

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales · Charity number 272760

Details

Status Registered

Legal form Trust

Registered 1977-02-08

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

Contact

Address Jama Al-Karim Mosque
2d All Saints Road
Gloucester
GL1 4EE

Phone 07590636285

Activities

Objects: THE ADVANCEMENT OF THE RELIGION OF ISLAM IN ACCORDANCE WITH THE TENANTS AND DOCTRINES OF THE SUNNI SECT OF ISLAM AND THE ADVANCEMENT OF THE EDUCATION OF MUSLIM CHILDREN IN ACCORDANCE WITH THE TENENTS AND DOCTRINES OF THE SUNNI SECT OF ISLAM.

Activities: RELIGIOUS ACTIVITIES

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£85,851	£70,918	-	-
2024-03-31	£110,749	£66,435	-	-
2023-03-31	£119,506	£51,801	-	-
2022-03-31	£93,135	£43,892	-	-
2021-03-31	£62,008	£51,651	-	-

Trustees

Name	Role	Appointed
SALIM DADABHOY	Chair	
ABBAS HASSANJEE		
AHMED SAEED HANSDOT		2011-10-11
ISMAIL KHOLWADIA		
JUNAID GHANTI		2011-10-11
MOHAMED BHAIYAT		2019-04-25
MOHAMMED HANIF PATEL		2019-04-25
SHOIEB KHOLWADIA		

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales - Charity number 272760

Accounts

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

(Registered Charity No. 272760)

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

(Registered Charity No. 272760)

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ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Gloucestershire Islamic Trust is constituted by Deed of Trust dated 1st December 1976 as amended by a Deed of Appointment of New Trustees and Variation of Trust dated 28th February 1978 and is Registered Charity No.272760.

Legal and Administrative Information

Principal address

2d All Saints Road
Gloucester

Bankers

National Westminster Bank
21 Eastgate Street
Gloucester

Barclays Bank
18 Southgate Street
Gloucester

Independent Examiner

H A Bhula
5 Howard Street
Gloucester

Solicitors

Dee & Griffin
Hucclecote Court
76 Hucclecote Road
Gloucester

Aims and Organization

A Management Committee elected from the Board of Trustees administers the Trust and comprises:

Managing Trustee (Chairman)
Honary Secretary
Honary Treasurer

Mr. S Dadabhoy
Mr. Said Hansdot
Mr. Abbas Hassanjee

Other Trustees who served during the year were: -

Mr. Soyeb Kholwadia
Mr. Ismail Kholwadia
Mr. Mohamed Bhaiyat

Mr. Junaid Ghanty
Mr. Mohammed Hanif Patel
Mr. Abdul Khalech Dhalech

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024 (Contd.)**Aims and Organization (Contd.)**

The object of the Trust is to advance the religion of Islam in accordance with the tenets and doctrines of the Sunni Sect of Islam and the advancement of the education of Muslim children in accordance with the tenets and doctrines of the Sunni Sect of Islam. In furtherance of its objects, the Trust maintains the Jama Al Karim Mosque. The Trustees may, at their absolute discretion, invest Trust money in any investment for the time being authorized by law for investment of trust funds.

Review of progress and achievements

The Trust continues to operate an open-door policy in respect of religious education for the benefit of Muslims and non-Muslims who are eager to learn about Islam. This again has resulted in regular visits from schools and colleges during the year. There are also regular lectures by Islamic scholars from home and abroad.

The Trust also has an ongoing policy of seeking to create harmony within the community at large and, to this end, has continued to co-operate with the police, hospital and social services to maximize understanding of the various cultural needs. Other services the Trust continues to provide on a voluntary basis include burial services, Circumcision for newborn Muslim boys and marriage services.

Review of financial activities and affairs

The Trust had a surplus in the year of £14,933 (2024 surplus £44,314) and Bank and Cash balances on hand of £393,195 (2024 £378,262).

The organisation received income totalling £85,851 during the year which is 22% down on last year. The decrease was across all income streams; even rental income is slightly down with all the properties fully let apart from 135 Barton Street which has been renovated and has been sold since the year end. The sales proceeds will be reflected in next year's accounts.

The Direct Charitable expenditure increased by 10% compared to previous year due mainly to payroll and heating costs. Salary payments to staff are in line with Employment law.

Other expenditures were steady as with previous year.



Mr. Said Hansdot (Trustee)

Secretary

On behalf of the Gloucestershire Islamic Trust

TO THE TRUSTEES OF GLOUCESTERSHIRE ISLAMIC TRUST

I report on the accounts of the Trust (Charity no.272760) for the year ended 31 March 2025, which are set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144 of the Charities Act 2011("the Charities Act") and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act and to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes the consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiners' report

In connection with our examination, no material matter has come to my attention which gives me cause to believe that in any material respect:

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

I have 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.



