

# BALHAM MOSQUE

England & Wales · Charity number 271538

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1976-08-04

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

## Contact

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**Address** Balham Mosque  
47a Balham High Road  
London  
SW12 9AW

**Phone** 03003030694

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

**Website** [www.balhammosque.org](http://www.balhammosque.org)

## Activities

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**Objects:** THE ADVANCEMENT OF RELIGION BY THE CONDUCT OF PUBLIC WORSHIP ACCORDING TO THE TENETS OF THE RELIGION OF ISLAM AS UNDERSTOOD BY THE SECT THEREOF KNOWN AS AHLE-I-SUNNAT WAL JAMAL MUSLIM (HEREINAFTER CALLED "THE RELIGION") AND THE INSTRUCTION OF PERSONS PROFESSING THE RELIGION IN THE FAITH OF THE RELIGION.

**Activities:** The principal activities and objective of the charity is the advancement of religion by conduct of public worship and the religious instruction of person according to the tenets of the religion of Islam.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** LONDON SOUTH WEST
- Kent
- Lambeth
- Surrey
- Wandsworth

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,058,712	£922,018	£5,329,514	28
2024-03-31	£1,035,978	£880,451	£5,192,819	28
2023-03-31	£992,162	£787,146	£5,037,293	28
2022-03-31	£1,273,380	£675,571	£4,832,277	28
2021-03-31	£741,149	£632,784	£4,197,401	28

## Trustees

Name	Role	Appointed
<b>SIR IQBAL SACRANIE</b>	Chair	
Abdul Khalik Amejje		2019-10-11
Aniz Jussab		2019-10-11
HAROON DAUD		
HAROON KARIM		
MOHAMMED AYAZ NIAZI		2012-10-04
MR FAROUK VALI MOHAMED		2012-10-04

**BALHAM MOSQUE**

England & Wales - Charity number 271538

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# Accounts

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Charity registration # 271538

**THE BALHAM MOSQUE**

Annual Report

for the year ended 31st March 2025

**M.ZAIDI AND CO**

**STATUTORY AUDITORS**

*241 Mitcham Road, Tooting, London SW17 9JQ*

**Telephone: 0208 767 2300, Fax: 020 8767 9110**

## **THE BALHAM MOSQUE**

### **Information**

#### **Trustees**

Sir Iqbal Sacranie  
Mr.Haroon Karim  
Mr.Haroon Daud  
Mr. Mohammed Ayaz Niazi  
Mr. Farouk Valimohamed  
Mr A K Amejee  
Mr Aniz Jussab

#### **Registered Office**

47A Balham High Road  
London  
SW12 9AW

#### **Auditors**

M.Zaidi and Co  
Statutory Auditors  
241 Mitcham Road  
London  
SW17 9JQ

#### **Bankers**

HSBC  
117 Balham High Road  
London  
SW17 9AJ

National Westminster Bank Plc  
63 - 65 Piccadilly  
London  
W1J OAJ

Al Rayan Bank  
77-79 Edgware Road  
London  
W2 2HZ

#### **Charity Reg Number**

2 7 1 5 3 8

# THE BALHAM MOSQUE

## Contents

	<b>Page</b>
Trustees' Annual Report	<b>1 - 4</b>
Auditor's Report	<b>5 - 7</b>
Statement of Financial Activities	<b>8</b>
Balance Sheet	<b>9</b>
Notes to the Accounts	<b>10 - 17</b>

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2025**

The Trustees present their report along with the financial statements of the charity for the year ended 31st March 2025.

The Balham Mosque, located at 47A Balham High Road, London SW12 9AW is registered with the Charities Commission (Registration Number 271538) and operates under a Deed of Trust.

**Principal Objectives and Activities**

The principal objectives and activities of the charity are as follows:

**(a) Establish Daily and Other Prayers:**

Facilitate the five daily prayers and other necessary prayers to serve the Muslim community.

**(b) Support Religious Activities:**

Provide help and facilities for religious activities, including marriages and funeral rites.

**(c) Zakat and Charitable Funds:**

Organise the collection and distribution of Zakat and other charitable funds in line with Islamic principles and the laws of England and Wales.

**(d) Advance Understanding of Islam:**

Promote the practice and understanding of Islam through education and awareness initiatives.

**(e) Islamic Instruction:**

Offer facilities for Islamic education by organising regular classes for children and adults.

**(f) Address Community Needs:**

Cater to the Muslim community's educational, social, cultural, spiritual, and health-related requirements

**(g) Promote Muslim Interests:**

Represent the collective interests of Muslims, voice opinions on pertinent matters, and provide training (e.g., media training) to equip the community for broader engagement.

**(h) Funeral and Burial Services:**

Offer facilities for mortuary services, washing, and burial of deceased Muslims.

**(i) Establish Supporting Institutions:**

Help create and maintain institutions such as libraries, da'wah centres, and places of worship to advance the objectives.

**(j) Promote Islamic Teachings:**

Advocate for Islamic teachings, enjoin good, and forbid wrong in accordance with Shariah through various initiatives and means.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2025**

**Risk Management**

The Trustees have reviewed the major strategic, business, and operational risks faced by the Charity. Systems have been established to provide regular reporting, enabling proactive measures to mitigate these risks effectively.

**Charity's Structure, Governance and Management**

The charity is made up of a board of Trustees, a Management Committee (or 'Office Bearers'), and Sub-committees, which oversee the functioning of the charity as well as the full-time salaried staff who are responsible for the day-to-day running of our Centres.

Major decisions, such as new projects, acquisitions of new assets, lease extensions, and major renovation programmes, are approved by the Trustees.

The day-to-day management of the Mosque is overseen by the Management Committee. This includes the appointment and discharge of staff, Madrassah activities, repairs, and maintenance, etc

New Trustees are appointed based on their experience and knowledge of being involved in community organizations.

Salary levels are reviewed each year by the Management Committee to ensure they continue to reflect market rates and are fair relative to other jobs in the organization.

**Brief description of charity's achievements and performance during the period**

**Charity's Achievements and Performance:**

During the reporting period, the Charity Trustees have made significant strides in fulfilling the Charity's mission, benefiting both its members and the wider community.

A key development has been the Charity's decision to transition to a Charitable Incorporated Organisation (CIO). This change aims to strengthen governance, enhance operational efficiency, and ensure the Charity's long-term sustainability.

Additionally, progress on the Cemetery project remains a priority for the Trustees. The Charity is collaborating closely with consultants and is in the process of finalizing all necessary reports and documentation to advance the project.

The Charity has also maintained and enhanced its burial services, providing families with essential support during challenging times.

The Trustees wish to extend their sincere gratitude to the Ghul team for their invaluable service. Their dedication to performing this important duty with care and compassion provides vital support to families during difficult times. The Trustees acknowledge and deeply appreciate the significant role the team plays in serving the community.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2025**

Through the dedication of the Trustees and Management Committee, along with our incredible volunteers, the Charity has remained steadfast in its commitment to its core values and objectives, playing a vital role in enhancing the well-being and growth of the community. We would like to express our heartfelt thanks to the funeral volunteers for their tireless service in providing essential support to families in their time of need. Our sincere appreciation also goes to the mosque volunteers, whose time and dedication throughout the year have been vital to the smooth running of our activities and services.

School visits were hosted throughout the year, offering students an opportunity to learn about Islam, its principles, and practices. These visits fostered understanding, encouraged interfaith dialogue, and engaged children in meaningful conversations about faith and values.

Additionally, Tajweed classes for ladies are held once a week at Tooting Islamic Centre and twice a week at Balham, supporting women in improving their Quranic recitation and enhancing their spiritual knowledge.

As part of our ongoing development, Balham Mosque Charity is in the process of being formally closed, with its work continuing under a new structure. The organisation has now transitioned into a Charitable Incorporated Organisation (CIO) operating under the name Balham Masjid and Tooting Islamic Centre, registered with the Charity Commission under number 1211471. The organisation was registered as CIO on 18/12/2024.

We are also continuing to work on the planning application for the Anerley Orchard Cemetery. This important project remains a priority as we strive to provide essential burial services for the community and ensure long-term sustainability.

**The Trustees regards to the Charity Commission's guidance on public benefit**

It is always the aim of the trustees to ensure the guidance provided by the Charity Commission is taken seriously and implemented.

**Reserve Policy**

1.1 It is the policy of Balham Mosque & Tooting Islamic Centre to maintain free reserves at a level which balances our objectives to develop and support services with our need to remain financially stable.

1.2 A minimum level of free reserves equating to at least 4 months of unrestricted expenditure is considered sufficient to cover management, administration, and support costs and to respond to emergency needs which arise from time to time.

1.3 In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.

1.4 This would generally be for capital expenditure and will be specified in the notes to the annual accounts.

1.5 It is anticipated that total free reserves, including designated funds, would be maintained at a level of 4 months of unrestricted expenditure.

**THE BALHAM MOSQUE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31st MARCH 2025**

**Plans for Future Periods**

The Trustees are committed to aligning future activities with the Charity's core objectives, ensuring that both current and emerging needs of the community are met with excellence and compassion.

**Administrative Details**

The day-to-day responsibilities of the Trustees are handled by the Executive Secretary/Finance Office Manager, Ms. Maryam Tayub. The day-to-day running of both the centres is overseen by the members of the Management Committee.

**Trustee's Responsibilities in Relation to Financial Statements**

Law applicable to the charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping financial records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities', issued in March 2005. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity is administered by an executive management committee comprising:

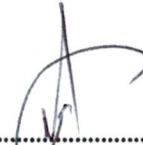
<b>Chairman</b>	:	Arshad Daud
<b>Vice Chairman</b>	:	Naeem Siddiqui
<b>Secretary</b>	:	Umar Valimohamed
<b>Assistant Secretary</b>	:	Nadeem Mian
<b>Treasurer</b>	:	Nisar Bawany
<b>Trustee Representative</b>	:	Ayaz Niazi
<b>Acting Treasurer</b>	:	Farouk Valimahomed

Approved by the board on ..... and signed on its behalf by:



.....  
**Sir Iqbal Sacranie**  
Trustee

Date: 08-09-25



.....  
**Mr. Mohammed Ayaz Niazi**  
Trustee

Date: 08-09-25

**INDEPENDENT AUDITORS' REPORT TO**  
**THE TRUSTEES OF THE BALHAM MOSQUE**  
**FOR THE YEAR ENDED 31st MARCH 2025**

**Opinion**

We have audited the financial statements of The Balham Mosque for the year ended 31st March 2025, which comprise the statement of financial activities, the balance sheet, and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2025, and of its incoming resources and application of resources, for the period then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**INDEPENDENT AUDITORS' REPORT TO**  
**THE TRUSTEES OF THE BALHAM MOSQUE**  
**FOR THE YEAR ENDED 31st MARCH 2025**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by Exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of the trustees**

The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2025**

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144\* of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
**Mr M Zaidi (Senior Statutory Auditor)**  
**For and on behalf of M.Zaidi & Co**  
**Chartered Accountants & Statutory Auditors**  
**241 Mitcham Road**  
**London**  
**SW17 9JQ**

Date:.....

