

# THE JOSEPH EDUCATION TRUST

England & Wales · Charity number 1187628

## Details

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**Other names** Ellen House Secondary, Maple Leaf Kindergarten

**Status** Registered

**Legal form** CIO

**Registered** 2020-01-28

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

## Contact

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**Address** The Joseph Education Trust  
Ellen House  
Waddington Street  
Oldham  
OL9 6QH

**Phone** 07540749878

**Email** [thejosepheducationtrust@gmail.com](mailto:thejosepheducationtrust@gmail.com)

## Activities

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**Objects:** THE CHARITY'S OBJECTS ARE:1/ TO ADVANCE THE MUSLIM FAITH FOR THE BENEFIT OF THE PUBLIC THROUGHOUT ENGLAND2/ THE PROMOTION OF RELIGIOUS HARMONY FOR THE BENEFIT OF THE PUBLIC BY PROMOTING KNOWLEDGE AND MUTUAL UNDERSTANDING AND RESPECT OF THE BELIEFS AND PRACTICES OF DIFFERENT RELIGIOUS FAITHS3/ TO ADVANCE THE EDUCATION OF THE PUBLIC IN NATIONAL CURRICULUM SUBJECTS.4/ ADVANCING IN LIFE AND HELPING YOUNG PEOPLE BY DEVELOPING THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS INDEPENDENT, MATURE RESPONSIBLE INDIVIDUALS.

**Activities:** Islamic Science course for males-These are part-time courses for adults which delivers a wide range of Islamic sciences.Provide essential items to needy families in our local community.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£230,418	£141,825	-	-
2024-03-31	£142,018	£88,164	-	-
2023-03-31	£137,911	£22,045	-	-
2022-03-31	£926,757	£19,630	£1,050,075	0
2021-03-31	£148,011	£5,063	-	-

## Trustees

Name	Role	Appointed
MOHAMMED IQBAL ALI	Chair	2020-01-28
AMIR KHAN		2020-01-28
EJAZUR RAHMAN		2020-01-28
MOHAMMED IMRAN ALI		2020-01-28
NAJIA BEGUM		2023-09-12
Sufyan Boodi		2021-01-09

**THE JOSEPH EDUCATION TRUST**

England & Wales - Charity number 1187628

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2025  
for  
THE JOSEPH EDUCATION TRUST**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**THE JOSEPH EDUCATION TRUST**  
**Contents of the Financial Statements**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
  
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
  
- To advance the education of the public in national curriculum subjects.
  
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Our services/events:

- Opening of Maple Leaf Kindergarten - Maple Leaf Kindergarten opened in April 2024 after a successful OFSTED pre-inspection with the aim of providing high-quality, inclusive early years education for children aged 2-5. During this period, the trustees ensured full compliance with safeguarding, staffing, and premises requirements, recruited suitably qualified staff, and implemented a rich EYFS-aligned curriculum. The setting has supported children's learning and wellbeing through structured activities, SEND provision, and strong parental engagement. Maple Leaf Kindergarten has operated safely and sustainably, received positive feedback from families, and demonstrated clear public benefit through its commitment to child development, community support, and high-quality early education. The trustees continue to oversee standards, financial management, and staff training to ensure the charity remains compliant, effective, and focused on improving outcomes for all children.

- Opening of Ellen House Secondary - Ellen House Secondary Boys' School opened in September 2025 to provide high-quality, values-based education for boys in Key Stages 3 and 4. Prior to opening, the school successfully passed its pre-registration inspection with an excellent report, demonstrating strong compliance and readiness. The trustees ensured full safeguarding, staffing, premises, and curriculum measures were in place, appointing qualified teachers and establishing robust policies and leadership systems. Since opening, the school has delivered a broad and balanced curriculum, supported pupils' academic and personal development, and promoted positive behaviour, wellbeing, and inclusion. Strong parental engagement and effective pastoral support have contributed to a positive and successful first year. The trustees continue to monitor educational standards, financial stability, and statutory compliance to ensure the school operates safely, sustainably, and in the best interests of all pupils.

- Summer Funday - During the summer, the charity held a well-organised community fundraising event to support the planned refurbishment and development of the new toilets and ablution area. This project forms part of our ongoing commitment to improving the quality, safety, and accessibility of our facilities for all pupils. The event brought together families, staff, volunteers, and members of the wider community, demonstrating strong collective support for the charity's objectives. A range of activities were delivered throughout the day, contributing to an excellent turnout and a successful fundraising outcome. The funds raised were allocated directly towards the construction and improvement works, helping the charity move closer to completing this essential project. The board will continue to oversee the effective use of these funds and ensure the project progresses in line with regulatory and operational requirements.

- Installation of New Toilets and Ablution Area - During this reporting period, the charity progressed significantly with the installation of the new toilets and ablution area, a key improvement project designed to enhance the safety, hygiene, and accessibility of our facilities. This development was initiated in direct response to identified needs within the school environment and aligns with our commitment to providing high-quality, well-maintained premises for pupils, staff, and visitors. The project included the full redesign and refurbishment of existing spaces, installation of modern sanitary equipment, improved ventilation and plumbing systems, and the introduction of purpose-built ablution facilities to better serve the daily requirements of our pupils. Trustees oversaw the planning, procurement, and compliance processes to ensure all works met regulatory standards, including health and safety requirements, safeguarding considerations, and accessibility expectations. The project was supported by funds raised through the summer community fundraiser, enabling high-quality improvements without compromising the charity's financial stability. The upgraded facilities have already had a positive impact on the school environment, supporting pupils' wellbeing, comfort, and routine, and the trustees will continue to monitor their ongoing maintenance and effectiveness.

- Annual Conference - The charity successfully hosted its annual community conference, an event designed to promote education, cohesion, and shared values within the local community. The conference brought together parents, community members, staff, and external partners for a day of learning and engagement. We were honoured to welcome Mr Ahmad Ali as the keynote speaker, who delivered an inspiring address on the importance of community harmony, mutual respect, and collective responsibility. To ensure the event was accessible to all, the charity also provided creche facilities, enabling parents with young children to attend and fully benefit from the programme. This provision significantly increased attendance and allowed more families within the community to participate meaningfully. The conference facilitated open dialogue, networking opportunities, and valuable discussions on how the charity can continue to support and strengthen the local community. Trustees noted strong engagement and highly positive feedback, demonstrating the event's impact and its alignment with the charity's commitment to public benefit. The board remains dedicated to making this annual conference a key part of our community outreach and educational efforts.

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**FINANCIAL REVIEW**

**Financial position**

In this financial year, TJET has been in surplus and with continuing demand for services and support for the Charity, the financial outlook going forward into 2025/26 remains positive. The Trustees will continue working closely with all the volunteers and ensure the momentum is maintained to successfully deliver the future plans of TJET.

