

BILAL EDUCATIONAL FORUM

England & Wales · Charity number 1162397

Details

Status Registered

Legal form Trust

Registered 2015-06-24

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

Contact

Address 4 Sarum Road
Luton
LU3 2RA

Phone 07771349188

Website <http://masjedbilal.uk/>

Activities

Objects: TO ADVANCE THE ISLAMIC FAITH IN LUTON AND THE SURROUNDING AREA FOR THE BENEFIT OF THE PUBLIC, PARTICULARLY BUT NOT EXCLUSIVELY, THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES AND THE PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS.

Activities: Provide community activities & facilities

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	-	-	-	-
2024-06-30	£209,859	£99,545	-	-
2023-06-30	£199,574	£136,932	-	-
2022-06-30	£161,369	£137,840	-	-
2021-06-30	£105,131	£271,250	-	-
2020-06-30	£131,264	£225,319	-	-

Trustees

Name	Role	Appointed
Mr M ALI	Chair	2015-01-28
MOHAMMED ABDUL HALIM		2021-06-15
MURSHIDUR RAHMAN		2025-10-19
Mr J CHOUDHURY		2015-01-28
Mr M A HAQUE		2015-01-28

BILAL EDUCATIONAL FORUM

England & Wales - Charity number 1162397

Accounts

Bilal Educational Forum

Registered Charity Number: 1162397

Financial
Statements
for the
year ended

June 30

2024

Bilal Educational Forum

Reference and Administrative Information

Charity Name	Bilal Educational Forum
Charity Registration Number	1162397
Principal Office	4 Sarum Road Luton LU3 2RA
Trustees	
A Hussain	Chairman
M S Ali	Trustee
J I Choudhury	Trustee
M A Haque	Trustee
Independent Examiner	RCi Chartered Accountants and Business Advisors Windsor House 9-15 Adelaide Street, Luton LU1 5BJ
Bankers	Barclays Bank plc

Bilal Educational Forum

Report of the Trustees for the year ended 30 June 2024

The trustees present their annual report and unaudited financial statements for the year ended 30 June 2024 and confirm that they have complied with the requirements of section 17 of the charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales

Structure, governance and management

Nature of the Governing documents

The Charity's objects and regulation are regulated by the Trust Deed dated 28 January 2015 as amended by Deed Dated 8 June 2015 and the charity is an unincorporated association. Eligibility for membership of the charity, and membership of the board of trustees is governed by the Trust Deed. There are no restrictions in the constitution on the operation of the charity or on its investment powers, other than those imposed by general charity law.

Recruitment and appointment of new trustees

New Trustees are appointed by invitation based upon the specific requirements and the skill set needed by the charity to help advance the charitable objectives.

Induction and training of trustees.

We have at the moment no policy or procedure for the training of trustees, other than the "do's and don'ts" publication provided by the charity.

Organizational structure and management.

Trustees meet regularly on a monthly basis to discuss and plan objectives and implementation thereof. Matters of general concern are raised with all members. Day to day management and responsibility for implementing policies is carried out by trustees and managers appointed by trustees. The Trustees undertake all final decisions with implementation being delegated amongst each other.

Membership of a wider network

The charity has no responsibility for nor is it answerable to any other organization.

Related parties

Other than the Trustees and those persons connected with them there are no individuals who are related parties. Details of transactions with related parties are shown in the notes to the accounts. This includes remuneration and expenses paid to Trustees.

Risk Management

The trustees acknowledge their responsibilities for establishing a risk management system and satisfied that appropriate systems and procedures are under development and continue to keep the strategic, business and operational risk under review with view to introducing, where necessary, additional procedures to mitigate these risks.

Bilal Educational Forum

Objectives and Activities

Charitable Objectives.

The Charity's objects and regulation are regulated by Trust Deed dated 28 January 2015 & amended by Deed Dated 8 June 2015.

Aims and Objectives

The objectives of the Trust set by the Trust Deed is to provide education facility for the muslim community within the Limbury & Leagrave Area of North Luton in providing facilities to learn and practice Islam in accordance with the Holy Quran and Ahadith within the bounds of Ahle-Sunna Wal Jamaat.

Objectives for the year.

During this year the charity sought to:

- Further improve awareness of it's existence, facilities and services offered.
- To continually enhance the facilities provided.
- To develop and enhance the educational curriculum.

Public benefit statement

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales.

Use of volunteers

The charity uses the services of volunteers in a number of ways;

- To assist in raising the profile of the charity.
- To assist with maintaining the records of the charity.
- To assist with the development of the charity.
- To maintain the buildings.

The charity uses 7 unpaid volunteers who spend approximately 5 hours a week providing assistance to the charity.

Achievements and Performance of the Charity

- The Charity continued to provide service and facilities for the Muslim Community in Limbury & Leagrave areas of North Luton.
- Started renovation works on new building.

Financial Review

During the year the charity's income was £209,859 (2023: £199,574) and after expenditure of £99,545 (2023: £136,932) the carry forward reserves stood at £394,124 (2023: £283,808).

Bilal Educational Forum

Reserves Policy

The Trustees have resolved to establish over the next few years reserves to provide for future activities, and to provide funding for the expected expenditure for twelve months ahead.

Principal funding sources

The principal income was generated from donations through the public in accordance with the objectives of the charity. The principal expenditure related to the provisions of prayer facilities and children Islamic education.

Plans for the future period

The Charity will also continue enhance building facility in delivering the aims and objectives of the Trust.