H A BHULA (FCCA)
Chartered Certified Accountant
Gloucester.

11th January 2026

GLOUCESTERSHIRE ISLAMIC TRUST
YEAR ENDED 31 MARCH 2025
RECEIPTS AND PAYMENTS ACCOUNT
GENERAL PURPOSES FUND

Page 4

	Notes	2025 £	2024 £
RECEIPTS			
Voluntary sources			
Donations and collections-General purpose		55,892	69,327
Income tax and refunds		3,759	12,122
Income from assets			
Rents from properties		26,200	29,300
		<u>85,851</u>	<u>110,749</u>
PAYMENTS			
Direct charitable expenditure			
Payments to Imam and Nic		38,891	35,894
Pension costs		1,179	1,073
Repairs and maintenance to Mosque		2,181	2,732
Light and heating - Mosque		19,921	16,919
Insurances - Mosque		3,936	3,713
Water rates - Mosque		2,793	2,182
		<u>68,901</u>	<u>62,513</u>
Other expenditure			
Telephone (net)		626	583
Repairs and maintenance - rental properties		0	2,466
Service charges - rental properties		0	393
Insurances - rental properties		1,358	375
Sundries and bank charges		33	105
		<u>2,017</u>	<u>3,922</u>
Exceptional/Capital expenditure	2	<u>0</u>	<u>0</u>
Total payments		<u>70,918</u>	<u>66,435</u>
Net receipts for the year		14,933	44,314
Loan movement		0	0
Cash and bank balances at 1 April 2024		378,262	333,948
Cash and bank balances at 31 March 2025		<u>393,195</u>	<u>378,262</u>

GLOUCESTERSHIRE ISLAMIC TRUST
STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2025

	2025	2024
	£	£
Monetary Assets		
Bank and cash balances:		
Nat West current account	319,235	310,350
Nat West current account-No.2	73,492	67,455
Nat West building reserve fund account	20	20
Nat West Gold account	(39)	(39)
Barclays deposit account	414	414
Cash in hand	73	72
Total for general purposes funds	393,195	378,262
Non-Monetary Assets		
	Cost/book value	Insured value
	£	£
Land and buildings used by the Trust:	557,319	3,001,428
Jama Al-Karim Mosque (at cost)		
Assets held for functional use by the Trust:		
Various furniture and fixtures (net book value)	56,399	72,952
Other Assets		
	Cost	Insured value
	£	£
Freehold Land and Buildings:		
135 Barton Street	46,555	351,210
13 Goodyear Street	27,530	143,998
2E All Saints Road	500,000	545,632

The financial statements on pages 4 to 6 were approved by the Executive committee on 11th January 2026 and were signed on its behalf by:



Mr S. Dadabhoy

Chairman

For and on behalf of the Gloucestershire Islamic Trust

**GLOUCESTERSHIRE ISLAMIC TRUST
NOTES TO THE FINANCIAL ACCOUNTS**

Year ended 31 March 2025

1. Accounting Basis

The accounts have been prepared on a receipts and payments basis with a statement Of Assets and liabilities.

2. Capital Expenditure

The costs include £Nil (2024: £0) incurred on demolishing and clearing the Next door property.

3. Pension

A money purchase scheme is operated through the Pensions Trust's Growth Plan The Plan is a multi-employer scheme and therefore it is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers

4. Staff costs

	2025 £	2024 £
Total emoluments paid to employees:		
Wages and Salaries	38,891	35,894
Social Security - employers	0	0
Pension	1,179	1,073
	<u>40,070</u>	<u>36,967</u>
Average number of employees during the year:	<u>2</u>	<u>2</u>

5. Building Fund

Nat West building reserve fund account and Nat West No.2 Account

The building funds were established by the Trustees to set aside funds for the purpose of the possible future renovation of property adjoining the Mosque.

Movements on the funds during the year were as follows:

	£
Balance at 1 April 2024	67,445
Income	7,200
Expenditure	(1,153)
Balance at 31 March 2025	<u>73,492</u>

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales - Charity number 272760

Accounts

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

(Registered Charity No. 272760)

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

(Registered Charity No. 272760)

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Legal and Administrative Information

Principal address	2d All Saints Road Gloucester
Bankers	National Westminster Bank 21 Eastgate Street Gloucester Barclays Bank 18 Southgate Street Gloucester
Independent Examiner	H A Bhula 5 Howard Street Gloucester
Solicitors	Dee & Griffin Hucclecote Court 76 Hucclecote Road Gloucester

Aims and Organization

A Management Committee elected from the Board of Trustees administers the Trust and comprises:

Managing Trustee (Chairman)	Mr. S Dadabhoy
Honary Secretary	Mr. Said Hansdot
Honary Treasurer	Mr. Abbas Hassanjee

