

THE BARKING MUSLIMS ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31 MARCH 2024

Registered Charity No: 1068507

**Global Accountancy Services
Chartered Certified Accountants
57 Cariocca Business Park
2 Hellidon Close
Manchester
M12 4AH**

THE BARKING MUSLIMS ASSOCIATION CIO

31 March 2024

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THE BARKING MUSLIMS ASSOCIATION CIO

TRUSTEES AND PROFESSIONAL ADVISORS

31 March 2024

TRUSTEES:

Haji Wali Sher (Chair) - Retired
Ashfaq A Siddique
Mohammed Abdul Majeed
Rahbarshaan Rasheed
Omair Ali Shah
Christina Rowe
Moqeen Siddiq
Seema Parveen

MAIN OFFICE:

2 Victoria Road
Barking
Essex IG11 8PY

BANKERS:

HSBC
23 Ripple Road
Barking
IG11 7NW

ACCOUNTANTS:

Global Accountancy Services
Chartered Certified Accountants
57 Cariocca Business Park
2 Hellidon Close
Manchester
M12 4AH

THE BARKING MUSLIMS ASSOCIATION
TRUSTEES REPORT FOR THE YEAR ENDED 31 MAR 2024

All praise is for Allah, the Master of the worlds and an abundance of peace and blessings be upon the Beloved Prophet Muhammed – Peace be upon him

Our principal areas of operation can be summarised as religious and spiritual service provision, education and addressing social needs. The organization continues to operate effectively, providing multiple layers of services for its communities whilst upgrading its management structure and creating new service provision

As a place of worship, we are open every day of the year from as early as 4am to as late as 11pm we cater 365 days for all the religious and spiritual needs of our communities, provide Islamic supplementary education for our children, facilitate and support multiple smaller grassroots organisations to do the same using our complex, staff and resources. We participate in and represent Muslims through interfaith work and lead several projects designed and delivered to improve people's lives and help them manage social ills. We cater for all the major Islamic calendar events

This year as part of our diversifying and expanding religious activities programmes, we sponsored The Revival Retreat at Darwin Lake Holiday Village, which brought together 130 participants and distinguished teachers from various parts of the world to foster spiritual growth through structured learning and reflection. Daily routines included pre-dawn supplications, congregational prayers, and focused classes on Imam Ghazali's Ihya. Interactive sessions allowed participants to engage deeply with teachers, creating a dynamic environment for spiritual connection and learning. The event also prioritized a health-conscious approach to nourishment, with locally sourced, organic meals aligning with the retreat's spiritual goals. The retreat aimed to make sacred knowledge accessible, provide a non-judgmental space, and facilitate meaningful interactions with knowledgeable scholars. Feedback highlighted life-changing experiences and a strengthened connection to faith.

In the last year, we have bought and now run an Ofsted Good-rated secondary girls' school and have invested in new staff and infrastructure- and continue to do so. We have been working hard to review, redesign, enhance and improve inherited education provision. Having installed a new management team, we are working on a long-term plan to achieve our goals. The vision is that having mastered the delivery of school education at our site, we intend to open satellite premises to expand educational delivery.

We have an active women's centre called The Hive, which is run and managed by the women of the community. It delivers important and necessary services for women and children, connecting us to this vital part of our communities. The centre continues to expand and grow and is well established and respected as a leading women's group within the borough working closely on multiple service delivery. It also has impact and representation on the board of trustees and for the last year we have employed the services on a consultancy basis of a "Hive lead" charged with embedding, enhancing and expanding the service portfolio. This has been working well and has been expanded to encourage further engagement, uptake and service development – the aim being that by the end of the coming year we will have two new programmes- a bespoke violence against women and girls intervention programme (VAWG) which is fit for purpose for victims of violence who emanate

from marginalised and minority communities and a bespoke 'parenting course' again informed by the specific cultural and community needs identified in our communities. The aim is that both courses will be designed and developed in house, piloted and evaluated in accordance with recognised standards and be available in the future to be commissioned for wider delivery