Bilal Educational Forum

Statement of Trustees' responsibilities

The Charities Acts require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to: -

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are responsible and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will not continue in business.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner/ auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

Approved by the trustees and signed on its behalf by:



Abul Hussain
Chairman

Date: April 30th, 2025

Bilal Educational Forum

Statement of Financial Activities For the period 1 July 2023 to 30 June 2024

Particulars	Note	Unrestricted Funds (£)	Restricted Funds (£)	Total FY 2024	Total FY 2023
Incoming resources					
Incoming resources from generated funds:	3				
General Donations		180,401		180,401	175,331
Rent received		15,000		15,000	13,740
Standing orders - Donations		7,025	-	7,025	9,711
Other Income		2,198		2,198	792
		5,235		5,235	0
Sub total		209,859	-	209,859	199,574
Investment income			-	0	0
Activities for generating funds		-	-	-	-
Income resources from charitable activities		-	-	-	-
Total incoming resources		209,859	-	209,859	199,574
Resources expended					
Cost of generating funds:		-	-	-	-
Charitable activities	4	99,545		99,545	136,932
Governance costs:		-	-	-	-
Total resources expended		99,545	-	99,545	136,932
Net movement in funds		110,314	-	110,314	62,642
Reconciliation of funds:					
Total funds brought forward		283,809	-	283,809	221,167
Total funds carried forward		394,124	-	394,124	283,809

Bilal Educational Forum

Balance Sheet as at 30 June 2024

Particulars	Note	Amount (£)	Amount (FY 2024)	Amount (FY 2023)
Fixed assets				
Tangible assets	7		1,152,290	1,167,618
Current assets:				
Cash at bank and in hand		444,416		265,773
Total Current assets		444,416		265,773
Current liabilities				
Creditors falling due within one year	8	(40,307)		-39,307
Net current assets			404,109	226,466
Non-Current Liabilities				
Creditors falling due after one year	9		(1,162,275)	(1,110,275)
Net assets			394,124	283,809
The funds of the charity:				
Unrestricted funds	10		394,124	283,809
General funds				
Total unrestricted funds			394,124	283,809
Restricted income funds				
Total charity funds:			394,124	283,809

The notes at pages 9 to 12 form part of these accounts

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



Abul Hussain
Chairman

Date: April 30th, 2025

Bilal Educational Forum

Notes to financial statements

1. Accounting policies

(a) Statement of compliance

These accounts have been prepared in accordance with 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) (effective 1 January 2015)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

(b) Basis of preparation

The Charity meets the definition of public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(c) Exemption from preparing a cash flow statement

The Charity opted to early adopt Bulletin 1 published on 2 February 2016 and therefore not included a cash flow statement in these accounts.

(d) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the terms of a specific appeal at any time and under the terms for public collection of Zakat in accordance with the teachings of Islam.

(e) Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations at Friday prayers and grants and is included in full in the statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from grants, where there are performances or services deliverables required by the terms of the grant, are accounted for as the charity earns the right to payment through its performance. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided are in the nature of professional services where a fee would otherwise be charged, in which the donated service is valued at their chargeable rate.

Investment income is included when receivable.

Bilal Educational Forum

Incoming resources from charitable trading activity is accounted for when earned.

(f) Resources expended

Liabilities are recognized as resources expended 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.

(g) Allocation of overhead and support costs

Supports costs include administrative cost for charitable activities.

(h) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

(i) Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation.

Asset category	Annual rate
Land and buildings	2% Straight line

2. Related party transactions and trustees' remuneration

Trustees received no emoluments (2023 £nil).

3. Average Number of employees

Average number of employees during the year was 2 (2023:2).

There were no employees with emoluments in excess of £60,000 per annum

4. Incoming resources from voluntary income

Particulars	Unrestricted funds (£)	Restricted funds (£)	Total (£)
General Donations	180,401	-	180,401
Rent received	15,000		15,000
Standing orders - Donations	7,025	-	7,025
Other Income	2,198	-	2,198
Government grants	5,235		
Total	209,859	-	204,624

Bilal Educational Forum

5. Charitable activities support costs

Particulars	Charitable activities (£) 2024	Charitable activities (£) 2023
Wages & Salaries	10,046	5182
Temporary Staff & Recruitment	36,725	39098
Accountancy Fees	1,000	1000
Legal and Professional Fees (Allowable)	2,535	4254
Rates & Water	175	171
Rent	200	200
Light, Heat & Power	10,363	18265
Cleaning of Premises	574	370
Water	1,802	659
Motor & Travel Expense	-	100
Bank Charges	5,089	3946
Depreciation Charge: Freehold Properties	19,574	17502
Depreciation Charge: Fixtures & Fittings	314	0
Repairs and Maintenance	7,398	13870
General Insurance	2,074	2059
Stationery & Postage	513	330
Telephone, Fax & Internet	485	477
Building Work	-	25840
Fund Raising Expense	677	3609
Total	99,545	136,932

6. Taxation

The charity is exempt from corporation tax on its charitable activities

Bilal Educational Forum

7. Fixed Assets: tangible assets

Particulars	Freehold property (£)	Fixtures & Furnitures (£)	Total (£)
Cost/value			
At 1 July 2023	1,313,512	-	1,313,512
Additions		4,560	4,560
Disposals			-
At 30 June 2024	1,313,512	4,560	1,318,072
Depreciation			
At 1 July 2023	145,894.44	-	145,894
Charge for year	19,574.45	313.97	19,888
on Disposals			-
At 30 June 2024	165,469	314	165,783
Net Book Value			
At 30 June 2024	1,148,044	4,246	1,152,290

8. Analysis of creditors falling due within one year

Particulars	Amount (£) 2024	Amount (£) 2023
Trade Creditors	-	-
PAYE & Social Security	-	-
Accrued Expenses	2,000	1,000
Other Creditors	38,307	38,307
Wages & Salaries Control Account	-	-
Total	40,307	39,307

9. Analysis of creditors falling due after one year

Particulars	Amount (£) 2024	Amount (£) 2023
Qardh e Hasanah	1,162,275	1,110,275
Total	1,162,275	1,110,275

Bilal Educational Forum

10. Analysis of net assets between funds

Particulars	Unrestricted funds (£)	Restricted funds (£)	Total (£)
Fixed assets	1,152,290	-	1,152,290
Current assets	444,416	-	444,416
Current liabilities	(40,307)	-	(40,307)
Non Current liabilities	(1,162,275)	-	(1,162,275)
Total	394,124	-	394,124

