent examination	-	3,300	3,300	-	3,000	3,000
Trustees expenses	-	187	187	-	-	-
	<u>67,495</u>	<u>3,487</u>	<u>70,982</u>	<u>59,307</u>	<u>3,000</u>	<u>62,307</u>
Analysed between						
Charitable activities	<u>67,495</u>	<u>3,487</u>	<u>70,982</u>	<u>59,307</u>	<u>3,000</u>	<u>62,307</u>

All support costs are allocated to the only charitable activity.

Governance costs includes payments to the Independent Examiner of £3,300 (2024- £3,000) for independent examination fees.

10 Net movement in funds

2025
£

2024
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	3,300	3,000
Depreciation of owned tangible fixed assets	930	502
Loss on disposal of intangible assets	-	380
	<u> </u>	<u> </u>

11 Trustees

Travel expenses were paid out to one trustee amounting to £187 in the year (2024 £nil).

During the year two trustees were paid consultancy totalling £85,851, (2024 - £100,942 two trustees, consultancy).

A trustee resigned in the year and was deputised due to increased project work, in particular the retreats project.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

12 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	2	2
	<u>2</u>	<u>2</u>
Employment costs	2025	2024
	£	£
Wages and salaries	51,442	39,397
Other pension costs	591	285
	<u>52,033</u>	<u>39,682</u>
	<u>52,033</u>	<u>39,682</u>

There were no employees whose annual remuneration was £60,000 or more.

13 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

14 Tangible fixed assets

	Freehold land and buildings £	Fixtures and fittings £	Computers £	Total £
Cost				
At 1 March 2024	-	-	10,926	10,926
Additions	359,571	13,728	624	373,923
	<u>359,571</u>	<u>13,728</u>	<u>624</u>	<u>373,923</u>
At 28 February 2025	359,571	13,728	11,550	384,849
	<u>359,571</u>	<u>13,728</u>	<u>11,550</u>	<u>384,849</u>
Depreciation and impairment				
At 1 March 2024	-	-	8,405	8,405
Depreciation charged in the year	-	343	587	930
	<u>-</u>	<u>343</u>	<u>587</u>	<u>930</u>
At 28 February 2025	-	343	8,992	9,335
	<u>-</u>	<u>343</u>	<u>8,992</u>	<u>9,335</u>
Carrying amount				
At 28 February 2025	359,571	13,385	2,558	375,514
	<u>359,571</u>	<u>13,385</u>	<u>2,558</u>	<u>375,514</u>
At 29 February 2024	-	-	2,521	2,521
	<u>-</u>	<u>-</u>	<u>2,521</u>	<u>2,521</u>

The property is shown at cost price.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

15 Stocks		
	2025	2024
	£	£
Finished goods and goods for resale	5,243	3,615
	<u> </u>	<u> </u>
16 Debtors		
	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	400	1,600
Prepayments and accrued income	34,952	460,951
	<u> </u>	<u> </u>
	<u>35,352</u>	<u>462,551</u>
	<u> </u>	<u> </u>
17 Creditors: amounts falling due within one year		
	2025	2024
	£	£
Bank overdrafts	-	123
Trade creditors	17,651	4,361
Other creditors	8,862	6,029
Accruals	3,300	3,636
	<u> </u>	<u> </u>
	<u>29,813</u>	<u>14,149</u>
	<u> </u>	<u> </u>
18 Retirement benefit schemes		
	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	591	285
	<u> </u>	<u> </u>

The Charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2025

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 March 2023		Movement in funds		Balance at 1 March 2024		Movement in funds		Transfers		Balance at 28 February 2025	
	£	£	Incoming resources	Resources expended	£	£	Incoming resources	Resources expended	£	£	£	£
Fixed Asset Premises	-	-	-	-	-	-	-	-	359,571	-	359,571	359,571
Building Bridges	-	-	-	-	-	-	36,500	(19,000)	-	-	-	17,500
New Premises	-	-	450,000	(6,082)	443,918	-	3,200	-	(355,988)	-	-	91,130
Conference and Daughters of Eve	-	-	-	-	-	-	130,416	(126,416)	-	-	-	4,000
Mosque donations	3,543	40	-	-	3,583	-	-	-	(3,583)	-	-	-
Resilience	-	-	-	-	-	-	2,750	(2,750)	-	-	-	-
Harmony in Motion	-	-	-	-	-	-	20,000	(20,000)	-	-	-	-
Choir	-	-	-	-	-	-	15,000	(15,000)	-	-	-	-
Think Tank	22,387	-	-	(22,387)	-	-	-	-	-	-	-	-
Sanitary and Survival Packs	-	7,800	7,800	(7,800)	-	-	2,500	(2,500)	-	-	-	-
Our Deen is Green Paths to Physics	-	5,000	5,000	(5,000)	-	-	-	-	-	-	-	-
Ladies Tea and Chat	-	14,000	14,000	(7,485)	6,515	-	20,665	(22,000)	-	-	-	5,180
Our Deen is Green Upcycling	-	9,300	9,300	(9,300)	-	-	30,000	(25,000)	-	-	-	5,000
Curry circle	-	73,070	73,070	(53,070)	20,000	-	24,000	(37,000)	-	-	-	7,000
Literacy	-	-	-	-	-	-	7,000	(2,000)	-	-	-	5,000
Our Deen is Green Walking for Wellbeing	-	6,400	6,400	(6,400)	-	-	5,300	(5,300)	-	-	-	-
Calligraphy	-	2,750	2,750	(2,750)	-	-	-	-	-	-	-	-
Community Research	-	9,500	9,500	(9,500)	-	-	-	-	-	-	-	-
New Premises Feasibility	-	7,500	7,500	(7,500)	-	-	-	-	-	-	-	-
	25,930	585,360	585,360	(137,274)	474,016	297,331	297,331	(276,966)	-	-	-	494,381

**MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2025**

19 Restricted funds (Continued)

A transfer has been made from the New Premises to the Fixed Asset Premises to show the purchase of the new building, with a value as shown in the balance sheet.

Building Bridges are sessions to strengthen inter-faith connections between Christian and Muslim women ,and peace between Muslim and Jewish communities. These sessions have been funded by Sir Halley Stewart Trust and the Southall Trust.

New Premises, funded this year by AHF Transforming Heritage, and in the prior year, Tudor Trust. The purchase of the premises is shown in the fixed asset funds on the balance sheet.

The Daughters of Eve Conference was funded by Congregation of Sisters of St Joseph of Peace and The Reaching Communities Fund.

Resilience was funded by Wellsprings Together.

Harmony in Motion was funded by Charities Aid Foundation, providing sessions with young girls, to develop their self-confidence, life skills and fitness.

The Sounds For The Soul Choir was funded by Give Bradford.

DWF Foundation funded survival packs, which included sanitary products, toiletries and blankets along with doorstep-delivered food parcels for people suffering from chronic illnesses.

Ladies Tea and Chat included the dementia friendship group and was funded by Bradford Council, The Manjit Wolstenholme Fund, Westhill Endowment and The Reaching Communities Fund.

Our Deen is Green Upcycling was funded by Make It Big.

Curry Circle was funded by DWF Foundation, King Charles III Charitable Fund, The Bartlett Group, Hilden Charitable Fund and Community Organisations Cost of Living Fund.

The Supporting Literacy project was funded by Give Bradford.

Our Deen is Green Walking for Wellbeing was funded by Wild Ingleborough Fund and Sport England.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2025

19 Restricted funds (Continued)

Prior year:-
Funds received from Tudor Trust were received towards the purchase of a building, which occurred after the year end.
Breaking Bread was funded by the Sisters of St. Joseph of Peace.
Sanitary and curry circle costs were funded by Hilden Charitable Fund.
Our Deen is Green Paths to Physics was funded by the Institute of Physics.
Ladies Tea and Chat was funded by the West Yorkshire and Harrogate Cancer Alliance.
Our Deen is Green Upcycling was funded by the National Lottery.
Curry Circle was funded by the National Lottery, Souter Charitable Trust and the Bartlett Group.
Community Research was funded by The Leap.
Our Deen is Green Walking for Wellbeing was funded by Sports England.
Calligraphy was funded by Westhill Endowment.
New Premises Feasibility was funded by Tudor Trust.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 March 2024	Incoming resources	Resources expended	Transfers	At 28 February 2025
	£	£	£	£	£
Fixed assets	2,521	-	(930)	14,352	15,943
General funds	3,386	81,628	(86,511)	(14,352)	(15,849)
	<u>5,907</u>	<u>81,628</u>	<u>(87,441)</u>	<u>-</u>	<u>94</u>
	<u><u>5,907</u></u>	<u><u>81,628</u></u>	<u><u>(87,441)</u></u>	<u><u>-</u></u>	<u><u>94</u></u>
Previous year:	At 1 March 2023	Incoming resources	Resources expended	Transfers	At 29 February 2024
	£	£	£	£	£
Fixed assets	2,155	-	(502)	868	2,521
General funds	62,636	171,717	(230,099)	(868)	3,386
	<u>64,791</u>	<u>171,717</u>	<u>(230,601)</u>	<u>-</u>	<u>5,907</u>
	<u><u>64,791</u></u>	<u><u>171,717</u></u>	<u><u>(230,601)</u></u>	<u><u>-</u></u>	<u><u>5,907</u></u>

A transfer has been made in the year to show the net book value of the fixed assets held.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2025

21 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total Unrestricted funds		Designated funds		Restricted funds		Total	
	2025	£	2025	£	2025	£	2025	£	2025	£	2024	£	2024	£
Fund balances at 28 February 2025 are represented by:														
Tangible assets	-		15,943		359,571		375,514		2,521		-		2,521	
Current assets/(liabilities)	(15,849)		-		134,810		118,961		-		474,016		477,402	
	(15,849)		15,943		494,381		494,475		2,521		474,016		479,923	

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 28 FEBRUARY 2025*

22 Related party transactions

There were no disclosable related party transactions during the year (2024- none) other than those disclosed in note 11.

MUSLIM WOMEN'S COUNCIL

England & Wales - Charity number 1158560

Accounts

MUSLIM WOMEN'S COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 29 FEBRUARY 2024

Company Registration No. 07518555 (England and Wales)
Charity Registration No. 1158560

MUSLIM WOMEN'S COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Gora S Naguib K Ahmed S Moughal S Ullah
Advisors	M Francois
Charity number	1158560
Company number	07518555
Principal address	3 - 7 Saltaire Road Shipley Bradford BD18 3HH
Registered office	3 - 7 Saltaire Road Shipley Bradford BD18 3HH
Independent examiner	Alison Whalley FCA Azets Audit Service Ltd Carlton House Bradford BD1 4NS
Bankers	Virgin Money 1 Westgate Shipley BD18 3SD

MUSLIM WOMEN'S COUNCIL

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MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 29 FEBRUARY 2024

The Trustees present their annual report and financial statements for the year ended 29 February 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The Charity's objects are to promote any charitable purpose for the benefit of Muslim women, including the advancement of education, the relief of poverty, sickness and distress, and the promotion and preservation of good health.

Muslim Women's Council is an all women led and governed organisation that places Muslim women at the forefront of all our work. Our work does not include the teaching or promotion of religion, rather we address the barriers encountered by Muslim women and their families in playing a full and active role in society and the economy.

Our activities are continually evolving as we build knowledge, insight, and networks, but remain focused on:

- Empowering Muslim women to affect agency and impact change
- Up-skilling Muslim women, developing their experience, confidence, and networks
- Creating long term change in culture, attitude, and traditions via grass-root engagement in families, communities, and wider civil society.

As we move forward, we have an ambition to not only inform but also influence policies and practices that affect Muslim women across the UK and the globe.

Our work

With support from Muslim women, wider communities, funders and partners our work continues to support the needs of Muslim women and girls in and around Bradford (of all backgrounds, ages and ethnicity) building on what we have achieved and learned to date. Our work is informed by lived experience and insight of Muslim women to better meet their needs.

Muslim women are nationally considered as one of the most disadvantaged and disenfranchised groups. They are a diverse group and suffer the same inequalities as other women (access to employment, domestic violence, pay inequality etc) with additional factors that multiply their disadvantage, for example: negative public perception / stereotyping - amplified by the media, religious discrimination (Islamophobia), and cultural practices from within their own communities.

Whilst we focus on Muslim women and girls, we are open to supporting all women regardless of age, ethnicity, belief, or background; many of these women are from various BAME communities based in and around Bradford. We also support the homeless, women from other faiths and ethnicities, children/young people, elderly/old people, and anyone who needs help that we can provide.

We have adopted an agile approach that allows us to explore and respond quickly where and when needed. It also allows us to try out different approaches to help test ideas, learn, and develop what works, and to explore and offer more effective ways of meeting the needs of Muslim women in Bradford and beyond.