**Reserves policy**

The Trustees have established a policy whereby the unrestricted funds held by the charity should be sufficient to cover four months of the resources expended. The Trustees will ensure that the restricted funds are expended so that the conditions attached to such funds are met. At present, the level of unrestricted funds exceeds the target level.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Recruitment and appointment of new trustees**

The existing trustees are responsible for the recruitment of new trustees but in doing so the trustees seek the views and recommendations of both elders and other members of the organisation. The trustees believe this approach ensures that new trustees are respected and trustworthy members of the faith and local communities and ensures that good relations are fostered between the Trust and the people of the local community that we serve.

In selecting new trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers and are given more details of the charity's aims and activities and, if all agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

**Risk management**

Trustees routinely perform risk assessments to identify key risks relevant to the charity. They have updated and added to the wide range of policies and procedures in place. All Trustees and volunteers are provided with a handbook, which informs them of the Charities policies. This includes the Health and Safety and Safeguarding policies.

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution.

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1187628

**Principal address**

Ellen House  
Waddington Street  
Oldham  
OL9 6QH

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Trustees**

Mohammed Iqbal Ali  
Najia Begum  
Sufyan Boodi  
Mohammed Imran Ali  
Amir Khan  
Ejazur Rahman

**Independent Examiner**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

Approved by order of the board of trustees on 12 December 2025 and signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**Independent Examiner's Report to the Trustees of  
The Joseph Education Trust**

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**Independent examiner's report to the trustees of The Joseph Education Trust**

I report to the charity trustees on my examination of the accounts of The Joseph Education Trust (the Trust) for the year ended 31 March 2025.

**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 Act and in carrying out my examination I have followed all 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 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.

Shamim Mahomed

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

12 December 2025

**THE JOSEPH EDUCATION TRUST**  
**Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		230,418	142,018
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Management		141,825	88,164
<b>NET INCOME</b>		88,593	53,854
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		1,219,796	1,165,942
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>1,308,389</u>	<u>1,219,796</u>

The notes form part of these financial statements

**THE JOSEPH EDUCATION TRUST**

**Balance Sheet  
31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	4	1,694,276	1,570,582
<b>CURRENT ASSETS</b>			
Debtors	5	5,079	5,079
Cash at bank		10,051	12,065
		<u>15,130</u>	<u>17,144</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(401,017)	(367,930)
		<u>(385,887)</u>	<u>(350,786)</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,308,389</u>	<u>1,219,796</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,308,389</u>	<u>1,219,796</u>
<b>NET ASSETS</b>			
		<u>1,308,389</u>	<u>1,219,796</u>
<b>FUNDS</b>			
Unrestricted funds	8	1,308,389	1,219,796
<b>TOTAL FUNDS</b>			
		<u>1,308,389</u>	<u>1,219,796</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 December 2025 and were signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**THE JOSEPH EDUCATION TRUST**  
**Notes to the Financial Statements**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention.

**Income**

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.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures & Fittings - 15% Reducing balance

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**2. TRUSTEES' REMUNERATION AND BENEFITS**

	2025	2024
	£	£
Trustees' salaries	21,642	-
	<u>21,642</u>	<u>-</u>

For the year ended 31st March 2025, a total of 3 trustees' were paid salaries.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	142,018
	<u>142,018</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Management	88,164
	<u>88,164</u>
<b>NET INCOME</b>	53,854
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	1,165,942
	<u>1,165,942</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,219,796</u>

**4. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
<b>COST</b>				
At 1 April 2024	1,495,965	72,033	3,577	1,571,575
Additions	-	124,081	-	124,081
	<u>1,495,965</u>	<u>196,114</u>	<u>3,577</u>	<u>1,695,656</u>
At 31 March 2025	1,495,965	196,114	3,577	1,695,656
	<u>1,495,965</u>	<u>196,114</u>	<u>3,577</u>	<u>1,695,656</u>
<b>DEPRECIATION</b>				
At 1 April 2024	-	-	993	993
Charge for year	-	-	387	387
	<u>-</u>	<u>-</u>	<u>1,380</u>	<u>1,380</u>
At 31 March 2025	-	-	1,380	1,380
	<u>-</u>	<u>-</u>	<u>1,380</u>	<u>1,380</u>
<b>NET BOOK VALUE</b>				
At 31 March 2025	1,495,965	196,114	2,197	1,694,276
	<u>1,495,965</u>	<u>196,114</u>	<u>2,197</u>	<u>1,694,276</u>
At 31 March 2024	1,495,965	72,033	2,584	1,570,582
	<u>1,495,965</u>	<u>72,033</u>	<u>2,584</u>	<u>1,570,582</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

<b>5.</b>	<b>DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	2025	2024
		£	£
	Other debtors	5,079	5,079
		<u>5,079</u>	<u>5,079</u>

<b>6.</b>	<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	2025	2024
		£	£
	Bank loans and overdrafts (see note 7)	398,000	366,250
	Trade creditors	253	-
	Taxation and social security	195	-
	Other creditors	2,569	1,680
		<u>401,017</u>	<u>367,930</u>

**7. LOANS**

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	398,000	366,250
	<u>398,000</u>	<u>366,250</u>

**8. MOVEMENT IN FUNDS**

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
<b>Unrestricted funds</b>			
General fund	1,219,796	88,593	1,308,389
	<u>1,219,796</u>	<u>88,593</u>	<u>1,308,389</u>
<b>TOTAL FUNDS</b>	<u>1,219,796</u>	<u>88,593</u>	<u>1,308,389</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	230,418	(141,825)	88,593
	<u>230,418</u>	<u>(141,825)</u>	<u>88,593</u>
<b>TOTAL FUNDS</b>	<u>230,418</u>	<u>(141,825)</u>	<u>88,593</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**8. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
<b>Unrestricted funds</b>			
General fund	1,165,942	53,854	1,219,796
<b>TOTAL FUNDS</b>	<u>1,165,942</u>	<u>53,854</u>	<u>1,219,796</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	142,018	(88,164)	53,854
<b>TOTAL FUNDS</b>	<u>142,018</u>	<u>(88,164)</u>	<u>53,854</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/23 £	Net movement in funds £	At 31/3/25 £
<b>Unrestricted funds</b>			
General fund	1,165,942	142,447	1,308,389
<b>TOTAL FUNDS</b>	<u>1,165,942</u>	<u>142,447</u>	<u>1,308,389</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	372,436	(229,989)	142,447
<b>TOTAL FUNDS</b>	<u>372,436</u>	<u>(229,989)</u>	<u>142,447</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

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**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2025.