We have an established sports programme which has been ongoing for several years which delivers multiple sports programmes attracting a wide section of our communities. The last year has seen a change with some delivery services exiting for their own reasons, whilst at the same time we have introduced new provision such as Ballet and very soon Brazilian Jujitsu. Our Tang Soo Do martial arts, MMA and Yoga services have now been a stable service provision for many years

Having introduced the "Sensory Hive Special educational needs intervention provision", we have now developed this project and are commissioned by both the London Borough of Barking and Dagenham and the Borough of Redbridge to deliver specialist interventions. The project has been nationally recognised by peer organisations for its innovative approach. It is a project which operates at multiple levels, providing specialist interventions for things such as autism & Asperger's syndrome and helps break down barriers, providing a voice for those who are sometimes unheard and for numerous reasons may be side-lined. The Sensory Hive has been and continues to be an enormous success and it is the intention that in the coming year, we will seek to expand wider to engage other local authorities. The service is staffed by professional, volunteers and paid support staff.

Our food programme addressing the cost-of-living crisis continues to grow and we support individuals and families experiencing extreme poverty. We have a small community supermarket offering low-cost food and continue to grow collaborative food supply chains to provide long-term sustainability. We have an established elder's food programme which we have expanded to reach wider sections of the communities – Muslim & non-Muslim, providing fresh food and social interaction for those isolated from or without loved ones. We have established a strong partnership with a private company which supplies us with 1000 loaves of bread per week, which we in turn distribute to 18 local grassroots organisations, Muslim & non-Muslim, serving many hundreds of people in our immediate communities

In collaboration with other grassroots groups, we have led on a project addressing the cost-of-living crisis and health access inequalities. We have designed two prototypes based on the Islamic concepts of 'Zakat' (obligatory charity) and helping 'neighbours' which have been evaluated and one has been presented to the local authority, which is now designing and considering its possible inclusion in a forward strategy- a process in which we continue to be engaged, and the other has been adopted by the National Zakat Foundation (a national charity) as one of their main programmes - we have been operating the programme at our site for over 12 months and it has already been expanded to several mosques in London and is intended for national scaling. Last year alone, it directly benefited some 650 families experiencing extreme hardship at our site alone.

Our talking therapies service strand continues to thrive, we engage professional accredited counsellors, professional chaplains, and trainee counsellors to support the growing needs of our communities- we are seeing a greater need for parent/child interventions, marriage breakdowns and mental health support. This in turn, has caused us to establish several support groups which offer talking therapy, companionship, friendship, support and guidance as our response to addressing these needs. As part of an ongoing development process, we are speaking with professionals and investigating introduction of processes to help us work towards becoming a 'trauma informed organisation' from point of

inception. This is a large work stream which will take time and require resources. One aspect of this development and a response to growing need, is the introduction of a full-time post for 'community engagement' away from the site, aimed with taking our services into the wider community and helping address social ills as well as raising awareness of the extensive service portfolio we currently manage. Additionally, since last year we have introduced a new Wellness room designed to provide respite and physical therapy services to complement our existing talking therapy service provision, the Hive women's services and the Sensory Hive provision.

All of the above involves individuals families and children and to this end, we offer multiple services addressing children's needs, are in the process of defining this more clearly and will be appointing a Children's service portfolio lead to take this strand forward

A major focus of our service provision is the development of an adult social care portfolio - as the local authority looks to downscale, restructure, and reassign budgets in this arena - we believe we have a part to play which is in line with our constitution and stated aims but which will be both be challenging and allow us to continue to serve humanity by enhancing and growing our footprint. To this end, we are in the process of partnering with another grassroots organisation with similar goals and values and setting up an adult care agency which will tender for commissioned work – the aim being that we will train people in our community, upskill them, pay them and charge them with providing care services to people in our community who need them-our approach will be faith not profit inspired- a wonderful example of a community serving itself.