We know we cannot achieve our aims alone and value partnerships with others who share our vision and values. All partnerships are tested for alignment of shared vision and mission, ensuring partners have a focus on supporting women or any of our other beneficiaries such as the homeless.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 29 FEBRUARY 2024*

To ensure that our work continues to deliver our aims and the needs of our beneficiaries, we review activities each year at our board and staff away day. This review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Based on this review we have agreed to continue focusing on:

- (a) Voice, leadership, and access to decision-making
- (b) Access to skills and employment
- (c) Freedom of faith
- (d) Community resilience

With a connection to (mental) health and wellbeing of Muslim women, lessening the impact of loneliness and experiencing a deep-seated fear and anxiety regarding their health as they continue to deal with a new world with COVID-19 and the cost-of-living crisis and fallout from Brexit. We are looking at implementing ways in which to help them build their skills, knowledge, experiences, and confidence to achieve their ambition and their potential.

Our Values

Our values reflect what we are trying to achieve through our work:

- We are for all women with a particular focus on issues affecting Muslim women
- We support equality, diversity and social justice for all
- We are inclusive of all communities and people of all faiths and none
- We will continue to be challenging and advocate for the issues that matter to Muslim women and communities
- We are Independent and speak truth to power
- We are entrepreneurial
- We are open, transparent and share our work and learning
- We value and support our staff and volunteers and embrace cultural, religious and all other differences

The Trustees have paid due regard to public benefit guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

Achievements and performance

The last 12 months have been successful considering the ongoing impact of COVID-19 on the nation and locally on us as an organisation and our beneficiaries. The increasing costs-of-living and impact of Brexit has been significant on the running of our charity.

The cost of renting and running an office have become unaffordable and we have been looking for our own building to buy. Over the year we have been faced by economic challenges, funding competition and uncertainty, workforce, and volunteer challenges as they try to survive in the current climate.

Furthermore, the aftermath of the Brexit campaign has seen a rise in nationalist and anti-immigrant sentiments, which may have made some Muslim women feel less welcome or more vulnerable to discrimination or hate crimes. It has brought to the forefront of public discourse issues related to national identity, cultural integration, and diversity. With Muslim women feeling more scrutinised or even targeted in this context.

We have done our utmost to continue our services and activities to meet the needs of our service users and beneficiaries, who have become more vulnerable and in need of assistance, putting additional strain on our charity resources.

In response we have been working remotely to save money and ensure the continued delivery of services and activities. We have also been exploring and implementing new fundraising strategies, cost-saving measures, and collaborations with other organisations to maintain our services. We are surviving and continuing to support those who need it.

The main activities of the last 12 months have been:

- **Think Tank** - We have continued to capture the lived experiences and insights of Muslim women regarding a variety of issues such as organ donation in the Muslim community, Muslim women & debt, entrepreneurship & Muslim women, Muslim women & the arts, infidelity in marriage, etc. There are 27 reports available on our website, with more due to be published soon on topics such as adoption in the Muslim community, ethnic segregation within Bradford's neighbourhoods, mental health & black magic, elderly & end of life care in the Muslim community, and the benefits of horticulture. Our cohort of alumnae and staff at University of Bradford have produced reports that are currently being finalised, on the lived experience of Muslim women on mental health and black magic, ethnic segregation within Bradford's neighbourhoods and Muslim women's perspectives on adoption. <https://www.muslimwomenscouncil.org.uk/reports>
- **Curry Circle** - The Curry Circle food initiative celebrated its tenth anniversary in December 2023. With the increasing cost-of-living crisis we are still providing emergency food provision (through the delivery of hot meal food packs). The Curry Circle food initiative is offering both weekly sit-down service supporting approximately 80 individuals with hot meals to a twice-weekly delivery and take away service, supplying approximately 400 hot meals a week. Since the lockdown began in 2020, we have delivered 83,000 hot meals across Bradford. This included organising annual Christmas parties for the service users. Over the last 4 years we supported not only Muslim women but also the homeless, elderly, and vulnerable people (those with chronic medical conditions) who were isolated at home with limited support. Funding from Hilden Charitable Fund, Bartlett Group and the National Lottery Community Fund enabled us to explore further support for service users, on issues such as period poverty and literacy.
- **Women's Building** - Since embarking on the journey of trying to establish a Women's Building, we have found a building and received commitment from Tudor Trust of £450,000 towards the building. We have also received funding from Sisters of St Joseph of Peace, and commitment from the Architecture Heritage Fund, in supporting the building project.
- **Calligraphy sessions** – With funding from Westhill Endowment, we have continued to deliver interactive sessions on the art of Islamic calligraphy with two local noted calligraphy artists. Local Muslim women took part in the sessions, and really enjoyed learning about the history of Islamic calligraphy as they learnt to write. The participants found the sessions very therapeutic and found spiritual healing through art. It had a positive impact on their mental health, improved their skills and gave them time to concentrate on themselves. <https://www.muslimwomenscouncil.org.uk/media/resources/islamic-art-calligraphy-workshops-women>

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

- **Ladies Tea & Chat sessions** – With funding from West Yorkshire Cancer Alliance, we have successfully continued our sessions, averaging 60 women in attendance each week. This year, we've explored a diverse array of topics, including police careers, promoting midwifery among Asian girls, child sexual exploitation, social justice campaigns, the Covid-19 pandemic, cancer awareness, supporting families with special needs, dementia, women in leadership and democracy, life as a nun, healing after divorce, and navigating menopause. Participants have valued the chance to deepen their knowledge, share their experiences, and connect with others. These sessions also serve as an initial point of engagement with our services. Due to their growing popularity, we now offer sessions both during the day and in the evening to accommodate more participants. We have also applied for additional funding to support these expanded offerings. <https://www.muslimwomenscouncil.org.uk/services/ladies-tea-chat>
- **National Sharia Council** – To address the lack of support for Muslim women going through Islamic divorce we are in the process of developing a women focused online Sharia Council, through which we aim to provide a model divorce application service for Muslim women. We are currently working on the development of our web page and application process, and we have organised a steering group with the appropriate calibre of members.
- **Our Deen is Green** – Over the past year, we have significantly expanded our 'Our Deen is Green' environmental activities, with funding from Sports England and the Institute of Physics. This has included the continuation and enhancement of our women's walks, which combine health, wellbeing, environmental, and climate education. These walks have evolved into monthly sessions with growing participation. They have contributed positively to the mental and physical health of the participants, encouraging them to explore more outdoor activities and engage in other initiatives. On 17th November 2023, Bana spoke at the Kendal Mountain Festival about our group's experiences with these country walks, strategies for increasing participation, and addressing challenges. We have also started beekeeping and horticulture sessions, which the attendees are really benefitting from. <https://www.muslimwomenscouncil.org.uk/walk-and-talk>
- **Upcycling** – With funding from the National Lottery Community Fund, we deliver weekly sessions on upcycling, which involves taking pre-loved items of household furniture and giving them a new lease of life/purpose through painting, decorating them and thinking of new uses for them. The upcycling project has expanded to reusing clothes and materials to make tote bags. These sessions have seen a steady increase in attendees, with an average of 30 women attending weekly upcycling sessions. The women have fed back that the sessions help to develop their creative side, connecting with nature helps develop their mental health and they have a real sense of achievement when growing plants and upcycling household items. They have learnt a lot of new skills and made lasting friendships at the sessions. <https://www.muslimwomenscouncil.org.uk/upcycling>
- **Trips & Retreats** - We have organized a series of trips and retreats, both in the UK and abroad, to offer women opportunities for spiritual healing, relaxation, and personal growth. In September 2023, we took 23 women to Andalucia, Spain, where they participated in collective prayer, yoga, swimming, horse riding, and development workshops. In November, 20 women visited Marrakech, exploring its historical sites. In January 2024, we collaborated with Zaarvel Travel Group to lead a group of 40 people, of various ages and backgrounds, on an Umrah pilgrimage in Saudi Arabia. These trips have boosted the women's confidence, many of whom had never travelled abroad without their families or anywhere beyond Pakistan, India or Bangladesh. Participants have enjoyed discovering new places, gaining valuable experiences, enhancing their mental and physical health, and building lasting friendships. <https://www.muslimwomenscouncil.org.uk/events>

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

- **Turing Scheme trip to Spain with School of Coding** - The Turing Scheme, managed by the UK government, is the UK's global programme to study and work abroad. The Turing Scheme provides funding to The School of Coding, offering education and training opportunities with a global reach. The MWC team collaborated with The School of Coding in July 2023, to take 26 women to Santiago, in Northern Spain. The participants were aged between 18 and 60, with diverse educational skills and career backgrounds. Over the course of 10 days, the participants undertook learning programmes in Coding and IT skills, providing the opportunity to upskill themselves and progress in their careers. The participants were also able to explore the historic city of Santiago, following the pilgrim trail of St James and viewing the many cultural sights.
- **Community Stars Awards** – On 6th December 2023, our organization was shortlisted for the Large Voluntary and Community Group category at the Community Stars Awards. This annual event, organized by the Telegraph and Argus and Bradford Council, celebrates individuals and groups who go above and beyond to support their communities. <https://www.thetelegraphandargus.co.uk/news/23987968.muslim-bereavement-service-janaza-announcements-wins-award/>

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

Income for the year amounted to £757,077 (2023 £161,094) with expenditure amounting to £367,875 (2023 £192,614) resulting in a net income of £389,202 (2023 net expenditure £31,520).

Designated reserves stood at £2,521 (2023 £2,155).

Free reserves stood at £3,386 (2023 £62,636).

Restricted reserves stood at £474,016 (2023 £25,930), of which £443,918 is for the purchase of a building acquired after the year end.

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This amounts to £50,000, currently free reserves are not in line with the policy.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The Daughter's of Eve annual conference operates under an extensive risk management review structure given the nature of work it aims to achieve. All activities carried out under the Muslim Women's Council also benefit from project specific risk assessments.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

Structure, governance and management

The Charity is a company limited by guarantee governed by the terms of its Memorandum and Articles of Association. The company was incorporated on 7 February 2011 and registered as a charity on 15 September 2014.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

B Gora

S Naguib

F Ayub

(Resigned 30 October 2024)

K Ahmed

S Moughal

S Ullah

Trustees are recruited for their skills and experience they can bring to the charity and are supported by the other trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Qualifying third party indemnity provisions

Indemnity insurance has been taken out at a cost of £641 (2023 - £400).

The Muslim Women's Council employs a Chair and Chief Executive officer. The organisation uses the services of self employed staff to perform specific duties which include administration, business development, IT, social media and sessional work.

Acknowledgements

The Muslim Women's Council formally acknowledges its advisors, funders and partners in the delivery of its aims and objectives.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

Bana Gora

B Gora^{2D6D1EE132EB4E8...}

Trustee

23 December 2024

MUSLIM WOMEN'S COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MUSLIM WOMEN'S COUNCIL

I report to the Trustees on my examination of the financial statements of Muslim Women's Council (the Charity) for the year ended 29 February 2024.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's 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 because I am a member of Institute of Chartered Accountants in England and Wales, 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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Signed by:



Alison Whalley FCA

Azets Audit Services Ltd

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 23 December 2024

MUSLIM WOMEN'S COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 29 FEBRUARY 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	112,475	585,360	697,835	38,474	120,490	158,964
Charitable activities	4	59,242	-	59,242	2,130	-	2,130
Total income		171,717	585,360	757,077	40,604	120,490	161,094
Expenditure on:							
Raising funds	5	1,991	-	1,991	-	-	-
Charitable activities	6	228,610	137,274	365,884	45,219	147,395	192,614
Total resources expended		230,601	137,274	367,875	45,219	147,395	192,614
Net (expenditure)/income for the year/ Net movement in funds							
		(58,884)	448,086	389,202	(4,615)	(26,905)	(31,520)
Fund balances at 1 March 2023		64,791	25,930	90,721	69,406	52,835	122,241
Fund balances at 29 February 2024		5,907	474,016	479,923	64,791	25,930	90,721

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

MUSLIM WOMEN'S COUNCIL**BALANCE SHEET****AS AT 29 FEBRUARY 2024**

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	11		2,521		2,155
Current assets					
Stocks	12	3,615		-	
Debtors	13	462,551		1,709	
Cash at bank and in hand		25,385		98,465	
			491,551		100,174
Creditors: amounts falling due within one year	14	(14,149)		(11,608)	
Net current assets			477,402		88,566
Total assets less current liabilities			479,923		90,721
Income funds					
Restricted funds	15		474,016		25,930
<u>Unrestricted funds</u>					
Designated funds	16	2,521		2,155	
General unrestricted funds		3,386		62,636	
			5,907		64,791
			479,923		90,721

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 29 February 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 23 December 2024

DocuSigned by:

Bana Gora

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B Gora

Trustee

Company registration number 07518555

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

Charity information

Muslim Women's Council is a private company limited by guarantee incorporated in England and Wales on 29 February 2011. The registered office is PO Box 106, 38 Sunbridge Road, Bradford, United Kingdom, BD1 2DZ.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	20% reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023
	£	£	£	£	£
Donations and gifts	2,970	40	3,010	1,974	2,184
Listed below	109,505	585,320	694,825	36,500	156,780
	<u>112,475</u>	<u>585,360</u>	<u>697,835</u>	<u>38,474</u>	<u>158,964</u>
Grants receivable for core activities					
Sisters of St Joseph of Peace	39,005	-	39,005	-	-
Engage Britain	-	-	-	10,000	10,000
The Pilgrim Trust	-	-	-	7,755	7,755
The Tudor Trust	30,000	457,500	487,500	30,000	32,000
The Wellcome Trust	-	-	-	11,614	11,614
Institute of Physics	-	5,000	5,000	-	-
The National Lottery Community Fund	-	69,370	69,370	-	-
Scurrah Wainwright	-	-	-	4,000	4,000
West Yorkshire and Harrogate Cancer Alliance	-	14,000	14,000	-	-
ESF Community Grants	-	-	-	6,720	6,720
Friends Provident Foundation	-	-	-	54,891	54,891
The Souter Charitable Trust	-	3,000	3,000	-	-
Lloyds Bank Foundation	500	-	500	-	-
Westhill Endowment	-	2,750	2,750	2,750	2,750
Hilden Charitable Fund	-	7,800	7,800	-	-
Garfield Weston Foundation	40,000	-	40,000	6,500	6,500
Prince of Wales Charitable Trust	-	-	-	1,000	1,000
The Leap	-	9,500	9,500	-	-
Lets Create Jubilee Fund	-	-	-	9,550	9,550
Sports England	-	6,400	6,400	-	-
Bartlett Group fund	-	10,000	10,000	10,000	10,000
	<u>109,505</u>	<u>585,320</u>	<u>694,825</u>	<u>36,500</u>	<u>156,780</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

4 Charitable activities

	Charitable Income 2024 £	Charitable Income 2023 £
Events	59,242	2,130
	<u>59,242</u>	<u>2,130</u>

5 Raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<u>Trading costs</u>		
Operating charity shops	1,991	-
	<u>1,991</u>	<u>-</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

6 Charitable activities

	Core Costs	Project Costs	Total 2024	Core Costs	Project Costs	Total 2023
	2024	2024		2023	2023	
	£	£	£	£	£	£
Staff costs	9,920	-	9,920	6,887	-	6,887
Conference and events	-	3,178	3,178	-	3,859	3,859
Project costs	-	89,718	89,718	-	45,514	45,514
Freelance consultants	99,819	-	99,819	47,719	-	47,719
Trustees consultancy fees and expenses	100,942	-	100,942	54,460	-	54,460
	<u>210,681</u>	<u>92,896</u>	<u>303,577</u>	<u>109,066</u>	<u>49,373</u>	<u>158,439</u>
Share of support costs (see note 7)	59,307	-	59,307	32,133	-	32,133
Share of governance costs (see note 7)	3,000	-	3,000	2,042	-	2,042
	<u>272,988</u>	<u>92,896</u>	<u>365,884</u>	<u>143,241</u>	<u>49,373</u>	<u>192,614</u>
Analysis by fund						
Unrestricted funds	156,712	71,898	228,610	40,675	4,544	45,219
Restricted funds	116,276	20,998	137,274	102,566	44,829	147,395
	<u>272,988</u>	<u>92,896</u>	<u>365,884</u>	<u>143,241</u>	<u>49,373</u>	<u>192,614</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

7 Support costs	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff costs	29,762	-	29,762	20,663	-	20,663
Depreciation and disposals	882	-	882	491	-	491
Legal and professional	9,878	-	9,878	-	-	-
Book keeping and payroll	925	-	925	192	-	192
Travelling	5,812	-	5,812	7,697	-	7,697
Premises costs	4,415	-	4,415	(1,103)	-	(1,103)
Insurance	641	-	641	400	-	400
Office costs	4,090	-	4,090	2,877	-	2,877
Sundry	2,902	-	2,902	916	-	916
Independent examination	-	3,000	3,000	-	1,975	1,975
Trustees expenses	-	-	-	-	67	67
	<u>59,307</u>	<u>3,000</u>	<u>62,307</u>	<u>32,133</u>	<u>2,042</u>	<u>34,175</u>
Analysed between						
Charitable activities	<u>59,307</u>	<u>3,000</u>	<u>62,307</u>	<u>32,133</u>	<u>2,042</u>	<u>34,175</u>

All support costs are allocated to the only charitable activity.

Governance costs includes payments to the Independent Examiner of £3,000 (2023- £1,975) for independent examination fees.

8 Trustees

Travel expenses were paid out to nil trustees amounting to £nil in the year (2023 £67, three trustees).

During the year consultancy totalling £100,942 was paid out between two trustees, for one trustee, this also included premises costs. (2023 - £54,460 between two trustees, consultancy).

During the year costs of £1,021 were accrued to one trustee for use of home as office (2023 - £2,042). The amount outstanding at the year end was £nil (2023 £2,042).

A trustee was deputised due to increased project work, in particular the retreats project.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	2	1
	<u>2</u>	<u>1</u>
Employment costs	2024	2023
	£	£
Wages and salaries	39,397	27,550
Other pension costs	285	-
	<u>39,682</u>	<u>27,550</u>
	<u>39,682</u>	<u>27,550</u>

There were no employees whose annual remuneration was £60,000 or more.

10 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

11 Tangible fixed assets

	Computers £
Cost	
At 1 March 2023	10,564
Additions	1,248
Disposals	(886)
	<u>10,926</u>
At 29 February 2024	10,926
Depreciation and impairment	
At 1 March 2023	8,409
Depreciation charged in the year	502
Eliminated in respect of disposals	(506)
	<u>8,405</u>
At 29 February 2024	8,405
Carrying amount	
At 29 February 2024	<u>2,521</u>
At 28 February 2023	<u>2,155</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

12 Stocks		
	2024	2023
	£	£
Finished goods and goods for resale	3,615	-
	<u> </u>	<u> </u>
13 Debtors		
	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	1,600	700
Prepayments and accrued income	460,951	1,009
	<u> </u>	<u> </u>
	<u>462,551</u>	<u>1,709</u>
	<u> </u>	<u> </u>
14 Creditors: amounts falling due within one year		
	2024	2023
	£	£
Bank overdrafts	123	-
Trade creditors	4,361	7,651
Other creditors	6,029	-
Accruals	3,636	3,957
	<u> </u>	<u> </u>
	<u>14,149</u>	<u>11,608</u>
	<u> </u>	<u> </u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 29 February 2024 £
	Balance at 1 March 2022 £	Incoming resources £	Resources expended £	Balance at 1 March 2023 £	Incoming resources £	Resources expended £	
Our Deen is Green	4,750	-	(4,750)	-	-	-	-
Helpline and mobile app	16,461	-	(16,461)	-	-	-	-
New Premises	-	-	-	-	450,000	(6,082)	443,918
Aunties Network	-	7,755	(7,755)	-	-	-	-
Mosque donations	3,333	210	-	3,543	40	-	3,583
Engage Britain Event	-	10,000	(10,000)	-	-	-	-
Board of Trustees Wellbeing	-	2,000	(2,000)	-	-	-	-
Employment and literacy	2,986	6,720	(9,706)	-	-	-	-
Think Tank	20,213	66,505	(64,331)	22,387	-	(22,387)	-
Sanitary and curry circle	-	-	-	-	7,800	(7,800)	-
Our Deen is Green Paths to Physics	-	-	-	-	5,000	(5,000)	-
Ladies Tea and Chat	-	4,000	(4,000)	-	14,000	(7,485)	6,515
Our Deen is Green Upcycling	-	-	-	-	9,300	(9,300)	-
Curry circle	-	10,000	(10,000)	-	73,070	(53,070)	20,000
CEO and Core costs	5,092	-	(5,092)	-	-	-	-
Our Deen is Green Walking for Wellbeing	-	-	-	-	6,400	(6,400)	-
Community Research	-	-	-	-	9,500	(9,500)	-
Calligraphy	-	13,300	(13,300)	-	2,750	(2,750)	-
New Premises Feasibility	-	-	-	-	7,500	(7,500)	-
	<u>52,835</u>	<u>120,490</u>	<u>(147,395)</u>	<u>25,930</u>	<u>585,360</u>	<u>(137,274)</u>	<u>474,016</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

15 Restricted funds

(Continued)

Funds received from Tudor Trust were received towards the purchase of a building, which occurred after the year end.

Breaking Bread was funded by the Sisters of St. Joseph of Peace.

Sanitary and curry circle costs were funded by Hilden Charitable Fund.

Our Deen is Green Paths to Physics was funded by the Institute of Physics.

Ladies Tea and Chat was funded by the West Yorkshire and Harrogate Cancer Alliance.

Our Deen is Green Upcycling was funded by the National Lottery.

Curry Circle was funded by the National Lottery, Souter Charitable Trust and the Bartlett Group.

Community Research was funded by The Leap.

Our Dean is Green Walking for Wellbeing was funded by Sports England.

Calligraphy was funded by Westhill Endowment.

New Premises Feasibility was funded by Tudor Trust.

Prior year:-

Aunties Network was funded by The Pilgrim Trust.

Engage Britain funded a reconnection event and tour summit.

Board of Trustees Wellbeing was funded by The Tudor Trust.

Employment and Literacy was funded by European Union Social Fund, Community Grants.

Think Tank was funded by Friends Provident Foundation and The Wellcome Trust.

Ladies Tea and Chat was funded by The Scurrah Wainwright Charity, for discussions between Muslim Women and policy makers to find ways to counter social inequality.

Bartlett Group fund the curry circle activities.

Calligraphy was funded by the Prince of Wales Trust, Westhill Endowment and Lets Create Jubilee Fund.

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Transfers	Balance at 1 March 2023	Resources expended	Transfers	Balance at 29 February 2024
	£	£	£	£	£
Fixed assets	2,155	2,155	(502)	868	2,521
	<u>2,155</u>	<u>2,155</u>	<u>(502)</u>	<u>868</u>	<u>2,521</u>

A transfer has been made in the year to show the net book value of the fixed assets held.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 29 FEBRUARY 2024

17 Funds	Balance at 1 March 2021	Incoming resources	Resources expended	Transfers	Balance at 1 March 2023	Incoming resources	Resources expended	Transfers	Balance at 29 February 2024
	£	£	£	£	£	£	£	£	£
Restricted funds	52,835	120,490	(147,395)	-	25,930	585,360	(137,274)	-	474,016
Designated Funds	-	-	-	2,155	2,155	-	(502)	868	2,521
General funds	69,406	40,604	(45,219)	(2,155)	62,636	171,717	(230,099)	(868)	3,386
Total funds	122,241	161,094	(192,614)	-	90,721	757,077	(367,875)	-	479,923

18 Analysis of net assets between funds	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total Unrestricted funds 2024	Designated funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£	£
Fund balances at 29 February 2024 are represented by:							
Tangible assets	-	2,521	-	2,521	-	-	2,155
Current assets/(liabilities)	3,386	-	474,016	477,402	62,636	25,930	88,566
	3,386	2,521	474,016	479,923	62,636	25,930	90,721

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 29 FEBRUARY 2024*

19 Related party transactions

There were no disclosable related party transactions during the year (2023- none) other than those disclosed in note 8.

MUSLIM WOMEN'S COUNCIL

England & Wales - Charity number 1158560

Accounts

MUSLIM WOMEN'S COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2023

Company Registration No. 07518555 (England and Wales)
Charity Registration No. 1158560

MUSLIM WOMEN'S COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Gora S Naguib F Ayub K Ahmed S Moughal S Ullah
Advisors	M Francois
Charity number	1158560
Company number	07518555
Principal address	P O Box 106 38 Sunbridge Road Bradford BD1 2DZ
Registered office	P O Box 106 38 Sunbridge Road Bradford BD1 2DZ
Independent examiner	Alison Whalley FCA Azets Audit Service Ltd Carlton House Bradford BD1 4NS
Bankers	Virgin Money 1 Westgate Shipley BD18 3SD

MUSLIM WOMEN'S COUNCIL

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MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2023

The Trustees present their annual report and financial statements for the year ended 28 February 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The Charity's objects are to promote any charitable purpose for the benefit of Muslim women, including the advancement of education, the relief of poverty, sickness and distress, and the promotion and preservation of good health.

Muslim Women's Council is an all women led and governed organisation that places Muslim women at the forefront of all our work. Our work does not include the teaching or promotion of religion, rather we address the barriers encountered by Muslim women and their families in playing a full and active role in society and the economy.

Our activities are continually evolving as we build knowledge, insight, and networks, but remain focused on:

- Empowering Muslim women to affect agency and impact change
- Up-skilling Muslim women, developing their experience, confidence, and networks
- Creating long term change in culture, attitude, and traditions via grass-root engagement in families, communities, and wider civil society.

As we move forward, we have an ambition to not only inform but also influence policies and practices that affect Muslim women across the UK and the globe.

Our work

With support from Muslim women, wider communities, funders and partners our work continues to support the needs of Muslim women and girls in and around Bradford (of all backgrounds, ages and ethnicity) building on what we have achieved and learned to date. Our work is informed by lived experience and insight of Muslim women to better meet their needs.

Muslim women are nationally considered as one of the most disadvantaged and disenfranchised groups. They are a diverse group and suffer the same inequalities as other women (access to employment, domestic violence, pay inequality etc) with additional factors that multiply their disadvantage, for example: negative public perception / stereotyping - amplified by the media, religious discrimination (Islamophobia), and cultural practices from within their own communities.