**THE JOSEPH EDUCATION TRUST**  
**Detailed Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Fee Income	134,809	-
Donations	95,609	142,018
	<u>230,418</u>	<u>142,018</u>
<b>Total incoming resources</b>	230,418	142,018
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' salaries	21,642	-
Wages	62,565	-
Pensions	483	-
Light and heat	2,984	8,451
Telephone	1,448	1,019
Postage and stationery	4,054	5,116
Food	464	1,805
R&R	6,480	38,839
Legal & Professional	2,939	4,215
Books	9,636	7,591
Computer Costs	10,587	11,074
Training	7,280	3,462
	<u>130,562</u>	<u>81,572</u>
<b>Support costs</b>		
<b>Management</b>		
Insurance	6,880	3,994
Sundries	-	612
Fixtures and fittings	388	456
	<u>7,268</u>	<u>5,062</u>
<b>Finance</b>		
Bank charges	671	570
<b>Governance costs</b>		
Accountancy and legal fees	3,324	960
<b>Total resources expended</b>	<u>141,825</u>	<u>88,164</u>
<b>Net income</b>	<u><u>88,593</u></u>	<u><u>53,854</u></u>

This page does not form part of the statutory financial statements

**THE JOSEPH EDUCATION TRUST**

England & Wales - Charity number 1187628

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2024  
for  
THE JOSEPH EDUCATION TRUST**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**THE JOSEPH EDUCATION TRUST**  
**Contents of the Financial Statements**  
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**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
  
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
  
- To advance the education of the public in national curriculum subjects.
  
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

Our services/events:

- Preparation of Ellen House Secondary - Ellen House Secondary is an upcoming independent boys' secondary school. To prepare for the inspection, significant investments were made. Five new classrooms were constructed, along with a state-of-the-art science lab, IT lab and a new library. Each classroom was equipped with interactive smartboards, tables, chairs, and carpet furnishings to ensure a modern and comfortable learning experience. The science lab installation included essential plumbing and electrical work, while the IT suite was furnished with new chairs, units, and computers. Gates were installed around the vicinity of the school along with a new fob system to ensure safeguarding standards are met for the school and nursery. These developments mark a significant step forward in establishing a well-resourced and inspiring educational space.

- Ofsted Pre-inspection passed for Maple Leaf Kindergarten (Feb 2024) - In preparation for the nursery's pre-inspection, we focused on ensuring all areas were compliant with regulatory standards and ready to provide a high-quality environment for children. Key steps included creating policies and procedures, conducting trainings to align with safeguarding and EYFS requirements, and ensuring all documentation was up-to-date and easily accessible. The physical environment was thoroughly assessed, with safety checks carried out and resources organised to reflect an engaging and stimulating learning space.

On the day of the inspection, the inspectors noted our robust policies, well-maintained environment, and the dedication of our team. Positive feedback highlighted the quality of teaching, our focus on child-centred learning, and strong safeguarding measures. As a result, we successfully passed the inspection, reaffirming our commitment to excellence in early years education.

- Summer Funday - We successfully hosted our annual summer fundraising event in our new building, which featured a variety of stalls and outdoor activities catering to both youngsters and elders in the community. The event was centred around fostering community spirit, helping to strengthen the bond between the Charity and those we serve. The funds raised contributed significantly towards loan repayments and supported our proposed School and Nursery projects.

- Winter Funday - We held our annual winter fundraising event in the building. The day was centred around celebrating community spirit, strengthening the bond between the Charity and those we serve. Attendees appreciated the welcoming atmosphere, which offered a respite from the cold while engaging in meaningful connections and activities. The funds raised during the event contributed towards ongoing projects, including our proposed School and Nursery, as well as supporting other community initiatives.

- Annual Conference - An annual event where we organise, host and invite reputable scholars to talk about how to spiritually connect ourselves with God and be good citizens. This conference was our 4th annual event.

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2024**

---

**FINANCIAL REVIEW**

**Financial position**

In this financial year, TJET has been in surplus and with continuing demand for services and support for the Charity, the financial outlook going forward into 2023/24 remains positive. The Trustees will continue working closely with all the volunteers and ensure the momentum is maintained to successfully deliver the future plans of TJET.

**Reserves policy**

The Trustees have established a policy whereby the unrestricted funds held by the charity should be sufficient to cover four months of the resources expended. The Trustees will ensure that the restricted funds are expended so that the conditions attached to such funds are met. At present, the level of unrestricted funds exceeds the target level.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Recruitment and appointment of new trustees**

The existing trustees are responsible for the recruitment of new trustees but in doing so the trustees seek the views and recommendations of both elders and other members of the organisation. The trustees believe this approach ensures that new trustees are respected and trustworthy members of the faith and local communities and ensures that good relations are fostered between the Trust and the people of the local community that we serve.

In selecting new trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers and are given more details of the charity's aims and activities and, if all agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

**Risk management**

Trustees routinely perform risk assessments to identify key risks relevant to the charity. They have updated and added to the wide range of policies and procedures in place. All Trustees and volunteers are provided with a handbook, which informs them of the Charities policies. This includes the Health and Safety and Safeguarding policies.

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution.

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1187628

**Principal address**

Ellen House  
Waddington Street  
Oldham  
OL9 6QH

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2024**

---

**Trustees**

Mohammed Iqbal Ali  
Najia Begum (appointed 12/9/23)  
Sufyan Boodi  
Mohammed Imran Ali  
Amir Khan  
Ejazur Rahman

**Independent Examiner**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Charity trustees are the people who serve on the governing body of a charity. They may be known as trustees, board members, governors or committee members.

The principles and main duties are the same in all cases. Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

Approved by order of the board of trustees on 13 January 2025 and signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**Independent Examiner's Report to the Trustees of  
The Joseph Education Trust**

---

**Independent examiner's report to the trustees of The Joseph Education Trust**

I report to the charity trustees on my examination of the accounts of The Joseph Education Trust (the Trust) for the year ended 31 March 2024.

**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 Act and in carrying out my examination I have followed all 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 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.

Shamim Mahomed

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

13 January 2025

**THE JOSEPH EDUCATION TRUST**  
**Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		142,018	137,911
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Management		88,164	22,045
<b>NET INCOME</b>		53,854	115,866
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		1,165,942	1,050,076
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>1,219,796</u>	<u>1,165,942</u>

The notes form part of these financial statements

**THE JOSEPH EDUCATION TRUST**

**Balance Sheet  
31 MARCH 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	4	1,570,582	1,549,416
<b>CURRENT ASSETS</b>			
Debtors	5	5,079	5,079
Cash at bank		12,065	47,947
		<u>17,144</u>	<u>53,026</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(367,930)	(436,500)
		<u>(350,786)</u>	<u>(383,474)</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,219,796</u>	<u>1,165,942</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,219,796</u>	<u>1,165,942</u>
<b>NET ASSETS</b>			
		<u>1,219,796</u>	<u>1,165,942</u>
<b>FUNDS</b>			
Unrestricted funds	8	1,219,796	1,165,942
<b>TOTAL FUNDS</b>			
		<u>1,219,796</u>	<u>1,165,942</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 January 2025 and were signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**THE JOSEPH EDUCATION TRUST**  
**Notes to the Financial Statements**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention.

