

**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

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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

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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 2025

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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

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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

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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

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- **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.
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# MUSLIM WOMEN'S COUNCIL

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

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### 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

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### *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.

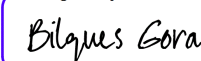
### **Acknowledgements**

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

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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

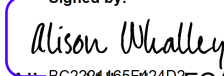
Since the Charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is 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**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	29,336	293,531	322,867	112,475	585,360	697,835
Charitable activities	4	51,487	3,800	55,287	59,242	-	59,242
Other trading activities	5	763	-	763	-	-	-
Investments	6	42	-	42	-	-	-
<b>Total income</b>		<b>81,628</b>	<b>297,331</b>	<b>378,959</b>	<b>171,717</b>	<b>585,360</b>	<b>757,077</b>
<b>Expenditure on:</b>							
Raising funds	7	832	-	832	1,991	-	1,991
Charitable activities	8	86,609	276,966	363,575	228,610	137,274	365,884
<b>Total resources expended</b>		<b>87,441</b>	<b>276,966</b>	<b>364,407</b>	<b>230,601</b>	<b>137,274</b>	<b>367,875</b>
<b>Net (expenditure)/income for the year/</b>							
<b>Net movement in funds</b>		<b>(5,813)</b>	<b>20,365</b>	<b>14,552</b>	<b>(58,884)</b>	<b>448,086</b>	<b>389,202</b>
Fund balances at 1 March 2024		5,907	474,016	479,923	64,791	25,930	90,721
<b>Fund balances at 28 February 2025</b>		<b>94</b>	<b>494,381</b>	<b>494,475</b>	<b>5,907</b>	<b>474,016</b>	<b>479,923</b>

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 £	£
<b>Fixed assets</b>					
Tangible assets	14		375,514		2,521
<b>Current assets</b>					
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	
<b>Creditors: amounts falling due within one year</b>	17	(29,813)		(14,149)	
<b>Net current assets</b>			118,961		477,402
<b>Total assets less current liabilities</b>			494,475		479,923
<b>The funds of the Charity</b>					
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

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### 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
	29,336	293,531	322,867	112,475	697,835



# 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
<b>Grants receivable for core activities</b>						
Sisters of St Joseph of Peace	7,546	22,638	30,184	39,005	-	39,005
Make it Big	-	30,000	30,000	-	-	-
The Tudor Trust	-	-	-	30,000	457,500	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	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	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	-	-	-
	28,846	293,531	322,377	109,505	585,320	694,825

# 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

### 5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Social Enterprise	763	-

### 6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	42	-

### 7 Raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Other trading activities	832	1,991
	832	1,991

# 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>
<b>Analysis by fund</b>						
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

##### Employment costs

	2025 £	2024 £
Wages and salaries	51,442	39,397
Other pension costs	591	285
	52,033	39,682

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

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

### 16 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Other debtors	400	1,600
Prepayments and accrued income	34,952	460,951
	35,352	462,551

### 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
	29,813	14,149

### 18 Retirement benefit schemes

	2025 £	2024 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	591	285

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
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)	-	2,500	(2,500)	-	-
Our Deen is Green Paths to Physics	-	5,000	(5,000)	-	-	-	-	-
Ladies Tea and Chat	-	14,000	(7,485)	6,515	20,665	(22,000)	-	5,180
Our Deen is Green Upcycling	-	9,300	(9,300)	-	30,000	(25,000)	-	5,000
Curry circle	-	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)	-	5,300	(5,300)	-	-
Calligraphy	-	2,750	(2,750)	-	-	-	-	-
Community Research	-	9,500	(9,500)	-	-	-	-	-
New Premises Feasibility	-	7,500	(7,500)	-	-	-	-	-
	25,930	585,360	(137,274)	474,016	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)
<p>Prior year:-</p> <p>Funds received from Tudor Trust were received towards the purchase of a building, which occurred after the year end.</p> <p>Breaking Bread was funded by the Sisters of St. Joseph of Peace.</p> <p>Sanitary and curry circle costs were funded by Hilden Charitable Fund.</p> <p>Our Deen is Green Paths to Physics was funded by the Institute of Physics.</p> <p>Ladies Tea and Chat was funded by the West Yorkshire and Harrogate Cancer Alliance.</p> <p>Our Deen is Green Upcycling was funded by the National Lottery.</p> <p>Curry Circle was funded by the National Lottery, Souter Charitable Trust and the Bartlett Group.</p> <p>Community Research was funded by The Leap.</p> <p>Our Deen is Green Walking for Wellbeing was funded by Sports England.</p> <p>Calligraphy was funded by Westhill Endowment.</p> <p>New Premises Feasibility was funded by Tudor Trust.</p>		

# 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.

	<b>At 1 March 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 28 February 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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>
<b>Previous year:</b>	<b>At 1 March 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 29 February 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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	2024	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***

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**22    Related party transactions**

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