10.1. Analysis of charitable funds:

Analysis of Fund movements	Balance b/fwd (£)	Incoming resources (£)	Resources expended (£)	Fund c/fwd (£)
Unrestricted funds:				
Unrestricted general funds	283,809	204,624	(99,545)	388,889

Bilal Educational Forum

Independent Examiner's Report to trustees/members of Bilal Educational Forum

We have examined the financial statements for the period 1 July 2023 to 30 June 2024 found on pages 7 to 12 which have been prepared on the basis of historic cost. The Trustees have confirmed that they do not hold any restricted funds and that all the funds are available to meet the charity's objectives.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). It is our responsibility to:

- Examine the accounts;
- Follow the procedures laid down in the General Directories given by the Charity Commission; and
- State whether particular matters have come to our attention.

Basis of Independent Examiner's Statement

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that proper accounting records are kept (in accordance with Act) and accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act;
- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
- 3) To cause us to believe that the accounts do not accord with the records.

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 accounts to be reached.

Independent Examiner's Name: Dr M S I Choudhury, PhD, FCA

Relevant professional qualification or body: ICAEW

Address: Windsor House, 9-15 Adelaide Street, Luton, LU1 5BJ

Date: April 30th, 2025

Bilal Educational Forum

Approval of Accounts

We hereby approve the attached accounts for the period ended 30 June 2024 and confirm that we have supplied all the information and explanations required for these accounts.



**Abul Hussain
Chairman**

Date: April 30th, 2025

BILAL EDUCATIONAL FORUM

England & Wales - Charity number 1162397

Accounts

Registered Charity Number: 1162397

Financial
Statements
for the
year ended

June 30

2023

Bilal Educational Forum

Reference and Administrative Information

Charity Name	Bilal Educational Forum
Charity Registration Number	1162397
Principal Office	4 Sarum Road Luton LU3 2RA
Trustees	
A Hussain	Chairman
M S Ali	Trustee
J I Choudhury	Trustee
M A Haque	Trustee
Independent Examiner	RCi Chartered Accountants and Business Advisors Windsor House 9-15 Adelaide Street, Luton LU1 5BJ
Bankers	Barclays Bank plc

Report of the Trustees for the year ended 30 June 2023

The trustees present their annual report and unaudited financial statements for the year ended 30 June 2023 and confirm that they have complied with the requirements of section 17 of the charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales

Structure, governance and management

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Bilal Educational Forum

Objectives and Activities

Charitable Objectives.

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Aims and Objectives

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- To continually enhance the facilities provided.
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Use of volunteers

The charity uses the services of volunteers in a number of ways;

- To assist in raising the profile of the charity.
- To assist with maintaining the records of the charity.
- To assist with the development of the charity.
- To maintain the buildings.

The charity uses 7 unpaid volunteers who spend approximately 5 hours a week providing assistance to the charity.

Achievements and Performance of the Charity

- The Charity continued to provide service and facilities for the Muslim Community in Limbury & Legrave areas of North Luton.
- Started renovation works on new building.

Financial Review

During the year the charity's income was £199,574 (2022: £161,369) and after expenditure of £136,932 (2022: £137,840) the carry forward reserves stood at £283,808 (2022: £222,167).

Bilal Educational Forum

Reserves Policy

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Principal funding sources

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Plans for the future period

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- observe the methods and principles in the Charities SORP;
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- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will not continue in business.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner/ auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

Approved by the trustees and signed on its behalf by:



Abul Hussain
Chairman

Date: June 4th, 2024

Bilal Educational Forum

Statement of Financial Activities
For the period 1 July 2022 to 30 June 2023

Particulars	Note	Unrestricted Funds (£)	Restricted Funds (£)	Total FY 2023	Total FY 2022
Incoming resources					
Incoming resources from generated funds:	3				
General Donations		175,330.82		175,331	145,883
Rent received		13,740		13,740	
Standing orders - Donations		9,711	-	9,711	
Other Income		792		792	6,461
Sub total		199,574	-	199,574	152,344
Investment income			-	0	9,025
Activities for generating funds		-	-	-	
Income resources from charitable activities		-	-	-	
Total incoming resources		199,574	-	199,574	161,369
Resources expended					
Cost of generating funds:		-	-	-	
Charitable activities	4	136,932		136,932	137,840
Governance costs:		-	-	-	
Total resources expended		136,932	-	136,932	137,840
Net movement in funds		62,642	-	62,642	23,529
Reconciliation of funds:					
Total funds brought forward		221,167	-	221,167	197,638
Total funds carried forward		283,809	-	283,809	221,167

Bilal Educational Forum

Balance Sheet as at 30 June 2023

Particulars	Note	Amount (£)	Amount (FY 2023)	Amount (FY 2022)
Fixed assets				
Tangible assets	7		1,167,618	1,081,791
Current assets:				
Cash at bank and in hand		265,773		194,134
Total Current assets		265,773		194,134
Current liabilities				
Creditors falling due within one year	8	(39,307)		-40,273
Net current assets			226,466	153,861
Non-Current Liabilities				
Creditors falling due after one year	9		(1,110,275)	(1,014,485)
Net assets			283,809	221,167
The funds of the charity:				
Unrestricted funds	10		283,809	221,167
General funds				
Total unrestricted funds			283,809	221,167
Restricted income funds				
Total charity funds:			283,809	221,167

The notes at pages 9 to 12 form part of these accounts

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



Abul Hussain
Chairman

Date: June 4th, 2024

Bilal Educational Forum

Notes to financial statements

1. Accounting policies

(a) Statement of compliance

These accounts have been prepared in accordance with 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) (effective 1 January 2015)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

(b) Basis of preparation

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(c) Exemption from preparing a cash flow statement

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(d) Funds structure

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Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the terms of a specific appeal at any time and under the terms for public collection of Zakat in accordance with the teachings of Islam.