11/9/25

## THE BALHAM MOSQUE

### Statement of Financial Activities For the Year Ended 31st March 2025

	Notes	Restricted Fund	Unrestricted Fund	2025 Total Fund	2024 Total Fund
<b>Incoming Resources</b>					
Donations & Legacies Received	2	175,395	377,076	552,471	574,069
Income from Charitable Activities		-	54,236	54,236	45,103
Income from Investments		10,897	441,108	452,005	416,806
Total Incoming Resources		<u>186,292</u>	<u>872,420</u>	<u>1,058,712</u>	<u>1,035,978</u>
<b>Resources Expanded</b>					
	2.1				
Direct Charitable Expenditure		210,901	688,925	899,826	861,175
Fundraising Cost		-	22,192	22,192	19,276
Total Resources Expanded		<u>210,901</u>	<u>711,117</u>	<u>922,018</u>	<u>880,451</u>
Net Incoming Resources for the year		(24,609)	161,304	136,694	155,527
Total Funds brought forward		<u>52,339</u>	<u>5,140,480</u>	<u>5,192,819</u>	<u>5,037,292</u>
<b>Total Fund at 31st March 2025</b>		<u><b>27,730</b></u>	<u><b>5,301,784</b></u>	<u><b>5,329,514</b></u>	<u><b>5,192,819</b></u>

**THE BALHAM MOSQUE**

**Balance sheet  
as at 31st March 2025**

		2025		2024	
Notes	£	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	3		3,421,338		3,468,408
<b>Current assets</b>					
Debtors and prepayments	5	2,120,763		2,017,039	
Cash at bank and in hand		1,199,562		1,126,356	
		3,320,325		3,143,395	
<b>Current liabilities</b>	6				
Creditors		4,590		4,590	
Sundry Creditors and Accruals		43,559		50,394	
		48,149		54,984	
<b>Net current assets</b>			3,272,176		3,088,411
<b>Total assets less current liabilities</b>			6,693,514		6,556,819
Long-term liabilities	7		(1,364,000)		(1,364,000)
<b>Net assets</b>			5,329,514		5,192,819
<b>Accumulated Funds</b>	9				
Unrestricted funds			5,301,784		5,140,480
Restricted funds			27,730		52,339
			5,329,514		5,192,819



.....  
Sir Iqbal Sacranie  
Trustee

Date: 08-09-25



.....  
Mr. Mohammad Ayaz Niazi  
Trustee

Date: 08-09-25

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

**1. Accounting policies**

**1.1. Accounting convention**

The financial statements have been prepared under historical cost convention, in accordance with Accounting and Reporting by Charities - Charities Act 2011 and with applicable Accounting Standards.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.2. Incoming Resources**

**Recognition of Incoming Resources**

These are included in Statement of Financial Activities (SoFA) when:

- the charity became entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fund raising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and Donations**

Grants and donations are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

**1.3. Resources Expended**

All expenditure will be recognised in the period in which a liability is incurred and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff

**Cost of generating funds**

These are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

**1.4. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	2% Straight Line
Leasehold properties	-	Straight Line over the life of the lease
Fixtures fittings & equipment	-	25% Straight Line
Motor vehicles	-	25% Straight Line
Islamic sharia compliant loan cost	-	15 years as per loan duration

**1.5 Staff Costs**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and Salaries (Including employer's NIC)	<u>269,634</u>	<u>243,304</u>
Average number of monthly employees	<u>28</u>	<u>28</u>

No employee received remuneration of more than £60,000 during the year.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

**2. Incoming Resources**

	Restricted Fund	Unrestricted Fund	2025 £	2024 £
<b>Donations &amp; Legacies Received</b>				
General Donations	-	142,187	142,187	151,265
Madrassah Donations	-	58,875	58,875	58,529
From Al Risala towards Light, Heat and Insurance	-	49,862	49,862	31,765
Contribution Received from Al-Risalah	-	110,000	110,000	110,000
Calender project receipts	-	2,113	2,113	2,181
Radio transmitters receipts	-	1,300	1,300	2,009
Madrassah Quran Project	-	179	179	48
Membership Fees	-	1,380	1,380	1,630
Gift aid refund	-	11,180	11,180	53,292
Zakat, Sadaqah, Fitrana & Fidya	111,921	-	111,921	91,151
Collection for others & special appeals	63,474	-	63,474	72,199
	<u>175,395</u>	<u>377,076</u>	<u>552,471</u>	<u>574,069</u>
<b>Income from Charitable Activities</b>				
Nikkah Certificates	-	290	290	300
Books	-	834	834	891
Funeral Fund	-	53,112	53,112	43,912
	<u>-</u>	<u>54,236</u>	<u>54,236</u>	<u>45,103</u>
<b>Income from Investments</b>				
Rent receivable	-	412,640	412,640	379,400
Other Income	-	13,200	13,200	12,300
Interest received	10,897	-	10,897	8,828
Return on Investment	-	15,268	15,268	16,278
	<u>10,897</u>	<u>441,108</u>	<u>452,005</u>	<u>416,806</u>
<b>Total Incoming Resources</b>	<u><b>186,292</b></u>	<u><b>872,420</b></u>	<u><b>1,058,712</b></u>	<u><b>1,035,978</b></u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

<b>2.1. Resources Expanded</b>			<b>2025</b>	<b>2024</b>
	Restricted Funds	Unrestricted Funds	£	£
<b>Direct Charitable Expenditure</b>				
Mosque Staff Salaries	-	141,127	141,127	131,038
Madrassah Staff Salaries	-	128,507	128,507	112,266
Madrassah Supply Staff	-	16,270	16,270	16,079
Staff pension costs	-	3,227	3,227	3,758
Staff training	-	120	120	169
Calenders project cost	-	1,650	1,650	1,900
Rates	-	937	937	787
Insurance	-	26,176	26,176	23,184
Light and Heat	-	72,739	72,739	87,893
Repairs and Maintenance	-	64,757	64,757	69,262
Printing, postage and stationary	-	1,269	1,269	1,146
Telephone & Internet	-	5,984	5,984	6,391
Madrasah Security TIC	-	2,871	2,871	-
Books Purchased	-	3,514	3,514	3,720
Quran Project	-	-	-	29
Dawah Expenses	-	1,338	1,338	2,914
Funeral services expenses	-	34,223	34,223	37,820
Legal and Professional Services	-	3,615	3,615	14,002
Anerley Orchard Cemetery-Expenses	-	12,120	12,120	22,320
Accountancy	-	5,265	5,265	4,920
Audit Fees	-	2,120	2,120	1,980
Bank Charges	-	2,846	2,846	2,865
Loan Charge Matrix	-	58,933	58,933	61,511
Cleaning Services	-	51,077	51,077	47,594
Membership Fees	-	500	500	500
Depreciation on Improvement of Buildings	-	41,758	41,758	41,758
Amortisation of long leasehold	-	1,966	1,966	1,966
Depreciation on FF & Equipment	-	4,016	4,016	7,240
Depreciation on motor vehicles	-	-	-	9,782
Zakat, Sadaqah and Fitrana	116,012	-	116,012	83,496
Collection for others-Special Appeals payments	84,047	-	84,047	54,036
Interest received donated	10,842	-	10,842	8,849
	<u>210,901</u>	<u>688,925</u>	<u>899,826</u>	<u>861,175</u>
<b>Fundraising Cost</b>				

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

Madrassah Parents Evening	-	-	-	-
Website costs	-	1,262	1,262	1,693
Jalsa Events	-	6,275	6,275	4,347
Radio Transmitters cost	-	2,655	2,655	1,236
Rent - for TIC Roof	-	12,000	12,000	12,000
	-	<u>22,192</u>	<u>22,192</u>	<u>19,276</u>
<b>Other Material Items</b>	-	-	-	-
<b>Total Resources Expanded</b>	<u>210,901</u>	<u>711,117</u>	<u>922,018</u>	<u>880,451</u>

**2.2 Auditors Remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Fees payable for the audit of the financial statements	<u>2,120</u>	<u>1,980</u>

**3. Tangible assets**

	<b>Land and buildings freehold</b>	<b>Land and buildings leasehold</b>	<b>Fixtures fittings and Equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1st April 2024	2,087,877	1,953,574	142,463	39,134	4,223,048
Additions	-	-	670	-	670
At 31st March 2025	<u>2,087,877</u>	<u>1,953,574</u>	<u>143,133</u>	<u>39,134</u>	<u>4,223,718</u>
<b>Depreciation</b>					
At 1st April 2024	545,843	36,244	133,419	39,134	754,640
Charge for the year	41,758	1,966	4,016	-	47,740
At 31st March 2025	<u>587,601</u>	<u>38,210</u>	<u>137,435</u>	<u>39,134</u>	<u>802,380</u>
At 31st March 2025	1,500,276	1,915,364	5,698	-	3,421,338
At 31st March 2024	<u>1,542,034</u>	<u>1,917,330</u>	<u>9,044</u>	<u>-</u>	<u>3,468,408</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

<b>5. Debtors</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Receivable from Ableband Ltd	1,480,714	1,369,646
Return on Investment-Wahed	7,341	21,688
HMRC Gift Aid	76,024	115,105
Other Debtors	34,481	10,162
Prepayments	515	438
Loan to Ableband Ltd	521,688	500,000
	<u>2,120,763</u>	<u>2,017,039</u>
<b>6. Current liabilities</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Tenants' deposit	4,427	4,427
Funeral Expenses-Advance paid	4,590	4,590
Advance Rent-47d Balham High Road	5,397	-
Sundry creditors & accruals	33,735	45,967
	<u>48,149</u>	<u>54,984</u>
<b>7. Long-term liabilities</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Qarz-e-Hasna (Interest free loan)	35,000	35,000
Al-Rayan Loan	1,329,000	1,329,000
	<u>1,364,000</u>	<u>1,364,000</u>

**8. Loan from Al-Rayan Bank**

The Balham Mosque has obtained a loan of £1.3 M from Al-Ryan Bank on the 13th of December 2018, which has a legal charge against 15 Laitwood Road property.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

<b>9. Movements in Funds</b>	<b>At 1st April 2024</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Funds	5,140,480	872,420	(711,117)	-	5,301,784
Restricted Funds	52,339	186,292	(210,901)	-	27,730
<b>Total</b>	<u>5,192,819</u>	<u>1,058,712</u>	<u>(922,018)</u>	<u>-</u>	<u>5,329,514</u>
<b><u>Restricted Funds</u></b>	<b>At 1st April 2024</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat, Sadaqah, Fitrana & Fidya	20,026	111,921	(116,012)	-	15,935
Collection for others & special appeals	30,059	63,474	(84,047)	-	9,486
Interest fund	2,254	10,897	(10,842)	-	2,309
	<u>52,339</u>	<u>186,292</u>	<u>(210,901)</u>	<u>-</u>	<u>27,730</u>

**10. Analysis of Net Assets Between Funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>At 31st March 2025</b>			
Tangible Fixed Assets	3,421,338	-	3,421,338
Current Assets	3,320,325	-	3,320,325
Current Liabilities	(48,149)	-	(48,149)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>5,329,514</u>	<u>-</u>	<u>5,329,514</u>
<b>At 31st March 2024</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	3,468,408	-	3,468,408
Current Assets	3,143,395	-	3,143,395
Current Liabilities	(54,984)	-	(54,984)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>5,192,819</u>	<u>-</u>	<u>5,192,819</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2025**

**11. Related Party Transactions:**

The related parties of the charity are the trustees, Al Risalah Education trust and the Ableband Ltd, due to the common trustees.

There were no wages paid to the trustees during the year. The following transactions took place between the Balham Mosque and the related parties during the year.

Contributions from Al Risalah towards TIC Expenses	£49,862
Paid to Ableband Ltd for rent received on behalf of Ableband	£70,000
Loan charges paid off on behalf of Ableband Ltd	£48,218
Donations made to The Balham Mosque by Ableband Ltd	£11,444

**12. Note on Organisational Transition**

These financial statements relate to Balham Mosque Charity, the predecessor entity. During the reporting period, the Charity began the process of establishing a new legal entity as a Charitable Incorporated Organisation (CIO), registered under the name Balham Masjid and Tooting Islamic Centre (charity number 1211471).

At present, the CIO has been legally formed but has not yet commenced operations. The Charity will continue to operate under its existing structure until the formal closure of Balham Mosque Charity is completed. Upon closure, all assets, liabilities, and activities will transfer to the CIO. Future financial statements will reflect the CIO's operations once the transition is finalised.

**BALHAM MOSQUE**

England & Wales - Charity number 271538

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# Accounts

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Charity registration # 271538

**THE BALHAM MOSQUE**  
Annual Report  
for the year ended 31st March 2024

**M.ZAIDI AND CO**  
**STATUTORY AUDITORS**  
*241 Mitcham Road, Tooting, London SW17 9JQ*  
**Telephone: 0208 767 2300, Fax: 020 8767 9110**

## THE BALHAM MOSQUE

### Information

<b>Trustees</b>	Sir Iqbal Sacranie Mr.Haroon Karim Mr.Haroon Daud Mr. Mohammed Ayaz Niazi Mr. Farouk Valimohamed Mr A K Amejee Mr Aniz Jussab
<b>Registered Office</b>	47A Balham High Road London SW12 9AW
<b>Auditors</b>	M.Zaidi and Co Statutory Auditors 241 Mitcham Road London SW17 9JQ
<b>Bankers</b>	HSBC 117 Balham High Road London SW17 9AJ  National Westminster Bank Plc 63 - 65 Piccadilly London W1J OAJ  Al Rayan Bank 77-79 Edgware Road London W2 2HZ
<b>Charity Reg Number</b>	2 7 1 5 3 8

# THE BALHAM MOSQUE

## Contents

	<b>Page</b>
Trustees' Annual Report	<b>1 - 4</b>
Auditor's Report	<b>5 - 7</b>
Statement of Financial Activities	<b>8</b>
Balance Sheet	<b>9</b>
Notes to the Accounts	<b>10 - 17</b>

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31st MARCH 2024**

The Trustees present their report along with the financial statements of the charity for the year ended 31st March 2024.

The Balham Mosque, located at 47A Balham High Road, London SW12 9AW is registered with the Charities Commission (Registration Number 271538) and operates under a Deed of Trust.