**Income**

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.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures & Fittings - 15% Reducing balance

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	137,911
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Management	22,045
<b>NET INCOME</b>	115,866
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	1,050,076
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,165,942</u>

**4. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
<b>COST</b>				
At 1 April 2023	1,495,965	50,411	3,577	1,549,953
Additions	-	21,622	-	21,622
At 31 March 2024	<u>1,495,965</u>	<u>72,033</u>	<u>3,577</u>	<u>1,571,575</u>
<b>DEPRECIATION</b>				
At 1 April 2023	-	-	537	537
Charge for year	-	-	456	456
At 31 March 2024	<u>-</u>	<u>-</u>	<u>993</u>	<u>993</u>
<b>NET BOOK VALUE</b>				
At 31 March 2024	<u>1,495,965</u>	<u>72,033</u>	<u>2,584</u>	<u>1,570,582</u>
At 31 March 2023	<u>1,495,965</u>	<u>50,411</u>	<u>3,040</u>	<u>1,549,416</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

<b>5.</b>	<b>DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	2024	2023
		£	£
	Other debtors	5,079	5,079
		<u>5,079</u>	<u>5,079</u>

<b>6.</b>	<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	2024	2023
		£	£
	Bank loans and overdrafts (see note 7)	366,250	435,060
	Other creditors	1,680	1,440
		<u>367,930</u>	<u>436,500</u>

**7. LOANS**

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Bank loans	366,250	435,060
	<u>366,250</u>	<u>435,060</u>

**8. MOVEMENT IN FUNDS**

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
<b>Unrestricted funds</b>			
General fund	1,165,942	53,854	1,219,796
	<u>1,165,942</u>	<u>53,854</u>	<u>1,219,796</u>
<b>TOTAL FUNDS</b>	<u>1,165,942</u>	<u>53,854</u>	<u>1,219,796</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	142,018	(88,164)	53,854
	<u>142,018</u>	<u>(88,164)</u>	<u>53,854</u>
<b>TOTAL FUNDS</b>	<u>142,018</u>	<u>(88,164)</u>	<u>53,854</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**8. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
<b>Unrestricted funds</b>			
General fund	1,050,076	115,866	1,165,942
<b>TOTAL FUNDS</b>	<u>1,050,076</u>	<u>115,866</u>	<u>1,165,942</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	137,911	(22,045)	115,866
<b>TOTAL FUNDS</b>	<u>137,911</u>	<u>(22,045)</u>	<u>115,866</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/22 £	Net movement in funds £	At 31/3/24 £
<b>Unrestricted funds</b>			
General fund	1,050,076	169,720	1,219,796
<b>TOTAL FUNDS</b>	<u>1,050,076</u>	<u>169,720</u>	<u>1,219,796</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	279,929	(110,209)	169,720
<b>TOTAL FUNDS</b>	<u>279,929</u>	<u>(110,209)</u>	<u>169,720</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

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**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2024.

**THE JOSEPH EDUCATION TRUST**  
**Detailed Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	142,018	137,911
<b>Total incoming resources</b>	<u>142,018</u>	<u>137,911</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Light and heat	8,451	2,308
Telephone	1,019	531
Postage and stationery	5,116	1,318
Food	1,805	1,223
R&R	38,839	4,492
Legal & Professional	4,215	291
Books	7,591	5,757
Computer Costs	11,074	-
Training	3,462	-
	<u>81,572</u>	<u>15,920</u>
<b>Support costs</b>		
<b>Management</b>		
Insurance	3,994	3,034
Sundries	612	-
Fixtures and fittings	456	537
	<u>5,062</u>	<u>3,571</u>
<b>Finance</b>		
Bank charges	570	994
<b>Governance costs</b>		
Accountancy and legal fees	960	1,560
<b>Total resources expended</b>	<u>88,164</u>	<u>22,045</u>
<b>Net income</b>	<u><u>53,854</u></u>	<u><u>115,866</u></u>

This page does not form part of the statutory financial statements

**THE JOSEPH EDUCATION TRUST**

England & Wales - Charity number 1187628

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2023  
for  
THE JOSEPH EDUCATION TRUST**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**THE JOSEPH EDUCATION TRUST**  
**Contents of the Financial Statements**  
**FOR THE YEAR ENDED 31 MARCH 2023**

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**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2023**

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The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The charity's objectives are:

- To advance the Muslim faith for the benefit of the public throughout England.
  
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
  
- To advance the education of the public in national curriculum subjects.
  
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

Our services/events:

- Purchasing the New Building - The Joseph Education Trust purchased a new premise in June 2022. To ensure the building was fit for purpose, We have conducted several renovations, like creating internal partitions, providing more toilet facilities on each floor, ensuring the building is fully secured with CCTV operation, electrical and plumbing work wherever required. In 2023, we aim to carry out enhancement works regularly to ensure the building remains at an optimum standard and fully operational. We would like to thank all our well-wishers for their hard work and their continued support.
  
- Opening Ceremony for the New Building - We organised an opening ceremony for our new building in August 2022. We hosted a large number of people from across the nation to join us in celebrating our achievements. We invited reputable community individuals who are delivering successful initiatives within their communities to share success, collaborate and network nationally.
  
- Summer Funday - We held our 1st Summer fundraising event in our new building. We had a lot of stalls and many outdoor activities for the youngsters and elders of the community. The event was community-centred, thereby resulting in maintaining and strengthening the bond between the community and the Charity. The funds helped towards the renovation costs for the building.
  
- Ice Cream - During the summer heatwave, we organised an event for the whole community to come and enjoy free ice cream and slush. This event was appreciated by our local community and strengthened relationships between the community and the Charity.
  
- Winter Funday - We held our 1st winter fundraising event in our new building. The fun-day was community-centred resulting in community members expressing their love and generosity to support any upcoming costs for the building.
  
- Annual Conference - An annual event where we organise, host and invite reputable scholars to talk about how to spiritually connect ourselves with God and be good citizens. This conference was our 3rd annual event.
  
- Ramadhan 2023 - The month of Ramadahan was an extremely productive month for multiple reasons. Due to the month being sacred, we organised spiritual retreat programmes for the community. We also organised several fundraisers during this month to help support any upcoming costs for the building.