Whilst we focus on Muslim women and girls, we are open to supporting all women regardless of age, ethnicity, belief, or background; many of these women are from various BAME communities based in and around Bradford. We also support the homeless, women from other faiths and ethnicities, children/young people, elderly/old people, and anyone who needs help that we can provide.

We have adopted an agile approach that allows us to explore and respond quickly where and when needed. It also allows us to try out different approaches to help test ideas, learn, and develop what works, and to explore and offer more effective ways of meeting the needs of Muslim women in Bradford and beyond.

We know we cannot achieve our aims alone and value partnerships with others who share our vision and values. All partnerships are tested for alignment of shared vision and mission, ensuring partners have a focus on supporting women or any of our other beneficiaries such as the homeless.

To ensure that our work continues to deliver our aims and the needs of our beneficiaries, we review activities each year at our board and staff away day. This review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Based on this review we have agreed to continue focusing on:

- (a) Voice, leadership, and access to decision-making
- (b) Access to skills and employment
- (c) Freedom of faith
- (d) Community resilience

With a connection to (mental) health and wellbeing of Muslim women, lessening the impact of loneliness and experiencing a deep-seated fear and anxiety regarding their health as they continue to deal with a new world with COVID-19 and the cost-of-living crisis and fallout from Brexit. We are looking at implementing ways in which to help them build their skills, knowledge, experiences, and confidence to achieve their ambition and their potential.

Our Values

Our values reflect what we are trying to achieve through our work:

- We are for all women with a particular focus on issues affecting Muslim women
- We support equality, diversity and social justice for all
- We are inclusive of all communities and people of all faiths and none
- We will continue to be challenging and advocate for the issues that matter to Muslim women and communities
- We are Independent and speak truth to power
- We are entrepreneurial
- We are open, transparent and share our work and learning
- We value and support our staff and volunteers and embrace cultural, religious and all other differences

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

The last 12 months have been successful considering the ongoing impact of COVID-19 on the nation and locally on us as an organisation and our beneficiaries. The increasing costs-of-living and impact of Brexit has been significant on the running of our charity.

The cost of renting and running an office have become unaffordable and we have been looking our own building to buy. Over the year we have been faced by economic challenges, funding competition and uncertainty, workforce, and volunteer challenges as they try to survive in the current climate.

Furthermore, the aftermath of the Brexit campaign has seen a rise in nationalist and anti-immigrant sentiments, which may have made some Muslim women feel less welcome or more vulnerable to discrimination or hate crimes. It has brought to the forefront of public discourse issues related to national identity, cultural integration, and diversity. With Muslim women feeling more scrutinised or even targeted in this context.

We have done our utmost to continue our services and activities to meet the needs of our service users and beneficiaries, who have become more vulnerable and in need of assistance, putting additional strain on our charity resources.

In response we have been discussing the possibility of leaving the office and working remotely to save money and ensure the continued delivery of services and activities. Also exploring and implementing new fundraising strategies, cost-saving measures, and collaborations with other organisations to maintain our services. We are surviving and continuing to support those who need it.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

The main activities of the last 12 months have been:

- **Think Tank** - We have continued to capture the lived experiences and insights of Muslim women regarding a variety of issues such as organ donation in the Muslim community, Muslim women & debt, entrepreneurship & Muslim women, Muslim women & the arts, infidelity in marriage, etc. There are 27 reports available on our website, with more due to be published soon on topics such as adoption in the Muslim community, ethnic segregation within Bradford's neighbourhoods, mental health & black magic, elderly & end of life care in the Muslim community, and the benefits of horticulture. Our cohort of alumnae and staff at University of Bradford have produced reports that are currently being finalised, on the lived experience of Muslim women on mental health and black magic, ethnic segregation within Bradford's neighbourhoods and Muslim women's perspectives on adoption. <https://www.muslimwomenscouncil.org.uk/reports>
- **Curry Circle** - With the increasing cost-of-living crisis we are still providing emergency food provision (through the delivery of hot meal food packs). The Curry Circle food initiative is offering both weekly sit-down service supporting approximately 80 individuals with hot meals to a twice-weekly delivery and take away service, supplying approximately 400 hot meals a week. Since the lockdown began in 2020, we have delivered 62,000 hot meals across Bradford. This included organising annual Christmas parties for the service users. Over the last 3 years we supported not only Muslim women but also the homeless, elderly, and vulnerable people (those with chronic medical conditions) who were isolated at home with limited support.
- **Women's Building** - Since embarking on the journey of trying to establish a Women's Building, we have found a building and received commitment from Tudor Trust of £450,000 towards the building. Since then, we have submitted 2 other applications to Community Ownership Fund and Congregation Office Sisters of St. Joseph of Peace. Due to the Grade II listing of the building, we have had several successful meetings Heritage Lottery Fund and Architecture Heritage Fund, who have also expressed an interest in supporting the building idea.
- **Pilotlight** - After successfully receiving funding from Weston Charity Awards, we had regular online and in-person meetings with the Weston Charity Awards Pilotlighters to supporting our strategic development. We took the group's advice on board for our organisation as well as for the Women's Building project.
- **99 Names of Allah** – We have continued to grow our arts focus through the 99 Names of Allah calligraphy project. We participated in Van Gogh Alive, the most visited immersive, multi-sensory experience in the world was shown exclusively at Bradford's Regency Hall from 13th October 2022. We presented 'An Nur – The light/ The illuminator', 'Al Wadood – The most loving', 'As Salaam – The giver of peace', 'Ar Rahmaan, Ar-Raheem - The Beneficent, The Merciful', & 'Al-Hayy Ul-Qayyum - The living, the self-subsistent' These were the five names selected, designed and developed by a focus group of Bradford Muslim women. The project team worked in collaboration with Arabic Calligrapher Razwan Ul-Haq to create the five digital artworks in different styles of calligraphy, spreading light, love and peace across Bradford. The artwork showcases some of the beautiful names attributed to Allah in a first-of-its-kind exhibition. <https://www.thetelegraphandargus.co.uk/news/23277780.five-beautiful-names-allah-chosen-van-gogh-alive-artwork/#:~:text=The%2099%20Beautiful%20Names%20of%20Allah%2FGod%20on%20display%20include,%2C%20the%20self%2Dsubsistent'>
- **Calligraphy sessions** - We have continued to deliver interactive sessions on the art of Islamic calligraphy with two local noted calligraphy artists. Local Muslim women took part in the sessions, and really enjoyed learning about the history of Islamic calligraphy as they learnt to write. The participants found the sessions very therapeutic and found spiritual healing through art. It had a positive impact on their mental health, improved their skills and gave them time to concentrate on themselves. <https://www.muslimwomenscouncil.org.uk/media/resources/islamic-art-calligraphy-workshops-women>

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

- **Engage Britain** - An independent charity that gives people a say on what matters most to them funded us to organise some events for reconnection with the community. The Muslim Women's Council hosted a musical performance evening on Friday 16th September, attended by over 230 guests. Noted musical group Al Firdaus Ensemble performed songs expressing inspiring Divine love in various musical styles. Guest speakers included Bishop of Bradford, Rt Revd Dr Toby Howarth. We were delighted to help bring the community together after a very difficult time during the pandemic. The spiritually uplifting musical celebration was appreciated by the multi-faith, multicultural guests.
- **Ladies Tea & Chat sessions** - We began our weekly Ladies Tea and Chat sessions in September 2022, and they have developed into a very welcoming community space, where women from multiple backgrounds get together on a weekly basis to chat, enjoy delicious food and interact with a different speaker & topic every week. The topics have included physical health, the legal importance of the Islamic marriage contract, empty nest syndrome, the importance of looking after the environment, the physical & mental benefits of horticulture, the stigma of disability, etc. Attendees have really benefitted from the sessions, expressing their delight in increased knowledge and welcoming the opportunity to interact with like-minded people regularly. We organised a special Ladies Iftar session during the holy month of Ramadan, which was completely sold out and the ladies learnt about healing through the Quran. <https://www.muslimwomenscouncil.org.uk/services/ladies-tea-chat>
- **Sharia Council** – To address the lack of support for Muslim women going through Islamic divorce we are in the process of developing women focused online Sharia Council, through which we aim to provide a model divorce application service for Muslim women. We are currently working on the development of our web page and application process, as well as organising a steering group with the appropriate calibre of members.
- **Our Deen is Green** - We received funding to organise regular walks with local Muslim women under our 'Our Deen is Green ladies' project, looking at the effect of climate change and what we can do as individuals to help the situation. The walks have developed into monthly sessions, with increasing numbers of ladies joining the group. They are really enjoying exploring new areas of the countryside and getting to know new people. The attendees have fed back that they have seen a marked improvement in their mental and physical health since attending the sessions, and they really enjoy learning new ways and techniques to work on items. We have also started beekeeping and horticulture sessions, which the attendees are really benefitting from. <https://www.muslimwomenscouncil.org.uk/project/our-deen-green>
- **Upcycling** – As an off-shoot of Our Deen is Green we now deliver weekly sessions on upcycling, which involves taking pre-loved items of household furniture and giving them a new lease of life/purpose through painting, decorating them and thinking of new uses for them. <https://www.muslimwomenscouncil.org.uk/upcycling>

The MWC Management Board travelled to Andalucia in Spain, for 5 days in March 2022, for a health & wellbeing retreat. We also used the time to research and explore future opportunities, to take groups of women including our Think & Do Tank cohorts and service users from other projects, for wellbeing and learning retreats. We are organising more retreats in Spain, and exploring options for retreats in other countries such as Turkey, Morocco and Bosnia.

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

Financial review

Income for the year amounted to £161,094 (2022 £218,684) with expenditure amounting to £192,614 (2022 £207,197) resulting in a net expenditure of £31,520 (2022 net income £11,487).

Reserves stood at £90,721 (2022 £122,241).

Free reserves stood at £62,636 (2022 £67,011).

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This amounts to £50,000, currently free reserves are in line with the policy.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The Daughter's of Eve annual conference operates under an extensive risk management review structure given the nature of work it aims to achieve. All activities carried out under the Muslim Women's Council also benefit from project specific risk assessments.

Structure, governance and management

The Charity is a company limited by guarantee governed by the terms of its Memorandum and Articles of Association. The company was incorporated on 7 February 2011 and registered as a charity on 15 September 2014.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

B Gora
S Naguib
F Ayub
K Ahmed
S Moughal
S Ullah

Trustees are recruited for their skills and experience they can bring to the charity and are supported by the other trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Qualifying third party indemnity provisions

Indemnity insurance has been taken out at a cost of £400 (2022 - £254).

The Muslim Women's Council employs a Chair and Chief Executive officer. The organisation uses the services of self employed staff to perform specific duties which include administration, business development, IT, social media and sessional work.

Acknowledgements


The Muslim Women's Council formally acknowledges its advisors, funders and partners in the delivery of its aims and objectives.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

2D6D1EE132EB4E8...
B Gora
Trustee

27 November 2023

MUSLIM WOMEN'S COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MUSLIM WOMEN'S COUNCIL

I report to the Trustees on my examination of the financial statements of Muslim Women's Council (the Charity) for the year ended 28 February 2023.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

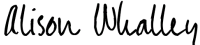
Independent examiner's statement

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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

DocuSigned by:


Alison Whalley, FCA

Azets Audit Services Ltd

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 27 November 2023

MUSLIM WOMEN'S COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Restricted funds 2022 £	Total 2022 £
Income from:						
Donations and legacies	3	38,474	120,490	158,964	11,529	217,504
Charitable activities	4	2,130	-	2,130	1,180	1,180
Total income		40,604	120,490	161,094	12,709	218,684
Expenditure on:						
Charitable activities	5	45,219	147,395	192,614	8,115	207,197
Net (expenditure)/income for the year/ Net movement in funds		(4,615)	(26,905)	(31,520)	4,594	11,487
Fund balances at 1 March 2022		69,406	52,835	122,241	64,812	110,754
Fund balances at 28 February 2023		64,791	25,930	90,721	69,406	122,241

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

MUSLIM WOMEN'S COUNCIL**BALANCE SHEET****AS AT 28 FEBRUARY 2023**

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		2,155		2,395
Current assets					
Debtors	11	1,709		2,314	
Cash at bank and in hand		98,465		124,004	
		100,174		126,318	
Creditors: amounts falling due within one year	12	(11,608)		(6,472)	
Net current assets			88,566		119,846
Total assets less current liabilities			90,721		122,241
Income funds					
Restricted funds	13		25,930		52,835
<u>Unrestricted funds</u>					
Designated funds	14	2,155		-	
General unrestricted funds		62,636		69,406	
			64,791		69,406
			90,721		122,241

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 27 November 2023

DocuSigned by:

