

**IQRA BLACKBURN  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

## Iqra Blackburn Contents

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**Iqra Blackburn  
Reference and Administrative Details  
For The Year Ended 31 December 2023**

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<b>Trustees</b>	Mr Sarfraz Suleman Mr Anser Amin Mr Yunus Karbhari Ms Abida Hussein
<b>Charity Number</b>	1183463
<b>Principal Address</b>	Bangor Street Community Centre Norwich Street Blackburn BB1 6NZ
<b>Independent Examiner</b>	Sajid Ghumra FCCA Accountexcel Limited Chartered Certified Accountants Suite 5, Unit 1-2, Cleaver Street Blackburn BB1 5DG

The trustees present their report and the financial statements for the year ended 31 December 2023.

## **Objectives and Activities**

### **Aims and Objectives**

Charity's Objectives and activities are as follows:

1. To advance the Sunni Islamic Religion in Blackburn and surrounding areas for the benefit of the public particularly but not exclusively by the establishment of a Madrassah.
2. To advance in life and help young people In Blackburn and surrounding areas through: (a) the provision of recreational and Leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; (b) providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible Individuals.

### **Public Benefit**

The charity has continued to provide Islamic education, to advance the Islamic religion and to provide facilities for recreational and leisure-time occupation to children and young people in the community.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

## **Financial Review**

### **Financial Position**

In this year ending on 31 December 2022, we received total income of £102,288 including fees and donation and the charity spent £95,266 for charity's activity.

### **Reserves Policy**

It is the policy of the charity maintain unrestricted funds at a level which equate to approximately 12 months unrestricted expenditure, this provides sufficient funds to cover management and administration and support costs. Unrestricted funds are maintained at least at this level throughout the year.

### **Risk management**

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

**Iqra Blackburn  
Trustees' Report (continued)  
For The Year Ended 31 December 2023**

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The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Yunus Karbhari

Trustee  
16 September 2025

**Iqra Blackburn  
Independent Examiner's Report to the Trustees of Iqra Blackburn  
For The Year Ended 31 December 2023**

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I report to the trustees on my examination of the accounts of Iqra Blackburn (the Trust) for the year ended 31 December 2023.

**Responsibilities and Basis of Report**

As the charity trustees of the Trust 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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

For and on behalf of Accountexcel Limited,

Sajid Ghumra FCCA  
16 September 2025  
Suite 5, Unit 1-2, Cleaver Street  
Blackburn  
BB1 5DG

**Iqra Blackburn  
Statement of Financial Activities  
For The Year Ended 31 December 2023**

				<b>2023</b>	<b>2022</b>
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	<b>3</b>	-	53,516	53,516	38,872
Charitable activities	<b>4</b>	48,685	-	48,685	47,427
Investments	<b>5</b>	87	-	87	13
		<u>48,772</u>	<u>53,516</u>	<u>102,288</u>	<u>86,312</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	<b>6</b>	(44,830)	(50,436)	(95,266)	(82,490)
<b>NET INCOME</b>		<u>3,942</u>	<u>3,080</u>	<u>7,022</u>	<u>3,822</u>
<b>NET MOVEMENT IN FUNDS</b>		<u>3,942</u>	<u>3,080</u>	<u>7,022</u>	<u>3,822</u>
<b>RECONCILIATION OF FUNDS:</b>					
Total funds brought forward		11,139	122	11,261	7,439
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>10</b>	<u><u>15,081</u></u>	<u><u>3,202</u></u>	<u><u>18,283</u></u>	<u><u>11,261</u></u>

The notes on pages 8 to 11 form part of these financial statements.

**Iqra Blackburn**  
**Comparative Statement of Financial Activities**  
**For The Year Ended 31 December 2023**

				<b>2022</b>
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>Notes</b>	<b>funds</b>	<b>funds</b>	<b>funds</b>
		<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies	<b>3</b>	-	38,872	38,872
Charitable activities	<b>4</b>	47,427	-	47,427
Investments	<b>5</b>	13	-	13
		<u>47,440</u>	<u>38,872</u>	<u>86,312</u>
<b>EXPENDITURE ON:</b>				
Charitable activities	<b>6</b>	(43,110)	(39,380)	(82,490)
<b>NET INCOME/(EXPENDITURE)</b>		<u>4,330</u>	<u>(508)</u>	<u>3,822</u>
<b>NET MOVEMENT IN FUNDS</b>		<u>4,330</u>	<u>(508)</u>	<u>3,822</u>
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		<u>6,809</u>	<u>630</u>	<u>7,439</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>10</b>	<u><u>11,139</u></u>	<u><u>122</u></u>	<u><u>11,261</u></u>

The notes on pages 8 to 11 form part of these financial statements.



