

Charity registration number: 272001

The Markazi Jamiat Ahl-e-Hadith Great Britain

Annual Report and Financial Statements

for the Year Ended 31 March 2025

The Markazi Jamiat Ahl-e-Hadith Great Britain

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 4
Statement of Trustees' Responsibilities	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 15

The Markazi Jamiat Ahl-e-Hadith Great Britain

Reference and Administrative Details

Trustees

Mr Iftikhar Ahmed
Mr Zaka Ullah Saleem
Mr Shouaib Ahmed

Principal Office

20 Green Lane
Birmingham
B9 5DB

Charity Registration Number

272001

Bankers

United National Bank
391-393 Stratford Road
Birmingham
B11 4JZ

Independent Examiner

Nasir Rafiq
Dua Governance
123-131 Bradford Street
Bradford Court
Birmingham
B12 0NS

The Markazi Jamiat Ahl-e-Hadith Great Britain

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

Objectives and activities

Objects and aims

The charity's main objective is to advance the Islamic faith. The Trustees frequently review the objectives and activities of the charity to ensure that they provide an overall benefit to the public. In carrying out this review the Trustees have considered the Charity Commission's general guidance on public benefit.

Objectives, strategies and activities

Review of activities

Sirat e Mustaqeem/Straight Path Magazine:

The monthly Urdu magazine Sirat e-Mustaqeem as well as the English Straight Path magazines continued to be printed and distributed during the year.

Islamic Judicial Board:

Providing assistance for Islamic marriages and divorces through the Islamic Judiciary Board.

Affiliated Organisations:

Throughout the year the charity continued to provide help and support to its affiliated bodies, and in some cases this has been financial support by way of short term interest free loans.

Public benefit

The above activities are undertaken to further public benefit.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The section of the report entitled 'Objectives and Activities' sets out the objects and aims of the charity. The trustees have considered this, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded that:

The aims of the charity continue to be charitable.

The work done by the charity gives identifiable benefits to the charitable sector and both directly and indirectly to individuals in need.

The benefits are for the public, not unreasonably restricted in any way.

There is no detriment or harm arising from the aims or activities.

The Markazi Jamiat Ahl-e-Hadith Great Britain

Trustees' Report

Achievements and performance

During the financial year, The Markazi Jamiat Ahl-e-Hadith Great Britain continued to advance its charitable purposes through a range of religious, educational, and community activities in line with its mission to empower communities across the UK and propagate authentic Islamic teachings.

1. Religious Outreach and Publication

- The charity maintained its regular publication of Sirat-e-Mustaqeem, a monthly Urdu magazine that disseminates Islamic knowledge, guidance, and scholarship to a broad readership. This ongoing publication supports the charity's core objective of religious education and provides a consistent platform for outreach.
- A structured programme of dawah activities was delivered across affiliated centres, including study circles, lectures, and seminars designed to share the message of Islam and strengthen spiritual understanding within the community. These activities served both established mosque communities and wider audiences throughout England and Wales.

2. Support for Affiliates and Islamic Education

- The charity continued to support its network of over 45 affiliated mosques and educational associations across the UK, facilitating supplementary schools and educational initiatives. Through this umbrella support role, it helped strengthen Islamic learning and community cohesion at a local level.
- MJAH's efforts in education contributed to the provision of structured learning environments for children and young people, enhancing their understanding of Islamic principles and strengthening community bonds.

3. Islamic Judiciary Board Services

- The Markazi Jamiat Ahl-e-Hadith Islamic Judiciary Board (IJB) operated throughout the year, offering religious, social and familial guidance to the Muslim community. The IJB provided constructive resolution services for marital, inheritance, and other family matters in accordance with Islamic teachings, often complementing civil processes and acting as a trusted advisory body.
- These services have been instrumental in offering culturally sensitive dispute resolution, promoting harmonious family relationships, and reducing community tensions.

4. National Conferences and Community Engagement

- The charity organised and hosted its annual national conference, which brought together members, scholars, and volunteers from across the UK. These events foster community connection, knowledge exchange, and collective reflection on the charity's strategic objectives.

5. Umbrella Body Impact

- As an umbrella body, the charity provided governance support, strategic direction, and resource coordination for its affiliated organisations. This role enhanced the collective capacity of its network to deliver impactful religious and educational programming across diverse communities throughout England and Wales. (Charity Register)

Through these activities, the trustees believe the charity made substantial progress in fulfilling its mission to promote religious understanding, support community development, and provide practical guidance rooted in Islamic teachings. The trustees remain committed to strengthening programme delivery, expanding outreach, and deepening the charity's positive impact in the year ahead.

Financial review

During the year the charity raised £318k (2024: £134k) and spent £150k (2024: £245k). The charity had a net movement of funds of £167k (2024: negative £112k).