Other Trustees who served during the year were: -

Mr. Soyeb Kholwadia	Mr. Junaid Ghanty
Mr. Ismail Kholwadia	Mr. Mohammed Hanif Patel
Mr. Mohamed Bhaiyat	Mr. Abdul Khalech Dhalech

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024 (Contd.)**Aims and Organization (Contd.)**

The object of the Trust is to advance the religion of Islam in accordance with the tenets and doctrines of the Sunni Sect of Islam and the advancement of the education of Muslim children in accordance with the tenets and doctrines of the Sunni Sect of Islam. In furtherance of its objects, the Trust maintains the Jama Al Karim Mosque. The Trustees may, at their absolute discretion, invest Trust money in any investment for the time being authorized by law for investment of trust funds.

Review of progress and achievements

The Trust continues to operate an open-door policy in respect of religious education for the benefit of Muslims and non-Muslims who are eager to learn about Islam. This again has resulted in regular visits from schools and colleges during the year. There are also regular lectures by Islamic scholars from home and abroad.

The Trust also has an ongoing policy of seeking to create harmony within the community at large and, to this end, has continued to co-operate with the police, hospital and social services to maximize understanding of the various cultural needs.

Other services the Trust continues to provide on a voluntary basis include burial services, Circumcision for newborn Muslim boys and marriage services.

Review of financial activities and affairs

The Trust had a surplus in the year of £44,314 (2023 surplus £67,705) and Bank and Cash balances on hand of £378,262 (2023 £333,948).

The organisation received income totalling £110,749 during the year which is slightly down on last year. The decrease was mainly from donations income but was helped by Income Tax refunds of £12,122. Rental income is steady with all the properties fully let apart from 135 Barton Street which is currently vacant. The property is on the market and there is a prospective purchaser who has shown an interest and the proceeds will be shown in next years accounts.

The Direct Charitable expenditure increased by 24% compared to previous year due mainly to heating costs. Salary payments to staff are in line with Employment law.

Other expenditure was high as a result of increase in rented property repair costs.

Mr. Said Hansdot (Trustee)

Secretary

On behalf of the Gloucestershire Islamic Trust

TO THE TRUSTEES OF GLOUCESTERSHIRE ISLAMIC TRUST

I report on the accounts of the Trust (Charity no.272760) for the year ended 31 March 2024, which are set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

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Basis of independent examiners' report

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Independent examiners' report

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I 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.



H A BHULA (FCCA)
Chartered Certified Accountant
Gloucester.

12th January 2025

GLOUCESTERSHIRE ISLAMIC TRUST
YEAR ENDED 31 MARCH 2024
RECEIPTS AND PAYMENTS ACCOUNT
GENERAL PURPOSES FUND

Page 4

	Notes	2024 £	2023 £
RECEIPTS			
Voluntary sources			
Donations and collections-General purpose		69,327	82,621
Income tax and refunds		12,122	0
Income from assets			
Rents from properties		29,300	36,885
		<u>110,749</u>	<u>119,506</u>
PAYMENTS			
Direct charitable expenditure			
Payments to Imam and Nic		35,894	33,778
Pension costs		1,073	1,022
Repairs and maintenance to Mosque		2,732	3,578
Light and heating - Mosque		16,919	7,639
Insurances - Mosque		3,713	3,186
General rates		0	0
Water rates - Mosque		2,182	1,654
		<u>62,513</u>	<u>50,857</u>
Other expenditure			
Telephone (net)		583	521
Repairs and maintenance - rental properties		2,466	60
Service charges - rental properties		393	330
Insurances - rental properties		375	0
Postage, printing and stationery		0	0
Sundries and bank charges		105	33
		<u>3,922</u>	<u>944</u>
Exceptional/Capital expenditure	2	<u>0</u>	<u>0</u>
Total payments		<u>66,435</u>	<u>51,801</u>
Net receipts for the year		44,314	67,705
Loan movement		0	0
Cash and bank balances at 1 April 2023		333,948	266,243
Cash and bank balances at 31 March 2024		<u>378,262</u>	<u>333,948</u>

GLOUCESTERSHIRE ISLAMIC TRUST
STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2024

Page 5

	2024	2023
	£	£
Monetary Assets		
Bank and cash balances:		
Nat West current account	310,350	283,597
Nat West current account-No.2	67,445	49,882
Nat West building reserve fund account	20	20
Nat West Gold account	(39)	(39)
Barclays deposit account	414	414
Cash in hand	72	74
Total for general purposes funds	378,262	333,948
Non-Monetary Assets		
	Cost/book value	Insured value
	£	£
Land and buildings used by the Trust: Jama Al-Karim Mosque (at cost)	557,319	2,911,181
Assets held for functional use by the Trust: Various furniture and fixtures (net book value)	56,399	72,087
Other Assets		
	Cost	Insured value
	£	£
Freehold Land and Buildings:		
135 Barton Street	46,555	345,000
13 Goodyear Street	27,530	138,735
2E All Saints Road	500,000	545,632