Our welfare programme continues to address social ills and our collaborations with established organisations helps us provide food, water, education, and shelter in pursuance of our religious obligations and in congruence with placing humanity at the forefront of our service delivery. Our motto, we cannot help everyone, but everyone can help someone, evidence clearly our focus and objectives.

In the coming year we are looking to design and develop a programme which provides education and hands on experience on how to assess, design and implement welfare projects addressing community needs. The long-term aim here is to develop the skills off and empower individuals connected to our organisation to gain experience and in the process become future ambassadors and volunteers/trustees of our organisation thereby contributing to succession planning.

Working in collaboration with the General Registry Office we now have 3 Authorised persons trained as Registrars and are designated to provide marriage ceremonies alongside Islamic nikah services. In recent months we have been presented with a shifting landscape in the provision of Islamic undertaker services locally and to this end, have had to arrange at short notice our own internal service. We are now actively working to train community members in the delivery of services required by families when faced with bereavement. In this next period, we aim to train a diverse cadre of people and put in place provision which covers the whole spectrum of services associated with death and burial as required by Islam.

The infrastructure of the complex is now in its fourth decade and provides a constant challenge to upkeep and maintain. This is a rolling programme together with implementing and upgrading IT systems designed to provide more efficient working practises.

As I personally approach the latter end of 3 decades as the Secretary of the BMA, I have over the last few years been acutely aware that we have seen and experienced a generational shift in our trustee base as long-term custodians have passed into the next

world or moved away due to ill health or personal circumstances- taking with them a wealth of experience and lived expertise and I have been constantly looking to renew and refresh our management base for it to reflect and be enriched by the diversity of the people we serve- but most importantly who share our values of community service.

We retain and continue to develop a good cadre of volunteers balanced with an increasing number of employees to service an expanding service portfolio. This requires a maturing mindset which appreciates the need to diversify away from a historic reliance on just goodwill. We believe we are striking a good balance in this regard, evidenced by a very intrusive examination of our processes and practices by the Lord Lieutenant's office and the subsequent award by the late Her Majesty the Queen Elizabeth in 2022 of The Queens Award for voluntary services- this process itself provided us a "health check" of who we are as an organisation.

Presently, we are engaged in succession planning and working towards equipping, upskilling and supporting the next generation of leaders. To this end, this year we have appointed 3 new trustees expanding our management team, restructured and redefined portfolio services, assigned new portfolio leads and disseminated responsibilities to a much wider group including future potential trustees as we seek to solidify and embed into our organisational DNA services which define our unique footprint

In the coming year ,we will, Insha'Allah, be looking to develop the school, embed and build on the portfolio of services we presently deliver, grow the Sensory Hive service, enhance our supplementary educational provision, grow children's service provision and continue to repair and maintain the complex, as well as introduce new programmes designed to address the identified needs of the people we serve, upgrade IT platforms, support new management and continue to search for new volunteers and future leaders.

As is evident our principal areas of operation remain our primary focus and are encompassed in our "cradle to grave" philosophy of community service provision.

In conclusion, this organisation of which I have the honour of being a part off and serving for much of my adult life, continues to meet its objectives, to develop and challenge itself and to stay true to its core function- which is to serve the creation of Almighty Allah SWT.

A. Siddique

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Ashfaq Siddique

Secretary to the board of trustees of the BMA

THE BARKING MUSLIMS ASSOCIATION CIO

TRUSTEES REPORT FOR THE YEAR ENDED 31 MAR 2024 (CONTINUED)

Trustees' responsibilities in relation to the financial statements

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

The law applicable to Charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing the accounts, the Trustees are required to;

- 1 Select suitable accounting principles and then apply them consistently;
- 2 Observe the methods and principles in the applicable Charities SORP;
- 3 Make judgements and estimates that are reasonable and prudent;
- 4 State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- 5 Prepare the financial statements on a going concern basis unless it is appropriate the presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accurate at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provision of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detention of fraud and other irregularities.

Approved by the trustees and signed on their behalf by.