**Principal Objectives and Activities**

The principal objectives and activities of the charity are as follows:

**(a) Establish Daily and Other Prayers:**

Facilitate the five daily prayers and other necessary prayers to serve the Muslim community.

**(b) Support Religious Activities:**

Provide help and facilities for religious activities, including marriages and funeral rites.

**(c) Zakat and Charitable Funds:**

Organise the collection and distribution of Zakat and other charitable funds in line with Islamic principles and the laws of England and Wales.

**(d) Advance Understanding of Islam:**

Promote the practice and understanding of Islam through education and awareness initiatives.

**(e) Islamic Instruction:**

Offer facilities for Islamic education by organising regular classes for children and adults.

**(f) Address Community Needs:**

Cater to the Muslim community's educational, social, cultural, spiritual, and health-related requirements

**(g) Promote Muslim Interests:**

Represent the collective interests of Muslims, voice opinions on pertinent matters, and provide training (e.g., media training) to equip the community for broader engagement.

**(h) Funeral and Burial Services:**

Offer facilities for mortuary services, washing, and burial of deceased Muslims.

**(i) Establish Supporting Institutions:**

Help create and maintain institutions such as libraries, da'wah centres, and places of worship to advance the objectives.

**(j) Promote Islamic Teachings:**

Advocate for Islamic teachings, enjoin good, and forbid wrong in accordance with Shariah through various initiatives and means.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2024**

**Risk Management**

The Trustees have reviewed the major strategic, business, and operational risks faced by the Charity. Systems have been established to provide regular reporting, enabling proactive measures to mitigate these risks effectively.

**Charity's Structure, Governance and Management**

The charity is made up of a board of Trustees, a Management Committee (or 'Office Bearers'), and Sub-committees, which oversee the functioning of the charity as well as the full-time salaried staff who are responsible for the day-to-day running of our Centres.

Major decisions, such as new projects, acquisitions of new assets, lease extensions, and major renovation programmes, are approved by the Trustees.

The day-to-day management of the Mosque is overseen by the Management Committee. This includes the appointment and discharge of staff, Madrassah activities, repairs, and maintenance, etc

New Trustees are appointed based on their experience and knowledge of being involved in community organizations.

Salary levels are reviewed each year by the Management Committee to ensure they continue to reflect market rates and are fair relative to other jobs in the organization.

**Brief description of charity's achievements and performance during the period**

**Charity's Achievements and Performance:**

During the reporting period, the Charity Trustees have made significant strides in fulfilling the Charity's mission, benefiting both its members and the wider community.

A key development has been the Charity's decision to transition to a Charitable Incorporated Organisation (CIO). This change aims to strengthen governance, enhance operational efficiency, and ensure the Charity's long-term sustainability.

Additionally, progress on the Cemetery project remains a priority for the Trustees. The Charity is collaborating closely with consultants and is in the process of finalizing all necessary reports and documentation to advance the project.

The Charity has also maintained and enhanced its burial services, providing families with essential support during challenging times.

The Trustees wish to extend their sincere gratitude to the Ghush team for their invaluable service. Their dedication to performing this important duty with care and compassion provides vital support to families during difficult times. The Trustees acknowledge and deeply appreciate the significant role the team plays in serving the community.

## **THE BALHAM MOSQUE**

### **TRUSTEES' ANNUAL REPORT**

#### **FOR THE YEAR ENDED 31st MARCH 2024**

A successful Autism Awareness Event was held during the year, aimed at educating the community and supporting families affected by Autism. This initiative promoted inclusivity and raised awareness of the challenges faced by those living with Autism.

School visits were hosted throughout the year, offering students an opportunity to learn about Islam, its principles, and practices. These visits fostered understanding, encouraged interfaith dialogue, and engaged children in meaningful conversations about faith and values.

The Charity also held a Health Check Event, providing free health screenings and advice to promote community well-being. This initiative enabled individuals to access essential health services and highlighted the importance of preventive care.

Through the dedication of its Trustees, the Charity has remained steadfast in its commitment to its core values and objectives, playing a vital role in enhancing the well-being and growth of the community.

#### **The Trustees regards to the Charity Commission's guidance on public benefit**

It is always the aim of the trustees to ensure the guidance provided by the Charity Commission is taken seriously and implemented.

#### **Reserve Policy**

1.1 It is the policy of Balham Mosque & Tooting Islamic Centre to maintain free reserves at a level which balances our objectives to develop and support services with our need to remain financially stable.

1.2 A minimum level of free reserves equating to at least 4 months of unrestricted expenditure is considered sufficient to cover management, administration, and support costs and to respond to emergency needs which arise from time to time.

1.3 In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.

1.4 This would generally be for capital expenditure and will be specified in the notes to the annual accounts.

1.5 It is anticipated that total free reserves, including designated funds, would be maintained at a level of 4 months of unrestricted expenditure.

#### **Plans for Future Periods**

The Trustees are committed to aligning future activities with the Charity's core objectives, ensuring that both current and emerging needs of the community are met with excellence and compassion.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2024**

**Administrative Details**

The day-to-day responsibilities of the Trustees are handled by the Executive Secretary/Finance Office Manager, Ms. Maryam Tayub. The day-to-day running of both the centres is overseen by the members of the Management Committee.

**Trustee's Responsibilities in Relation to Financial Statements**

Law applicable to the charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping financial records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities', issued in March 2005. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity is administered by an executive management committee comprising:

<b>Chairman</b>	:	Arshad Daud
<b>Vice Chairman</b>	:	Naeem Siddiqui
<b>Secretary</b>	:	Umar Valimohamed
<b>Assistant Secretary</b>	:	Nadeem Mian
<b>Treasurer</b>	:	Nisar Bawany
<b>Trustee Representative</b>	:	Ayaaz Niazi
<b>Acting Treasurer</b>	:	Farouk Valimahomed

Approved by the board on ..... 20/12/2024 ..... and signed on its behalf by:

  
.....  
**Sir Iqbal Sacranie**  
Trustee

Date: 20-01-2025

  
.....  
**Mr A K Amejee**  
Trustee

Date: 20-01-2025

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2024**

**Opinion**

We have audited the financial statements of The Balham Mosque for the year ended 31st March 2024, which comprise the statement of financial activities, the balance sheet, and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2024, and of its incoming resources and application of resources, for the period then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2024**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by Exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of the trustees**

The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2024**

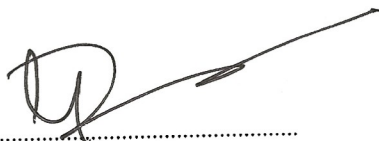
**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144\* of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
**Mr M Zaidi (Senior Statutory Auditor)**  
**For and on behalf of M.Zaidi & Co**  
**Chartered Accountants & Statutory Auditors**  
**241 Mitcham Road**  
**London**  
**SW17 9JQ**

Date: 21.01.2025

**THE BALHAM MOSQUE**

**Statement of Financial Activities  
For the Year Ended 31st March 2024**

	Notes	Restricted Fund	Unrestricted Fund	2024 Total Fund	2023 Total Fund
<b>Incoming Resources</b>					
Donations & Legacies Received	2	163,350	410,719	574,069	548,116
Income from Charitable Activities		-	45,103	45,103	38,193
Income from Investments		8,828	407,978	416,806	405,853
<b>Total Incoming Resources</b>		<u>172,178</u>	<u>863,800</u>	<u>1,035,978</u>	<u>992,162</u>
<b>Resources Expanded</b>					
	2.1				
Direct Charitable Expenditure		146,381	714,794	861,175	776,407
Fundraising Cost		-	19,276	19,276	10,739
Other Material Items		-	-	-	-
<b>Total Resources Expanded</b>		<u>146,381</u>	<u>734,070</u>	<u>880,451</u>	<u>787,146</u>
<b>Net Incoming Resources for the year</b>		25,797	129,730	155,527	205,016
<b>Total Funds brought forward</b>		<u>26,542</u>	<u>5,010,750</u>	<u>5,037,292</u>	<u>4,832,277</u>
<b>Total Fund at 31st March 2024</b>		<u><u>52,339</u></u>	<u><u>5,140,480</u></u>	<u><u>5,192,819</u></u>	<u><u>5,037,293</u></u>

**THE BALHAM MOSQUE**

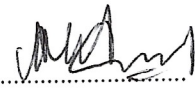
**Balance sheet  
as at 31st March 2024**

		2024		2023	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	3		3,468,408		3,522,343
<b>Deferred revenue expenditure</b>					
Sharia compliant loan cost			-		-
<b>Current assets</b>					
Debtors and prepayments	5	2,017,039		1,883,424	
Cash at bank and in hand		1,126,356		1,028,027	
		<u>3,143,395</u>		<u>2,911,451</u>	
<b>Current liabilities</b>	6				
Creditors		4,590		6,041	
Sundry Creditors and Accruals		50,394		26,460	
		<u>54,984</u>		<u>32,501</u>	
<b>Net current assets</b>			<u>3,088,411</u>		<u>2,878,950</u>
<b>Total assets less current liabilities</b>			6,556,819		6,401,293
Long-term liabilities	7		(1,364,000)		(1,364,000)
<b>Net assets</b>			<u>5,192,819</u>		<u>5,037,293</u>
<b>Accumulated Funds</b>	9				
Unrestricted funds			5,140,480		5,010,751
Restricted funds			52,339		26,542
			<u>5,192,819</u>		<u>5,037,293</u>



.....  
Sir Iqbal Sacranie  
Trustee

Date: 20-01-2025



.....  
Mr A K Amejee  
Trustee

Date: 20-01-2025

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

**1. Accounting policies**

**1.1. Accounting convention**

The financial statements have been prepared under historical cost convention, in accordance with Accounting and Reporting by Charities - Charities Act 2011 and with applicable Accounting Standards.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.2. Incoming Resources**

**Recognition of Incoming Resources**

These are included in Statement of Financial Activities (SoFA) when:

- the charity became entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fund raising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and Donations**

Grants and donations are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

**1.3. Resources Expended**

All expenditure will be recognised in the period in which a liability is incurred and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff

**Cost of generating funds**

These are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

**1.4. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	2% Straight Line
Leasehold properties	-	Straight Line over the life of the lease
Fixtures fittings & equipment	-	25% Straight Line
Motor vehicles	-	10% Straight Line
Islamic sharia compliant loan cost	-	15 years as per loan duration

<b>1.5 Staff Costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and Salaries (Including employer's NIC)	<u>243,304</u>	<u>252,354</u>
Average number of monthly employees	<u>28</u>	<u>28</u>

No employee received remuneration of more than £60,000 during the year.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

2. Incoming Resources

	Restricted Fund	Unrestricted Fund	2024 £	2023 £
<b>Donations &amp; Legacies Received</b>				
General Donations	-	151,265	151,265	140,449
Madrassah Donations	-	58,529	58,529	57,490
From Al Risala towards Light, Heat and Insurance	-	31,765	31,765	27,651
Contribution Received from Al-Risalah	-	110,000	110,000	110,000
Calender project receipts	-	2,181	2,181	2,614
Radio transmitters receipts	-	2,009	2,009	758
Madrassah Quran Project	-	48	48	-
TIC Project	-	-	-	3,000
Membership Fees	-	1,630	1,630	1,555
Gift aid refund	-	53,292	53,292	51,507
Sports & other Events	-	-	-	453
Zakat, Sadaqah, Fitrana & Fidyah	91,151	-	91,151	91,411
Collection for others & special appeals	72,199	-	72,199	61,228
	<u>163,350</u>	<u>410,719</u>	<u>574,069</u>	<u>548,116</u>
<b>Income from Charitable Activities</b>				
Nikkah Certificates	-	300	300	375
Books	-	891	891	1,462
Funeral Fund	-	43,912	43,912	36,356
	<u>-</u>	<u>45,103</u>	<u>45,103</u>	<u>38,193</u>
<b>Income from Investments</b>				
Rent receivable	-	379,400	379,400	390,660
Other Income	-	12,300	12,300	11,500
Interest received	8,828	-	8,828	2,019
Return on Investment	-	16,278	16,278	1,674
	<u>8,828</u>	<u>407,978</u>	<u>416,806</u>	<u>405,853</u>
<b>Total Incoming Resources</b>	<u><u>172,178</u></u>	<u><u>863,800</u></u>	<u><u>1,035,978</u></u>	<u><u>992,162</u></u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