(e) Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations at Friday prayers and grants and is included in full in the statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from grants, where there are performances or services deliverables required by the terms of the grant, are accounted for as the charity earns the right to payment through its performance. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided are in the nature of professional services where a fee would otherwise be charged, in which the donated service is valued at their chargeable rate.

Investment income is included when receivable.

Bilal Educational Forum

Incoming resources from charitable trading activity is accounted for when earned.

(f) Resources expended

Liabilities are recognized as resources expended 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.

(g) Allocation of overhead and support costs

Supports costs include administrative cost for charitable activities.

(h) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

(i) Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation.

Asset category	Annual rate
Land and buildings	2% Straight line

2. Related party transactions and trustees' remuneration

Trustees received no emoluments (2022 £nil).

3. Average Number of employees

Average number of employees during the year was 2 (2022:2).

There were no employees with emoluments in excess of £60,000 per annum

4. Incoming resources from voluntary income

Particulars	Unrestricted funds (£)	Restricted funds (£)	Total (£)
General Donations	175,331	-	175,331
Rent received	13,740		13,740
Standing orders - Donations	9,711	-	9,711
Other Income	792	-	792
Total	199,574	-	199,574

Bilal Educational Forum

5. Charitable activities support costs

Particulars	Charitable activities (£) 2023	Charitable activities (£) 2022
Wages & Salaries	5,182	43127
Temporary Staff & Recruitment	39,098	0
Accountancy Fees	1,000	1000
Legal and Professional Fees (Allowable)	4,254	0
Rates & Water	171	444
Rent	200	927
Light, Heat & Power	18,265	8561
Cleaning of Premises	370	0
Water	659	150
Motor & Travel Expense	100	0
Bank Charges	3,946	4170
Depreciation Charge: Freehold Properties	17,502	17502
Repairs and Maintenance	13,870	37392
General Insurance	2,059	1818
Stationery & Postage	330	30
Telephone, Fax & Internet	477	526
Equipment Expenses	-	5602
Building Work	25,840	16591
Fund Raising Expense	3,609	0
Total	136,932	137,840

6. Taxation

The charity is exempt from corporation tax on its charitable activities

Bilal Educational Forum

7. Fixed Assets: tangible assets

Particulars	Freehold property (£)	Total (£)
Cost/value		
At 1 July 2022	1,210,183	1,210,183
Additions	103,329	103,329
Disposals		-
At 30 June 2023	1,313,512	1,313,512
Depreciation		
At 1 July 2022	128,392.22	128,392
Charge for year	17,502.22	17,502
on Disposals		-
At 30 June 2023	145,894	145,894
Net Book Value		
At 30 June 2023	1,167,618	1,167,618

8. Analysis of creditors falling due within one year

Particulars	Amount (£) 2023	Amount (£) 2022
Trade Creditors	-	37,554
PAYE & Social Security	-	753
Accrued Expenses	1,000	1,000
Other Creditors	38,307	-
Wages & Salaries Control Account	-	966
Total	39,307	40,273

9. Analysis of creditors falling due after one year

Particulars	Amount (£) 2023	Amount (£) 2022
Qardh e Hasanah	1,110,275	1,014,485
Total	1,110,275	1,014,485

Bilal Educational Forum

10. Analysis of net assets between funds

Particulars	Unrestricted funds (£)	Restricted funds (£)	Total (£)
Fixed assets	1,167,618	-	1,167,618
Current assets	265,773	-	265,773
Current liabilities	(39,307)	-	(39,307)
Non Current liabilities	(1,110,275)	-	(1,110,275)
Total	283,809	-	283,809

10.1. Analysis of charitable funds:

Analysis of Fund movements	Balance b/fwd (£)	Incoming resources (£)	Resources expended (£)	Fund c/fwd (£)
Unrestricted funds:				
Unrestricted general funds	221,167	199,574	(136,932)	283,809

Bilal Educational Forum

Independent Examiner's Report to trustees/members of Bilal Educational Forum

We have examined the financial statements for the period 1 July 2022 to 30 June 2023 found on pages 7 to 12 which have been prepared on the basis of historic cost. The Trustees have confirmed that they do not hold any restricted funds and that all the funds are available to meet the charity's objectives.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). It is our responsibility to:

- Examine the accounts;
- Follow the procedures laid down in the General Directories given by the Charity Commission; and
- State whether particular matters have come to our attention.

Basis of Independent Examiner's Statement

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that proper accounting records are kept (in accordance with Act) and accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act;
- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
- 3) To cause us to believe that the accounts do not accord with the records.

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 accounts to be reached.

Independent Examiner's Name: Dr M S I Choudhury, PhD, FCA

Relevant professional qualification or body: ICAEW

Address: Windsor House, 9-15 Adelaide Street, Luton, LU1 5BJ

Date: June 4th, 2024

Bilal Educational Forum

Approval of Accounts

We hereby approve the attached accounts for the period ended 30 June 2023 and confirm that we have supplied all the information and explanations required for these accounts.



Abul Hussain
Chairman

Date: June 4th, 2024

BILAL EDUCATIONAL FORUM

England & Wales - Charity number 1162397

Accounts

Registered Charity Number: 1162397

Financial
Statements
for the
year ended

June 30

2022

Bilal Educational Forum

Reference and Administrative Information

Charity Name	Bilal Educational Forum
Charity Registration Number	1162397
Principal Office	4 Sarum Road Luton LU3 2RA
Trustees	
A Hussain	Chairman
M S Ali	Trustee
J I Choudhury	Trustee
M A Haque	Trustee
Independent Examiner	RCi Chartered Accountants and Business Advisors Windsor House 9-15 Adelaide Street, Luton LU1 5BJ
Bankers	Barclays Bank plc

Report of the Trustees for the year ended 30 June 2022

The trustees present their annual report and unaudited financial statements for the year ended 30 June 2022 and confirm that they have complied with the requirements of section 17 of the charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales

Structure, governance and management

Nature of the Governing documents

The Charity's objects and regulation are regulated by the Trust Deed dated 28 January 2015 as amended by Deed Dated 8 June 2015 and the charity is an unincorporated association. Eligibility for membership of the charity, and membership of the board of trustees is governed by the Trust Deed. There are no restrictions in the constitution on the operation of the charity or on its investment powers, other than those imposed by general charity law.