 2D6D1EE132EB4E8...
 B Gora
 Trustee

Company registration number 07518555

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies

Charity information

Muslim Women's Council is a private company limited by guarantee incorporated in England and Wales. The registered office is Lister Suite, Carlisle Business Centre, 60 Carlisle Road, Bradford, BD8 8BD.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	20% reducing balance
-----------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Donations and gifts	1,974	210	2,184	10,529	10,529
Listed below	36,500	120,280	156,780	1,000	206,975
	<u>38,474</u>	<u>120,490</u>	<u>158,964</u>	<u>11,529</u>	<u>217,504</u>
Grants receivable for core activities					
The Rank Foundation	-	-	-	-	12,500
Engage Britain	-	10,000	10,000	-	-
The Pilgrim Trust	-	7,755	7,755	-	-
The Tudor Trust	30,000	2,000	32,000	-	25,000
The Wellcome Trust	-	11,614	11,614	-	-
Sir Ken and Lady Morrison Fund	-	-	-	-	4,900
The Leap	-	-	-	-	15,000
The National Lottery Community Fund	-	-	-	-	19,778
Scurrah Wainright	-	4,000	4,000	-	-
Rosa	-	-	-	-	8,000
ESF Community Grants	-	6,720	6,720	-	4,480
Friends Provident Foundation	-	54,891	54,891	-	95,317
Smallwood Trust	-	-	-	-	8,500
Muslim Charities Forum	-	-	-	-	10,000
Westhill Endowment	-	2,750	2,750	-	-
The Albert Hunt Trust	-	-	-	-	2,000
Garfield Weston Foundation	6,500	-	6,500	-	-
Prince of Wales Charitable Trust	-	1,000	1,000	-	-
Alpkit Foundation	-	-	-	-	500
Lets Create Jubilee Fund	-	9,550	9,550	-	-
Bartlet Group fund	-	10,000	10,000	-	-
Leeds Building Society	-	-	-	1,000	1,000
	<u>36,500</u>	<u>120,280</u>	<u>156,780</u>	<u>1,000</u>	<u>206,975</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

4 Charitable activities

	Charitable Income 2023 £	Charitable Income 2022 £
Events	2,130	1,180

5 Charitable activities

	2023 £	Project Costs 2023 £	Total 2023 £	2022 £	Project Costs 2022 £	Total 2022 £
Staff costs	6,887	-	6,887	6,669	-	6,669
Conference and events	-	3,859	3,859	-	-	-
Project costs	-	45,514	45,514	-	24,888	24,888
Freelance consultants	47,719	-	47,719	49,643	-	49,643
Trustees consultancy fees and expenses	54,460	-	54,460	75,200	-	75,200
	<u>109,066</u>	<u>49,373</u>	<u>158,439</u>	<u>131,512</u>	<u>24,888</u>	<u>156,400</u>
Share of support costs (see note 6)	32,133	-	32,133	47,715	-	47,715
Share of governance costs (see note 6)	2,042	-	2,042	3,082	-	3,082
	<u>143,241</u>	<u>49,373</u>	<u>192,614</u>	<u>182,309</u>	<u>24,888</u>	<u>207,197</u>
Analysis by fund						
Unrestricted funds	40,675	4,544	45,219	7,593	522	8,115
Restricted funds	102,566	44,829	147,395	174,716	24,366	199,082
	<u>143,241</u>	<u>49,373</u>	<u>192,614</u>	<u>182,309</u>	<u>24,888</u>	<u>207,197</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

6 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	20,663	-	20,663	20,006	-	20,006
Depreciation	491	-	491	921	-	921
Book keeping and payroll	192	-	192	-	-	-
Travelling	7,697	-	7,697	14,585	-	14,585
Premises costs	(1,103)	-	(1,103)	6,414	-	6,414
Insurance	400	-	400	254	-	254
Office costs	2,877	-	2,877	3,971	-	3,971
Sundry	916	-	916	1,564	-	1,564
Independent examination	-	1,975	1,975	-	1,740	1,740
Trustees expenses	-	67	67	-	1,342	1,342
	<u>32,133</u>	<u>2,042</u>	<u>34,175</u>	<u>47,715</u>	<u>3,082</u>	<u>50,797</u>
Analysed between						
Charitable activities	<u>32,133</u>	<u>2,042</u>	<u>34,175</u>	<u>47,715</u>	<u>3,082</u>	<u>50,797</u>

All support costs are allocated to the only charitable activity.

Governance costs includes payments to the Independent Examiner of £1,975 (2022- £1,740) for independent examination fees.

7 Trustees

Travel expenses were paid out to three trustees amounting to £67 in the year (2022 £1,342, two trustees).

During the year two trustee's received remuneration for consultancy totalling £54,460 (2022 - £75,200 to one trustee).

During the year costs of £2,042 were accrued to one trustee for use of home as office (2022 - nil).

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	<u>1</u>	<u>1</u>
Employment costs	2023	2022
	£	£
Wages and salaries	<u>27,550</u>	<u>26,675</u>

There were no employees whose annual remuneration was £60,000 or more.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

9 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

10 Tangible fixed assets

	Computers
	£
Cost	
At 1 March 2022	10,313
Additions	251
	<hr/>
At 28 February 2023	10,564
	<hr/>
Depreciation and impairment	
At 1 March 2022	7,918
Depreciation charged in the year	491
	<hr/>
At 28 February 2023	8,409
	<hr/>
Carrying amount	
At 28 February 2023	2,155
	<hr/> <hr/>
At 28 February 2022	2,395
	<hr/> <hr/>

11 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	700	700
Prepayments and accrued income	1,009	1,614
	<hr/>	<hr/>
	1,709	2,314
	<hr/> <hr/>	<hr/> <hr/>

12 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	7,651	3,394
Accruals	3,957	3,078
	<hr/>	<hr/>
	11,608	6,472
	<hr/> <hr/>	<hr/> <hr/>

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2023

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 March 2021		Movement in funds		Balance at 1 March 2022		Movement in funds		Balance at 28 February 2023	
	£	£	Incoming resources	Resources expended	£	£	Incoming resources	Resources expended	£	£
Our Deen is Green	-	10,000	10,000	(5,250)	4,750	-	-	(4,750)	-	-
Helpline and mobile app	10,000	10,000	10,000	(3,539)	16,461	-	-	(16,461)	-	-
Social Enterprise Project	-	12,500	12,500	(12,500)	-	-	-	-	-	-
Aunties Network	-	-	-	-	-	7,755	7,755	(7,755)	-	-
Online training and teaching	4,974	-	-	(4,974)	-	-	-	-	-	-
Mosque donations	3,333	-	-	-	3,333	210	210	-	3,543	-
Engage Britain Event	-	-	-	-	-	10,000	10,000	(10,000)	-	-
Board of Trustees Wellbeing	2,000	-	-	(2,000)	-	2,000	2,000	(2,000)	-	-
Employment and literacy	-	4,480	4,480	(1,494)	2,986	6,720	6,720	(9,706)	-	-
Think Tank	-	95,317	95,317	(75,104)	20,213	66,505	66,505	(64,331)	22,387	-
Helpline	-	9,778	9,778	(9,778)	-	-	-	-	-	-
Covid response	-	8,000	8,000	(8,000)	-	-	-	-	-	-
Ladies Tea and Chat	-	-	-	-	-	4,000	4,000	(4,000)	-	-
Think Tank Smallwood Trust	-	8,500	8,500	(8,500)	-	-	-	-	-	-
Walk and Talk	-	500	500	(500)	-	-	-	-	-	-
Curry circle	-	4,900	4,900	(4,900)	-	10,000	10,000	(10,000)	-	-
CEO and Core costs	25,635	25,000	25,000	(45,543)	5,092	-	-	(5,092)	-	-
Albert Hunt Trust	-	2,000	2,000	(2,000)	-	-	-	-	-	-
Weston Charity Award	-	-	-	-	-	6,500	6,500	(6,500)	-	-
Art Insallations	-	15,000	15,000	(15,000)	-	-	-	-	-	-
Calligraphy	-	-	-	-	-	13,300	13,300	(13,300)	-	-
	45,942	205,975	205,975	(199,082)	52,835	126,990	126,990	(153,895)	25,930	-

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2023

13 Restricted funds

(Continued)

Aunties Network was funded by The Pilgrim Trust.
Engage Britain funded a reconnection event and tour summit.
Board of Trustees Wellbeing was funded by The Tudor Trust.
Employment and Literacy was funded by European Union Social Fund, Community Grants.
Think Tank was funded by Friends Provident Foundation and The Wellcome Trust.
Ladies Tea and Chat was funded by The Scurrah Wainright Charity, for discussions between Muslim Women and policy makers to find ways to counter social inequality.
Bartlett Group Fund the curry circle activities.
Calligraphy was funded by the Prince of Wales Trust, Westhill Endowment and Lets Create Jubilee Fund.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2023

13 Restricted funds (Continued)

Prior year:-
Our Deen is Green was funded by the National Lottery, promoting sustainability and climate change. The helpline and mobile app funded a food poverty helpline, food provision, signposting to services and updates and advice on Coronavirus in additional languages and befriending and emotional support. This was funded by Leeds Community Foundation, National Lottery in partnership with HM Government, Race Equality Network, This year it has been funded by Muslim Charities Forum and Manjti Wolvenden.
Social Enterprise Project was funded by The Rank Foundation. This funded the Chief Executive salary, support costs and an enterprise project making pickles.
Online training and teaching was funded by the Rank Foundation and The Manjiti Wolstenholme Fund.
Mosque donations are for a Mosque for women.
The Council top up grant was received from Bradford Metropolitan Council due to the Covid lockdown.
Board of Trustees Wellbeing was funded by Tudor Trust.
Employment and literacy was funded by ESF Community Grants.
Think Tank was funded by National Lottery, Friends Provident Foundation and Smallwood Trust.
Muslim Women Think Tank was funded by The Big Lottery Community Fund.
The Helpline was funded by the National Lottery.
Walk and Talk was funded by Alpkit Foundation.
Leeds Communit Foundation funded Arts project.
CEO and core costs were funded by Tudor Trust.
Art Content on Line and LIT was funded by Leap Forward.

During the prior year, due to the national lockdown, some of these projects were postponed or reduced in activities.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

14 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Transfers	Balance at 28 February 2023
	Incoming resources	Balance at 1 March 2022		
	£	£	£	£
Fixed assets	-	-	2,155	2,155
	<u>-</u>	<u>-</u>	<u>2,155</u>	<u>2,155</u>
	<u>-</u>	<u>-</u>	<u>2,155</u>	<u>2,155</u>

A transfer has been made in the year to show the net book value of the fixed assets held.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2023

15 Funds	Balance at 1 March 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 March 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 28 February 2023 £
Restricted funds	45,942	205,975	(199,082)	-	52,835	117,440	(144,345)	-	25,930
Designated Funds	-	-	-	-	-	-	-	2,155	2,155
General funds	64,812	12,709	(8,115)	-	69,406	40,604	(45,219)	(2,155)	62,636
Total funds	110,754	218,684	(207,197)	-	122,241	158,044	(189,564)	-	90,721

16 Analysis of net assets between funds

Fund balances at 28 February 2023 are represented by:

	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Tangible assets	-	2,155	-	2,155	2,395	-	2,395
Current assets/(liabilities)	62,636	-	25,930	88,566	67,011	52,835	119,846
	62,636	2,155	25,930	90,721	69,406	52,835	122,241

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 28 FEBRUARY 2023***

17 Related party transactions

There were no disclosable related party transactions during the year (2022- none) other than those disclosed in note 7.

MUSLIM WOMEN'S COUNCIL

England & Wales - Charity number 1158560

Accounts

MUSLIM WOMEN'S COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2022

Company Registration No. 07518555 (England and Wales)
Charity Registration No. 1158560

MUSLIM WOMEN'S COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Gora S Naguib F Ayub K Ahmed S Moughal S Ullah	(Appointed 26 September 2021) (Appointed 26 September 2021) (Appointed 26 September 2021)
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Advisors	M Francois S Khan
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Charity number	1158560
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Company number	07518555
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Principal address	Carlisle Business Centre 60 Carlisle Road Bradford BD8 8BD
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Registered office	Unit 80 Carlisle Business Centre Carlisle Road Bradford BD8 8BD
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Independent examiner	Alison Whalley FCA Naylor Wintersgill Limited Carlton House Bradford BD1 4NS
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Bankers	Virgin Money 1 Westgate Shipley BD18 3SD
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MUSLIM WOMEN'S COUNCIL

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MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2022

The Trustees present their annual report and financial statements for the year ended 28 February 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The Charity's objects are to promote any charitable purpose for the benefit of Muslim women, including the advancement of education, the relief of poverty, sickness and distress, and the promotion and preservation of good health, particularly though not exclusively amongst Muslim women. To advance the education of the public in issues affecting Muslim women, including the conduct of research and publishing the useful results of such research.

Muslim Women's Council is an all women led and governed organisation that places Muslim women at the forefront of all our work. Our work does not include the teaching or promotion of religion, rather we address the barriers encountered by Muslim women and their families in playing a full and active role in society and the economy.

Our activities are continually evolving as we build knowledge, insight, and networks, but remain focused on:

- Empowering Muslim women to affect agency and impact change
- Up-skilling Muslim women, developing their experience, confidence, and networks
- Creating long term change in culture, attitude, and traditions via grass-root engagement in families, communities, and wider civil society.

As we move forward, we have an ambition to not only inform but also influence policies and practices that affect Muslim women across the UK and the globe.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2022

Our work

With support from Muslim women, wider communities, funders and partners our work continues to support the needs of Muslim women and girls in and around Bradford (of all backgrounds, ages and ethnicity) building on what we have achieved and learned to date. Our work is informed by lived experience and insight of Muslim women to better meet their needs.