2.1. Resources Expanded	Restricted Funds	Unrestricted Funds	2024 £	2023 £
<b>Direct Charitable Expenditure</b>				
Mosque Staff Salaries	-	131,038	131,038	129,823
Madrassah Staff Salaries	-	112,266	112,266	122,531
Madrassah Supply Staff	-	16,079	16,079	17,551
Staff pension costs	-	3,758	3,758	3,742
Staff training	-	169	169	233
Calenders project cost	-	1,900	1,900	2,200
Rates	-	787	787	1,022
Insurance	-	23,184	23,184	17,965
Light and Heat	-	87,893	87,893	74,190
Repairs and Maintenance	-	69,262	69,262	27,576
Printing, postage and stationary	-	1,146	1,146	1,526
Telephone & Internet	-	6,391	6,391	5,084
Books Purchased	-	3,720	3,720	2,637
Quran Project	-	29	29	-
Dawah Expenses	-	2,914	2,914	5,547
Funeral services expenses	-	37,820	37,820	27,973
Legal and Professional Services	-	14,002	14,002	13,633
Anerley Orchard Cemetery-Expenses	-	22,320	22,320	3,600
Accountancy	-	4,920	4,920	4,485
Audit Fees	-	1,980	1,980	1,725
Bank Charges	-	2,865	2,865	2,371
Loan Charge Matrix	-	61,511	61,511	37,918
Cleaning Services	-	47,594	47,594	51,933
Membership Fees	-	500	500	500
Depreciation on Improvement of Buildings	-	41,758	41,758	41,758
Amortisation of long leasehold	-	1,966	1,966	1,966
Depreciation on FF & Equipment	-	7,240	7,240	7,569
Depreciation on motor vehicles	-	9,782	9,782	9,784
Zakat, Sadaqah and Fitrana	83,496	-	83,496	99,934
Collection for others-Special Appeals payments	54,036	-	54,036	59,631
Interest received donated	8,849	-	8,849	-
	146,381	714,794	861,175	776,407
<b>Fundraising Cost</b>				
Madrassah Parents Evening	-	-	-	13

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

Website costs	-	1,693	1,693	1,545
Sports/Events	-	4,347	4,347	6,925
Radio Transmitters cost	-	1,236	1,236	1,256
Rent - for TIC Roof	-	12,000	12,000	1,000
	-	<u>19,276</u>	<u>19,276</u>	<u>10,739</u>
<b>Other Material Items</b>	-	-	-	-
<b>Total Resources Expanded</b>	<u>146,381</u>	<u>734,070</u>	<u>880,451</u>	<u>787,146</u>

**2.2 Auditors Remuneration**

	<b>2024</b>	<b>2023</b>
	£	£
Fees payable for the audit of the financial statements	<u>1,980</u>	<u>1,725</u>

**3. Tangible assets**

	<b>Land and buildings freehold</b>	<b>Land and buildings leasehold</b>	<b>Fixtures fittings and Equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	£	£	£	£	£
At 1st April 2023	2,087,877	1,953,574	135,652	39,134	4,209,071
Additions	-	-	6,811	-	6,811
At 31st March 2024	<u>2,087,877</u>	<u>1,953,574</u>	<u>142,463</u>	<u>39,134</u>	<u>4,215,882</u>
<b>Depreciation</b>					
At 1st April 2023	504,085	34,278	126,179	29,352	693,894
Charge for the year	41,758	1,966	7,240	9,782	60,746
At 31st March 2024	<u>545,843</u>	<u>36,244</u>	<u>133,419</u>	<u>39,134</u>	<u>754,640</u>
<b>Net book values</b>					
At 31st March 2024	<u>1,542,034</u>	<u>1,917,330</u>	<u>9,044</u>	<u>-</u>	<u>3,468,408</u>
At 31st March 2023	<u>1,583,792</u>	<u>1,919,296</u>	<u>9,473</u>	<u>9,782</u>	<u>3,522,343</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

5. Debtors	2024	2023
	£	£
Receivable from Ableband Ltd	1,369,646	1,258,645
Return on Investment-Wahed	21,688	
HMRC Gift Aid	115,105	105,004
Other Debtors	10,162	19,349
Prepayments	438	426
Loan to Ableband Ltd	500,000	500,000
	<u>2,017,039</u>	<u>1,883,424</u>

Amount receivable from Ableband includes private loan of £361,278, which was donated to The Balham Mosque during the year.

6. Current liabilities	2024	2023
	£	£
Tenants' deposit	4,427	4,407
Funeral Expenses-Advance paid	4,590	6,040
Taxes and social security costs	-	1
Sundry creditors & accruals	45,967	22,053
	<u>54,984</u>	<u>32,501</u>

7. Long-term liabilities	2024	2023
	£	£
Qarz-e-Hasna (Interest free loan)	35,000	35,000
Al-Rayan Loan	1,329,000	1,329,000
	<u>1,364,000</u>	<u>1,364,000</u>

**8. Loan from Al-Rayan Bank**

The Balham Mosque has obtained a loan of £1.3 M from Al-Ryan Bank on the 13th of December 2018, which has a legal charge against 15 Laitwood Road property.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

<b>9. Movements in Funds</b>	<b>At 1st April 2023</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Funds	5,010,751	863,800	(734,070)	-	5,140,480
Restricted Funds	26,542	172,178	(146,381)	-	52,339
<b>Total</b>	<u>5,037,293</u>	<u>1,035,978</u>	<u>(880,451)</u>	<u>-</u>	<u>5,192,819</u>
<b><u>Restricted Funds</u></b>	<b>At 1st April 2023</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat, Sadaqah, Fitrana & Fidya	12,371	91,151	(83,496)	-	20,026
Collection for others & special appeals	11,896	72,199	(54,036)	-	30,059
Interest fund	2,275	8,828	(8,849)	-	2,254
	<u>26,542</u>	<u>172,178</u>	<u>(146,381)</u>	<u>-</u>	<u>52,339</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2024**

**10. Analysis of Net Assets Between Funds**

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
<b>At 31st March 2024</b>			
Tangible Fixed Assets	3,468,408	-	3,468,408
Defferred revenue expenditure	-	-	-
Current Assets	3,143,395	-	3,143,395
Current Liabilities	(54,984)	-	(54,984)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>5,192,819</u>	<u>-</u>	<u>5,192,819</u>
<b>At 31st March 2023</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	3,522,343	-	3,522,343
Defferred revenue expenditure	-	-	-
Current Assets	2,911,451	-	2,911,451
Current Liabilities	(32,501)	-	(32,501)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>5,037,293</u>	<u>-</u>	<u>5,037,293</u>

**11. Related Party Transactions:**

The related parties of the charity are the trustees, Al Risalah Education trust and the Ableband Ltd, due to the common trustees.

There were no wages paid to the trustees during the year. The following transactions took place between the Balham Mosque and the related parties during the year.

Contributions Received from Al Risalah	£110,000
Contributions from Al Risalah towards TIC Expenses	£31,765
Paid to Ableband Ltd for rent received on behalf of Ableband	£70,000
Loan charges paid off on behalf of Ableband Ltd	£46,216
Donations made to The Balham Mosque by Ableband Ltd	£28,188

**BALHAM MOSQUE**

England & Wales - Charity number 271538

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# Accounts

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Charity registration # 271538

**THE BALHAM MOSQUE**

Annual Report

for the year ended 31st March 2023

**M.ZAIDI AND CO**

**STATUTORY AUDITORS**

*241 Mitcham Road, Tooting, London SW17 9JQ*  
Telephone: 0208 767 2300, Fax: 020 8767 9110

# THE BALHAM MOSQUE

## Information

<b>Trustees</b>	Sir Iqbal Sacranie Mr. Haroon Karim Mr. Haroon Daud Mr. Mohammed Ayaz Niazi Mr. Farouk Valimohamed Mr A K Amejee Mr Aniz Jussab
<b>Registered Office</b>	47A Balham High Road London SW12 9AW
<b>Auditors</b>	M. Zaidi and Co Statutory Auditors 241 Mitcham Road London SW17 9JQ
<b>Bankers</b>	HSBC 117 Balham High Road London SW17 9AJ  National Westminster Bank Plc 63 - 65 Piccadilly London W1J OAJ  Al Rayan Bank 77-79 Edgware Road London W2 2HZ
<b>Charity Reg Number</b>	271538

# THE BALHAM MOSQUE

## Contents

	<b>Page</b>
Trustees' Annual Report	<b>1 - 5</b>
Auditor's Report	<b>6 - 8</b>
Statement of Financial Activities	<b>9</b>
Balance Sheet	<b>10</b>
Notes to the Accounts	<b>11 - 18</b>

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2023**

The Trustees present their report together with the financial statements of the charity for the year ended 31st March 2023.

The Balham Mosque, 47A Balham High Road, London SW12 9AW is registered with the Charities Commission (Registration Number 271538) and constituted by Deed of Trust.

**Principal Objectives and Activities**

- (a) Establish the five daily prayers and all other prayers as necessary to serve the Muslim community.
- (b) Render help and facilities for the performance of religious activities, marriages, and deaths for the Muslim community.
- (c) Organise the collection and distribution of Zakat and other charitable funds in accordance with established Islamic principles and in accordance with the laws and regulations of England and Wales.
- (d) Advance the practice and understanding of Islam.
- (e) Provide facilities for Islamic instruction and to establish regular classes for children and adults.
- (f) Meet the needs of the Muslim community as far as possible regarding their educational, social, cultural, spiritual requirements and health advice.
- (g) Advance, promote and represent the interests of the whole of the Muslims and to voice collectively opinions on matters pertaining to the objectives and to equip the Muslim community through training to engage with the wider community including media training.
- (h) Provide mortuary, burial and other facilities for the washing and the burial of deceased Muslims.
- (I) Help establish, operate and maintain institutions and organisations that promote the objectives including libraries, da'wah institutions and places of worship.
- (J) Enjoin what is right and forbid what is wrong in all facets of the Muslim community and to actively promote and propagate Islamic teachings and to adopt all means for the achievements of this objective in accordance with Shariah.

**Risk Management**

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2023**

**Charity's Structure, Governance and Management**

The charity is made up of a board of Trustees, Management Committee (or 'Office Bearers') and Sub-committees which oversee the functioning of the charity as well over seeing our full-time salaried staff that are responsible for the day-to-day running of our Centres.

Major decision such as new Projects, Acquisitions of new Assets, Lease extension and Major renovation Programmes approved by the Trustees.

Day to Day Management running of the Mosque is overseen by the Management Committee. Eg Appointment and discharging of staff, Madrassah Activities Repairs & Maintenance etc.

New Trustees are appointed on their experience and knowledge of being on hold in Community Organisation.

Salary levels is reviewed each year by the Management Committee , to ensure they continue to reflect market rates and be fair relative to other jobs in the Organisation.

**Recruitment and appointment of Trustees**

The new Trustees are appointed by the existing trustees. The charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed.

Any charity trustee so appointed and who is not one of the first charity trustees shall be appointed for a term of five years by the charity trustees. Such appointment can be renewed at the discretion of the existing trustees at the time.

**Brief description of charity's achievements and performance during the period**

The Charity Trustees have carried out substantial work for the benefit of its members and other members of the community.

The main purpose of the Charity is to provide prayer facilities and religious education to the community. It also provides burial services and counselling service to the community.

We are pleased to present a comprehensive report on the various activities and achievements undertaken by our organization throughout the year.

**1. Visit My Mosque Day:**

Our "Visit My Mosque Day" event experienced a notable turnout, fostering positive engagement within the community. It facilitated unity and comprehension through both Intrafaith and Interfaith activities, fostering stronger connections within our community.

The success of this event underscores our commitment to promoting unity and understanding.

# THE BALHAM MOSQUE

## TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31st MARCH 2023

### 2. Health Check Event:

Our health check initiative received positive feedback, highlighting the impact on community well-being.

This event reflects our dedication to promoting health awareness and providing valuable services to our community.

### 3. Iftar and Qurbani Distribution:

Our commitment to supporting the vulnerable in the local community included organizing Iftar distributions and Qurbani distribution during the holy month.

These initiatives exemplify our dedication to providing essential resources and support to those facing challenges.

### 4. Madrasah Jalsa Event:

The Madrasah Jalsa, our annual gathering celebrating student achievements, was a resounding success.

A significant milestone was the completion of Hifz of the Quran by our second female student, showcasing the dedication of our learners and the nurturing environment of our Madrasah.

### 5. Cemetery Planning Application at Anerley Orchard Cemeteries:

We are actively working on obtaining approval for a planning application for a cemetery at Anerley Orchard, designed to accommodate in excess of 10,000 burial spaces.

This project aligns with our commitment to providing essential services and facilities for the community's long-term benefit.

These events and initiatives signify our ongoing dedication to fostering community engagement, promoting well-being, and addressing the essential infrastructure needs of our community. We appreciate the continued support of our community members and look forward to further opportunities to serve and uplift our community.

### Main activities undertaken by the Charity to further charity's purpose for the public benefit

Providing a place of worship and other facilities;

Religious and other education;

The promotion of multicultural and religious harmony between Muslims and non-Muslims in order to foster mutual understanding and toleration;

Producing and/or distributing material and holding events about Islam to enlighten the community at large about the Islamic religion.