Recruitment and appointment of new trustees

New Trustees are appointed by invitation based upon the specific requirements and the skill set needed by the charity to help advance the charitable objectives.

Induction and training of trustees.

We have at the moment no policy or procedure for the training of trustees, other than the "do's and don'ts" publication provided by the charity.

Organisational structure and management.

Trustees meet regularly on a monthly basis to discuss and plan objectives and implementation thereof. Matters of general concern are raised with all members. Day to day management and responsibility for implementing policies is carried out by trustees and managers appointed by trustees. The Trustees undertake all final decisions with implementation being delegated amongst each other.

Membership of a wider network

The charity has no responsibility for nor is it answerable to any other organisation.

Related parties

Other than the Trustees and those persons connected with them there are no individuals who are related parties. Details of transactions with related parties are shown in the notes to the accounts. This includes remuneration and expenses paid to Trustees.

Risk Management

The trustees acknowledge their responsibilities for establishing a risk management system and satisfied that appropriate systems and procedures are under development and continue to keep the strategic, business and operational risk under review with view to introducing, where necessary, additional procedures to mitigate these risks.

Objectives and Activities

Charitable Objectives.

The Charity's objects and regulation are regulated by Trust Deed dated 28 January 2015 & amended by Deed Dated 8 June 2015.

Aims and Objectives

The objectives of the Trust set by the Trust Deed is to provide education facility for the muslim community within the Limbury & Leagrave Area of North Luton in providing facilities to learn and practice Islam in accordance with the Holy Quran and Ahadith within the bounds of Ahle-Sunna Wal Jamaat.

Objectives for the year.

During this year the charity sought to:

- Further improve awareness of it's existence, facilities and services offered.
- To continually enhance the facilities provided.
- To develop and enhance the educational curriculum.

Public benefit statement

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales.

Use of volunteers

The charity uses the services of volunteers in a number of ways;

- To assist in raising the profile of the charity.
- To assist with maintaining the records of the charity.
- To assist with the development of the charity.
- To maintain the buildings.

The charity uses 7 unpaid volunteers who spend approximately 5 hours a week providing assistance to the charity.

Achievements and Performance of the Charity

- The Charity continued to provide service and facilities for the Muslim Community in Limbury & Leagrave areas of North Luton.
- Started renovation works on new building.

Financial Review

During the year the charity's income was £161,369 (2021: £105,131) and after expenditure of £137,840 (2021: £271,250) the carry forward reserves stood at £222,167 (2021: £197,638).

Bilal Educational Forum

Reserves Policy

The Trustees have resolved to establish over the next few years reserves to provide for future activities, and to provide funding for the expected expenditure for twelve months ahead.

Principal funding sources

The principal income was generated from donations through the public in accordance with the objectives of the charity. The principal expenditure related to the provisions of prayer facilities and children Islamic education.

Plans for the future period

The Charity will also continue enhance building facility in delivering the aims and objectives of the Trust.

Statement of Trustees' responsibilities

The Charities Acts require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to: -

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are responsible and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will not continue in business.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner/ auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

Approved by the trustees and signed on its behalf by:



Abul Hussain
Chairman

Date: April 27th, 2023

Bilal Educational Forum

Statement of Financial Activities For the period 1 July 2021 to 30 June 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Incoming resources					
Incoming resources from generated funds:	3				
Voluntary income:					
Donations and legacies		145,883	-	145,883	91,886
Others		6,461	-	6,461	6,515
		<u>152,344</u>	<u>-</u>	<u>152,344</u>	<u>98,401</u>
Investment income		9,025	-	9,025	6,730
Activities for generating funds		-	-	-	0
Income resources from charitable activities		-	-	-	0
Total incoming resources		<u>161,369</u>	<u>-</u>	<u>161,369</u>	<u>105,131</u>
Resources expended					
Cost of generating funds:		-	-	-	0
Charitable activities	5	137,840		137,840	271,250
Governance costs:		-	-	-	0
Total resources expended		<u>137,840</u>	<u>-</u>	<u>137,840</u>	<u>271,250</u>
Net movement in funds		23,529	-	23,529	-166,119
Reconciliation of funds:					
Total funds brought forward		197,638	-	197,638	363,757
Total funds carried forward		<u><u>221,167</u></u>	<u><u>-</u></u>	<u><u>221,167</u></u>	<u><u>197,638</u></u>

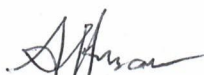
Bilal Educational Forum

Balance Sheet as at 30 June 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	7		<u>1,081,791</u>		<u>1,099,293</u>
Current assets:					
Prepayments			-	4,774	
Cash at bank and in hand		<u>194,134</u>		<u>146,753</u>	
Total Current assets		<u>194,134</u>		<u>151,527</u>	
Current liabilities					
Creditors falling due within one year	8	<u>40,273</u>		<u>38,737</u>	
Net current assets			<u>153,861</u>		<u>112,790</u>
Total assets less current liabilities			<u>1,235,652</u>		<u>1,212,083</u>
Non Current Liabilities					
Creditors falling due after one year	9		1,014,485		1,014,445
Net assets			<u>221,167</u>		<u>197,638</u>
The funds of the charity:					
Unrestricted funds	10.1		221,167		197,638
General funds					
Total unrestricted funds			<u>221,167</u>		<u>197,638</u>
Restricted income funds					
Total charity funds:			<u>221,167</u>		<u>197,638</u>

The notes at pages 9 to 12 form part of these accounts

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



Abul Hussain
Chairman

Date: April 27th, 2023

Notes to financial statements

1. Accounting policies

(a) Statement of compliance

These accounts have been prepared in accordance with 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) (effective 1 January 2015)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

(b) Basis of preparation

The Charity meets the definition of public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(c) Exemption from preparing a cash flow statement

The Charity opted to early adopt Bulletin 1 published on 2 February 2016 and therefore not included a cash flow statement in these accounts.