Muslim women are nationally considered as one of the most disadvantaged and disenfranchised groups. They are a diverse group and suffer the same inequalities as other women (access to employment, domestic violence, pay inequality etc) with additional factors that multiply their disadvantage, for example: negative public perception /stereotyping - amplified by the media, religious discrimination (Islamophobia), and cultural practices from within their own communities.

Whilst we focus on Muslim women and girls, we are open to supporting all women regardless of age, ethnicity, belief, or background; many of these women are from various BAME communities based in and around Bradford. We also support the homeless, women from other faiths and ethnicities, children/young people, elderly/old people, and anyone who needs help that we can provide.

We have adopted an agile approach that allows us to explore and respond quickly where and when needed. It also allows us to try out different approaches to help test ideas, learn, and develop what works, and to explore and offer more effective ways of meeting the needs of Muslim women in Bradford and beyond.

We know we cannot achieve our aims alone and value partnerships with others who share our vision and values. All partnerships are tested for alignment of shared vision and mission, ensuring partners have a focus on supporting women or any of our other beneficiaries such as the homeless.

To ensure that our work continues to deliver our aims and the needs of our beneficiaries, we review activities each year at our board and staff away day. This review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Based on this review we have agreed to continue focusing on:

- (a) Voice, leadership, and access to decision-making
- (b) Access to skills and employment
- (c) Freedom of faith
- (d) Community resilience

With a connection to (mental) health and wellbeing of Muslim women, lessening the impact of loneliness and experiencing a deep-seated fear and anxiety regarding their health as they continue to deal with a new world with COVID-19. We are looking at implementing ways in which to help them build their confidence to re-engage with society.

Our Values

Our values reflect what we are trying to achieve through our work:

- We are for all women with a particular focus on issues affecting Muslim women
- We support equality, diversity and social justice for all
- We are inclusive of all communities and people of all faiths and none
- We will continue to be challenging and advocate for the issues that matter to Muslim women and communities
- We are Independent and speak truth to power
- We are entrepreneurial
- We are open, transparent and share our work and learning
- We value and support our staff and volunteers and embrace cultural, religious and all other differences

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2022

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements and performance

The last 12 months have been successful considering the impact of COVID-19 on the nation and locally on us as an organisation and our beneficiaries. Through fundraising, frugal money management and support of local community businesses, we have survived and continued to support those who need it.

COVID-19 pandemic lockdown rules have worsened the problems Muslim women face, due to them being unable to leave their homes and having a limited understanding of how to access services available for them. During this time, we have extended our work from Muslim women and girls to include the homeless, elderly, and other vulnerable people who are isolated at home with limited support. We have adapted our organisation to work remotely, whilst supporting the most vulnerable in our community as a priority and do our best to limit the spread of COVID-19.

Whilst we have delivered limited face to face support, we have ensured that services continued to be available online and remotely through a variety of mediums. The main activities of the last 12 months have been:

- The Curry Circle, our food takeaway and delivery service addressing food and period poverty, which at its busiest was delivering 400-450 meals per week, whilst adhering to 'social distancing' requirements. We have also offered where possible additional support and training to help those using this service. Over the 12 months we distributed 15,000 meals.
- We have created a variety of online resources that ensure women can continue with their personal development even if they cannot access formal support or training. These include various training opportunities such as art, dealing with trauma and soft skills. We have had over 80,000 visitors to our website accessing these and other resources. Think and Do Tank has continued to research and deliver insight papers/reports that have captured the lived experiences and insights of Muslim women regarding various issues such as cancer, income generation, re/marriage, etc. There are 18 reports currently available. These will increase over the next 12 months.
- Calligraphy classes have been started to introduce local Muslim women to arts both as producers and consumers. Over the year we have worked with 75 women.
- Our Deen is Green was a 12-month programme to introduce the importance of climate change and environmental issues through a series of walks through local green areas and connection to Islam. Over the year we have had 105 women attend.

In addition, we have continued to explore the opportunity to create a Women's Building and a women-led Sharia Council.

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2022

Financial review

Income for the year amounted to £218,684 (2021 £270,017) with expenditure amounting to £207,197 (2021 £200,915) resulting in a surplus of £11,487 (2021 £69,102).

Reserves stood at restricted £52,835 and unrestricted £69,606 (2021 restricted £45,942 and unrestricted £64,812).

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This amounts to £46,000, currently free reserves are in line with the policy.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The Daughter's of Eve annual conference operates under an extensive risk management review structure given the nature of work it aims to achieve. All activities carried out under the Muslim Women's Council also benefit from project specific risk assessments.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2022

Structure, governance and management

The Charity is a company limited by guarantee governed by the terms of its Memorandum and Articles of Association. The company was incorporated on 7 February 2011 and registered as a charity on 15 September 2014.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

B Gora	
S Naguib	
F Ayub	
K Ahmed	(Appointed 26 September 2021)
S Moughal	(Appointed 26 September 2021)
S Ullah	(Appointed 26 September 2021)

Trustees are recruited for their skills and experience they can bring to the charity and are supported by the other trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Indemnity insurance has been taken out at a cost of £254 (2021 - £176).

The Muslim Women's Council employs a Chair and Chief Executive officer. The organisation uses the services of self employed staff to perform specific duties which include administration, business development, IT, social media and sessional work.

Acknowledgements

The Muslim Women's Council formally acknowledges its advisors, funders and partners in the delivery of its aims and objectives.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

Bana Gora

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B Gora

Trustee

Dated: 14 November 2022

MUSLIM WOMEN'S COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MUSLIM WOMEN'S COUNCIL

I report to the Trustees on my examination of the financial statements of Muslim Women's Council (the Charity) for the year ended 28 February 2022.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

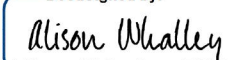
Independent examiner's statement

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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

DocuSigned by:


Alison Whalley FCA

Naylor Wintersgill Limited

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 14 November 2022

MUSLIM WOMEN'S COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	3	11,529	205,975	217,504	48,553	205,114	253,667
Charitable activities	4	1,180	-	1,180	16,350	-	16,350
Total income		<u>12,709</u>	<u>205,975</u>	<u>218,684</u>	<u>64,903</u>	<u>205,114</u>	<u>270,017</u>
Expenditure on:							
Charitable activities	5	8,115	199,082	207,197	10,002	190,913	200,915
Net income for the year/ Net movement in funds		4,594	6,893	11,487	54,901	14,201	69,102
Fund balances at 1 March 2021		<u>64,812</u>	<u>45,942</u>	<u>110,754</u>	<u>9,911</u>	<u>31,741</u>	<u>41,652</u>
Fund balances at 28 February 2022		<u><u>69,406</u></u>	<u><u>52,835</u></u>	<u><u>122,241</u></u>	<u><u>64,812</u></u>	<u><u>45,942</u></u>	<u><u>110,754</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

MUSLIM WOMEN'S COUNCIL**BALANCE SHEET****AS AT 28 FEBRUARY 2022**

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	10		2,395		2,932
Current assets					
Debtors	11	2,314		4,450	
Cash at bank and in hand		124,004		145,848	
		<u>126,318</u>		<u>150,298</u>	
Creditors: amounts falling due within one year	12	<u>(6,472)</u>		<u>(42,476)</u>	
Net current assets			119,846		107,822
Total assets less current liabilities			<u>122,241</u>		<u>110,754</u>
Income funds					
Restricted funds	13		52,835		45,942
Unrestricted funds			69,406		64,812
			<u>122,241</u>		<u>110,754</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14 November 2022

DocuSigned by:

Bana Gora

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B Gora
Trustee

Company registration number 07518555

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022

1 Accounting policies

Charity information

Muslim Women's Council is a private company limited by guarantee incorporated in England and Wales. The registered office is Lister Suite, Carlisle Business Centre, 60 Carlisle Road, Bradford, BD8 8BD.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2022

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	20% reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021
	£	£	£	£	£
Donations and gifts	10,529	-	10,529	2,253	3,253
Listed below	1,000	205,975	206,975	46,300	250,414
	<u>11,529</u>	<u>205,975</u>	<u>217,504</u>	<u>48,553</u>	<u>253,667</u>
Grants receivable for core activities					
The Rank Foundation	-	12,500	12,500	-	47,729
Bradford Metropolitan Council	-	-	-	-	10,000
The Manjit Wolstenholme	-	-	-	-	9,889
The Tudor Trust	-	25,000	25,000	-	27,000
Race Equality Network	-	-	-	-	8,800
Leeds Community Foundation	-	4,900	4,900	-	9,800
The Leap	-	15,000	15,000	-	3,000
The National Lottery Community Fund	-	19,778	19,778	-	66,496
Charities Aid Foundation	-	-	-	34,500	10,000
Rosa	-	8,000	8,000	10,000	-
ESF Community Grants	-	4,480	4,480	-	-
Friends Provident Foundation	-	95,317	95,317	-	-
Smallwood Trust	-	8,500	8,500	-	8,500
Muslim Charities Forum	-	10,000	10,000	-	-
Westhill Endowment	-	-	-	-	2,500
The Albert Hunt Trust	-	2,000	2,000	-	-
Association of Mental Health Providers	-	-	-	1,800	-
Neighbourly	-	-	-	-	400
Alpkit Foundation	-	500	500	-	-
Leeds Building Society	1,000	-	1,000	-	-
	<u>1,000</u>	<u>205,975</u>	<u>206,975</u>	<u>46,300</u>	<u>204,114</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

4 Charitable activities

	Charitable Income 2022 £	Charitable Income 2021 £
Events	1,180	16,350

5 Charitable activities

	2022 £	Project Costs 2022 £	Total 2022 £	2021 £	Project Costs 2021 £	Total 2021 £
Staff costs	6,669	-	6,669	-	-	-
Conference and events	(1)	-	(1)	17,937	-	17,937
Project costs	-	24,888	24,888	-	28,868	28,868
Freelance consultants	49,204	-	49,204	80,804	-	80,804
Trustees consultancy fees and expenses	75,200	-	75,200	58,750	-	58,750
Charitable expenditure heading 11	440	-	440	-	-	-
	<u>131,512</u>	<u>24,888</u>	<u>156,400</u>	<u>157,491</u>	<u>28,868</u>	<u>186,359</u>
Share of support costs (see note 6)	47,715	-	47,715	11,574	-	11,574
Share of governance costs (see note 6)	3,082	-	3,082	2,982	-	2,982
	<u>182,309</u>	<u>24,888</u>	<u>207,197</u>	<u>172,047</u>	<u>28,868</u>	<u>200,915</u>
Analysis by fund						
Unrestricted funds	7,593	522	8,115	-	10,002	10,002
Restricted funds	174,716	24,366	199,082	172,047	18,866	190,913
	<u>182,309</u>	<u>24,888</u>	<u>207,197</u>	<u>172,047</u>	<u>28,868</u>	<u>200,915</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

6 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	20,006	-	20,006	3,300	-	3,300
Depreciation	921	-	921	695	-	695
Book keeping and payroll	-	-	-	870	-	870
Travelling	14,585	-	14,585	2,477	-	2,477
Premises costs	6,414	-	6,414	740	-	740
Insurance	254	-	254	176	-	176
Office costs	3,971	-	3,971	2,093	-	2,093
Sundry	1,564	-	1,564	1,223	-	1,223
Legal and professional	-	-	-	-	1,302	1,302
Independent examination	-	1,740	1,740	-	1,680	1,680
Trustees expenses	-	1,342	1,342	-	-	-
	<u>47,715</u>	<u>3,082</u>	<u>50,797</u>	<u>11,574</u>	<u>2,982</u>	<u>14,556</u>
Analysed between						
Charitable activities	<u>47,715</u>	<u>3,082</u>	<u>50,797</u>	<u>11,574</u>	<u>2,982</u>	<u>14,556</u>

All support costs are allocated to the only charitable activity.

Governance costs includes payments to the Independent Examiner of £1,680 (2021- £1,680) for independent examination fees.

7 Trustees

Travel expenses were paid out to two trustees amounting to £1,342 in the year (2021 Nil).

During the year one trustee received remuneration for consultancy totalling £75,200 (2021 - £58,750 to one trustee).