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2023**

Such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the Trustees may determine from time to time.

**Reserve Policy**

- 1.1 It is the policy of Balham Mosque & Tooting Islamic Centre to maintain free reserves at a level which balances our objectives to develop and support services with our need to remain financially stable.
- 1.2 A minimum level of free reserves equating to at least 4 months of unrestricted expenditure is considered sufficient to cover management, administration and support costs and to respond to emergency needs which arise from time to time.
- 1.3 In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.
- 1.4 This would generally be for capital expenditure and will be specified in the notes to the annual accounts.
- 1.5 It is anticipated that total free reserves, including designated funds, would be maintained at a level of 4 months of unrestricted expenditure.

**Plans for future periods**

The Trustees have identified a lack of burial spaces available within the neighbouring boroughs, and strongly feel that there is growing need for a new Muslim Cemetery, the charity aims to work towards having this in place in the near future subject to planning approvals.

From past events it is evident that upskilling staff is advantageous to the charity as it allows colleagues to help and support each other in different circumstances. In addition to that due to the Covid 19 Pandemic it has become clear that the Charity is still able to deliver lessons, hold staff meetings and fulfil their daily roles with the use of technology. This has now resulted in better communication amongst colleagues and the community which has in turn led to the charity being able to carry out their roles more effectively.

**Administrative details**

The day to day responsibilities of the Trustees are handled by the Executive Secretary/ Finance Office Manager Ms Maryam Tayub. The day to day running of both the centres is overseen by the members of the Management Committee.

**Trustee's responsibilities in relation to financial statements**

Law applicable to the charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2023**


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

The trustees are responsible for keeping financial records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the provisions of Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity is administered by an executive management committee comprising:

Chairman	:	Arshad Daud
Vice Chairman	:	Naeem Siddiqui
Secretary	:	Umar Valimohamed
Assistant Secretary	:	Nadeem Mian
Trustee Representative	:	Ayaaz Niazi
Treasurer	:	Nisar Bawany

Approved by the board on ..... and signed on its behalf by:

  
.....  
**Sir Iqbal Sacranie**  
Trustee

Date : 26-01-24

  
.....  
**Mr A K Amejee**  
Trustee

Date : 26-01-24

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2023**

**Opinion**

We have audited the financial statements of The Balham Mosque for the year ended 31st March 2023, which comprise the statement of financial activities, the balance sheet, and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2023, and of its incoming resources and application of resources, for the period then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2023**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by Exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of the trustees**

The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2023**

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144\* of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
**Mr M Zaidi (Senior Statutory Auditor)**  
**For and on behalf of M.Zaidi & Co**  
**Chartered Accountants & Statutory Auditors**  
**241 Mitcham Road**  
**London**  
**SW17 9JQ**

Date: 29-01-24

**THE BALHAM MOSQUE**


**Statement of Financial Activities  
For the Year Ended 31st March 2023**

	Notes	Restricted Fund	Unrestricted Fund	2023 Total Fund	2022 Total Fund
<b>Incoming Resources</b>					
Donations & Legacies Received	2	152,639	395,477	548,116	887,236
Income from Charitable Activities		-	38,193	38,193	37,160
Income from Investments		2,019	403,834	405,853	386,051
Total Incoming Resources		<u>154,658</u>	<u>837,504</u>	<u>992,162</u>	<u>1,310,447</u>
<b>Resources Expanded</b>					
	2.1				
Direct Charitable Expenditure		159,565	616,842	776,407	673,494
Fundraising Cost		-	10,739	10,739	2,077
Other Material Items		-	-	-	-
Total Resources Expanded		<u>159,565</u>	<u>627,581</u>	<u>787,146</u>	<u>675,571</u>
Net Incoming Resources for the year		(4,907)	209,923	205,016	634,876
Total Funds brought forward		<u>31,449</u>	<u>4,800,828</u>	<u>4,832,277</u>	<u>4,197,401</u>
<b>Total Fund at 31st March 2023</b>		<u><u>26,542</u></u>	<u><u>5,010,751</u></u>	<u><u>5,037,293</u></u>	<u><u>4,832,277</u></u>

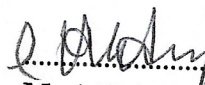
**THE BALHAM MOSQUE**

**Balance sheet  
as at 31st March 2023**

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	3		3,522,343		3,576,254
<b>Deferred revenue expenditure</b>					
Sharia compliant loan cost			-		-
<b>Current assets</b>					
Debtors and prepayments	5	1,883,424		1,273,788	
Cash at bank and in hand		1,028,027		1,374,533	
		<u>2,911,451</u>		<u>2,648,321</u>	
<b>Current liabilities</b>	6				
Creditors		6,041		4,590	
Sundry Creditors and Accruals		26,460		23,708	
		<u>32,501</u>		<u>28,298</u>	
<b>Net current assets</b>			2,878,950		2,620,023
<b>Total assets less current liabilities</b>			6,401,293		6,196,277
Long-term liabilities	7		(1,364,000)		(1,364,000)
<b>Net assets</b>			<u>5,037,293</u>		<u>4,832,277</u>
<b>Accumulated Funds</b>	9				
Unrestricted funds			5,010,751		4,800,828
Restricted funds			26,542		31,449
			<u>5,037,293</u>		<u>4,832,277</u>

  
 .....  
 Sir Iqbal Sacranie  
 Trustee

Date: 26-04-24

  
 .....  
 Mr A K Amejee  
 Trustee

Date: 26-04-24

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

**1. Accounting policies**

**1.1. Accounting convention**

The financial statements have been prepared under historical cost convention, in accordance with Accounting and Reporting by Charities - Charities Act 2011 and with applicable Accounting Standards.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.2. Incoming Resources**

**Recognition of Incoming Resources**

These are included in Statement of Financial Activities (SoFA) when:

- the charity became entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fund raising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and Donations**

Grants and donations are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

**1.3. Resources Expended**

All expenditure will be recognised in the period in which a liability is incurred and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff

**Cost of generating funds**

These are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

**1.4. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	2% Straight Line
Leasehold properties	-	Straight Line over the life of the lease
Fixtures fittings & equipment	-	25% Straight Line
Motor vehicles	-	10% Straight Line
Islamic sharia compliant loan cost	-	15 years as per loan duration

**1.5 Staff Costs**

	<b>2023</b>	<b>2022</b>
	£	£
Wages and Salaries (Including employer's NIC)	<u>252,354</u>	<u>240,153</u>
Average number of monthly employees	<u>28</u>	<u>28</u>

No employee received remuneration of more than £60,000 during the year.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

2. Incoming Resources

	Restricted Fund	Unrestricted Fund	2023 £	2022 £
<b>Donations &amp; Legacies Received</b>				
General Donations	-	140,449	140,449	148,296
Madrassah Donations	-	57,490	57,490	53,835
Donations received from Ableband Ltd	-	-	-	361,278
From Al Risala towards Light, Heat and Insurance	-	27,651	27,651	19,676
Contribution Received from Al-Risalah	-	110,000	110,000	110,000
Calender project receipts	-	2,614	2,614	1,564
Radio transmitters receipts	-	758	758	700
TIC Project	-	3,000	3,000	550
Membership Fees	-	1,555	1,555	2,040
Gift aid refund	-	51,507	51,507	47,921
Sports & other Events	-	453	453	250
Zakat, Sadaqah, Fitrana & Fidya	91,411	-	91,411	75,392
Collection for others & special appeals	61,228	-	61,228	28,667
- Government grants received	-	-	-	37,067
	<u>152,639</u>	<u>395,477</u>	<u>548,116</u>	<u>887,236</u>
<b>Income from Charitable Activities</b>				
Nikkah Certificates	-	375	375	850
Books	-	1,462	1,462	3,693
Funeral Fund	-	36,356	36,356	32,617
	<u>-</u>	<u>38,193</u>	<u>38,193</u>	<u>37,160</u>
<b>Income from Investments</b>				
Rent receivable	-	390,660	390,660	374,253
Other Income	-	11,500	11,500	11,050
Interest received	2,019	-	2,019	748
Return on Investment	-	1,674	1,674	-
	<u>2,019</u>	<u>403,834</u>	<u>405,853</u>	<u>386,051</u>
<b>Total Incoming Resources</b>	<u><u>154,658</u></u>	<u><u>837,504</u></u>	<u><u>992,162</u></u>	<u><u>1,310,477</u></u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

**2.1. Resources Expanded**

	Restricted Funds	Unrestricted Funds	2023 £	2022 £
<b>Direct Charitable Expenditure</b>				
Mosque Staff Salaries	-	129,823	129,823	126,633
Madrassah Staff Salaries	-	122,531	122,531	113,520
Madrassah Supply Staff		17,551	17,551	14,083
Staff pension costs	-	3,742	3,742	3,706
Staff training	-	233	233	24
Calenders project cost	-	2,200	2,200	1,458
Rates	-	1,022	1,022	814
Insurance	-	17,965	17,965	18,310
Light and Heat	-	74,190	74,190	51,337
Repairs and Maintenance	-	27,576	27,576	21,216
Printing, postage and stationary	-	1,526	1,526	2,018
Telephone & Internet	-	5,084	5,084	4,718
Books Purchased	-	2,637	2,637	3,971
Dawah Expenses	-	5,547	5,547	485
Funeral services expenses	-	27,973	27,973	30,983
Legal and Professional Services	-	13,633	13,633	12,095
Anerley Orchard Cemetery-Expenses	-	3,600	3,600	5,302
Covid-19 Expenses	-	-	-	162
Accountancy	-	4,485	4,485	3,900
Audit Fees	-	1,725	1,725	1,500
Bank Charges	-	2,371	2,371	946
Loan Charge Matrix	-	37,918	37,918	24,743
Cleaning Services	-	51,933	51,933	48,103
Membership Fees	-	500	500	1,000
Depreciation on Improvement of Buildings	-	41,758	41,758	41,758
Amortisation of long leasehold	-	1,966	1,966	1,966
Depreciation on FF & Equipment	-	7,569	7,569	13,231
Depreciation on motor vehicles	-	9,784	9,784	9,784
Zakat, Sadaqah and Fitrana	99,934	-	99,934	78,020
Collection for others-Special Appeals payments	59,631	-	59,631	35,558
Interest received donated	-	-	-	2,150
	159,565	616,842	776,407	673,494
<b>Fundraising Cost</b>				
Madrassah Parents Evening	-	13	13	16

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

Website costs	-	1,545	1,545	1,652
Sports/Events	-	6,925	6,925	409
Radio Transmitters cost	-	1,256	1,256	-
Rent - for TIC Roof	-	1,000	1,000	-
		10,739	10,739	2,077
		10,739	10,739	2,077
<b>Other Material Items</b>	-	-	-	-
<b>Total Resources Expanded</b>	<b>159,565</b>	<b>627,581</b>	<b>787,146</b>	<b>675,571</b>
	159,565	627,581	787,146	675,571

**2.2 Auditors Remuneration**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Fees payable for the audit of the financial statements	<u>2,400</u>	<u>1,500</u>

**3. Tangible assets**

	<b>Land and buildings freehold</b>	<b>Land and buildings leasehold</b>	<b>Fixtures fittings and Equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	£	£	£	£	£
At 1st April 2022	2,087,877	1,953,574	128,486	39,134	4,209,071
Additions	-	-	7,166	-	7,166
At 31st March 2023	<u>2,087,877</u>	<u>1,953,574</u>	<u>135,652</u>	<u>39,134</u>	<u>4,216,237</u>
<b>Depreciation</b>					
At 1st April 2022	462,327	32,312	118,610	19,568	632,817
Charge for the year	41,758	1,966	7,569	9,784	61,077
At 31st March 2023	<u>504,085</u>	<u>34,278</u>	<u>126,179</u>	<u>29,352</u>	<u>693,894</u>
At 31st March 2023	1,583,792	1,919,296	9,473	9,782	3,522,343
At 31st March 2022	<u>1,625,550</u>	<u>1,921,262</u>	<u>9,876</u>	<u>19,566</u>	<u>3,576,254</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

**5. Debtors**

	2023	2022
	£	£
Receivable from Ableband Ltd		
HMRC Gift Aid	1,258,645	1,137,883
Other Debtors	105,004	88,179
Prepayments	19,349	47,421
Loan to Ableband Ltd	426	305
	<u>500,000</u>	<u>-</u>
	<u>1,883,424</u>	<u>1,273,788</u>

Amount receivable from Ableband includes private loan of £361,278, which was donated to The Balham Mosque during the year.