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**FINANCIAL REVIEW**

**Financial position**

In this financial year, TJET has been in surplus and with continuing demand for services and support for the Charity, the financial outlook going forward into 2023/24 remains positive. The Trustees will continue working closely with all the volunteers and ensure the momentum is maintained to successfully deliver the future plans of TJET.

**Reserves policy**

The Trustees have established a policy whereby the unrestricted funds held by the charity should be sufficient to cover four months of the resources expended. The Trustees will ensure that the restricted funds are expended so that the conditions attached to such funds are met. At present, the level of unrestricted funds exceeds the target level.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**Recruitment and appointment of new trustees**

The existing trustees are responsible for the recruitment of new trustees but in doing so the trustees seek the views and recommendations of both elders and other members of the organisation. The trustees believe this approach ensures that new trustees are respected and trustworthy members of the faith and local communities and ensures that good relations are fostered between the Trust and the people of the local community that we serve.

In selecting new trustees, we seek to identify people who regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers and are given more details of the charity's aims and activities and, if all agree, they are then proposed as new trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

**Risk management**

Trustees routinely perform risk assessments to identify key risks relevant to the charity. They have updated and added to the wide range of policies and procedures in place. All Trustees and volunteers are provided with a handbook, which informs them of the Charities policies. This includes the Health and Safety and Safeguarding policies.

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution. The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1187628

**Principal address**

Ellen House  
Waddington Street  
Oldham  
OL9 6QH

**THE JOSEPH EDUCATION TRUST**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 MARCH 2023**

---

**Trustees**

Mohammed Iqbal Ali  
Najia Begum (appointed 12/9/23)  
Sufyan Boodi  
Mohammed Imran Ali  
Amir Khan  
Ejazur Rahman

**Independent Examiner**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

Charity trustees are the people who serve on the governing body of a charity. They may be known as trustees, board members, governors or committee members.

The principles and main duties are the same in all cases. Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

Approved by order of the board of trustees on 22 January 2024 and signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**Independent Examiner's Report to the Trustees of  
The Joseph Education Trust**

---

**Independent examiner's report to the trustees of The Joseph Education Trust**

I report to the charity trustees on my examination of the accounts of The Joseph Education Trust (the Trust) for the year ended 31 March 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 Act and in carrying out my examination I have followed all 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 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.

Shamim Mahomed

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

22 January 2024

**THE JOSEPH EDUCATION TRUST**

**Statement of Financial Activities  
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		137,911	926,757
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Management		22,045	19,630
<b>NET INCOME</b>		115,866	907,127
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		1,050,076	142,949
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>1,165,942</u>	<u>1,050,076</u>

The notes form part of these financial statements

**THE JOSEPH EDUCATION TRUST**

**Balance Sheet  
31 MARCH 2023**

		2023 Unrestricted fund £	2022 Total funds £
<b>FIXED ASSETS</b>	Notes		
Tangible assets	4	1,549,416	-
<b>CURRENT ASSETS</b>			
Debtors	5	5,079	154,579
Cash at bank		47,947	1,302,667
		53,026	1,457,246
<b>CREDITORS</b>			
Amounts falling due within one year	6	(436,500)	(407,170)
<b>NET CURRENT ASSETS</b>		(383,474)	1,050,076
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		1,165,942	1,050,076
<b>NET ASSETS</b>		1,165,942	1,050,076
<b>FUNDS</b>	8		
Unrestricted funds		1,165,942	1,050,076
<b>TOTAL FUNDS</b>		1,165,942	1,050,076

The financial statements were approved by the Board of Trustees and authorised for issue on 22 January 2024 and were signed on its behalf by:

Mohammed Iqbal Ali - Trustee

**THE JOSEPH EDUCATION TRUST**  
**Notes to the Financial Statements**  
**FOR THE YEAR ENDED 31 MARCH 2023**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention.

**Income**

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.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures & Fittings - 15% Reducing balance

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	926,757
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Management	19,630
<b>NET INCOME</b>	907,127
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	142,949
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,050,076</u>

**4. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Fixtures and fittings £	Totals £
<b>COST</b>				
Additions	1,495,965	50,411	3,577	1,549,953
<b>DEPRECIATION</b>				
Charge for year	-	-	537	537
<b>NET BOOK VALUE</b>				
At 31 March 2023	<u>1,495,965</u>	<u>50,411</u>	<u>3,040</u>	<u>1,549,416</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Other debtors	<u>5,079</u>	<u>154,579</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
	£	£
Bank loans and overdrafts (see note 7)	435,060	406,570
Other creditors	1,440	600
	<u>436,500</u>	<u>407,170</u>

**7. LOANS**

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>435,060</u>	<u>406,570</u>

**8. MOVEMENT IN FUNDS**

	At 1/4/22	Net movement in funds	At 31/3/23
	£	£	£
<b>Unrestricted funds</b>			
General fund	1,050,076	115,866	1,165,942
	<u>1,050,076</u>	<u>115,866</u>	<u>1,165,942</u>
<b>TOTAL FUNDS</b>	<u>1,050,076</u>	<u>115,866</u>	<u>1,165,942</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	137,911	(22,045)	115,866
	<u>137,911</u>	<u>(22,045)</u>	<u>115,866</u>
<b>TOTAL FUNDS</b>	<u>137,911</u>	<u>(22,045)</u>	<u>115,866</u>

**Comparatives for movement in funds**

	At 1/4/21	Net movement in funds	At 31/3/22
	£	£	£
<b>Unrestricted funds</b>			
General fund	142,949	907,127	1,050,076
	<u>142,949</u>	<u>907,127</u>	<u>1,050,076</u>
<b>TOTAL FUNDS</b>	<u>142,949</u>	<u>907,127</u>	<u>1,050,076</u>

**THE JOSEPH EDUCATION TRUST**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**8. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	926,757	(19,630)	907,127
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>926,757</u>	<u>(19,630)</u>	<u>907,127</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/21 £	Net movement in funds £	At 31/3/23 £
<b>Unrestricted funds</b>			
General fund	142,949	1,022,993	1,165,942
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>142,949</u>	<u>1,022,993</u>	<u>1,165,942</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,064,668	(41,675)	1,022,993
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>1,064,668</u>	<u>(41,675)</u>	<u>1,022,993</u>

**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2023.

**THE JOSEPH EDUCATION TRUST**  
**Detailed Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	137,911	926,757
<b>Total incoming resources</b>	<u>137,911</u>	<u>926,757</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Light and heat	2,308	-
Telephone	531	-
Postage and stationery	1,318	1,676
Equipment & Consumable	-	1,312
Food	1,223	306
R&R	4,492	-
Legal & Professional	291	11,274
Books	5,757	-
Paypal & Internet Fees	-	219
	<u>15,920</u>	<u>14,787</u>
<b>Support costs</b>		
<b>Management</b>		
Insurance	3,034	-
Fixtures and fittings	537	-
	<u>3,571</u>	<u>-</u>
<b>Finance</b>		
Bank charges	994	4,243
<b>Governance costs</b>		
Accountancy and legal fees	1,560	600
<b>Total resources expended</b>	<u>22,045</u>	<u>19,630</u>
<b>Net income</b>	<u><u>115,866</u></u>	<u><u>907,127</u></u>

This page does not form part of the statutory financial statements

**THE JOSEPH EDUCATION TRUST**

England & Wales - Charity number 1187628

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# Accounts

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**The Joseph Education Trust**  
**Financial Report and Accounts**  
**Year Ended 31 March 2022**

The Joseph Education Trust

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Year Ended 31 March 2022

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**The Joseph Education Trust**

**Trustees Annual Report**

**Year Ended 31 March 2022**

The trustees present their report and the Unaudited financial statements for the year ended 31 March 2022.