(d) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the terms of a specific appeal at any time and under the terms for public collection of Zakat in accordance with the teachings of Islam.

(e) Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations at Friday prayers and grants and is included in full in the statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from grants, where there are performances or services deliverables required by the terms of the grant, are accounted for as the charity earns the right to payment through its performance. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided are in the nature of professional services where a fee would otherwise be charged, in which the donated service is valued at their chargeable rate.

Investment income is included when receivable.

Bilal Educational Forum

Incoming resources from charitable trading activity is accounted for when earned.

(f) Resources expended

Liabilities are recognized as resources expended 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.

(g) Allocation of overhead and support costs

Supports costs include administrative cost for charitable activities.

(h) Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

(i) Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation.

Asset category	Annual rate
Land and buildings	2% Straight line

2. Related party transactions and trustees' remuneration

Trustees received no emoluments (2021 £nil).

3. Average Number of employees

Average number of employees during the year was 2 (2021:2).

There were no employees with emoluments in excess of £60,000 per annum

4. Incoming resources from voluntary income

	Unrestricted funds £	Restricted funds £	Total 2022 £
General Donations	<u>145,883</u>	<u>-</u>	<u>145,883</u>
Other collection			
Rent	9,025	-	9,025
Other income (other than General Donations)	6,461	-	6,461
Other Government Grants	-	-	-
Total	<u><u>161,369</u></u>	<u><u>-</u></u>	<u><u>161,369</u></u>

Bilal Educational Forum

5. Charitable activities support costs

	2022	2021
	£	£
Wages and Salaries	43,127	14,595
Accountancy Fees	1,000	-
Rates	444	19,660
Rent	927	-
Light, Heat & Power	8,561	2,864
Water	150	177
Bank Charges	4,170	1,643
Depreciation Charges: Freehold Properties	17,502	17,502
Repairs and Maintenance	37,392	1,934
Insurance	1,818	1,744
Stationary & Postage	30	2,681
Telephone, Fax & Internet	526	441
Equipment Expenses	5,602	2,861
Building Work	16,591	205,148
	137,840	271,250

6. Taxation

The charity is exempt from corporation tax on its charitable activities

7. Fixed Assets: tangible assets

	Freehold property £	Fixtures and fittings £	Total £
Cost/value			
At 1 July 2021	1,210,183	-	1,210,183
Additions	-	-	-
Disposals	-	-	-
At 30 June 2022	1,210,183	-	1,210,183
Depreciation			
At 1 July 2021	110,890	-	110,890
Charge for year	17,502	-	17,502
on Disposals	-	-	-
At 30 June 2022	128,392	-	128,392
Net Book Value			
At 31 December 2021	1,081,791	-	1,081,791

Bilal Educational Forum

8. Analysis of creditors falling due within one year

	2022	2021
	£	£
Trade Creditors	37,554	38,190
Accured Expenses	1,000	-
Paye	753	547
Wages & Salaries Control Account	966	-
	40,273	38,737
	40,273	38,737

9. Analysis of creditors falling due after one year

	2022	2021
	£	£
Qardh E Hasanah	1,014,485	1,014,445
	1,014,485	1,014,445
	1,014,485	1,014,445

10. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total 2022
	£	£	£
Fixed assets	1,081,791	-	1,081,791
Current assets	194,134	-	194,134
Current liabilities	(40,273)	-	(40,273)
Non Current liabilities	(1,014,485)	-	(1,014,485)
	221,167	-	221,167
	221,167	-	221,167

10.1. Analysis of charitable funds:

Analysis of Fund movements	Balance b/fwd	Incoming resources	Resources expended	Fund c/fwd
	£	£	£	£
Unrestricted funds:				
Unrestricted general funds	197,638	161,369	(137,840)	221,167
	197,638	161,369	(137,840)	221,167
	197,638	161,369	(137,840)	221,167

Bilal Educational Forum

Independent Examiner's Report to trustees/members of Bilal Educational Forum

We have examined the financial statements for the period 1 July 2021 to 30 June 2022 found on pages 7 to 12 which have been prepared on the basis of historic cost. The Trustees have confirmed that they do not hold any restricted funds and that all the funds are available to meet the charity's objectives.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). It is our responsibility to:

- Examine the accounts;
- Follow the procedures laid down in the General Directories given by the Charity Commission; and
- State whether particular matters have come to our attention.

Basis of Independent Examiner's Statement

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that proper accounting records are kept (in accordance with Act) and accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act;
- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
- 3) To cause us to believe that the accounts do not accord with the records.

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 accounts to be reached.

Independent Examiner's Name: Dr M S I Choudhury, PhD, FCA

Relevant professional qualification or body: ICAEW

Address: Windsor House, 9-15 Adelaide Street, Luton, LU1 5BJ

Date: April 27th, 2023

Bilal Educational Forum

Approval of Accounts

We hereby approve the attached accounts for the period ended 30 June 2022 and confirm that we have supplied all the information and explanations required for these accounts.