**6. Current liabilities**

	2023	2022
	£	£
Tenants' deposit		
Funeral Expenses-Advance paid	4,407	4,407
Taxes and social security costs	6,040	4,590
Sundry creditors & accruals	1	-
	<u>22,053</u>	<u>19,301</u>
	<u>32,501</u>	<u>28,298</u>

**7. Long-term liabilities**

	2023	2022
	£	£
Qarz-e-Hasna (Interest free loan)		
Al-Rayan Loan	35,000	35,000
	1,329,000	1,329,000
	<u>1,364,000</u>	<u>1,364,000</u>

**8. Loan from Al-Rayan Bank**

The Balham Mosque has obtained a loan of £1.3 M from Al-Ryan Bank on the 13th of December 2018, which has a legal charge against 15 Laitwood Road property.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

9. Movements in Funds	At 1st April 2022 £	Incoming Resources £	Outgoing Resources £	Prior Year Adjustments £	At 31st March 2023 £
Unrestricted Funds	4,800,828	837,504	(627,581)	-	5,010,751
Restricted Funds	31,449	154,658	(159,565)	-	26,542
<b>Total</b>	<u>4,832,277</u>	<u>992,162</u>	<u>(787,146)</u>	<u>-</u>	<u>5,037,293</u>
<b><u>Restricted Funds</u></b>	<b>At 1st April 2022 £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>Prior Year Adjustments £</b>	<b>At 31st March 2023 £</b>
Zakat, Sadaqah, Fitrana & Fidyah	20,894	91,411	(99,934)	-	12,371
Collection for others & special appeals	8,158	61,228	(59,631)	-	9,755
Interest fund	256	2,019	-	-	2,275
P.A system	2,141	-	-	-	2,141
	<u>31,449</u>	<u>154,658</u>	<u>(159,565)</u>	<u>-</u>	<u>26,542</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2023**

**10. Analysis of Net Assets Between Funds**

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
<b>At 31st March 2023</b>			
Tangible Fixed Assets	3,522,343	-	3,522,343
Deffered revenue expenditure	-	-	-
Current Assets	2,911,451	-	2,911,451
Current Liabilities	(32,501)	-	(32,501)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>5,037,293</u>	<u>-</u>	<u>5,037,293</u>
<b>At 31st March 2022</b>			
Tangible Fixed Assets	3,576,254	-	3,576,254
Deffered revenue expenditure	-	-	-
Current Assets	2,648,321	-	2,648,321
Current Liabilities	(28,298)	-	(28,298)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>4,832,277</u>	<u>-</u>	<u>4,832,277</u>

**11. Related Party Transactions:**

The related parties of the charity are the trustees, Al Risalah Education trust and the Ableband Ltd, due to the common trustees.

There were no wages paid to the trustees during the year. The following transactions took place between the Balham Mosque and the related parties during the year.

Contributions Received from Al Risalah	£110,000
Contributions from Al Risalah towards TIC Expenses	£27,651
Paid to Ableband Ltd for rent received on behalf of Ableband	£70,000
Loan charges paid off on behalf of Ableband Ltd	£31,024

**BALHAM MOSQUE**

England & Wales - Charity number 271538

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# Accounts

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**THE BALHAM MOSQUE**

Annual Report

for the year ended 31st March 2022

**M.ZAIDI AND CO**

**STATUTORY AUDITORS**

*241 Mitcham Road, Tooting, London SW17 9JQ*  
Telephone: 0208 767 2300, Fax: 020 8767 9110

## THE BALHAM MOSQUE

### Information

#### Trustees

Sir Iqbal Sacranie  
Mr. Haroon Karim  
Mr. Haroon Daud  
Mr. Mohammed Ayaz Niazi  
Mr. Farouk Valimohamed  
Mr A K Amejee  
Mr Aniz Jussab

#### Registered Office

47A Balham High Road  
London  
SW12 9AW

#### Auditors

M. Zaidi and Co  
Statutory Auditors  
241 Mitcham Road  
London  
SW17 9JQ

#### Bankers

HSBC  
117 Balham High Road  
London  
SW17 9AJ

National Westminster Bank Plc  
63 - 65 Piccadilly  
London  
W1J OAJ

Al Rayan Bank  
77-79 Edgware Road  
London  
W2 2HZ

#### Charity Reg Number

271538

# THE BALHAM MOSQUE

## Contents

	<b>Page</b>
Trustees' Annual Report	<b>1 - 3</b>
Auditor's Report	<b>4 - 6</b>
Statement of Financial Activities	<b>7 - 8</b>
Balance sheet	<b>9</b>
Notes to the accounts	<b>10 - 14</b>

# **THE BALHAM MOSQUE**

## **TRUSTEES' ANNUAL REPORT**

### **FOR THE YEAR ENDED 31st MARCH 2022**

The Trustees present their report together with the financial statements of the charity for the year ended 31st March 2022.

The Balham Mosque, 47A Balham High Road, London SW12 9AW is registered with the Charities Commission (Registration Number 271538) and constituted by Deed of Trust.

#### **Principal Activities**

The principal activities and objective of the charity is the advancement of religion by conduct of public worship and the religious instruction of person according to the tenets of the religion of Islam.

#### **Risk Management**

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

#### **Charity's Structure, Governance and Management**

The charity is made up of a board of Trustees, Management Committee (or 'Office Bearers') and Sub-committees which oversee the functioning of the charity as well over seeing our full-time salaried staff that are responsible for the day-to-day running of our Centres.

#### **Recruitment and appointment of Trustees**

The new Trustees are appointed by the existing trustees. The charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed.

Any charity trustee so appointed and who is not one of the first charity trustees shall be appointed for a term of five years by the charity trustees. Such appointment can be renewed at the discretion of the existing trustees at the time.

#### **Brief description of charity's achievements and performance during the period**

The Charity Trustees have carried out substantial work for the benefit of its members and other members of the community.

The main purpose of the Charity is to provide prayer facilities and religious education to the community. It also provides burial services and counselling service to the community.

# THE BALHAM MOSQUE

## TRUSTEES' ANNUAL REPORT

### FOR THE YEAR ENDED 31st MARCH 2022

This year like the previous year has not passed without struggle and it is down to tireless efforts of Trustees, Office Bearers, Committee Members, and volunteers that we can appreciate the continued service of both centres.

Before and after Ramadan we held health check clinics at both Centres, Balham Mosque and Tooting Islamic Centre to aid the community. We had a comprehensive Ramadan programme during the first Ramadan since lockdown with social distancing. We held multiple events with prominent scholars throughout the year at both centres. With the help of our Local Council, we managed to have the first Eidgah during Eid Ul Adha in 10 years, with close to 2000 people present at Tooting Bec Common Park. After Eid -Ul - Adha qurbani meat, was distributed to the local Muslim Community in need.

We are continuing to work with local councils (Merton, Lambeth & Wandsworth) to ensure sufficient provision for burials at cemeteries. We are working with Citizens Advise Bureau and they have provided financial advice to support the community with cost-of-living concerns. We have weekly Sister's Netball classes at Tooting Islamic Centre; we are finalising the reintroduction of youth events, Educated Scouts Programme, Archery & Martial Arts. We are working with Local Civic Partners as a partnership, to launch the Mental Health Hub.

#### **The Trustees regards to the Charity Commission's guidance on public benefit**

It is always the aim of the trustees to ensure to ensure the guidance provided by the Charity Commission is taken seriously and implemented.

#### **Reserve Policy**

1.1 It is the policy of Balham Mosque & Tooting Islamic Centre to maintain free reserves at a level which balances our objectives to develop and support services with our need to remain financially stable.

1.2 A minimum level of free reserves equating to at least 4 months of unrestricted expenditure is considered sufficient to cover management, administration and support costs and to respond to emergency needs which arise from time to time.

1.3 In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.

1.4 This would generally be for capital expenditure and will be specified in the notes to the annual accounts.

1.5 It is anticipated that total free reserves, including designated funds, would be maintained at a level of 4 months of unrestricted expenditure.

#### **Trustee's responsibilities in relation to financial statements**

Law applicable to the charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

-Select suitable accounting policies and then apply them consistently;

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2022**

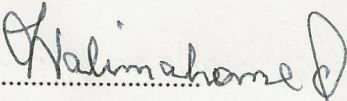
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statement of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping financial records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the provisions of Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity is administered by an executive management committee comprising:


Chairman	:	Arshad Daud
Vice Chairman	:	Naeem Siddiqui
Secretary	:	Umar Valimohamed
Assistant Secretary	:	Nadeem Mian
Trustee Representative	:	Ayaaz Niazi
Acting Treasurer	:	Farouk Valimahomed

Approved by the board on ..... and signed on its behalf by:

  
.....

**Mr Farouk Valimahomed**  
Trustee

Date : 31/01/23

  
.....

**Mr Aniz Jussab**  
Trustee

Date : 31/01/2023

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2022**

**Opinion**

We have audited the financial statements of The Balham Mosque for the year ended 31st March 2022, which comprise the statement of financial activities, the balance sheet, and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2022, and of its incoming resources and application of resources, for the period then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2022**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by Exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of the trustees**

The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2022**

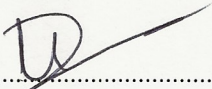
**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144\* of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
**Mr M Zaidi (Senior Statutory Auditor)**  
**For and on behalf of M.Zaidi & Co**  
**Chartered Accountants & Statutory Auditors**  
**241 Mitcham Road**  
**London**  
**SW17 9JQ**

Date: 31-01-2023

## THE BALHAM MOSQUE

### STATEMENTS OF FINANCIAL ACTIVITIES YFOR THE YEAR ENDED 31 MARCH 2022

	Notes	Restricted Funds £	Unrestricted Funds £	2022 Total Funds £	2021 Total Funds £
<b>Incoming Resources</b>	<b>1.1</b>				
General Donations			148,296	148,296	134,412
Madrassah Donations			53,835	53,835	20,044
Anerley Orchard Cemetery-Donations			-	-	51,977
Donations received from Ableband Ltd			361,278	361,278	-
Rent received			374,253	374,253	295,779
From Al Risala towards Light, Heat and Insurance			19,676	19,676	14,379
Contribution Received from Al-Risalah			110,000	110,000	-
Calender project receipts			1,564	1,564	1,625
Radio transmitters receipts			700	700	900
TIC Project			550	550	4,804
Nikkah Certificate			850	850	381
Membership Fees			2,040	2,040	2,710
Books			3,693	3,693	1,200
Funeral Services			32,617	32,617	50,337
Gift aid refund			47,921	47,921	51,311
Sports & other Events			250	250	630
Arabic Class			-	-	160
Takmilah Course			-	-	330
New Hearse Appeal			-	-	43,118
Other Income			11,050	11,050	9,990
Return on Investment			-	-	2,711
<b>Total before Zakat, Sadaqah, Fitrana, Appeals &amp; Interest</b>		<b>-</b>	<b>1,168,573</b>	<b>1,168,573</b>	<b>686,798</b>
Zakat, Sadaqah, Fitrana & Fidya		75,392		75,392	44,279
Collection for others & special appeals		28,667		28,667	9,193
Interest (to be donated)		748		748	879
<b>Total Incoming Resources</b>		<b>104,807</b>	<b>1,168,573</b>	<b>1,273,380</b>	<b>741,149</b>
<b>Resources Expended</b>	<b>1.2</b>				
Mosque Staff Salaries			126,633	126,633	138,138
Madrassah Staff Salaries			113,520	113,520	116,502
Staff pension costs			3,706	3,706	4,021
Staff training			24	24	446
Madrassah Parents Evening			16	16	-
Calenders project cost			1,458	1,458	1,590
Rates			814	814	33
Insurance			18,310	18,310	20,099
Website costs			1,652	1,652	1,182
Light & Heat			51,337	51,337	32,445