The financial statements on pages 4 to 6 were approved by the Executive committee on 12th January 2025 and were signed on its behalf by:



Mr S. Dadabhoy

Chairman

For and on behalf of the Gloucestershire Islamic Trust

**GLOUCESTERSHIRE ISLAMIC TRUST
NOTES TO THE FINANCIAL ACCOUNTS**

Year ended 31 March 2024

1. Accounting Basis

The accounts have been prepared on a receipts and payments basis with a statement Of Assets and liabilities.

2. Capital Expenditure

The costs include £Nil (2023: £0) incurred on demolishing and clearing the Next door property.

3. Pension

A money purchase scheme is operated through the Pensions Trust's Growth Plan The Plan is a multi-employer scheme and therefore it is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers

4. Staff costs

	2024	2023
	£	£
Total emoluments paid to employees:		
Wages and Salaries	35,894	33,778
Social Security - employers	0	0
Pension	1,073	1,022
	<u>36,967</u>	<u>34,800</u>
Average number of employees during the year:	<u>2</u>	<u>2</u>

5. Building Fund

Nat West building reserve fund account and Nat West No.2 Account

The building funds were established by the Trustees to set aside funds for the purpose of the possible future renovation of property adjoining the Mosque.

Movements on the funds during the year were as follows:

	£
Balance at 1 April 2023	49,882
Income	18,745
Expenditure	(1,182)
Balance at 31 March 2024	<u>67,445</u>

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales - Charity number 272760

Accounts

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

(Registered Charity No. 272760)

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023 (Contd.)**Aims and Organization (Contd.)**

The object of the Trust is to advance the religion of Islam in accordance with the tenets and doctrines of the Sunni Sect of Islam and the advancement of the education of Muslim children in accordance with the tenets and doctrines of the Sunni Sect of Islam. In furtherance of its objects, the Trust maintains the Jama Al Karim Mosque. The Trustees may, at their absolute discretion, invest Trust money in any investment for the time being authorized by law for investment of trust funds.

Review of progress and achievements

The Trust continues to operate an open-door policy in respect of religious education for the benefit of Muslims and non-Muslims who are eager to learn about Islam. This again has resulted in regular visits from schools and colleges during the year. There are also regular lectures by Islamic scholars from home and abroad. The Trust also has an ongoing policy of seeking to create harmony within the community at large and, to this end, has continued to co-operate with the police, hospital and social services to maximize understanding of the various cultural needs. Other services the Trust continues to provide on a voluntary basis include burial services, Circumcision for newborn Muslim boys and marriage services.

Review of financial activities and affairs

The Trust had a surplus in the year of £67,705, (2022 surplus £49,243) and Bank and Cash balances on hand of £333,948 (2022 £266,243).

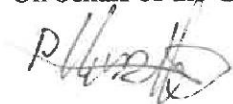
The organisation received income totalling £119,506 during the year which is 28% increase on last year. The increase was mainly from donations income. Rental income is steady with all the properties now being fully let.

The Direct Charitable expenditure was consistent as in previous years. Although this year there were no Coronavirus Job Retention Scheme payments to offset against the payroll costs.

Mr. Said Hansdot (Trustee)

Secretary

On behalf of the Gloucestershire Islamic Trust



TO THE TRUSTEES OF GLOUCESTERSHIRE ISLAMIC TRUST

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Respective responsibilities of trustees and examiner

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Basis of independent examiners' report

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Independent examiners' report

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

I have 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.



H A BHULA (FCCA)
Chartered Certified Accountant
Gloucester.

18th January 2024

GLOUCESTERSHIRE ISLAMIC TRUST
YEAR ENDED 31 MARCH 2023
RECEIPTS AND PAYMENTS ACCOUNT
GENERAL PURPOSES FUND

	Notes	2023 £	2022 £
RECEIPTS			
Voluntary sources			
Donations and collections-General purpose		82,621	50,643
Income tax and refunds		0	2,082
Income from assets			
Rents from properties		36,885	40,410
		<u>119,506</u>	<u>93,135</u>
PAYMENTS			
Direct charitable expenditure			
Payments to Imam and Nic		33,778	32,639
Pension costs		1,022	973
Coronavirus Job Retention Scheme (CJRS)		0	(6,745)
Repairs and maintenance to Mosque		3,578	3,952
Light and heating - Mosque		7,639	8,921
Insurances - Mosque		3,186	3,096
General rates		0	(1,582)
Water rates - Mosque		1,654	1,211
		<u>50,857</u>	<u>42,465</u>
Other expenditure			
Telephone (net)		521	425
Repairs and maintenance - rental properties		60	75
Service charges - rental properties		330	527
Insurances - rental properties		0	309
Postage, printing and stationery		0	60
Sundries and bank charges		33	31
		<u>944</u>	<u>1,427</u>
Exceptional/Capital expenditure	2	<u>0</u>	<u>0</u>
Total payments		<u>51,801</u>	<u>43,892</u>
Net receipts for the year		67,705	49,243
Loan movement		0	0
Cash and bank balances at 1 April 2022		266,243	217,000
Cash and bank balances at 31 March 2023		<u><u>333,948</u></u>	<u><u>266,243</u></u>