**Reference and Administrative Details**

**Registered Charity Name:** The Joseph Education Trust

**Charity Registration Number:** 1187628

**Office Address:** Ellen House  
Waddington Street  
Oldham  
OL9 6EE

**The Trustee:**

The trustees who served the during the year were as follows: -

Mohammed Iqbal Ali  
Mohammed Imran Ali  
Ejazur Rahman  
Amir Khan  
Sufyan Boodi

**Bankers:** Natwest PLC

**Accountants:** SBP (Southport) Limited  
Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL

## The Joseph Education Trust

### Trustees Annual Report Continued

#### Year Ended 31 March 2022

#### Structure, Governance and Management

The organisation is a charitable organisation, incorporated 28 January 2020. The charity is established under a constitution dated 23 January 2020. In the event of the charity being wound up the members are required to contribute an amount not exceeding £1 each.

The board of trustees comprise of the Chairperson, Honorary Treasurer, and Honorary Secretary and other persons who are elected at the Annual General Meeting of the charity. The minimum number of trustees is three.

The trustees may fill any vacancy arising amongst the Trustees by resolution at a meeting of the Board of Trustees. The appointee will serve until the next Annual General Meeting, at which they will retire and offer themselves for re-election.

The Trustees delegate powers of day-to-day operations to Mohammed Iqbal Ali.

#### Objectives

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- To advance the education of the public in national curriculum subjects.
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

#### Achievements and Performance

- **Sanatain Course** – Enrolled our second cohort of students for this course this year. A comprehensive course put together for adults to understand Islam in a modern society.
- **Annual Conference** - An annual event where we organise, host and invite reputable scholars to talk about how to spiritually connect ourselves with God. This conference was our 2<sup>nd</sup> annual event.
- **Welcoming Ramadhan 2022** - An annual event where we organise, host and invite reputable scholars to talk about different aspects of the holy month of Ramadhan.
- **Charity Dinner** – Organised a Charity Fundraising Dinner in the summer of 2021 to help purchase a building. Facilitated for people from across the UK to gather and help raise funds so the charity can serve the people of Oldham better from a premise central to the community. Sponsorships paid towards the cost of the event and was a huge success.
- **Winter Funday** – Held our 1st Winter Fundraising event. A community-centred approach resulted in a shower of love and generosity in support of the new building appeal. The funds helped purchase the building to provide facilities for men, women and children.

**The Joseph Education Trust**

**Trustees Annual Report Continued**

**Year Ended 31 March 2022**

**Financial Review**

The operating surplus for the year was £907127 (2021: £142948). The trustees continue to explore ways of incoming future revenue and undertake budgetary reviews in respect of costs.

**Reserves Policy**

The level of reserves as at 31 March 2022 stood at £1050075 (2021: £142948 ) comprising all assets. Reserves are considered necessary to finance possible operating shortfalls in the future together with future capital expenditure as required.

**Investment Policy**

There are no restrictions on the charity's power to invest. The trustees continue to monitor the reserves and adopt a low-risk policy, with the bulk of the reserves invested with the bank in a current bank account.

**Risk Management**

The trustees have examined the major strategic and operational risks which the charity faces and confirm that systems have been established to mitigate risks.

**Independent Examiner**

Shahid Babu Patel was appointed as independent examiner for the year concerned.

This report has been prepared in accordance with the provisions applicable to SORP for Charities.

Registered office:  
Ellen House  
Waddington Street  
Oldham  
OL9 6EE

Signed on behalf of the trustees



Dated:

Mr M I Ali – Chairperson

## The Joseph Education Trust

### Independent Examiners Report to the Members of The Joseph Education Trust

#### Year Ended 31 March 2022

I report on the account of the company for the year ended 31 March 2022 which are set out on pages 6 – 11.

#### Respective Responsibilities of Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The 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. The charity's gross income exceeded £250000, and I am qualified to undertake the examination by being a member of the Chartered Association of Certified Accountants.

Having satisfied myself that the company is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- to follow the procedures laid down in general Direction given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- to state whether matters have come to my attention.

#### Basis of Independent Examiners 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 organisation and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanation 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 Examiners 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; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

The Joseph Education Trust

Independent Examiners Report to the Members of The Joseph Education Trust  
Continued

Year Ended 30 March 2022

Shahid Babu Patel (FCCA)  
Independent Examiner

Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL

A handwritten signature in black ink, appearing to read 'S. Babu Patel', with a large flourish extending to the right. There is a small '6' written below the signature.

Dated: 19 January 2023

The Joseph Education Trust

Statement of Financial Activities (Incorporating the Income & Expenditure Account)

Year Ended 31 March 2022

	<u>Note</u>	<u>Total Funds</u> <u>2022</u> <u>£</u>	<u>Total Funds</u> <u>2021</u> <u>£</u>
<b><u>Incoming Resources</u></b>			
Incoming resources from generating funds:			
Incoming resources from charitable activities	2	926757	148011
		<hr/>	<hr/>
<b><u>Total Incoming Resources</u></b>		<b>926757</b>	<b>148011</b>
		<hr/>	<hr/>
<b><u>Resources Expended</u></b>			
Governance Costs	3	(19630)	(5063)
		<hr/>	<hr/>
<b><u>Total Resources Expended</u></b>		<b>(19630)</b>	<b>(5063)</b>
		<hr/>	<hr/>
<b>Net Income/Expenditure for the Year</b>		<b>907127</b>	<b>142948</b>
		<hr/>	<hr/>
<b>Net Movement in Funds</b>		<b>907127</b>	<b>142948</b>
		<hr/>	<hr/>
<b><u>Reconciliation of Funds</u></b>			
Total Funds Brought Forward		142948	0
		<hr/>	<hr/>
<b><u>Total Funds Carried Forward</u></b>		<b>1050075</b>	<b>142948</b>
		<hr/> <hr/>	<hr/> <hr/>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing activities.

