

REGISTERED CHARITY NUMBER: 1205482

**GAMBIAN COMMUNITY (BIRMINGHAM)
(CHARITABLE INCORPORATED ORGANISATION)**

Report of the Trustees and Financial Statements

For the Period

30 October 2023 to 31 March 2025

GAMBIAN COMMUNITY (BIRMINGHAM)

INDEX TO THE FINANCIAL STATEMENTS for the year ended 31 March 2025

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GAMBIAN COMMUNITY (BIRMINGHAM)

REFERENCES AND ADMINISTRATIVE DETAILS for the year ended 31 March 2025

Registered Charity Number: 1205482

Registered Principal Office: 3rd Floor
Wolverly House
8 Digbeth Road
Birmingham
West Midlands
B5 6BJ

Trustees:

Name	Appointed	Resigned
Baba Jaiteh (Chair)	30 Oct 2023	
Fatoumata Kinteh	30 Oct 2023	
Sherriff J Drammeh	30 Oct 2023	
Dawda Dibba	30 Oct 2023	

Independent Examiner: Severn Accounting
Shaws Mews
1 Shaws Street
Worcester
WR1 3QQ

Bankers: Al Rayan Bank

GAMBIAN COMMUNITY (BIRMINGHAM)

REPORT OF THE TRUSTEES for the year ended 31 March 2025

The trustees, for the purposes of the Charity Act, present their annual report and independently reviewed Financial Statements for the period 30 October 2023 to 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

AIMS AND OBJECTIVES

The charity was incorporated as a Charitable Incorporated Organisation (CIO) and registered with the Charity Commission on the 30/10/2023.

The objects of the CIO are:

"For the public benefit the advancement of the Islamic faith in Birmingham and the surrounding area, though not exclusively within the Senegambian community, through the provision of a place of worship, the holding of prayer meetings and producing and/or distributing literature to enlighten others about the Islamic religion".

The charity's objects are carried out for the public benefit. During the period under review, the trustees have undertaken activities consistent with these objects, aimed at supporting and advancing the interests of the beneficiary community. These activities included oversight of the charity's financial affairs, engagement with stakeholders, and ensuring that resources were applied efficiently and responsibly to further the charity's purposes.

PUBLIC BENEFIT STATEMENT

"The trustees have had due regard to the Charity Commission's guidance on public benefit in determining that these activities are for the public good."

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The Governing Document used is the Constitution

Trustees are appointed in accordance with the procedures set out in the Constitution. All Trustees are selected by elections by current trustees who serve voluntarily and receive no remuneration for their services.

GAMBIAN COMMUNITY (BIRMINGHAM)

REPORT OF THE TRUSTEES for the year ended 31 March 2025 (continued)

RISK MANAGEMENT

Trustees need to be aware of all risks facing charities. To overcome any potential risks, here at GCB we are always proactively finding ways of improving risk management through better education, improving and adopting new processes.

Regular risk management appraisals are done for data management, cash handling, banking, filing systems.

To better improve our systems and processes, GCB are always looking to work with professional organizations, to keep ahead of any regulations relating to our organization.

ACHIEVEMENT AND PERFORMANCE

During the year, the charity continued to serve the community through the provision of congregational prayers five times daily. In addition, the charity supported a wide range of social and pastoral needs within the community, including facilitating marriage ceremonies, welcoming and supporting families following the birth of a child, and providing marital and family counselling.

The charity also organised activities and events for teenagers, aimed at positive engagement and helping to steer young people away from negative influences. Through these activities and other ongoing initiatives, the charity continued to play a central role in supporting the spiritual, social, and well-being needs of the community.

FINANCIAL REVIEW

The trustees aim to maintain an appropriate level of reserves to ensure the charity's ongoing financial stability and to enable it to meet its commitments as they fall due. Reserves are held to manage financial risk, support the continuity of activities, and provide flexibility in the event of unforeseen expenditure or income shortfalls.

The level of reserves is reviewed regularly by the trustees and is considered to be adequate for the charity's current operational needs.

The charity's principal source of income is voluntary donations from members of the community. Additional funding is generated through fundraising activities and contributions made in support of the charity's ongoing religious, social, and community-based activities.

The trustees are grateful for the continued support of donors and volunteers, which enables the charity to carry out its charitable purposes.

The charity holds some funds in reserve, which are primarily maintained in fixed deposit accounts. These reserves are intended to support the charity's long-term objective of acquiring its own community centre, ensuring that sufficient funds are available to achieve this strategic ambition while maintaining financial security.

GAMBIAN COMMUNITY (BIRMINGHAM)

REPORT OF THE TRUSTEES

for the year ended 31 March 2025 (continued)

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements under applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the incoming resources and application of resources of the CIO for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2015 (FRS 102).
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

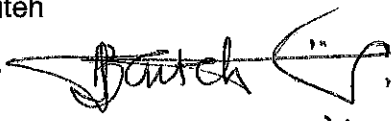
The Trustees are satisfied that they have complied with the above responsibilities.