GLOUCESTERSHIRE ISLAMIC TRUST
STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2023

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	2023	2022
	£	£
Monetary Assets		
Bank and cash balances:		
Nat West current account	283,597	222,101
Nat West current account-No.2	49,882	43,674
Nat West building reserve fund account	20	20
Nat West Gold account	(39)	(39)
Barclays deposit account	414	414
Cash in hand	74	73
Total for general purposes funds	333,948	266,243
Non-Monetary Assets		
	Cost/book value	Insured value
	£	£
Land and buildings used by the Trust:	557,319	2,856,900
Jama Al-Karim Mosque (at cost)		
Assets held for functional use by the Trust:		
Various furniture and fixtures (net book value)	56,399	71,022
Other Assets		
	Cost	Insured value
	£	£
Freehold Land and Buildings:		
135 Barton Street	46,555	345,000
13 Goodyear Street	27,530	138,735
2E All Saints Road	500,000	545,632

The financial statements on pages 4 to 6 were approved by the Executive committee on 18th January 2024 and were signed on its behalf by:



Mr S. Dadabhoy

Chairman

For and on behalf of the Gloucestershire Islamic Trust

**GLOUCESTERSHIRE ISLAMIC TRUST
NOTES TO THE FINANCIAL ACCOUNTS**

Year ended 31 March 2023

1. Accounting Basis

The accounts have been prepared on a receipts and payments basis with a statement of Assets and liabilities.

2. Capital Expenditure

The costs include £Nil (2022: £0) incurred on demolishing and clearing the next door property.

3. Pension

A money purchase scheme is operated through the Pensions Trust's Growth Plan. The Plan is a multi-employer scheme and therefore it is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers.

4. Staff costs

	2023	2022
	£	£
Total emoluments paid to employees:		
Wages and Salaries	33,778	32,639
Social Security - employers	0	0
Pension	1,022	973
Coronavirus Job Retention Scheme (CJRS)	0	(6,745)
	<u>34,800</u>	<u>26,867</u>
Average number of employees during the year:	<u>2</u>	<u>2</u>

5. Building Fund

Nat West building reserve fund account and Nat West No.2 Account

The building funds were established by the Trustees to set aside funds for the purpose of the possible future renovation of property adjoining the Mosque.

Movements on the funds during the year were as follows:

	£
Balance at 1 April 2022	43,674
Income	7,200
Expenditure	(992)
Balance at 31 March 2023	<u>49,882</u>

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales - Charity number 272760

Accounts

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

(Registered Charity No. 272760)

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

(Registered Charity No. 272760)

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ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Gloucestershire Islamic Trust is constituted by Deed of Trust dated 1st December 1976 as amended by a Deed of Appointment of New Trustees and Variation of Trust dated 28th February 1978 and is Registered Charity No.272760.

Legal and Administrative Information

Principal address	2d All Saints Road Gloucester
Bankers	National Westminster Bank 21 Eastgate Street Gloucester Barclays Bank 18 Southgate Street Gloucester
Independent Examiner	H A Bhula 5 Howard Street Gloucester
Solicitors	Dee & Griffin Hucclecote Court 76 Hucclecote Road Gloucester

Aims and Organization

A Management Committee elected from the Board of Trustees administers the Trust and comprises:

Managing Trustee (Chairman)	Mr. S Dadabhoy
Honary Secretary	Mr. Said Hansdot
Honary Treasurer	Mr. Abbas Hassanjee

Other Trustees who served during the year were: -

Mr. Soyeb Kholwadia	Late Mr. Ayoob M Bhaiyat
Mr. Ismail Kholwadia	Mr. Junaid Ghanty
Mr. Mohamed Bhaiyat	Mr. Mohammed Hanif Patel

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Contd.)

Aims and Organization (Contd.)

The object of the Trust is to advance the religion of Islam in accordance with the tenets and doctrines of the Sunni Sect of Islam and the advancement of the education of Muslim children in accordance with the tenets and doctrines of the Sunni Sect of Islam. In furtherance of its objects, the Trust maintains the Jama Al Karim Mosque. The Trustees may, at their absolute discretion, invest Trust money in any investment for the time being authorized by law for investment of trust funds.