## THE BALHAM MOSQUE

### STATEMENTS OF FINANCIAL ACTIVITIES YFOR THE YEAR ENDED 31 MARCH 2022

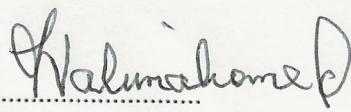
	Notes	Restricted Funds £	Unrestricted Funds £	2022 Total Funds £	2021 Total Funds £
Repairs and Maintenance			21,216	21,216	61,661
Printing, Postage and Stationery			2,018	2,018	2,122
Telephone and internet			4,718	4,718	4,611
Books Purchased			3,971	3,971	2,029
Dawah Expenses			485	485	275
Funeral services expenses			30,983	30,983	40,829
Sports/Events			409	409	839
Legal and Professional Services			26,178	26,178	13,668
Anerley Orchard Cemetery-Expenses			5,302	5,302	43,352
Covid-19 Expenses			162	162	2,291
Accountancy			3,900	3,900	3,000
Audit fees			1,500	1,500	1,200
Bank Charges			946	946	2,013
Loan Charge Matrix			24,743	24,743	1,107
Cleaning Services			48,103	48,103	26,023
Membership Fees			1,000	1,000	500
Depreciation on Improvement of Buildings			41,758	41,758	41,758
Amortisation on long leasehold			1,966	1,966	1,966
Depreciation on FF & Equipment			13,231	13,231	12,877
Depreciation on motor vehicles			9,784	9,784	9,784
<b>Total before Zakat, Sadaqah, Fitrana, Appeals &amp; Interest</b>		<b>-</b>	<b>559,843</b>	<b>559,843</b>	<b>586,361</b>
Government Grants			37,067	37,067	118,971
Zakat, Sadaqah & Fitrana		78,020		78,020	30,479
Collection for others- Special Appeals payments		35,558		35,558	15,944
Interest received donated		2,150		2,150	-
<b>Total Resources Expended</b>		<b>115,728</b>	<b>522,776</b>	<b>638,504</b>	<b>513,813</b>
Net Incoming Resources for the year		(10,921)	645,797	634,876	227,336
Total funds brought forward		42,370	4,155,031	4,197,401	3,970,065
<b>Total funds carried forward</b>		<b>31,449</b>	<b>4,800,828</b>	<b>4,832,277</b>	<b>4,197,401</b>

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


**THE BALHAM MOSQUE**

**Balance sheet  
as at 31st March 2022**

		2022		2021	
Notes	£	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	3		3,576,254		3,641,579
<b>Deferred revenue expenditure</b>					
Sharia compliant loan cost			-		-
<b>Current assets</b>					
Debtors and prepayments	5	1,273,788		817,332	
Cash at bank and in hand		1,374,533		1,128,346	
		2,648,321		1,945,678	
<b>Current liabilities</b>	6				
Creditors		4,590		4,590	
Sundry Creditors and Accruals		23,708		21,266	
		28,298		25,856	
<b>Net current assets</b>			2,620,023		1,919,822
<b>Total assets less current liabilities</b>			6,196,277		5,561,401
Long-term liabilities	7		(1,364,000)		(1,364,000)
<b>Net assets</b>			4,832,277		4,197,401
<b>Accumulated Funds</b>	9				
Unrestricted funds			4,800,828		4,155,031
Restricted funds			31,449		42,370
			4,832,277		4,197,401

  
 .....  
**Mr Farouk Valimahomed**  
 Trustee

Date: 31/01/23

  
 .....  
**Mr Aniz Jussab**  
 Trustee

Date: 31/01/2023

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2022**

**1. Accounting policies**

**1.1. Accounting convention**

The financial statements have been prepared under historical cost convention, in accordance with Accounting and Reporting by Charities - Charities Act 2011 and with applicable Accounting Standards.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.2. Incoming Resources**

**Recognition of Incoming Resources**

These are included in Statement of Financial Activities (SoFA) when:

- the charity became entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fund raising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and Donations**

Grants and donations are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

**1.3. Resources Expended**

All expenditure will be recognised in the period in which a liability is incurred and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff

**Cost of generating funds**

These are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2022**

**1.4. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	2% Straight Line
Leasehold properties	-	Straight Line over the life of the lease
Fixtures fittings & equipment	-	25% Straight Line
Motor vehicles	-	10% Straight Line
Islamic sharia compliant loan cost	-	15 years as per loan duration

<b>2. Staff Costs</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and Salaries (Including employer's NIC)	240,153	254,640
	<u>          </u>	<u>          </u>
Average number of monthly employees	28	28
	<u>          </u>	<u>          </u>

No employee received remuneration of more than £60,000 during the year.

<b>3. Tangible assets</b>	<b>Land and buildings freehold</b>	<b>Land and buildings leasehold</b>	<b>Fixtures fittings and Equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1st April 2021	2,087,877	1,953,574	127,072	-	4,207,657
Additions	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	-	-	1,414	-	1,414
At 31st March 2022	2,087,877	1,953,574	128,486	39,134	4,209,071
<b>Depreciation</b>					
At 1st April 2021	420,569	30,346	105,379	9,784	566,078
Charge for the year	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	41,758	1,966	13,231	9,784	66,739
At 31st March 2022	462,327	32,312	118,610	19,568	632,817
At 31st March 2022	1,625,550	1,921,262	9,876	19,566	3,576,254
At 31st March 2021	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	1,667,308	1,923,228	21,693	29,350	3,641,579

<b>4. Auditors Remuneration</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Fees payable for the audit of the financial statements	1,500	1,200
	<u>          </u>	<u>          </u>
	1,500	1,200
	<u>          </u>	<u>          </u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2022**

5. Debtors	2022	2021
	£	£
Receivable from Ableband Ltd	1,137,883	663,297
HMRC Gift Aid	88,179	130,300
Other Debtors	47,421	14,379
Prepayments	305	9,356
	<u>1,273,788</u>	<u>817,332</u>

Amount receivable from Ableband includes private loan of £361,278, which was donated to The Balham Mosque during the year.

6. Current liabilities	2022	2021
	£	£
Tenants' deposit	4,407	4,407
Funeral Expenses-Advance paid	4,590	4,590
Sundry creditors & accruals	19,301	16,859
	<u>28,298</u>	<u>25,856</u>

7. Long-term liabilities	2022	2021
	£	£
Qarz-e-Hasna (Interest free loan)	35,000	35,000
Al-Rayan Loan	1,329,000	1,329,000
	<u>1,364,000</u>	<u>1,364,000</u>

**8. Loan from Al-Rayan Bank**

The Balham Mosque has obtained a loan of £1.3 M from Al-Ryan Bank on the 13th of December 2018, which has a legal charge against 15 Laitwood Road property.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2022**

<b>9. Movements in Funds</b>	<b>At 1st April 2021 £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>Prior Year Adjustments £</b>	<b>At 31st March 2022 £</b>
Unrestricted Funds	4,155,031	1,205,640	(559,843)	-	4,800,828
Restricted Funds	42,370	104,807	(115,728)	-	31,449
<b>Total</b>	<u>4,197,401</u>	<u>1,308,989</u>	<u>(674,113)</u>	<u>-</u>	<u>4,832,277</u>
<b><u>Restricted Funds</u></b>	<b>At 1st April 2021 £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>Prior Year Adjustments £</b>	<b>At 31st March 2022 £</b>
Zakat, Sadaqah, Fitrana & Fidyah	23,522	75,392	(78,020)	-	20,894
Collection for others & special appeals	15,049	28,667	(35,558)	-	8,158
Interest fund	1,658	748	(2,150)	-	256
P.A system	2,141	-	-	-	2,141
	<u>42,370</u>	<u>104,807</u>	<u>(115,728)</u>	<u>-</u>	<u>31,449</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2022**

**10. Analysis of Net Assets Between Funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
<b>At 31st March 2022</b>			
Tangible Fixed Assets	3,576,254	-	3,576,254
Deffered revenue expenditure	-	-	-
Current Assets	2,648,321	-	2,648,321
Current Liabilities	(28,298)	-	(28,298)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>4,832,277</u>	<u>-</u>	<u>4,832,277</u>
<b>At 31st March 2021</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	3,641,579	-	3,641,579
Deffered revenue expenditure	-	-	-
Current Assets	1,945,678	-	1,945,678
Current Liabilities	(25,856)	-	(25,856)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>4,197,401</u>	<u>-</u>	<u>4,197,401</u>

**11. Related Party Transactions:**

The related parties of the charity are the common trustees.

There were no wages paid to the trustees during the year. During the year Al-Risalah Education trust paid The Balham Mosque £19,676.43 towards Tooting Islamic Centre Expenses.

**BALHAM MOSQUE**

England & Wales - Charity number 271538

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# Accounts

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**THE BALHAM MOSQUE**

Annual Report

for the year ended 31st March 2021

**M.ZAIDI AND CO**

**STATUTORY AUDITORS**

*241 Mitcham Road, Tooting, London SW17 9JQ*

**Telephone: 0208 767 2300, Fax: 020 8767 9110**

# THE BALHAM MOSQUE

## Information

### Trustees

Sir Iqbal Sacranie  
Mr. Haroon Karim  
Mr. Haroon Daud  
Mr. Mohammed Ayaz Niazi  
Mr. Farouk Valimohamed  
Mr A K Amejee  
Mr Aniz Jussab

### Registered Office

47A Balham High Road  
London  
SW12 9AW

### Auditors

M. Zaidi and Co  
Statutory Auditors  
241 Mitcham Road  
London  
SW17 9JQ

### Bankers

HSBC  
117 Balham High Road  
London  
SW17 9AJ

National Westminster Bank Plc  
63 - 65 Piccadilly  
London  
W1J OAJ

Al Rayan Bank  
77-79 Edgware Road  
London  
W2 2HZ

### Charity Reg Number

2 7 1 5 3 8

# THE BALHAM MOSQUE

## Contents

	<b>Page</b>
Trustees' Annual Report	<b>1 - 3</b>
Auditor's Report	<b>4 - 6</b>
Statement of Financial Activities	<b>7 - 9</b>
Balance sheet	<b>10</b>
Notes to the accounts	<b>10 - 15</b>

**THE BALHAM MOSQUE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31st MARCH 2021**

The Trustees present their report together with the financial statements of the charity for the year ended 31st March 2021.

The Balham Mosque, 47A Balham High Road, London SW12 9AW is registered with the Charities Commission (Registration Number 271538) and constituted by Deed of Trust.

**Principal Activities**

The principal activities and objective of the charity is the advancement of religion by conduct of public worship and the religious instruction of person according to the tenets of the religion of Islam.

**Risk Management**

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

**Charity's Structure, Governance and Management**

The charity is made up of a board of Trustees, Management Committee (or 'Office Bearers') and Sub-committees which oversee the functioning of the charity as well over seeing our full-time salaried staff that are responsible for the day-to-day running of our Centres.

**Recruitment and appointment of Trustees**

The new Trustees are appointed by the existing trustees. The charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed.

Any charity trustee so appointed and who is not one of the first charity trustees shall be appointed for a term of five years by the charity trustees. Such appointment can be renewed at the discretion of the existing trustees at the time.

**Brief description of charity's achievements and performance during the period**

The Charity Trustees have carried out substantial work for the benefit of its members and other members of the community.

The main purpose of the Charity is to provide prayer facilities and religious education to the community. It also provides burial services and counselling service to the community.

# **THE BALHAM MOSQUE**

## **TRUSTEES' ANNUAL REPORT**

### **FOR THE YEAR ENDED 31st MARCH 2021**

This year has not passed without a struggle bearing in mind that we have been going through a Covid period for the last two years. The number of deaths in the community has increased substantially which resulted in active work by the burial Committee and other Volunteers who supported us in carrying out the burial and other bereavement services. It comes down to tireless efforts of Trustees, Committee Members, Volunteers, Staff & Donors which is very much appreciated. We would like to thank them all for their continuing service and support in helping our Organisation.

In view of the effect of Covid on the elderly in the community the Charity provided meals and food to number of families in the area. It also worked closely with Tooting Community Kitchen in providing food support to the needy in our borough. It must be noted that the service was provided to those in need, irrespective of their ethnicity or faith.

We also note with sadness that the mosque facilities including madrassah classes had to be shut down for certain period to be in adherence to Government regulation.

#### **The Trustees regards to the Charity Commission's guidance on public benefit**

It is always the aim of the trustees to ensure to ensure the guidance provided by the Charity Commission is taken seriously and implemented.

#### **Reserve Policy**

1.1 It is the policy of Balham Mosque & Tooting Islamic Centre to maintain free reserves at a level which balances our objectives to develop and support services with our need to remain financially stable.

1.2 A minimum level of free reserves equating to at least 4 months of unrestricted expenditure is considered sufficient to cover management, administration and support costs and to respond to emergency needs which arise from time to time.

1.3 In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.

1.4 This would generally be for capital expenditure and will be specified in the notes to the annual accounts.

1.5 It is anticipated that total free reserves, including designated funds, would be maintained at a level of 4 months of unrestricted expenditure.

#### **Trustee's responsibilities in relation to financial statements**

Law applicable to the charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

-Select suitable accounting policies and then apply them consistently;

-Make judgements and estimates that are reasonable and prudent;

**THE BALHAM MOSQUE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 31st MARCH 2021**

-State whether applicable accounting standards and statement of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and

-Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping financial records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the provisions of Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity is administered by an executive management committee comprising:

Chairman	:	Arshad Daud
Vice Chairman	:	Naeem Siddiqui
Secretary	:	Umar Valimohamed
Assistant Secretary	:	Nadeem Mian
Trustee Representative	:	Ayaaz Niazi
Acting Treasurer	:	Farouk Valimahomed

Approved by the board on ..... and signed on its behalf by:

.....  
**Mr A K Amejee**  
Trustee

Date : .....