Abul Hussain
Chairman

Date: April 27th, 2023

BILAL EDUCATIONAL FORUM

England & Wales - Charity number 1162397

Accounts

Registered Charity number:
1162397

BILAL EDUCATIONAL FORUM
Annual Report and Financial Statements
For the Year Ended
30 June 2021

BILAL EDUCATIONAL FORUM

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Statement of Financial Activities	6
Balance Sheet	7
Notes to the Annual Accounts	8 to 10

BILAL EDUCATIONAL FORUM
Reference and Administrative Details

Trustees	A Hussain M S Ali J I Choudhury M A Haque	Chaiman Trustee Trustee Trustee
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Principal Office	4 Sarum Road Luton Bedfordshire LU3 2RA
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Bankers	Barclays Bank
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Independant Examiner	HA Accountants 26 Leagrave Road Luton Beds LU4 8HZ
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BILAL EDUCATIONAL FORUM

The report of the trustees for the year ended 30 June 2021

The trustees present their annual report and accounts for the year ended
30 June 2021

Objectives and Activities.

Charitable Objectives.

The Charity's objects and regulation are regulated by Trust Deed dated 28 January 2015 & amended by Deed Dated 8 June 2015.

Aims and Objectives

The objectives of the Trust set by the Trust Deed is to provide education facility for the muslim community within the Limbury & Legrave Area of North Luton in providing facilities to learn and practice Islam in accordance with the Holy Quran and Ahadith within the bounds of Ahle-Sunna Wal Jamaat

Objectives for the year.

During this year the charity sought to:

- Further improve awareness of it's existence, facilities and services offered.
- To continually enhance the facilities provided.
- To develop and enhance the educational curriculum.

Public benefit statement

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit published by the Charity Commission for England & Wales.

Use of volunteers

The charity uses the services of volunteers in a number of ways;

- To assist in raising the profile of the charity.
- To assist with maintaining the records of the charity.
- To assist with the development of the charity.
- To maintain the buildings.

The charity uses 7 unpaid volunteers who spend approximately 5 hours a week providing assistance to the charity.

Achievements and Performance of the Charity

- The Charity continued to provide service and facilities for the Muslim Community in Limbury & Legrave areas of North Luton.
- Started renovation works on new building.

Financial Review

During the year the charity's income was **£105,131 (2020: £131,264)** and after expenditure of **£271,250 (2020: £225,319)** the carry forward reserves stood at **£197,638 (2020: £363,757)**.

Reserves policy

The Trustees have resolved to establish over the next few years reserves to provide for future activities, and to provide funding for the expected expenditure for twelve months ahead.

Principal funding source

The principal income was generated from donations though the public in accordance with the objectives of the charity. The principal expenditure related to the provisions of prayer facilities and childrens Islamic education.

Plans for future periods

The Charity will also continue enhance building facility in delivering the aims and objectives of the Trust.

BILAL EDUCATIONAL FORUM

The report of the trustees for the year ended 30 June 2021

Structure, Governance and Management

Nature of the Governing Documents

The Charity's objects and regulation are regulated by the Trust Deed dated 28 January 2015 as amended by Deed Dated 8 June 2015 and the charity is an unincorporated association. Eligibility for membership of the charity, and membership of the board of trustees is governed by the Trust Deed. There are no restrictions in the constitution on the operation of the charity or on its investment powers, other than those imposed by general charity law.

Recruitment and appointment of new trustees

New Trustees are appointed by invitation based upon the specific requirements and the skill set needed by the charity to help advance the charitable objectives.

Induction and training of trustees.

We have at the moment no policy or procedure for the training of trustees, other than the "do's and don'ts" publication provided by the charity.

Organisational structure and management.

Trustees meet regularly on a monthly basis to discuss and plan objectives and implementation thereof. Matters of general concern are raised with all members. Day to day management and responsibility for implementing policies is carried out by trustees and managers appointed by trustees.

The Trustees undertake all final decisions with implementation being delegated amongst each other.

Membership of a wider network

The charity has no responsibility for nor is it answerable to any other organisation.

Related parties

Other than the Trustees and those persons connected with them there are no individuals who are related parties. Details of transactions with related parties are shown in the notes to the accounts. This includes remuneration and expenses paid to Trustees.

Risk Management

The trustees acknowledge their responsibilities for establishing a risk management system and satisfied that appropriate systems and procedures are under development and continue to keep the strategic, business and operational risk under review with view to introducing, where necessary, additional procedures to mitigate these risks.

BILAL EDUCATIONAL FORUM

The report of the trustees for the year ended 30 June 2021

Statement of Trustees' Responsibilities

The Charities Acts require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

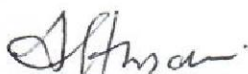
- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner/ auditor in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 23 April 2022



**Abul Hussain
Trustee**

Independent Examiners Report on the Accounts

Report to the trustees/members of: **BILAL EDUCATIONAL FORUM**

On accounts for the year ended: **30 June 2021**

Charity no: **1162397** Set out on pages: **6 to 10**

I report to the trustees on my examination of the accounts of the above charity for the year ended 30th June 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- The accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) regulations 2008 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.

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 accounts to be reached.



Name: Salim Ahmed

HA Accountants
26 Leagrave Road
Luton
Beds
LU4 8HZ

24 April 2022

BILAL EDUCATIONAL FORUM
Statement of Financial Activities
For the Year Ended 30 June 2021

	Notes	Unrestricted funds £	Total Funds 2021 £	Last Year Total Funds 2020 £
Income and Endowments from				
Donations and legacies		91,886	91,886	121,605
Other Income		13,245	13,245	9,659
Total incoming resources	2	105,131	105,131	131,264
RESOURCES EXPENDED				
Cost of charitable activities		271,250	271,250	225,319
Governance costs		0	0	0
Total resources expended	3	271,250	271,250	225,319
Net movement in funds		(166,119)	(166,119)	(94,055)
Total funds brought forward		363,757	363,757	457,812
Total funds carried forward		197,638	197,638	363,757

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for of Accounting and Reporting issued by the Charity Commission for England & Wales and is reconciled to the total funds as shown in the Balance Sheet on **page 7** as required by the said statement.