The Charity had carried forward reserves of £1.2m (2024: £1m).

Policy on reserves

The charity's policy is to maintain reserves to cover six months of unrestricted expenditure. The Trustees believe the current levels of liquid reserves are sufficient to meet this objective.

Investment policy and objectives

The charity maintains a property portfolio to generate income and capital growth.

The Markazi Jamiat Ahl-e-Hadith Great Britain

Trustees' Report

Going concern

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

Structure, governance and management

Nature of governing document

The Markazi Jamiat Ahl-e-Hadith Great Britain is governed by its constitution dated 3rd January 1975 as amended 23rd October 1977 and 20th November 1984.

Recruitment and appointment of trustees

New Trustees are elected by the General Advisory Council and appointed for a term of three years.

Induction and training of trustees

New trustees undergo a briefing on their legal obligations under charity law, the content of the constitution, the committee and decision making processes, the business plan and recent financial performance of the charity. New trustees also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role,

Organisational structure

The organisation is structured as follows:

Chairman
Vice Chairman
General Secretary
Deputy General Secretary
Treasurer
Deputy Treasurer
Secretary for Information/Publications
Secretary for Dawah
Secretary for Education
The Executive Council
The General Advisory Council

The General Advisory Council is the main body of the organisation and consisted of 158 members in the year. Every three years the council elects from among the members a Chairman, General Secretary and Treasurer who form the principle office bearers as well as the Trustees of the Charity. All three roles are held for a term of three years from the election date.

The Chairman, General Secretary, and Treasurer have constitutional authority to select their deputy's from amongst the members. In addition the Chairman and General Secretary together will select the most suitable candidates for the roles of Secretary for Information/Publications, Secretary for Dawah and Secretary for Education. The Chairman and General Secretary will select a further ten Individuals who in association with all nine office bearers will form The Executive Council.

Major risks and management of those risks

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

29 January 2026

The annual report was approved by the trustees of the charity on and signed on its behalf by:



.....
Mr Zaka Ullah Saleem
Trustee

The Markazi Jamiat Ahl-e-Hadith Great Britain

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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 proper accounting 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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 Markazi Jamiat Ahl-e-Hadith Great Britain

Independent Examiner's Report to the trustees of The Markazi Jamiat Ahl-e-Hadith Great Britain

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

As the charity's trustees of The Markazi Jamiat Ahl-e-Hadith Great Britain you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the The Markazi Jamiat Ahl-e-Hadith Great Britain's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since The Markazi Jamiat Ahl-e-Hadith Great Britain's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of The Markazi Jamiat Ahl-e-Hadith Great Britain as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Nasir Rafiq

.....
Nasir Rafiq
ICAEW

Dua Governance
123-131 Bradford Street
Bradford Court
Birmingham
B12 0NS

29 January 2026

Date:.....

The Markazi Jamiat Ahl-e-Hadith Great Britain

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	2	60,975	208,891	269,866
Other trading activities	3	31,668	-	31,668
Investment income	4	16,480	-	16,480
Total Income		109,123	208,891	318,014
Expenditure on:				
Raising funds	5	(21,887)	-	(21,887)
Charitable activities	6	(65,443)	(63,001)	(128,444)
Total Expenditure		(87,330)	(63,001)	(150,331)
Net movement in funds		21,793	145,890	167,683
Reconciliation of funds				
Total funds brought forward		975,623	67,892	1,043,515
Total funds carried forward	18	997,416	213,782	1,211,198

	Note	Unrestricted funds £	Restricted funds £	(Restated) Total 2024 £
Income and Endowments from:				
Donations and legacies	2	30,909	60,010	90,919
Other trading activities	3	26,475	-	26,475
Investment income	4	16,280	-	16,280
Total Income		73,664	60,010	133,674
Expenditure on:				
Charitable activities	6	(53,865)	(191,311)	(245,176)
Total Expenditure		(53,865)	(191,311)	(245,176)
Net movement in funds		19,799	(131,301)	(111,502)
Reconciliation of funds				
Total funds brought forward		955,824	199,193	1,155,017
Total funds carried forward	18	975,623	67,892	1,043,515

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

The Markazi Jamiat Ahl-e-Hadith Great Britain

(Registration number: 272001) Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	569,243	596,985
Investments	14	290,000	290,000
		<u>859,243</u>	<u>886,985</u>
Current assets			
Debtors	15	121,415	136,415
Cash at bank and in hand	16	245,756	28,713
		<u>367,171</u>	<u>165,128</u>
Creditors: Amounts falling due within one year	17	<u>(15,216)</u>	<u>(8,598)</u>
Net current assets		<u>351,955</u>	<u>156,530</u>
Net assets		<u>1,211,198</u>	<u>1,043,515</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		213,782	67,892
Unrestricted income funds			
Unrestricted funds		<u>997,416</u>	<u>975,623</u>
Total funds	18	<u>1,211,198</u>	<u>1,043,515</u>

29 January 2026

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on and signed on their behalf by:



.....
Mr Zaka Ullah Saleem
Trustee

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The Markazi Jamiat Ahl-e-Hadith Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

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

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs 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 costs.