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	<u>1</u>	<u>1</u>
Employment costs	2022	2021
	£	£
Wages and salaries	<u>26,675</u>	<u>3,300</u>

There were no employees whose annual remuneration was £60,000 or more.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

9 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

10 Tangible fixed assets

	Computers £
Cost	
At 1 March 2021	10,478
Additions	384
Disposals	(549)
	<hr/>
At 28 February 2022	10,313
	<hr/>
Depreciation and impairment	
At 1 March 2021	7,546
Depreciation charged in the year	593
Eliminated in respect of disposals	(221)
	<hr/>
At 28 February 2022	7,918
	<hr/>
Carrying amount	
At 28 February 2022	2,395
	<hr/> <hr/>
At 28 February 2021	2,932
	<hr/> <hr/>

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Other debtors	700	700
Prepayments and accrued income	1,614	3,750
	<hr/>	<hr/>
	2,314	4,450
	<hr/> <hr/>	<hr/> <hr/>

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	-	224
Trade creditors	3,394	23,566
Other creditors	-	1,426
Accruals	3,078	17,260
	<hr/>	<hr/>
	6,472	42,476
	<hr/> <hr/>	<hr/> <hr/>

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2022

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		Movement in funds		Balance at 28 February 2022
	Incoming resources	Resources expended	Incoming resources	Resources expended	Incoming resources	Resources expended	
	£	£	£	£	£	£	£
Our Deen is Green	-	-	-	-	10,000	(5,250)	4,750
Helpline and mobile app	-	95,496	-	(85,496)	10,000	(3,539)	16,461
Social Enterprise Project	8,709	25,729	-	(34,438)	12,500	(12,500)	-
Curry Circle	-	1,000	-	(1,000)	-	-	-
Online training and teaching	-	31,889	-	(26,915)	4,974	(4,974)	-
Mosque donations	3,333	-	3,333	-	-	-	3,333
Council Top Up Business Grant	-	10,000	-	(10,000)	-	-	-
Board of Trustees Wellbeing	-	2,000	-	-	-	(2,000)	-
Employment and literacy	-	-	-	-	4,480	(1,494)	2,986
Think Tank Friends Provident	-	-	-	-	95,317	(75,104)	20,213
Helpline	-	-	-	-	9,778	(9,778)	-
Covid response	-	-	-	-	8,000	(8,000)	-
Inter Faith	-	2,500	-	(2,500)	-	-	-
Think Tank Smallwood Trust	9,282	8,500	-	(17,782)	8,500	(8,500)	-
Walk and Talk	-	-	-	-	500	(500)	-
Leeds Community Foundation	-	-	-	-	4,900	(4,900)	-
CEO and Core costs	10,417	25,000	25,635	(9,782)	25,000	(45,543)	5,092
Albert Hunt Trust	-	-	-	-	2,000	(2,000)	-
Art Content on line	-	3,000	-	(3,000)	-	-	-
Art Instalations	-	-	-	-	15,000	(15,000)	-
	31,741	205,114	45,942	(190,913)	205,975	(199,082)	52,835

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2022

13 Restricted funds

(Continued)

Our Deen is Green was funded by the National Lottery, promoting sustainability and climate change. The helpline and mobile app funded a food poverty helpline, food provision, signposting to services and updates and advice on Coronavirus in additional languages and befriending and emotional support. This was funded by Leeds Community Foundation, National Lottery in partnership with HM Government, Race Equality Network, Neighbourly and Charities Aid Foundation in the prior year. This year it has been funded by Muslim Charities Forum and Manjit Wolvenden.

Social Enterprise Project was funded by The Rank Foundation. This funded the Chief Executive salary, support costs and an enterprise project making pickles. The Curry circle was funded by Beckfoot School this year.

Online training and teaching was funded by the Rank Foundation and The Manjit Wolstenholme Fund.

Mosque donations are for a Mosque for women.

The Council top up grant was received from Bradford Metropolitan Council due to the Covid lockdown. Board of Trustees Wellbeing was funded by Tudor Trust.

Employment and literacy was funded by ESF Community Grants.

Think Tank was funded by National Lottery, Friends Provident Foundation and Smallwood Trust.

Muslim Women Think Tank was funded by The Big Lottery Community Fund.

CEO and core costs were funded by Tudor Trust.

Art Content on Line and LIT was funded by Leap Forward.

Due to the national lockdown, some of these projects have had to be postponed or reduced in activities.

MUSLIM WOMEN'S COUNCIL
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 28 FEBRUARY 2022

14 Funds	Balance at 1 March 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 March 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 28 February 2022
Restricted funds	42,430	180,094	(190,783)	-	45,942	205,975	(199,082)	-	52,835
General funds	4,613	5,473	(175)	-	64,812	12,709	(8,115)	-	69,406
Total funds	47,043	185,567	(190,958)	-	110,754	218,684	(207,197)	-	122,241

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2022

15 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 28 February 2022 are represented by:						
Tangible assets	2,395	-	2,395	2,932	-	2,932
Current assets/(liabilities)	67,011	52,835	119,846	61,880	45,942	107,822
	<u>69,406</u>	<u>52,835</u>	<u>122,241</u>	<u>64,812</u>	<u>45,942</u>	<u>110,754</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2021- none) other than those disclosed in note 7.

MUSLIM WOMEN'S COUNCIL

England & Wales - Charity number 1158560

Accounts

MUSLIM WOMEN'S COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2021

Company Registration No. 07518555 (England and Wales)
Charity Registration No. 1158560

MUSLIM WOMEN'S COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

B Gora
S Naguib
F Ayub
K Ahmed (Appointed 26 September 2021)
S Kishver (Appointed 26 September 2021)
S Ullah (Appointed 26 September 2021)

Advisors

N Ali
M Francois
S Khan

Charity number 1158560

Company number 07518555

Principal address

Carlisle Business Centre
60 Carlisle Road
Bradford
BD8 8BD

Registered office

Unit 80
Carlisle Business Centre
Carlisle Road
Bradford
BD8 8BD

Independent examiner

Alison Whalley FCA
Naylor Wintersgill Limited
Carlton House
Bradford
BD1 4NS

Bankers

Yorkshire Bank plc Shipley
1 Westgate
Shipley
BD18 3SD

MUSLIM WOMEN'S COUNCIL

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MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2021

The Trustees present their report and financial statements for the year ended 28 February 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

The Charity's objects are to promote any charitable purpose for the benefit of Muslim women, including the advancement of education, the relief of poverty, sickness and distress, and the promotion and preservation of good health, particularly though not exclusively amongst Muslim women. To advance the education of the public in issues affecting Muslim women, including the conduct of research and publishing the useful results of such research.

Muslim Women's Council is an all women led and governed organisation that places Muslim women at the forefront of all our work. Our work does not include the teaching or promotion of religion, rather we address the barriers encountered by Muslim women and their families in playing a full and active role in society and the economy.

Our activities are continually evolving as we build knowledge, insight, and networks, but remain focused on:

- Empowering Muslim women to affect agency and impact change
- Up-skilling Muslim women, developing their experience, confidence, and networks
- Creating long term change in culture, attitude, and traditions via grass-root engagement in families, communities, and wider civil society.

As we move forward, we have an ambition to not only inform but also influence policies and practices that affect Muslim women across the UK and the globe.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2021

Our work

With support from Muslim women, wider communities, funders and partners our work continues to support the needs of Muslim women and girls in and around Bradford (of all backgrounds, ages and ethnicity) building on what we have achieved and learned to date. Our work is informed by lived experience and insight of Muslim women to better meet their needs.

Muslim women are nationally considered as one of the most disadvantaged and disenfranchised groups. They are a diverse group and suffer the same inequalities as other women (access to employment, domestic violence, pay inequality etc) with additional factors that multiply their disadvantage, for example: negative public perception /stereotyping - amplified by the media, religious discrimination (Islamophobia), and cultural practices from within their own communities.

Whilst we focus on Muslim women and girls, we are open to supporting all women regardless of age, ethnicity, belief, or background; many of these women are from various BAME communities based in and around Bradford. We also support the homeless, women from other faiths and ethnicities, children/young people, elderly/old people, and anyone who needs help that we can provide.

We have adopted an agile approach that allows us to explore and respond quickly where and when needed. It also allows us to try out different approaches to help test ideas, learn, and develop what works, and to explore and offer more effective ways of meeting the needs of Muslim women in Bradford and beyond.

We know we cannot achieve our aims alone and value partnerships with others who share our vision and values. All partnerships are tested for alignment of shared vision and mission, ensuring partners have a focus on supporting women or any of our other beneficiaries such as the homeless.

To ensure that our work continues to deliver our aims and the needs of our beneficiaries, we review activities each year at our board and staff away day. This review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Based on this review we have agreed to continue focusing on:

- (a) Voice, leadership, and access to decision-making
- (b) Access to skills and employment
- (c) Freedom of faith
- (d) Community resilience

With a connection to (mental) health and wellbeing of Muslim women, lessening the impact of loneliness and experiencing a deep-seated fear and anxiety regarding their health as they continue to deal with a new world with COVID-19. We are looking at implementing ways in which to help them build their confidence to re-engage with society.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2021

Our Values

Our values reflect what we are trying to achieve through our work:

- We are for all women with a particular focus on issues affecting Muslim women
- We support equality, diversity and social justice for all
- We are inclusive of all communities and people of all faiths and none
- We will continue to be challenging and advocate for the issues that matter to Muslim women and communities
- We are Independent and speak truth to power
- We are entrepreneurial
- We are open, transparent and share our work and learning
- We value and support our staff and volunteers and embrace cultural, religious and all other differences

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Focus on our ongoing CSE (Child Sexual Abuse) projects. The projects utilise a values based approach to creating awareness around CSE, creating safe spaces to unpack values we live by, unpack cultural, faith and traditional nuances that impact how we form values and how these values then translate into how we parent, choices we make and how we live our lives.

Our preventative approach is comprehensive and has allowed seeds of CSE prevention to be implanted in both young men of Pakistani ethnicity and at the centre of traditional Asian families: husbands and fathers. Our preventative approach entailed;

- A focus on families, specifically fathers enabling seeds of CSE preventative approaches to be implanted at the centre of family structures;
- A specific focus on male adults and children in family structures to self-identify how these structures can give rise to CSE abuse;
- A specific focus on creating awareness in relation to signs that a youth is being abused;
- A specific focus on creating awareness in relation to signs that an adult is perpetrating CSE abuse;
- A specific focus on all adults and young people on sensitive issues such as; power structures within families, attitudes towards gender and gender roles, attitudes towards sex, attitudes towards those from other ethnicities, and attitudes with regard to sexual relations with those from other ethnicities, to open dialogue on attitudes towards these issues and how some of these attitudes held by a minority can lead to creating scope for such abuse.

Achievements and performance

The last 12 months have been successful considering the impact of COVID-19 on the nation and locally on us as an organisation and our beneficiaries. Through fundraising, frugal money management and support of local community businesses, we have survived and continued to support those who need it.

COVID-19 pandemic lockdown rules have worsened the problems Muslim women face, due to them being unable to leave their homes and having a limited understanding of how to access services available for them. During this time, we have extended our work from Muslim women and girls to include the homeless, elderly, and other vulnerable people who are isolated at home with limited support. We have adapted our organisation to work remotely, whilst supporting the most vulnerable in our community as a priority and do our best to limit the spread of COVID-19.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2021

Whilst we have delivered limited face to face support, we have ensured that services continued to be available online and remotely through a variety of mediums. The main activities of the last 12 months have been:

- Helpline open 10am to 8pm seven days a week supporting those facing actual or potential domestic violence and child sexual exploitation (CSE); updates and advice on COVID-19 in additional languages; befriending and emotional support; and signposting and connecting to other more appropriate services. Total people supported over 12 months – 8,500
- The Curry Circle, our food takeaway and delivery service addressing food poverty, which at its busiest was delivering 400-450 meals per week, whilst adhering to 'social distancing' requirements. Total people supported over 12 months – 21,000
- We have created a variety of online resources that ensure women can continue with their personal development even if they cannot access formal support or training. These include:
 - Online employment training programme in partnership with Edan Power that trains women on teleworking.
 - Online soft skills training and resources to encourage and enable women to access videos that help them improve their soft skills.
 - Online trauma resources offering guidance on dealing with different types of loss.
 - Online STEM introduction and support for young girls and parents to encourage them to consider STEM opportunities for their children.
 - Online creative activities offering step by step guides in various creative activities such as painting, knitting, etc.

We have had 60,000 visitors to our website accessing these and other resources.

- Think and Do Tank reports-we have continued to capture the lived experiences and insights of Muslim women regarding a variety of issues such as cancer, income generation, re/marriage, etc. There are 10 reports available.
- Al Asma Al Husna- a series of new light installations across Bradford that combines Arabic calligraphy and Neon lighting to share the Islamic Heritage (the 99 Beautiful Names of God/Allah). 'An Nur – The light/The illuminator', 'Al Wadood – The most loving', and 'As Salaam – The giver of peace' are the three selected names of the 99 Names of Allah, created in partnership with The Muslim Women's Council and The Leap. Designed and developed with a group of Bradford Muslim Women, we have worked in collaboration to create three stunning light installations in different styles of calligraphy, spreading light, love and peace across Bradford. The installations have had an audience of 6,000.

Financial review

Income for the year amounted to £270,017 (2020 £185,567) with expenditure amounting to £200,915 (2020 £190,958) resulting in a surplus of £69,102 (2020 deficit £5,391).

Reserves stood at £110,754 (2020 £41,652).

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to three month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This amounts to £46,000, currently free reserves are in line with the policy.

The Trustees has assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The Daughter's of Eve annual conference operates under an extensive risk management review structure given the nature of work it aims to achieve. All activities carried out under the Muslim Women's Council also benefit from project specific risk assessments.