The notes on pages 8 to 10 form part of these financial statements.

**The Joseph Education Trust**

**Balance Sheet**

**As at 31 March 2022**

	<u>Notes</u>	<u>31/03/22</u>		<u>31/03/21</u>	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b><u>Current Assets</u></b>					
Debtors	4	154578		0	
Bank Balance		1302667		196548	
		<hr/>		<hr/>	
		1457245		196548	
		<hr/>		<hr/>	
<b><u>Less: Current Liabilities</u></b>					
Accruals		600		0	
Loans		406570		53600	
		<hr/>		<hr/>	
		407170		53600	
		<hr/>		<hr/>	
<b><u>Net Current Assets</u></b>			<b>1050075</b>		<b>142948</b>
			<hr/> <hr/>		<hr/> <hr/>
<b><u>Represeled By:-</u></b>					
<b><u>Unrestricted Funds</u></b>					
Balance Brought Forward			142948		0
Surplus for the Year			907127		142948
			<hr/>		<hr/>
Balance Carried Forward	5		<b>1050075</b>		<b>142948</b>
			<hr/> <hr/>		<hr/> <hr/>

These Financial Statements have been prepared in accordance with the special provisions of the Financial Reporting Standard for Smaller Entities.

These Financial Statements were approved by the Board of Trustees and were signed on its behalf by:

  
..... (Secretary)

Dated: 24/01/2023

**The Joseph Education Trust**

**Notes to the Financial Statements**

**Year Ended 31 March 2022**

**1. Accounting Policies**

**Basis of Accounting**

The financial statements have been prepared under the historical cost convention, and in accordance with applicable United Kingdom accounting standards and the requirements of the Statement of Recommended Practice "Accounting & Reporting by Charities" issued in March 2005.

**Cash Flow Statement**

The trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the company qualifies as small.

**Income Receipts from Charitable Activities**

Residents Fees and day centre receipts are recognised in the Statement of Financial Activities (SOFA) when they fall due.

**Fund Accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specific purpose and are available as unrestricted funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria are charged to the restricted fund.

## The Joseph Education Trust

### Notes to the Financial Statements Continued

#### Year Ended 31 March 2022

##### Tax Reclaims on Dividends and Gifts

Income resources from tax claims are included in the SOFA at the same time as the gift to which they relate.

##### Expenditure and Liabilities

Liability recognition, generally liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

2. Voluntary Income	<u>Unrestricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Donations	436593	436593	86940
Fundraising	490164	490164	61071
	<u>926757</u>	<u>926757</u>	<u>148011</u>

  

3. Governance Costs	<u>Unrestricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Equipment & Consumables	1312	1312	1410
Food	306	306	1653
Printing & Stationery	1676	1676	467
Prizes	0	0	50
Benches, Chairs & Desks	0	0	161
Donations	0	0	270
Accountancy	600	600	0
Charity Boxes	0	0	190
Cleaning	0	0	27
Books	0	0	128
Repairs	0	0	37
Paypal & Internet Fees	219	219	161
Professional Fees	11274	11274	500
Bank Charges	4243	4243	9
	<u>19630</u>	<u>19630</u>	<u>5063</u>

The Joseph Education Trust

Notes to the Financial Statements Continued

Year Ended 31 March 2022

<b>4. Debtors</b>		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
Other Debtors (Property Deposit)		149500	0
Other Debtors (Gift Aid)		5078	0
		<hr/>	<hr/>
		<b>154578</b>	<b>0</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>5. Unrestricted Income Funds</b>	<u>Balance at</u>	<u>Incoming</u>	<u>Balance at</u>
	<u>1 April 2021</u>	<u>Resources</u>	<u>31 March 2022</u>
	<u>£</u>	<u>£</u>	<u>£</u>
General Funds	142948	907127	1050075
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**THE JOSEPH EDUCATION TRUST**

England & Wales - Charity number 1187628

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# Accounts

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**The Joseph Education Trust**

**Statement of Financial Accounts**

**Period 28 January 2020 - 31 March 2021**

**The Joseph Education Trust**

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**The Joseph Education Trust**

**Charity Information**

**Period 28 January 2020 - 31 March 2021**

**Charity Number:** 1187628

**Address:** 117 Belgrave Road  
Oldham  
OL2 5AF

**Trustees:** Mohammed Iqbal Ali  
Mohammed Imran Ali  
Ejazur Rahman  
Amir Khan  
Sufyan Boodi

**Bankers:** Natwest plc

**Accountants:** S. B. P. (Southport) Limited  
T/as S. B. Patel & Co.  
Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL



**The Joseph Education Trust**

**Statement of Accounts**

**Period 28 January 2020 - 31 March 2021**

In accordance with instructions given to us, we have prepared, without carrying out any audit, the Statement of Financial Accounts from the accounting records of Southport Mosque & Islamic Cultural Centre and from information and explanations supplied to us by the trustees.

Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to you that we have done so, and state those matters that we have agreed to state to you in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the trustees for our work or for this report.

**S. B. P. (Southport) Limited  
T/as S. B. Patel & Co.  
Chartered Certified Accountants  
Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL**

**The Joseph Education Trust****Trustee Annual Report****Period 28 January 2020 - 31 March 2021****THE JOSEPH EDUCATION TRUST****Report of the Directors and Trustees for the period ended 31 March 2021.**

The Directors and Trustees of The Joseph Education Trust (TJET) are pleased to present their annual report and independently examined financial statements for the period ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP 2005) and Accounting Standards Charities Act 2011.

**Principle objectives and activities**

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- To advance the education of the public in national curriculum subjects.
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

**Governance, Structure and Management**

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution.

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

**Activities and achievements in the year****Our Educational programs:**

□ **Sanatain Course** - This year we started our first course for male adults. It is a very comprehensive course put together for adults to understand Islam in this modern society.

□ **Annual Conference** - An annual event where we organise, host and invite reputable scholars to talk about how to spiritually connect ourselves with God. This conference was our 1st annual event.

6

□ **Welcoming Ramadhan 2021** - An annual event where we organise, host and invite reputable scholars to talk about different aspects of the holy month of Ramadhan.

□ **Ramadhan Poem Competition** - This was our first national competition for children under the age of twelve with over 100 participants across the UK and was hugely successful.

### **Our Community Services**

□ **COVID-19 Response** - This year has been very challenging. The impact of the COVID-19 pandemic will be felt by everyone for a long time. We had to quickly adapt to the fast-changing circumstances and restructure our organisation in order to protect our community.

We would like to thank all of our donors and well-wishers for their continued support towards our charity.

### **Here are some of the things we did to help our community during COVID 19**

- Provided hygiene packs to care homes.
- Made female personal hygiene packs.
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- Shopping for the vulnerable and those who were self-isolating.
- Provided warm cooked meals to NHS frontline workers.