A. Siddique

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Mr Ashfaq Siddique

Trustee

Date: 31 March 2024

Independent Examiner's Report to the Trustees of The Barking Muslims Association

I report on the accounts of the charity for the year ended 31 March 2024 which are set out on pages 08 to 14

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general Directions given by the Charity commission under section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of independent examiner's report.

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) Which gives me reasonable cause to believe that, in any material respect, the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Q. Abbas

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Qaisar Abbas (FCCA)
Global Accountancy Services
57 Cariocca Business Park,
2 Helidon Close, Manchester
M12 4AH
Date: 31 March 2024

THE BARKING MUSLIMS ASSOCIATION CIO

Draft Statement of Financial Activities

For the year ended 31 March 2024

	Notes	2024		2023	
		£	£	£	£
INCOMING RESOURCES		Restricted	General	Restricted	General
INCOME FOR THE YEAR	6	30,924	509,325	195,425	420,569
		30,924	509,325	195,425	420,569
LESS: RESOURCES EXPENDED					
Cost of generating funds					
Expenditure on charitable activities	6	108,826	248,833	144,940	225,686
Governance costs	6		62,336		10,617
Support costs	6	0	124,168		170,287
TOTAL RESOURCES EXPENDED		108,826	435,338	144,940	406,591
NET INCOME FOR THE YEAR		(77,902)	73,987	50,485	13,978
Prior year adjustments					
BALANCE BROUGHT FORWARD		231,546	3,290,802	181,060	3,276,824
BALANCE CARRIED FORWARD		153,644	3,364,789	231,546	3,290,802

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 14 form part of these accounts.

THE BARKING MUSLIMS ASSOCIATION CIO

Draft BALANCE SHEET

At 31st March 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Investment		60,272	35,272
Tangible Assets	3	3,236,071	3,328,861
CURRENT ASSETS			
Debtors	4	18,138	14,309
Cash at bank and in hand		502,322	436,044
		520,460	450,354
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors	5	25,943	6,746
		25,943	6,746
NET CURRENT ASSETS		494,517	443,608
TOTAL ASSETS LESS CURRENT LIABILITIES		3,790,860	3,807,740
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR			
Payment received on account for contracts or performance related grant		272,427	285,393
The total net assets of the charity		3,518,434	3,522,348
ACCUMULATED FUNDS			
Restricted Reserves	7	153,644	231,546
Unrestricted Reserves	7	3,364,790	3,290,803
		3,518,434	3,522,348

We approve these accounts and confirm that we have made available all the information and explanations for their preparation.

Trustee
MR MUHAMMED ABDUL MAJEED

Trustee
MR A SIDDIQUE

Date : 31 March 2024

The notes on pages 10 to 14 form part of these accounts.

THE BARKING MUSLIMS ASSOCIATION CIO
NOTES TO THE ACCOUNTS
For the year ended 31 March 2024

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements 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) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Charities Act 2011.

Preparation of the accounts on a going concern basis

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

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

Income recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Current asset investments

The charity has invested into religious education venture incorporated as Qalam Education Ltd.

Taxation

The charity is exempt from corporation tax on its charitable activities

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

THE BARKING MUSLIMS ASSOCIATION CIO
NOTES TO THE ACCOUNTS
For the year ended 31 March 2024

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes the costs undertaken to further the process of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities.

Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Freehold Building 2.5% on reducing balance

Freehold Land 0%

Plant and Machinery 20% reducing balance

Debtors

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

Cash at bank and at hand

The charity's cash at bank and in hand includes the availability of funds as at 31st March 2024

Reserve Policy

This includes funds that are freely available to be spent on any of the charity's purposes. As part of these unrestricted funds, the charity holds a reserve of £80,000 to meet its reserves policy, which aims to cover 6 months of core operating expenditure.