Raising funds

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

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Land & Building: 50 Years
Fixtures & Fittings: 15 Years

Investment properties

Investment property is carried at fair value, derived from the current market prices for comparable real estate determined annually by external valuers. The valuers use observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset. Changes in fair value are recognised in profit or loss.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

Pensions and other post retirement obligations

The charity operates a defined benefit pension scheme. Typically defined benefit plans define an amount of pension benefit that an employee will receive on retirement, usually dependent on one or more factors such as age, years of service and compensation.

The liability recognised in the Balance Sheet in respect of defined benefit pension plans is the present value of the defined benefit obligation at the reporting date minus the fair value of plan assets. The defined benefit obligation is measured using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future payments by reference to market yields at the reporting date on high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension liability.

Actuarial gains and losses are charged or credited to other comprehensive income in the period in which they arise.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations	60,975	208,891	269,866	90,919
	60,975	208,891	269,866	90,919

3 Income from other trading activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Islamic Judiciary Board	31,588	31,588	26,355
Sirat-e-Mustaqeem	80	80	120
	31,668	31,668	26,475

4 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Income from rents	16,480	16,480	16,280
	16,480	16,480	16,280

5 Expenditure on raising funds

Costs of generating donations and legacies

a)

	Note	Unrestricted funds General £	Total 2025 £
Marketing and publicity		15,912	15,912
		15,912	15,912

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

Costs of trading activities

b)

	Note	Unrestricted funds General £	Total 2025 £
Sirat-e-Mustaqeem		5,975	5,975
		5,975	5,975

6 Expenditure on charitable activities

Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Charitable Activities	4,475	3,257	7,732	25,200
Depreciation, amortisation and other similar costs	27,742	-	27,742	27,742
Grant funding of activities	-	29,999	29,999	131,301
Staff costs	12,685	24,971	37,656	36,833
Allocated support costs	17,285	4,774	22,059	17,525
Governance costs	3,256	-	3,256	6,575
	65,443	63,001	128,444	245,176

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	1,980	1,980	1,980
Legal and professional fees	1,276	1,276	4,595
	3,256	3,256	6,575

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	27,742	27,742

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	34,718	33,895
Social security costs	1,135	1,135
Pension costs	1,803	1,803
	37,656	36,833

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

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	1,980	1,980

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 Agda Baxis 2024 (Restated)	592,319	238,438	830,757
At 31 March 2025	592,319	238,438	830,757
Depreciation			
At 1 Agda Baxis 2024	120,609	113,163	233,772
Charge for the year	11,846	15,896	27,742
At 31 March 2025	132,455	129,059	261,514
Net book value			
At 31 March 2025	459,864	109,379	569,243
At 31 March 2024 (Restated)	471,710	125,275	596,985

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

14 Fixed asset investments

	2025 £	2024 £
Investment properties	290,000	290,000

Investment properties

	Investment properties £
Cost or Valuation	
At 1 Agda Baxis 2024	290,000
Provision	
At 31 March 2025	-
Net book value	
At 31 March 2025	290,000
At 31 March 2024	290,000
There has been no valuation of investment property by an independent valuer.	

15 Debtors

	2025 £	2024 £
Trade debtors	121,415	136,415

16 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	245,756	28,713

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	(2)	(1)
Accruals	15,218	8,599
	15,216	8,598

18 Funds

	Balance at 1 Agda Baxis 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General	975,623	109,123	(87,330)	997,416
Restricted funds	67,892	208,891	(63,001)	213,782
Total funds	1,043,515	318,014	(150,331)	1,211,198

The Markazi Jamiat Ahl-e-Hadith Great Britain

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 Agda Basis 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	955,824	73,664	(53,865)	975,623
Restricted funds	199,193	60,010	(191,311)	67,892
Total funds	1,155,017	133,674	(245,176)	1,043,515

19 Analysis of net assets between funds

	Unrestricted funds General £	Other £	Total funds 2025 £
Tangible fixed assets	569,243	-	569,243
Fixed asset investments	290,000	-	290,000
Current assets	90,388	276,783	367,171
Current liabilities	(15,216)	-	(15,216)
Total net assets	934,415	276,783	1,211,198

	Unrestricted funds General £	Other £	Total funds 2024 £
Tangible fixed assets	596,985	-	596,985
Fixed asset investments	290,000	-	290,000
Current assets	97,236	67,892	165,128
Current liabilities	(8,598)	-	(8,598)
Total net assets	975,623	67,892	1,043,515