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### **Risk management**

Trustees routinely perform risk assessments to identify key risks relevant to the charity. They have updated and added to the wide range of policies and procedures in place. All Trustees and volunteers are provided with a handbook, which informs them of the Charities policies. This includes the Health and Safety and Safeguarding policies.

### **Financial Review**

In this financial year, TJE has been in surplus and with continuing demand for services and support for the Charity, the financial outlook going forward into 2020/21 remains positive. The Trustees will continue working closely with all the volunteers and ensure the momentum is maintained to successfully deliver the future plans of TJET.

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### **Reserve Policy**

The Trustees have established a policy whereby the unrestricted funds held by the charity should be sufficient to cover four months of the resources expended. The Trustees will ensure that the restricted funds are expended so that the conditions attached to such funds are met. At present, the level of unrestricted funds exceeds the target level.

### **Trustees and their responsibilities**

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The principles and main duties are the same in all cases. Trustees have, and must accept, ultimate responsibility for directing the affairs of a charity, and ensuring that it is solvent, well-run, and meeting the needs for which it has been set up.

On behalf of all Trustees



Mr Mohammed Iqbal Ali  
**Chair**

**12 July 2021**



**The Joseph Education Trust**

**Income Statement**

**Period 28 January 2020 - 31 March 2021**

	<b><u>31/Mar/21</u></b>	
	<b><u>£</u></b>	<b><u>£</u></b>
<b><u>Incoming Resources:</u></b>		
Donations	86940	
Fundraising	61071	148011
	<hr/>	
<b><u>Resources Expended:</u></b>		
Equipment	1410	
Food	1653	
Stationary	467	
Prizes	50	
Benches, Chairs & Desks	161	
Donation	270	
Survey Fees	500	
Charity Boxes	190	
Cleaning	27	
Books	128	
Repairs	37	
Paypal	161	
Bank Charges	9	5063
	<hr/>	<hr/>
<b><u>Net Surplus for the Year</u></b>		<b><u>142948</u></b>
		<hr/> <hr/>



**The Joseph Education Trust**

**Balance Sheet**

**As at 31 March 2021**

	<b><u>Notes</u></b>	<b><u>£</u></b>	<b><u>31/03/21</u></b>	<b><u>£</u></b>
<b><u>Current Assets</u></b>				
Bank Balance		196548		
		<hr/>		
<b><u>Less: Current Liabilities</u></b>				
Loans		53600		
		<hr/>		
<b><u>Net Current Assets</u></b>				<b>142948</b>
				<hr/> <hr/>

These Financial Statements have been prepared in accordance with the special provisions of Reporting Standard for Smaller Entities.

These Financial Statements were approved by the Board of Trustees and were signed on its behalf

..... (Secretary)

Date:

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**d: 12 July 2021**

## **The Joseph Education Trust**

### **Notes to the Financial Statements**

**Period 28 January 2020 - 31 March 2021**

#### **1. Accounting Policies**

##### Accounting Conventions

These financial statements have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSEE) effective April 2008 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by

##### Incoming Resources

All incoming resources are included in the Income Statement when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

##### Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under the headings related to that category.

In accordance with the FRSEE (effective April 2008) no depreciation is provided in respect of free properties. This is a departure from the requirements of the Companies Act 2006 which requires properties to be depreciated. Such properties are held in the thought that the trustees consider depreciate them would not give a true and fair view.

##### Taxation

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

##### Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

#### **2. Trustees' Remuneration and Benefits**

There were no trustees' remuneration or other benefits nor any trustees expenses paid.

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**The Joseph Education Trust**

**Statement of Financial Accounts**

**Period 28 January 2020 - 31 March 2021**

**The Joseph Education Trust**

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**Period 28 January 2020 - 31 March 2021**

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Trustees Annual Report	6 - 8

**The Joseph Education Trust**

**Charity Information**

**Period 28 January 2020 - 31 March 2021**

**Charity Number:** 1187628

**Address:** 117 Belgrave Road  
Oldham  
OL2 5AF

**Trustees:** Mohammed Iqbal Ali  
Mohammed Imran Ali  
Ejazur Rahman  
Amir Khan  
Sufyan Boodi

**Bankers:** Natwest plc

**Accountants:** S. B. P. (Southport) Limited  
T/as S. B. Patel & Co.  
Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL



**The Joseph Education Trust**

**Statement of Accounts**

**Period 28 January 2020 - 31 March 2021**

In accordance with instructions given to us, we have prepared, without carrying out any audit, the Statement of Financial Accounts from the accounting records of Southport Mosque & Islamic Cultural Centre and from information and explanations supplied to us by the trustees.

Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to you that we have done so, and state those matters that we have agreed to state to you in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the trustees for our work or for this report.

**S. B. P. (Southport) Limited  
T/as S. B. Patel & Co.  
Chartered Certified Accountants  
Tolsey House  
1 Marshside Road  
Churchtown  
Southport  
PR9 9TL**

**The Joseph Education Trust**

**Trustee Annual Report**

**Period 28 January 2020 - 31 March 2021**

**THE JOSEPH EDUCATION TRUST**

**Report of the Directors and Trustees for the period ended 31 March 2021.**

The Directors and Trustees of The Joseph Education Trust (TJET) are pleased to present their annual report and independently examined financial statements for the period ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP 2005) and Accounting Standards Charities Act 2011.

**Principle objectives and activities**

The charity's objects are:

- To advance the Muslim faith for the benefit of the public throughout England.
- The promotion of religious harmony for the benefit of the public by promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths.
- To advance the education of the public in national curriculum subjects.
- Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature responsible individuals.

**Governance, Structure and Management**

The Trust is constituted as a charitable trust registered with the Charity Commission. It is governed by a constitution.

The charity trustees are responsible for the general control and management of the charity.

The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body quarterly and are responsible for all decisions taken in relation to running the organisation and the activities provided by the charity. At the quarterly meetings, the Trustees review the charity's financial position, progress, issues and direction of the organisation.

**Activities and achievements in the year**

**Our Educational programs:**

□ **Sanatain Course** - This year we started our first course for male adults. It is a very comprehensive course put together for adults to understand Islam in this modern society.

□ **Annual Conference** - An annual event where we organise, host and invite reputable scholars to talk about how to spiritually connect ourselves with God. This conference was our 1st annual event.

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□ **Welcoming Ramadhan 2021** - An annual event where we organise, host and invite reputable scholars to talk about different aspects of the holy month of Ramadhan.

□ **Ramadhan Poem Competition** - This was our first national competition for children under the age of twelve with over 100 participants across the UK and was hugely successful.

### **Our Community Services**

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**12 July 2021**