**Iqra Blackburn  
Statement of Financial Position  
As At 31 December 2023**

				<b>2023</b>	<b>2022</b>
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Notes</b>	<b>funds</b>	<b>funds</b>	<b>funds</b>	<b>funds</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		15,631	3,202	18,833	11,511
		<u>15,631</u>	<u>3,202</u>	<u>18,833</u>	<u>11,511</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>9</b>	(550)	-	(550)	(250)
		<u>(550)</u>	<u>-</u>	<u>(550)</u>	<u>(250)</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		<u>15,081</u>	<u>3,202</u>	<u>18,283</u>	<u>11,261</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>15,081</u>	<u>3,202</u>	<u>18,283</u>	<u>11,261</u>
<b>NET ASSETS</b>		<u>15,081</u>	<u>3,202</u>	<u>18,283</u>	<u>11,261</u>
<b>FUNDS OF THE CHARITY</b>					
Restricted Funds				3,202	122
Unrestricted Funds				<u>15,081</u>	<u>11,139</u>
<b>TOTAL FUNDS</b>	<b>10</b>			<u>18,283</u>	<u>11,261</u>

On behalf of the board

Mr Yunus Karbhari

Trustee  
16 September 2025

The notes on pages 8 to 11 form part of these financial statements.

**Iqra Blackburn**  
**Notes to the Financial Statements**  
**For The Year Ended 31 December 2023**

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**1. General Information**

Iqra Blackburn is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1183463. The principal address is Bangor Street Community Centre, Norwich Street, Blackburn, BB1 6NZ.

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

**2.2. Incoming Resources**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**2.3. Resources Expended**

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

**2.4. Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

**3. Income from Donations and Legacies**

	<b>2023</b>	<b>2022</b>
	<b>Restricted</b>	<b>Total</b>
	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>
Donations and gifts	53,516	38,872

**4. Income from Charitable Activities**

	<b>2023</b>	<b>2022</b>
	<b>Unrestricted</b>	<b>Total</b>
	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>
Islamic education activities	48,685	47,427

**5. Investment Income**

**Iqra Blackburn**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2023**

	<b>2023</b>	<b>2022</b>
	<b>Unrestricted</b>	<b>Total</b>
	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	87	13

**6. Analysis of Expenditure**

		<b>2023</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 7)</b>
	<b>£</b>	<b>£</b>
Islamic education activities	37,922	6,908
Charitable activities	50,436	-
	<u>88,358</u>	<u>6,908</u>
		<u>95,266</u>

		<b>2022</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 7)</b>
	<b>£</b>	<b>£</b>
Islamic education activities	37,602	5,508
Charitable activities	39,380	-
	<u>76,982</u>	<u>5,508</u>
		<u>82,490</u>

**7. Support Costs**

	<b>2023</b>
	<b>Islamic education activities</b>
	<b>£</b>
Premises expenses	6,209
General administration	699
	<u>6,908</u>

**Iqra Blackburn**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2023**

	<b>2022</b>
	<b>Islamic education activities</b>
	<b>£</b>
Premises expenses	5,258
General administration	250
	<u>5,508</u>

**8. Average Number of Employees**

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

**9. Creditors: Amounts Falling Due Within One Year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<u>550</u>	<u>250</u>

**10. Movement in Funds**

	<b>As at 1 January 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 31 December 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	11,139	48,772	(44,830)	15,081
<b>Restricted funds</b>				
Restricted Funds	122	53,516	(50,436)	3,202
<b>Total funds</b>	<u>11,261</u>	<u>102,288</u>	<u>(95,266)</u>	<u>18,283</u>

	<b>As at 1 January 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 31 December 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	6,809	47,440	(43,110)	11,139
<b>Restricted funds</b>				
Restricted Funds	630	38,872	(39,380)	122
<b>Total funds</b>	<u>7,439</u>	<u>86,312</u>	<u>(82,490)</u>	<u>11,261</u>

**Iqra Blackburn**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2023**

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**11. Transactions with Trustees**

Fees paid for services provided to one of the trustees.

No trustee expenses have been incurred.

**12. Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.