MUSLIM WOMEN'S COUNCIL

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2021

Structure, governance and management

The Charity is a company limited by guarantee governed by the terms of its Memorandum and Articles of Association. The company was incorporated on 7 February 2011 and registered as a charity on 15 September 2014.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

B Gora

S Naguib

F Ayub

K Ahmed

(Appointed 26 September 2021)

S Kishver

(Appointed 26 September 2021)

S Ullah

(Appointed 26 September 2021)

Trustees are recruited for their skills and experience they can bring to the charity and are supported by the other trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Indemnity insurance has been taken out at a cost of £176 (2020 - £176).

The Muslim Women's Council employs a Chair and Chief Executive officer. The organisation uses the services of self employed staff to perform specific duties which include administration, business development, IT, social media and sessional work.

Acknowledgements

The Muslim Women's Council formally acknowledges its advisors, funders and partners in the delivery of its aims and objectives.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

Bana Gora

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B Gora

Trustee

Dated: 24 November 2021

MUSLIM WOMEN'S COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MUSLIM WOMEN'S COUNCIL

I report to the Trustees on my examination of the financial statements of Muslim Women's Council (the Charity) for the year ended 28 February 2021.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's 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 because I am a member of Institute of Chartered Accountants in England and Wales, 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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

DocuSigned by:


Alison Whalley FCA
A3AB0FCA5773466...
Naylor Wintersgill Limited

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 24 November 2021

MUSLIM WOMEN'S COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	3	48,553	205,114	253,667	500	180,094	180,594
Charitable activities	4	16,350	-	16,350	4,973	-	4,973
Total income		<u>64,903</u>	<u>205,114</u>	<u>270,017</u>	<u>5,473</u>	<u>180,094</u>	<u>185,567</u>
Expenditure on:							
Charitable activities	5	10,002	190,913	200,915	175	190,783	190,958
Net income/(expenditure) for the year/ Net movement in funds		<u>54,901</u>	<u>14,201</u>	<u>69,102</u>	<u>5,298</u>	<u>(10,689)</u>	<u>(5,391)</u>
Fund balances at 29 February 2020		<u>9,911</u>	<u>31,741</u>	<u>41,652</u>	<u>4,613</u>	<u>42,430</u>	<u>47,043</u>
Fund balances at 28 February 2021		<u><u>64,812</u></u>	<u><u>45,942</u></u>	<u><u>110,754</u></u>	<u><u>9,911</u></u>	<u><u>31,741</u></u>	<u><u>41,652</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

MUSLIM WOMEN'S COUNCIL

BALANCE SHEET

AS AT 28 FEBRUARY 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	10		2,932		3,023
Current assets					
Debtors	11	4,450		376	
Cash at bank and in hand		145,848		66,125	
		<u>150,298</u>		<u>66,501</u>	
Creditors: amounts falling due within one year	12	<u>(42,476)</u>		<u>(27,872)</u>	
Net current assets			107,822		38,629
Total assets less current liabilities			<u>110,754</u>		<u>41,652</u>
Income funds					
Restricted funds	13		45,942		31,741
Unrestricted funds			64,812		9,911
			<u>110,754</u>		<u>41,652</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 24 November 2021

DocuSigned by:

Bana Gora

2D6D1EE132EB4E8...

B Gora

Trustee

Company Registration No. 07518555

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2021

1 Accounting policies

Charity information

Muslim Women's Council is a private company limited by guarantee incorporated in England and Wales. The registered office is Lister Suite, Carlisle Business Centre, 60 Carlisle Road, Bradford, BD8 8BD.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	20% reducing balance
-----------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £
Donations and gifts	2,253	1,000	3,253	-	349
Listed below	46,300	204,114	250,414	500	179,745
	<u>48,553</u>	<u>205,114</u>	<u>253,667</u>	<u>500</u>	<u>180,094</u>
	<u><u>48,553</u></u>	<u><u>205,114</u></u>	<u><u>253,667</u></u>	<u><u>500</u></u>	<u><u>180,094</u></u>
Grants receivable for core activities					
The Rank Foundation	-	47,729	47,729	-	35,700
Bradford Metropolitan Council	-	10,000	10,000	-	-
The Manjit Wolstenholm Fund	-	9,889	9,889	-	-
The Tudor Trust	-	27,000	27,000	-	25,000
Race Equality Network	-	8,800	8,800	-	-
Leeds Community Foundation	-	9,800	9,800	-	-
Leap Forward	-	3,000	3,000	-	-
The National Lottery Community Fund	-	66,496	66,496	-	29,777
Charities Aid Foundation	34,500	10,000	44,500	-	-
Rosa	10,000	-	10,000	-	-
Pilgrim Trust	-	-	-	-	11,912
Welcome Trust	-	-	-	-	53,906
Smallwood Trust	-	8,500	8,500	-	14,800
Bradford Metroplitan Council	-	-	-	-	500
Westhill Endowment	-	2,500	2,500	-	2,500
Saathi House	-	-	-	-	5,000
Association of Metal Health Providers	1,800	-	1,800	-	-
Neighbourly	-	400	-	-	-
IRWAdmin	-	-	-	-	1,150
	<u>46,300</u>	<u>204,114</u>	<u>250,414</u>	<u>500</u>	<u>179,745</u>
	<u><u>46,300</u></u>	<u><u>204,114</u></u>	<u><u>250,414</u></u>	<u><u>500</u></u>	<u><u>179,745</u></u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

4 Charitable activities

	Charitable Income 2021 £	Charitable Income 2020 £
Events	16,350	4,973

5 Charitable activities

	2021 £	Project Costs 2021 £	Total 2021 £	2020 £
Conference and events	17,937	-	17,937	19,389
Project costs	-	28,868	28,868	-
Freelance consultants	80,804	-	80,804	66,971
Trustees consultancy fees and expenses	58,750	-	58,750	49,000
	<u>157,491</u>	<u>28,868</u>	<u>186,359</u>	<u>135,360</u>
Share of support costs (see note 6)	11,574	-	11,574	30,560
Share of governance costs (see note 6)	2,982	-	2,982	25,038
	<u>172,047</u>	<u>28,868</u>	<u>200,915</u>	<u>190,958</u>
Analysis by fund				
Unrestricted funds	-	10,002	10,002	175
Restricted funds	172,047	18,866	190,913	190,783
	<u>172,047</u>	<u>28,868</u>	<u>200,915</u>	<u>190,958</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

6 Support costs	Support Governance costs		2021	Support Governance costs		2020
	costs	costs		costs	costs	
	£	£	£	£	£	£
Staff costs	3,300	-	3,300	-	-	-
Depreciation	695	-	695	640	-	640
Promotional expenses	-	-	-	6,346	-	6,346
Book keeping and payroll	870	-	870	-	-	-
Travelling	2,477	-	2,477	8,194	-	8,194
Premises costs	740	-	740	8,731	-	8,731
Insurance	176	-	176	176	-	176
Office costs	2,093	-	2,093	4,129	-	4,129
Sundry	1,223	-	1,223	2,344	-	2,344
Legal and professional	-	1,302	1,302	-	22,164	22,164
Independent examination	-	1,680	1,680	-	1,584	1,584
Trustees expenses	-	-	-	-	120	120
Grant audit	-	-	-	-	1,170	1,170
	<u>11,574</u>	<u>2,982</u>	<u>14,556</u>	<u>30,560</u>	<u>25,038</u>	<u>55,598</u>
Analysed between						
Charitable activities	<u>11,574</u>	<u>2,982</u>	<u>14,556</u>	<u>30,560</u>	<u>25,038</u>	<u>55,598</u>

All support costs are allocated to the only charitable activity.

Governance costs includes payments to the Independent Examiner of £1,663 (2020- £1,584) for independent examination fees.

7 Trustees

During the year one trustees received remuneration for consultancy and expenses totalling £43,750 (2020 - £49,000 to one trustee).

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	1	-
	<u>1</u>	<u>-</u>

Employment costs

	2021 £	2020 £
Wages and salaries	3,300	-
	<u>3,300</u>	<u>-</u>

There were no employees whose annual remuneration was £60,000 or more.

9 Taxation

As a charity the company is exempt from tax on income falling within part II of the Corporation Tax Act 2010 and on gains falling within s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

10 Tangible fixed assets

	Computers £
Cost	
At 29 February 2020	9,874
Additions	604
	<u>10,478</u>
At 28 February 2021	10,478
Depreciation and impairment	
At 29 February 2020	6,851
Depreciation charged in the year	695
	<u>7,546</u>
At 28 February 2021	7,546
Carrying amount	
At 28 February 2021	2,932
	<u>2,932</u>
At 28 February 2020	3,023
	<u>3,023</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

11 Debtors

	2021	2020
	£	£
Amounts falling due within one year:		
Other debtors	700	200
Prepayments and accrued income	3,750	176
	<u>4,450</u>	<u>376</u>
	<u><u>4,450</u></u>	<u><u>376</u></u>

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	224	-
Trade creditors	23,566	7,539
Other creditors	1,426	18,750
Accruals	17,260	1,583
	<u>42,476</u>	<u>27,872</u>
	<u><u>42,476</u></u>	<u><u>27,872</u></u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2021

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 28 February 2021 £
	Balance at 28 February 2019 £	Incoming resources £	Resources expended £	Balance at 29 February 2020 £	Incoming resources £	Resources expended £	
	Register Our Marriage	31,240	-	(31,240)	-	-	
Helpline and mobile app	-	-	-	-	95,496	(85,496)	10,000
Social Enterprise Project	4,337	35,855	(31,483)	8,709	25,729	(34,438)	-
Curry Circle	770	1,150	(1,920)	-	1,000	(1,000)	-
Online training and teaching	-	-	-	-	31,889	(26,915)	4,974
Mosque donations	6,083	-	(2,750)	3,333	-	-	3,333
Council Top Up Business Grant	-	-	-	-	10,000	(10,000)	-
Board of Trustees Wellbeing	-	-	-	-	2,000	-	2,000
Aunties Network	-	11,912	(11,912)	-	-	-	-
Centenary Project	-	5,000	(5,000)	-	-	-	-
Inter Faith	-	2,500	(2,500)	-	2,500	(2,500)	-
Think Tank	-	68,706	(59,424)	9,282	8,500	(17,782)	-
Women's Support Circle	-	29,777	(29,777)	-	-	-	-
Conference	-	194	(194)	-	-	-	-
CEO and Core costs	-	25,000	(14,583)	10,417	25,000	(9,782)	25,635
Art Content on line	-	-	-	-	3,000	(3,000)	-
	<u>42,430</u>	<u>180,094</u>	<u>(190,783)</u>	<u>31,741</u>	<u>205,114</u>	<u>(190,913)</u>	<u>45,942</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2021

13 Restricted funds

(Continued)

Register Our Marriage was funded by DCLG to raise awareness of legally registering religious marriages, The helpline and mobile app funded a food poverty helpline, food provision, signposting to services and updates and advice on Coronavirus in additional languages and befriending and emotional support. This was funded by Leeds Community Foundation, National Lottery in partnership with HM Government, Race Equality Network, Neighbourly and Charities Aid Foundation.

Social Enterprise Project was funded by The Rank Foundation. This funded the Chief Executive salary, support costs and an enterprise project making pickles.

The Curry circle was funded by IRWAdmin in the prior year and Beckfoot School this year.

Online training and teaching was funded by the Rank Foundation and The Manjit Wolstenholme Fund.

Mosque donations are for a Mosque for women.

The Council top up grant was received from Bradford Metropolitan Council due to the Covid lockdown.

Board of Trustees Wellbeing was funded by Tudor Trust.

Aunties network was funded by Pilgrim Trust.

Centenary Project was funded by Saathi House.

Inter Faith was funded by Westhill Endowment.

Think Tank was funded by The Wellcome Trust and Smallwood Trust.

Muslim Women Think Tank was funded by The Big Lottery Community Fund.

Women's Support Circle was funded by The Big Lottery Main Grants to recruit 12 women to run support.

Donations were used on conference costs.

CEO and core costs were funded by Tudor Trust.

Art Content on Line was funded by Leap Forward.

Due to the national lockdown, some of these projects have had to be postponed or reduced in activities.

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2021

14 Funds

	Balance at 1 March 2019	Incoming resources	Resources expended	Transfers	Balance at 29 February 2020	Incoming resources	Resources expended	Transfers	Balance at 28 February 2021
	£	£	£	£	£	£	£	£	
Restricted funds	42,430	180,094	(190,783)	-	31,741	205,114	(190,913)	-	45,942
General funds	4,613	5,473	(175)	-	9,911	64,903	(10,002)	-	64,812
Total funds	<u>47,043</u>	<u>185,567</u>	<u>(190,958)</u>	<u>-</u>	<u>41,652</u>	<u>270,017</u>	<u>(200,915)</u>	<u>-</u>	<u>110,754</u>

MUSLIM WOMEN'S COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2021

15 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 28 February 2021 are represented by:						
Tangible assets	2,932	-	2,932	3,023	-	3,023
Current assets/ (liabilities)	61,880	45,942	107,822	6,888	31,741	38,629
	<u>64,812</u>	<u>45,942</u>	<u>110,754</u>	<u>9,911</u>	<u>31,741</u>	<u>41,652</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2020- none) other than those disclosed in note 7.