All activities derive from continuing operations

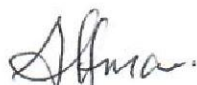
The notes on pages 8 to 10 form an integral part of these accounts

BILAL EDUCATIONAL FORUM**BALANCE SHEET**

As at 30 June 2021

	Notes	2021 £	2020 £
The assets and liabilities of the charity:			
Fixed Assets			
Tangible assets	5	<u>1,099,293</u>	<u>1,116,795</u>
Total fixed assets		<u>1,099,293</u>	<u>1,116,795</u>
Current Assets			
Prepayment		4,774	4,774
Cash at bank and in hand		<u>146,753</u>	<u>211,175</u>
		151,527	215,949
Creditors: amounts falling due within one year			
	6	<u>38,737</u>	<u>19,936</u>
Net Current Assets			
Total assets less current liabilities		<u>112,790</u>	<u>196,013</u>
Creditors: amounts falling due after more than one year			
	7	1,014,445	949,051
Total Net Assets		<u>197,638</u>	<u>363,757</u>
The funds of the charity:			
Unrestricted income funds	9	197,638	363,757
Total charity funds		<u>197,638</u>	<u>363,757</u>

Approved by the board of trustees on 23 April 2022

Abul Hussain
Trustee

The notes on pages 8 to 10 form an integral part of these accounts.

BILAL EDUCATIONAL FORUM

Notes to the Accounts

For the Year Ended 30 June 2021

1 Accounting policies

Statement of compliance

These accounts have been prepared in accordance with 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) (effective 1 January 2015)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The Charity meets the definition of public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The Charity opted to early adopt Bulletin 1 published on 2 February 2016 and therefore not included a cash flow statement in these accounts.

Going concern

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Going concern

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Volunteer help

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

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance costs

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

Fixed assets and depreciation

All tangible fixed assets are capitalised if they can be used for more than one year and are stated at cost less depreciation. Items of less than £1000 are not capitalised.

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Land & Buildings 2% straight line

A regular annual review of the likelihood of asset impairment is undertaken.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment. Restricted funds can only be used for particular restricted purposes within the objects of the charity.

BILAL EDUCATIONAL FORUM**Notes to the Accounts**

For the Year Ended

30 June 2021

2 Incoming resources	2021	2020
	£	£
Voluntary income		
General Donations	91,886	121,605
	<u>91,886</u>	<u>121,605</u>
Other Income		
Grants	6,455	3,247
Rent	6,730	6,151
Other	60	261
	<u>13,245</u>	<u>9,659</u>
3 Resources expended	2021	2020
	£	£
Charitable activities:		
Staff Cost	14,595	13,790
Employers NIC	0	0
	<u>14,595</u>	<u>13,790</u>
Premises Cost		
Rates	19,660	18,878
Water Rates	177	204
Light & Heat	2,864	3,621
Insurance	1,744	1,764
Building Works	205,148	163,800
Repairs & Maintenance	1,934	1,718
	<u>231,527</u>	<u>189,985</u>
Administrative expenses		
Bank Charges	1,643	2,876
Printing & Stationary	2,681	484
Telephone	441	340
Depreciation	17,502	17,502
	<u>22,267</u>	<u>21,202</u>
Others		
Equipment Expense	2,861	0
Other Professional	0	0
Subsistence	0	342
	<u>2,861</u>	<u>342</u>
	<u>271,250</u>	<u>225,319</u>
Governance costs:		
Accountancy/ Internal Examiner	0	0
	<u>0</u>	<u>0</u>
4 Staff Costs and Emoluments	2021	2020
	£	£
Gross Salaries	14,595	13,790
Employer's National Insurance	204	204
	<u>14,799</u>	<u>13,994</u>
Numbers of full time employees or full time equivalents	2021	2020
	£	£
Engaged on charitable activities	2	2
Administration	0	0
There were no fees or other remuneration paid to the trustees		
There were no employees with emoluments in excess of £60,000 per annum		

BILAL EDUCATIONAL FORUM
Notes to the Accounts
For the Year Ended 30 June 2021

5 Tangible fixed assets

	Freehold Property £	Fixtures & Fittings	Total £
Asset cost, valuation or revalued amount			
Bal B/fwd	1,210,183	0	1,210,183
Additions	<u>0</u>	<u>0</u>	<u>0</u>
At 30 June 2019	<u>1,210,183</u>	<u>0</u>	<u>1,210,183</u>
Accumulated depreciation and impairment provisions			
Bal B/fwd	93,388	0	93,388
Charge for the year	<u>17,502</u>	<u>0</u>	<u>17,502</u>
At 30 June 2019	<u>110,890</u>	<u>0</u>	<u>110,890</u>
Net book value			
Bal B/fwd	<u>1,116,795</u>	<u>0</u>	<u>1,116,795</u>
At 30 June 2019	<u>1,099,293</u>	<u>0</u>	<u>1,099,293</u>

All assets are used for charitable purposes.

6 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	<u>38,737</u>	<u>19,936</u>
	<u>38,737</u>	<u>19,936</u>

7 Creditors: Amounts falling due after one year

	2021 £	2020 £
Loans- Qurze Hasna	<u>1,014,445</u>	<u>949,051</u>
	<u>1,014,445</u>	<u>949,051</u>

Qarze Hasna is unsecured and interest free money loaned to the charity by members of the public with no fixed repayment terms.

8 Analysis of the Net Movement in Funds

	2021 £	2020 £
Net movement in funds from Statement of Financial Activities	-166,119	-94,055
Net movement in funds available for future activities	<u>-166,119</u>	<u>-94,055</u>

9 Net Assets by fund

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £	Total Funds 2020 £
Tangible Fixed Assets	1,099,293	-	1,099,293	1,116,795
Current Assets	151,527	-	151,527	215,949
Current Liabilities	(38,737)	-	(38,737)	(19,936)
Long Term Liabilities	<u>(1,014,445)</u>	<u>-</u>	<u>(1,014,445)</u>	<u>(949,051)</u>
	<u>197,638</u>	<u>0</u>	<u>197,638</u>	<u>363,757</u>

10 Related Party Transactions

No fee or expenses were paid to trustees or persons connected with them