Review of progress and achievements

The Trust continues to operate an open-door policy in respect of religious education for the benefit of Muslims and non-Muslims who are eager to learn about Islam. This again has resulted in regular visits from schools and colleges during the year. There are also regular lectures by Islamic scholars from home and abroad.

The Trust also has an ongoing policy of seeking to create harmony within the community at large and, to this end, has continued to co-operate with the police, hospital and social services to maximize understanding of the various cultural needs. Other services the Trust continues to provide on a voluntary basis include burial services, Circumcision for newborn Muslim boys and marriage services.

Review of financial activities and affairs

The Trust had a surplus in the year of £49,243, (2021 surplus £10,357) and Bank and Cash balances on hand of £266,243 (2021 £217,000).

The organisation received income totalling £93,135 during the year which is 50% increase on last year. The increases were from all sources of income. Rental income has increased due to all the properties now being fully let with the renovations and refurbishments on them complete.

The Direct Charitable expenditure was consistent as in previous years. However, other costs are down mainly as a result of reduction in repairs and service costs to rental properties.



Mr. Said Hansdot (Trustee)

Secretary

On behalf of the Gloucestershire Islamic Trust

TO THE TRUSTEES OF GLOUCESTERSHIRE ISLAMIC TRUST

I report on the accounts of the Trust (Charity no.272760) for the year ended 31 March 2022, which are set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144 of the Charities Act 2011("the Charities Act") and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act and to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes the consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiners' report

In connection with our examination, no material matter has come to my attention which gives me cause to believe that in any material respect:

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

I have 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.



H A BHULA (FCCA)
Chartered Certified Accountant
Gloucester.

25th January 2023

GLOUCESTERSHIRE ISLAMIC TRUST
YEAR ENDED 31 MARCH 2022
RECEIPTS AND PAYMENTS ACCOUNT
GENERAL PURPOSES FUND

Page 4

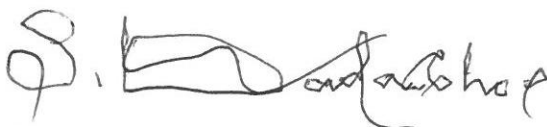
	Notes	2022 £	2021 £
RECEIPTS			
Voluntary sources			
Donations and collections-General purpose		50,643	36,208
Income tax and refunds		2,082	1,015
Income from assets			
Rents from properties		40,410	24,785
		<u>93,135</u>	<u>62,008</u>
PAYMENTS			
Direct charitable expenditure			
Payments to Imam and Nic		32,639	31,217
Pension costs		973	952
Coronavirus Job Retention Scheme (CJRS)		(6,745)	(16,129)
Repairs and maintenance to Mosque		3,952	8,803
Light and heating - Mosque		8,921	10,366
Insurances - Mosque		3,096	5,934
General rates		(1,582)	(109)
Water rates - Mosque		1,211	1,362
		<u>42,465</u>	<u>42,396</u>
Other expenditure			
Telephone (net)		425	381
Repairs and maintenance - rental properties		75	4,000
Service charges - rental properties		527	3,977
Insurances - rental properties		309	493
Broadcasting licence fee		0	150
Legal and professional		0	225
Postage, printing and stationery		60	0
Sundries and bank charges		31	29
		<u>1,427</u>	<u>9,255</u>
Exceptional/Capital expenditure	2	<u>0</u>	<u>0</u>
Total payments		<u>43,892</u>	<u>51,651</u>
Net receipts for the year		49,243	10,357
Loan movement		0	0
Cash and bank balances at 1 April 2021		217,000	206,643
Cash and bank balances at 31 March 2022		<u><u>266,243</u></u>	<u><u>217,000</u></u>

GLOUCESTERSHIRE ISLAMIC TRUST
STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2022

Page 5

	2022	2021
	£	£
Monetary Assets		
Bank and cash balances:		
Nat West current account	222,101	178,713
Nat West current account-No.2	43,674	37,819
Nat West building reserve fund account	20	20
Nat West Gold account	(39)	(39)
Barclays deposit account	414	414
Cash in hand	73	73
Total for general purposes funds	266,243	217,000
Non-Monetary Assets		
	Cost/book value	Insured value
	£	£
Land and buildings used by the Trust:		
Jama Al-Karim Mosque (at cost)	557,319	2,530,360
Assets held for functional use by the Trust:		
Various furniture and fixtures (net book value)	56,399	59,616
Other Assets		
	Cost	Insured value
	£	£
Freehold Land and Buildings:		
135 Barton Street	46,555	560,646
13 Goodyear Street	27,530	138,735
2E All Saints Road	500,000	545,632

The financial statements on pages 4 to 6 were approved by the Executive committee on 25th January 2023 and were signed on its behalf by:



Mr S. Dadabhoy

Chairman

For and on behalf of the Gloucestershire Islamic Trust

**GLOUCESTERSHIRE ISLAMIC TRUST
NOTES TO THE FINANCIAL ACCOUNTS**

Year ended 31 March 2022

1. Accounting Basis

The accounts have been prepared on a receipts and payments basis with a statement of Assets and liabilities.