THE BARKING MUSLIMS ASSOCIATION CIO

Draft NOTES TO THE ACCOUNTS For the year ended 31 March 2024

3. TANGIBLE FIXED ASSETS

	Land & Building	Fixture, fittings & equipments	TOTAL
COST	£	£	£
At 1 April 2023	3,873,000	235,569	4,108,569
Additions			
At 31 March 2024	3,873,000	235,569	4,108,569
Depreciation			
At 1 April 2023	586,664	193,044	779,708
Charge for the year	82,158	10,631	92,789
At 31 March 2024	668,822	203,675	872,498
NET BOOK VALUE			
At 31 March 2024	3,204,178	31,894	3,236,071
At 1 April 2023	3,286,336	42,525	3,328,861

4. DEBTORS

	2024	2023
	£	£
Advances	10,180	11,936
Other	7,958	2,373
	18,138	14,309

4.CREDITORS

	2024	2023
	£	£
Accruals	1800	1,800
PAYE & NIC control account		2,539
Wages control account	720	
Other creditors	23423	2,407
	25,943	6,746

THE BARKING MUSLIMS ASSOCIATION CIO

NOTES TO THE ACCOUNTS

For the year ended 31 March 2024

6. DRAFT ANALYSIS OF INCOME AND EXPENDITURE

Income	31 March 2024			31 March 2023		
	General	Restr- icted	Total	General	Restr- icted	Total
General donations	445,447	21,090	466,538	275,251	104,773	380,024
Fitrana donation		2,352	2,352		21,995	21,995
Zakat donation		3,597	3,597		12,160	12,160
Gif aid from HMRC	994		994	745		745
PK Homes Project 1 & 2		3,885	3,885		56,497	56,497
Nikkah	5,865		5,865	10,200		10,200
Other	559		559	50,163		50,163
Property rental income	56,460		56,460	84,210		84,210
			-			-
	509,325	30,924	540,249	420,569	195,425	615,994
Expenditure on charitable activities;						
Heat& lights	28,548		28,548	23,082		23,082
Repairs and Renewals	55,704		55,704	14,005		14,005
Charity & donation		18,826	18,826		30,835	30,835
Social services & education	32,864	90,000	122,864	40,500	114,105	154,604
Water charges			-	2,222		2,222
Travel & subsistence	450		450			-
Telephone	1,655		1,655	9,036		9,036
Wages & Salaries and Pension	129,612		129,612	136,842		136,842
	248,833	108,826	357,659	225,686	144,940	370,626
Governance Costs;						
Accountancy & Payroll	1,850		1,850	7,550		7,550
Other legal & professional	59,545		59,545	1,017		1,017
Bank charges	941		941	2,050		2,050
	62,336	-	62,336	10,617	-	10,617
Support Costs;						
Printing, stationery & postage	2,989		2,989	6,180		6,180
Software licences & expenses	8,312		8,312	4,168		4,168
Staff training	1,302		1,302	626		626
Books & magazines	-		-			-
Hygiene supplies	-		-	6,043		6,043
Insurance	18,066		18,066	23,523		23,523
Security cost	709		709	34,851		34,851
Depreciation	92,789		92,789	94,896		94,896
	124,168	-	124,168	170,287	-	170,287
NET INCOME	73,987	(77,902)	(3,915)	13,978	50,485	64,463
FUNDS BROUGHT FORWARD	3,282,179	240,167	3,522,346	3,268,201	189,682	3,457,883
FUNDS CARRIED FORWARD	3,356,166	162,265	3,518,434	3,282,179	240,167	3,522,346

THE BARKING MUSLIMS ASSOCIATION CIO

NOTES TO THE ACCOUNTS

For the year ended 31 March 2024

7. ACCUMULATED FUNDS

	GENERAL FUNDS £	RESTRICTED FUNDS £	TOTAL £
Balance at 31 March 2023	3,290,803	231,546	3,522,348
Net income	73,987	(77,902)	(3,915)
Balance at 31 March 2024	<u>3,364,790</u>	<u>153,644</u>	<u>3,518,434</u>

8. CONTROLLING PARTY

Charity in under the share control of Trustees named on page 1 of the accounts.

9. RELATED PARTY TRANSACTION

There has been no transaction with the trustess during the year in any form. (2023 nil)