This report was approved by the trustees on 29 January 2026

and signed on their behalf by:

B. Jaiteh

Chair



GAMBIAN COMMUNITY (BIRMINGHAM)

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE GAMBIAN COMMUNITY (BIRMINGHAM)

for the period 30 October 2023 to 31 March 2025

I report to the charity trustees on my examination of the accounts of the Charity for the period 30 October 2023 to 31 March 2025, which are set out on pages 3-5 and 7-12

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Severn Accounting
Shaws Mews
1 Shaws Street
Worcester
WR1 3QQ

Date: 29/01/2026

GAMBIAN COMMUNITY (BIRMINGHAM)**STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account)
for the period 30 October 2023 to 31 March 2025**

		Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
INCOME FROM:	Notes				
Donations & legacies	2	40,141	-	40,141	-
Charitable income	2	5,612		5,612	
Investment income	2	4,728	-	4,728	-
TOTAL INCOME		50,481	-	50,481	-
EXPENDITURE ON:					
Raising funds					
Charitable Activities	4	20,133	-	20,133	-
TOTAL EXPENDITURE		20,133	-	20,133	-
NET INCOME/(EXPENDITURE)					
before transfers		30,348	-	30,348	-
Transfers between funds					-
Net Incoming/(Outgoing) resources		30,348	-	30,348	-
RECONCILIATION OF FUNDS					
Total funds brought forward		137,278	-	137,278	-
TOTAL FUNDS CARRIED FORWARD		167,625	-	167,625	-

The notes in pages 9 to 12 forms part of these financial statements

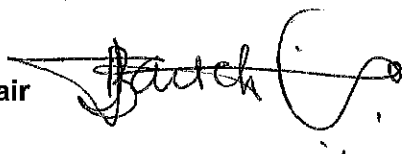
GAMBIAN COMMUNITY (BIRMINGHAM)**BALANCE SHEET****As of 31 March 2025**

	Notes	At 31st March 2025	At 31st March 2024
CURRENT ASSETS			
Cash at bank and in hand		167,975	-
		<u>167,975</u>	<u>-</u>
CREDITORS			
Amounts falling due within one year	7	350	-
		<u>167,625</u>	<u>-</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		167,625	-
CREDITORS			
Amounts falling due after more than one year		-	-
NET ASSETS			
		<u>167,625</u>	<u>-</u>
FUNDS			
Restricted funds		-	-
Unrestricted funds	8	167,625	-
TOTAL FUNDS			
		<u>167,625</u>	<u>-</u>

These financial statements were approved by the Board of Trustees and signed on its behalf by:

B. Jaiteh

Chair



Date: 29/01/2026

GAMBIAN COMMUNITY (BIRMINGHAM)

NOTES TO THE FINANCIAL STATEMENTS for the period 30 October 2023 to 31 March 2025

1. PRINCIPAL ACCOUNTING POLICIES

GENERAL INFORMATION

Gambian Community (Birmingham) is a Charitable Incorporated Organisation (CIO) incorporated in England and is registered with The Charity Commission under the Charities Act 2011 and it constitutes a Public Benefit Entity as defined by FRS102. The address of the registered office is given in the reference and administrative details on page 2.

BASIS OF ACCOUNTING

The charity constitutes a public benefit entity as defined by FRS 102. 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), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

GOING CONCERN

At the time of approving the accounts, the trustees have reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the CIO is legally entitled to the income, and the amount can be quantified with reasonable accuracy.

RESOURCES EXPENDED

Expenditure is accounted for on an accrual 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.

TAXATION

The CIO is exempt from corporation tax on its charitable activities. It is not registered for VAT and so irrecoverable VAT is included under the related expenditure headings.

GAMBIAN COMMUNITY (BIRMINGHAM)

NOTES TO THE FINANCIAL STATEMENTS for the period 30 October 2023 to 31 March 2025 (continued)

ACCOUNTING POLICIES (continued)

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 restricted purposes within the objects of the CIO. Restrictions arise when specified by the donor or when funds raised for restricted purposes.

DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities in other administrative expenses.

GAMBIAN COMMUNITY (BIRMINGHAM)**NOTES TO THE FINANCIAL STATEMENTS****for the period 30 October 2023 to 31 March 2025 (continued)****2. INCOME**

	2025	2024
	£	£
Donations and legacies:		
Masjid rent	936	-
General donation	39,205	-
	<hr/>	<hr/>
	40,141	-
	<hr/>	<hr/>
Income from Charitable activities:		
Lunch on sale	5,612	-
	<hr/>	<hr/>
	5,612	-
	<hr/>	<hr/>
Investment income:		
Investment income	4,728	-
	<hr/>	<hr/>
	4,728	-
	<hr/>	<hr/>
Total income	50,481	-

3. EXPENDITURE

	2025	2024
	£	£
Charitable activities:		
Rent - Premises	2,600	-
Repairs and maintenance	120	-
Masjid consumables	863	-
Utilities	7,434	-
Zakat expenses	1,807	-
Ramadan expenses	2,400	-
Eid expenses (lunch on sales)	4,546	-
Legal and professional fees	350	-
Other	13	-
	<hr/>	<hr/>
Total expenditure	20,133	-
	<hr/>	<hr/>

GAMBIAN COMMUNITY (BIRMINGHAM)

NOTES TO THE FINANCIAL STATEMENTS

for the period 30 October 2023 to 31 March 2025 (continued)

4. STAFF COST

There were no employees during the period to 31 March 2025.

5. CREDITORS: AMOUNTS FALLING DUE IN ONE YEAR

	2025 £	2024 £
Accrued expenses	350	-
	<hr/> 350	<hr/> 350

6. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Net Current Assets	167,625	-	167,625	-
	<hr/> 167,625	<hr/> -	<hr/> 167,625	<hr/> -

7. RESTRICTED FUNDS

There are no restricted funds, and all funds can be used for the furtherance of the charity purpose.

8. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2025 the charity had no annual commitments under non-cancellable operating leases.

9. RELATED PARTY TRANSACTIONS

During the period under review, a payment of £2,687.05 was made to trustees in relation to reimbursement of expenses. All these expenses were properly incurred for the activities of the charity.