2. Capital Expenditure

The costs include £NIL (2021: £0) incurred on demolishing and clearing the next door property.

3. Pension

A money purchase scheme is operated through the Pensions Trust's Growth Plan. The Plan is a multi-employer scheme and therefore it is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers.

4. Staff costs

	2022	2021
	£	£
Total emoluments paid to employees:		
Wages and Salaries	32,639	31,217
Social Security - employers	0	0
Pension	973	952
Coronavirus Job Retention Scheme (CJRS)	<u>(6,745)</u>	<u>(16,129)</u>
	<u>26,867</u>	<u>16,040</u>
 Average number of employees during the year:	 <u>2</u>	 <u>2</u>

5. Building Fund

Nat West building reserve fund account and Nat West No.2 Account

The building funds were established by the Trustees to set aside funds for the purpose of the possible future renovation of property adjoining the Mosque.

Movements on the funds during the year were as follows:

	£
Balance at 1 April 2021	37,819
Income	7,200
Expenditure	(1,345)
Balance at 31 March 2022	<u>43,674</u>

GLOUCESTERSHIRE ISLAMIC TRUST

England & Wales - Charity number 272760

Accounts

GLOUCESTERSHIRE ISLAMIC TRUST

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

(Registered Charity No. 272760)

GLOUCESTERSHIRE ISLAMIC TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
(Registered Charity No. 272760)

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ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Principal address	2d All Saints Road Gloucester
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Independent Examiner	H A Bhula 5 Howard Street Gloucester
Solicitors	Dee & Griffin Hucclecote Court 76 Hucclecote Road Gloucester

Aims and Organization

A Management Committee elected from the Board of Trustees administers the Trust and comprises:

Managing Trustee (Chairman)	Mr. S Dadabhoy
Honary Secretary	Mr. Said Hansdot
Honary Treasurer	Mr. Abbas Hassanjee

Other Trustees who served during the year were: -

Mr. Soyeb Kholwadia	Mr. Ayoob M Bhaiyat
Mr. Ismail Kholwadia	Mr. Junaid Ghanty
Mr. Mohamed Bhaiyat	Mr. Mohammed Hanif Patel

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Contd.)

Aims and Organization (Contd.)

The object of the Trust is to advance the religion of Islam in accordance with the tenets and doctrines of the Sunni Sect of Islam and the advancement of the education of Muslim children in accordance with the tenets and doctrines of the Sunni Sect of Islam. In furtherance of its objects, the Trust maintains the Jama Al Karim Mosque. The Trustees may, at their absolute discretion, invest Trust money in any investment for the time being authorized by law for investment of trust funds.

Review of progress and achievements

The Trust continues to operate an open-door policy in respect of religious education for the benefit of Muslims and non-Muslims who are eager to learn about Islam. This again has resulted in regular visits from schools and colleges during the year. There are also regular lectures by Islamic scholars from home and abroad.

The Trust also has an ongoing policy of seeking to create harmony within the community at large and, to this end, has continued to co-operate with the police, hospital and social services to maximize understanding of the various cultural needs. Other services the Trust continues to provide on a voluntary basis include burial services, Circumcision for newborn Muslim boys and marriage services.

Review of financial activities and affairs

The Trust had a surplus in the year of £10,357, (2020 deficit £40,717) and bank and cash balances on hand of £217,000 (2020 £200,643).

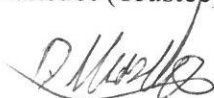
Due to the pandemic the work on next door property has not progressed.

The income for the year was up on last year mainly due to increase in rental income with all properties now fully occupied and the Trust also received £1K Gift Aid from the Inland Revenue.

During the year £16K income was received from the Coronavirus Job Retention Scheme towards staff salaries. Repair costs for rental property were also down as most of the major work has been completed. All other costs were in line with expectations.

Mr. Said Hansdot (Trustee)

Secretary



On behalf of the Gloucestershire Islamic Trust

TO THE TRUSTEES OF GLOUCESTERSHIRE ISLAMIC TRUST

I report on the accounts of the Trust (Charity no.272760) for the year ended 31 March 2021, which are set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144 of the Charities Act 2011("the Charities Act") and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act and to state whether particular matters have come to my attention.

Basis of independent examiners` report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes the consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiners` report

In connection with our examination, no material matter has come to my attention which gives me cause to believe that in any material respect:

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

I have 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.