.....  
**Mr Haroon Daud**  
Trustee

Date : .....

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2021**

**Opinion**

We have audited the financial statements of The Balham Mosque for the year ended 31st March 2021, which comprise the statement of financial activities, the balance sheet, and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st March 2021, and of its incoming resources and application of resources, for the period then ended;
- have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2021**

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by Exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of the trustees**

The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**INDEPENDENT AUDITORS' REPORT TO  
THE TRUSTEES OF THE BALHAM MOSQUE  
FOR THE YEAR ENDED 31st MARCH 2021**

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)]. This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's trustees, as a body, in accordance with section 144\* of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an auditor's 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 Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

.....  
**Mr M Zaidi (Senior Statutory Auditor)**  
**For and on behalf of M.Zaidi & Co**  
**Chartered Accountants & statutory Auditors**  
**241 Mitcham Road**  
**London**  
**SW17 9JQ**

Date:.....

**THE BALHAM MOSQUE**

**STATEMENTS OF FINANCIAL ACTIVITIES  
YFOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Restricted Funds £	Unrestricted Funds £	2021 Total Funds £	2020 Total Funds £
<b>Incoming Resources</b>	<b>1.1</b>				
General Donations			134,412	134,412	125,281
Madrassah Donations			20,044	20,044	73,487
Annual Family Fun Day			-	-	23,658
Anerley Orchard Cemetery-Donations			51,977	51,977	-
Rent received			295,779	295,779	285,414
From Al Risala towards TIC Expenses			14,379	14,379	18,108
Calender project receipts			1,625	1,625	2,609
Radio transmitters receipts			900	900	1,200
Madrassah Quran Project			-	-	500
TIC Project			4,804	4,804	63,007
Nikkah Certificate			381	381	600
Membership Fees			2,710	2,710	1,760
Books			1,200	1,200	3,401
Funeral Services			50,337	50,337	33,659
Gift aid refund			51,311	51,311	53,119
Sports & other Events			630	630	7,525
Arabic Class			160	160	2,125
Takmilah Course			330	330	740
New Hearse Appeal			43,118	43,118	-
Other Income			9,990	9,990	-
Return on Investment			2,711	2,711	2,553
<b>Total before Zakat, Sadaqah, Fitrana, Appeals &amp; Interest</b>		<b>-</b>	<b>686,798</b>	<b>686,798</b>	<b>698,746</b>
Zakat, Sadaqah, Fitrana & Fidyah		44,279		44,279	65,270
Collection for others & special appeals		9,193		9,193	24,594
Interest (to be donated)		879		879	761
<b>Total Incoming Resources</b>		<b>54,351</b>	<b>686,798</b>	<b>741,149</b>	<b>789,371</b>
<b>Resources Expended</b>	<b>1.2</b>				
Advertising			-	-	4,333
Mosque Staff Salaries			138,138	138,138	149,161
Madrassah Staff Salaries			116,502	116,502	123,149
Staff pension costs			4,021	4,021	4,550
Staff training			446	446	1,913
Calenders project cost			1,590	1,590	1,800
Radio transmitters cost			-	-	2,592
Rates			33	33	1,664
Insurance			20,099	20,099	18,935
Website costs			1,182	1,182	861

**THE BALHAM MOSQUE**

**STATEMENTS OF FINANCIAL ACTIVITIES  
YFOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Restricted Funds £	Unrestricted Funds £	2021 Total Funds £	2020 Total Funds £
Light & Heat			32,445	32,445	38,224
Repairs and Maintenance			61,661	61,661	52,540
Printing, Postage and Stationery			2,122	2,122	2,088
Telephone and internet			4,611	4,611	4,378
Books Purchased			2,029	2,029	3,577
Quran Project			-	-	618
Dawah Expenses			275	275	2,402
Funeral services expenses			40,829	40,829	28,271
TIC Project Expenses			-	-	10,916
Funday Expenditure			-	-	3,139
Sports/Events			839	839	18,124
Legal and Professional Services			13,668	13,668	21,952
Anerley Orchard Cemetery-Expenses			43,352	43,352	-
Covid-19 Expenses			2,291	2,291	-
Accountancy			3,000	3,000	3,000
Audit fees			1,200	1,200	1,200
Bank Charges			2,013	2,013	1,228
Loan Charge Matrix			1,107	1,107	53,664
Tenant Deposit Protection Fee			-	-	40
Cleaning Services			26,023	26,023	36,130
Membership Fees			500	500	-
Amortization of sharia compliant loan cost			-	-	21,802
Depreciation on Improvement of Buildings			41,758	41,758	41,758
Amortisation on long leasehold			1,966	1,966	1,966
Depreciation on FF & Equipment			12,877	12,877	11,189
Depreciation on motor vehicles			9,784	9,784	-
<b>Total before Zakat, Sadaqah, Fitrana, Appeals &amp; Interest</b>		<b>-</b>	<b>586,361</b>	<b>586,361</b>	<b>667,164</b>
Government Grants			118,971	118,971	
Zakat, Sadaqah & Fitrana		30,479		30,479	69,000
Collection for others- Special Appeals payments		15,944		15,944	11,220
Interest received donated		-		-	-
<b>Total Resources Expended</b>		<b>46,423</b>	<b>467,390</b>	<b>513,813</b>	<b>747,384</b>
Net Incoming Resources for the year		7,928	219,408	227,279	41,987
Total funds brought forward		34,442	3,935,680	3,970,122	3,928,136
<b>Total funds carried forward</b>		<b>42,370</b>	<b>4,155,031</b>	<b>4,197,401</b>	<b>3,970,123</b>

**THE BALHAM MOSQUE**

**STATEMENTS OF FINANCIAL ACTIVITIES  
YFOR THE YEAR ENDED 31 MARCH 2021**

			2021	2020
	Notes	Restricted Funds	Unrestricted Funds	Total Funds
		£	£	£
		=====	=====	=====

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

**THE BALHAM MOSQUE**

**Balance sheet  
as at 31st March 2021**

		2021		2020	
Notes	£	£	£	£	
<b>Fixed assets</b>					
Tangible assets	3		3,641,579	3,655,262	
<b>Deferred revenue expenditure</b>					
Sharia compliant loan cost			-	-	
<b>Current assets</b>					
Debtors and prepayments	5	817,332		831,258	
Cash at bank and in hand		1,128,346		908,737	
		1,945,678		1,739,995	
<b>Current liabilities</b>	6				
Creditors		4,590		4,670	
Sundry Creditors and Accruals		21,266		16,465	
		25,856		21,135	
<b>Net current assets</b>			1,919,822	1,718,860	
<b>Total assets less current liabilities</b>			5,561,401	5,374,122	
Long-term liabilities	7		(1,364,000)	(1,404,000)	
<b>Net assets</b>			4,197,401	3,970,122	
<b>Accumulated Funds</b>	10				
Unrestricted funds			4,155,031	3,935,680	
Restricted funds			42,370	34,442	
			4,197,401	3,970,122	

.....  
**Mr A K Amejee**  
Trustee

Date: .....

.....  
**Mr. Haroon Daud**  
Trustee

Date: .....

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2021**

**1. Accounting policies**

**1.1. Accounting convention**

The financial statements have been prepared under historical cost convention, in accordance with Accounting and Reporting by Charities - Charities Act 2011 and with applicable Accounting Standards.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.2. Incoming Resources**

**Recognition of Incoming Resources**

These are included in Statement of Financial Activities (SoFA) when:

- the charity became entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fund raising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and Donations**

Grants and donations are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

**1.3. Resources Expended**

All expenditure will be recognised in the period in which a liability is incurred and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff

**Cost of generating funds**

These are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2021**

**1.4. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	2% Straight Line
Leasehold properties	-	Straight Line over the life of the lease
Fixtures fittings & equipment	-	25% Straight Line
Motor vehicles	-	10% Straight Line
Islamic sharia compliant loan cost	-	15 years as per loan duration

<b>2. Staff Costs</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and Salaries (Including employer's NIC)	<u>254,640</u>	<u>281,332</u>
Average number of monthly employees	<u>28</u>	<u>28</u>

No employee received remuneration of more than £60,000 during the year.

<b>3. Tangible assets</b>	<b>Land and buildings freehold</b>	<b>Land and buildings leasehold</b>	<b>Fixtures fittings and Equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>					
At 1st April 2020	2,087,877	1,953,574	113,504	-	4,154,955
Additions		-	13,568	39,134	52,702
At 31st March 2021	<u>2,087,877</u>	<u>1,953,574</u>	<u>127,072</u>	<u>39,134</u>	<u>4,207,657</u>
<b>Depreciation</b>					
At 1st April 2020	378,811	28,380	92,502	9,784	509,477
Charge for the year	41,758	1,966	12,877	-	56,601
At 31st March 2021	<u>420,569</u>	<u>30,346</u>	<u>105,379</u>	<u>9,784</u>	<u>566,078</u>
<b>Net book values</b>					
At 31st March 2021	<u>1,667,308</u>	<u>1,923,228</u>	<u>21,692</u>	<u>29,350</u>	<u>3,641,578</u>
At 31st March 2020	<u>1,709,066</u>	<u>1,925,194</u>	<u>21,002</u>	<u>(9,784)</u>	<u>3,655,262</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2021**

<b>4. Auditors Remuneration</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Fees payable for the audit of the financial statements	1,200	1,200
	<u>1,200</u>	<u>1,200</u>
<b>5. Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Receivable from Ableband Ltd	663,297	639,661
HMRC Gift Aid	130,300	173,202
Other Debtors	14,379	18,108
Prepayments	9,356	287
	<u>817,332</u>	<u>831,258</u>
<b>6. Current liabilities</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Tenants' deposit	4,407	4,407
Funeral Expenses-Advance paid	4,590	4,670
Sundry creditors & accruals	16,859	12,058
	<u>25,856</u>	<u>21,135</u>
<b>7. Long-term liabilities</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Qarz-e-Hasna (Interest free loan)	35,000	75,000
Al-Rayan Loan	1,329,000	1,329,000
	<u>1,364,000</u>	<u>1,404,000</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2021**

**8. Banks securities and facilities:**

**National Westminster Bank PLC facilities:**

ABT Sharia Finance Loan satisfied fully on the 04/05/2020.

**Securities:**

The Sharia compliant loan is secured over the Charity's asset, "Orchard Lodge Sports Ground, William Booth Road, Penge, Bromley" as 1st legal charge.

**9. Loan from Al-Ryan Bank**

The Balham Mosque has obtained a loan of £1.3 M from Al-Ryan Bank on the 13th of December 2018, which has a legal charge against 15 Laitwood Road property.

<b>10. Movements in Funds</b>	<b>At 1st April 2020</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Funds	3,935,680	805,769	(586,418)	-	4,155,031
Restricted Funds	34,442	54,351	(46,423)	-	42,370
Total	<u>3,970,122</u>	<u>860,120</u>	<u>(632,841)</u>	<u>-</u>	<u>4,197,401</u>
<b><u>Restricted Funds</u></b>	<b>At 1st April 2020</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Prior Year Adjustments</b>	<b>At 31st March 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zakat, Sadaqah, Fitrana & Fidyah	9,722	44,279	(30,479)	-	23,522
Collection for others & special appeals	21,800	9,193	(15,944)	-	15,049
Interest fund	779	879	-	-	1,658
P.A system	2,141	-	-	-	2,141
	<u>34,442</u>	<u>54,351</u>	<u>(46,423)</u>	<u>-</u>	<u>42,370</u>

**THE BALHAM MOSQUE**  
**Notes to the accounts**  
**for the year ended 31st March 2021**

**11. Analysis of Net Assets Between Funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
<b>At 31st March 2021</b>			
Tangible Fixed Assets	3,641,579	-	3,641,579
Defferred revenue expenditure	-	-	-
Current Assets	1,945,678	-	1,945,678
Current Liabilities	(25,856)	-	(25,856)
Long-term liabilities	(1,364,000)	-	(1,364,000)
	<u>4,197,401</u>	<u>-</u>	<u>4,197,401</u>
<b>At 31st March 2020</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible Fixed Assets	3,655,262	-	3,655,262
Defferred revenue expenditure	-	-	-
Current Assets	1,739,995	-	1,739,995
Current Liabilities	(21,135)	-	(21,135)
Long-term liabilities	(1,404,000)	-	(1,404,000)
	<u>3,970,122</u>	<u>-</u>	<u>3,970,122</u>

**12. Related Party Transactions:**

The related parties of the charity are the common trustees.

There were no wages paid to the trustees during the year. During the year Al-Risalah Education trust paid The Balham Mosque £14,379.47 towards Tooting Islamic Centre Expenses.