H A BHULA (FCCA)
Chartered Certified Accountant
Gloucester.

21st January 2022

GLOUCESTERSHIRE ISLAMIC TRUST
YEAR ENDED 31 MARCH 2021
RECEIPTS AND PAYMENTS ACCOUNT
GENERAL PURPOSES FUND

Page 4

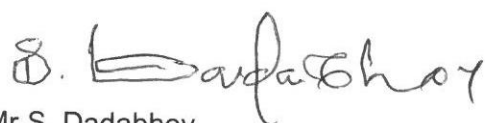
	Notes	2021 £	2020 £
RECEIPTS			
Voluntary sources			
Donations and collections-General purpose		36,208	35,304
Income tax and refunds		1,015	0
Income from assets			
Rents from properties		24,785	22,197
		<u>62,008</u>	<u>57,501</u>
PAYMENTS			
Direct charitable expenditure			
Payments to Imam and Nic		31,217	29,927
Pension costs		952	897
Coronavirus Job Retention Scheme (CJRS)		(16,129)	-
Repairs and maintenance to Mosque		8,803	5,079
Light and heating - Mosque		10,366	8,324
Insurances - Mosque		5,934	3,513
General rates		(109)	1,129
Water rates - Mosque		1,362	(1,772)
		<u>42,396</u>	<u>47,097</u>
Other expenditure			
Telephone (net)		381	349
Repairs and maintenance - rental properties		4,000	10,671
Service charges - rental properties		3,977	500
Insurances - rental properties		493	928
Broadcasting licence fee		150	150
Legal and professional		225	0
Postage, printing and stationery		0	40
Sundries and bank charges		29	125
		<u>9,255</u>	<u>2,572</u>
Exceptional/Capital expenditure	2	<u>0</u>	<u>38,358</u>
Total payments		<u>51,651</u>	<u>98,218</u>
Net receipts/(payments) for the year		10,357	(40,717)
Loan movement		0	0
Cash and bank balances at 1 April 2020		206,643	247,360
Cash and bank balances at 31 March 2021		<u><u>217,000</u></u>	<u><u>206,643</u></u>

GLOUCESTERSHIRE ISLAMIC TRUST
STATEMENT OF ASSETS AND LIABILITIES AT 31 MARCH 2021

Page 5

	2021 £	2020 £
Monetary Assets		
Bank and cash balances:		
Nat West current account	178,713	175,648
Nat West current account-No.2	37,819	30,525
Nat West building reserve fund account	20	20
Nat West Gold account	(39)	(39)
Barclays deposit account	414	414
Cash in hand	73	75
Total for general purposes funds	217,000	206,643
Non-Monetary Assets		
	Cost/book value £	Insured value £
Land and buildings used by the Trust: Jama Al-Karim Mosque (at cost)	557,319	2,333,916
Assets held for functional use by the Trust: Various furniture and fixtures (net book value)	56,399	59,281
Other Assets		
	Cost £	Insured value £
Freehold Land and Buildings:		
135 Barton Street	46,555	560,646
13 Goodyear Street	27,530	130,000
2E All Saints Road	500,000	545,632

The financial statements on pages 4 to 6 were approved by the Executive committee on 21st January 2022 and were signed on its behalf by:



Mr S. Dadabhoy

Chairman

For and on behalf of the Gloucestershire Islamic Trust

**GLOUCESTERSHIRE ISLAMIC TRUST
NOTES TO THE FINANCIAL ACCOUNTS**

Year ended 31 March 2021

1. Accounting Basis

The accounts have been prepared on a receipts and payments basis with a statement of Assets and liabilities.

2. Capital Expenditure

The costs include £NIL (2020: £37,728) incurred on demolishing and clearing the next door property.

3. Pension

A money purchase scheme is operated through the Pensions Trust's Growth Plan. The Plan is a multi-employer scheme and therefore it is not possible in the normal course of events to identify on a reasonable and consistent basis the share of the underlying assets and liabilities belonging to individual participating employers.

4. Staff costs

	2021 £	2020 £
Total emoluments paid to employees:		
Wages and Salaries	31,217	29,030
Social Security - employers	0	0
Pension	952	897
Coronavirus Job Retention Scheme (CJRS)	(16,129)	0
	<u>16,040</u>	<u>29,927</u>
 Average number of employees during the year:	 <u>2</u>	 <u>2</u>

5. Building Fund

Nat West building reserve fund account and Nat West No.2 Account

The building funds were established by the Trustees to set aside funds for the purpose of the possible future renovation of property adjoining the Mosque.

Movements on the funds during the year were as follows:

	£
Balance at 1 April 2020	30,525
Income	7,300
Expenditure	(6)
Balance at 31 March 2021	<u>37,819</u>