

**REGISTERED CHARITY NUMBER: 279014**

**TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR  
ENDED 30 APRIL 2021  
FOR  
GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**M J Harris & Company  
35 Whitehill Road  
Gravesend  
Kent  
DA12 5PE**

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

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for the Year Ended 30 April 2021**

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# **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

## **TREASURER'S FINANCIAL REPORT for the year ended 30 April 2021**

As Treasurer/ Trustee of Gravesend & Dartford Muslim Association (GDMA) and an important part of the Executive Committee I am delighted to present the Accounts for 2020/2021 and an outlook for the forthcoming financial year. The Financial Year for GDMA runs from 1st May to 30th April. It must be noted that these accounts are prior to me being elected and all accounts were under the supervision of the previous treasurer, Ansar Rafiq.

I can confirm that the highest quality and best practice quality management has been implemented to carry out my role against the agreed decisions set by the Committee and expected from the community.

All Executive Committee members abide by the rules set out in the GDMA constitution and Charities Commission and of course what the community expects from us.

### **Income**

#### **Gift Aid**

A record £8,971 was claimed in Gift Aid & Gift Aid Small donations scheme (GASDS) during the course of this year, (Gift Account for 2017 GASDS for 2018 & 2019), the main reason for one claim was that the previous treasurer worked tirelessly on collating all signed forms so that in future years more can be claimed back this was an arduous task but was completed with great endeavour by him. Gift Aid enables the charity to take advantage of the government scheme to claim back tax on donations made by taxpayers. Further claims were made by the old treasurer, and these will show in the next financial year.

#### **Direct Debit**

The main source of income is generated from weekly Jummah collections (Friday Prayers) as well as collections during the holy month of Ramadan. Eid collections also form a vital part of yearly collections for the Association. Monthly direct debits were over £9k for the year, which is a record. The committee will work hard to increase these to at least £1k per month over the coming period, monthly direct debits allow the mosque to operate efficiently even in times of closure as we saw frequently during the pandemic. Monthly direct debit donations range from as little as £5 per month to £200 per month from each donor.

#### **Ramadan Calendar**

Local businesses have been encouraged to support the Mosque via a monthly prayer timetable contribution as well as contributions towards producing a fully professional designed and printed A3 Ramadan timetable. This initiative is raising more than £2k per year for the Mosque.

There is now a card machine which has been installed in the entrance of the building which will facilitate anyone wishing to donate via card/Apple pay etc. There was more than £2k donated via card during this financial year.

The appointed treasurer is responsible for the main collection and deposit of funds into the main account held with Lloyds Bank, Gravesend branch, this includes funds collected for other charitable deeds, disasters, Fitrana, etc. The Fitrana money this financial year (£3,200) was donated to registered charities EDHI International and EHSAS Trust. (£1,600 each).

## **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

### **TREASURER'S FINANCIAL REPORT- CONTINUED for the year ended 30 April 2021**

#### **Expenditure**

The Treasurer has worked tremendously hard on reducing the daily running costs for the utilities of the Association with regard to gas, electricity, water, telephone, insurance etc. and these have also fallen greatly over the last year with Energy bills lower by around £700 for the year due to lower rates negotiated. The major expense for the Association is wages for the Imam. There were no major one-off expenses to report for this financial year.

#### **Maintenance**

General maintenance and the cleaning of the premises is maintained by the trustees and volunteers with cleaning materials such as bleach, hand soap, tissues, toilet rolls which are donated by a local family and one of the trustees.

#### **Accounts**

These are open to anyone for viewing once the applicant has requested authorisation by written request to the Secretary and this has been authorised by the Executive Committee. There is a notice board in the entrance of the premises which details main income/expenditure for the community to view. The Accounts are prepared by a local independent accountant who charges professional fees of c£900.

The Association always requires donations to carry on its work to benefit the local community and create harmony within the wider society hence I would encourage everyone to donate generously however much they can to the house of ALLAH SWT on a regular basis by setting up a direct debit using one of the forms in the entrance of the premises. I would also encourage donors to sign a Gift Aid form if they are a UK taxpayer to enable the Association to claim back tax.

I am available any time to answer any questions which may arise.

JazakALLAH



Shahzad Khalid

Treasurer



**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**  
**TRUSTEES'S REPORT**  
**for the Year Ended 30 April 2021**

The trustees present their report with the financial statements of the charity for the year ended 30 April 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**  
279014

**Principal address**

11 Albion Terrace  
Gravesend  
Kent  
DA12 2SX

**Trustees**

B Farooq  
S Khalid  
A Rafiq  
M F Kasana  
M Hussain  
A Jalloh  
M A Khan  
S A Showker  
M I Tahir  
M E Aslam  
M Aslam  
S Sattar

Chairperson  
Treasurer  
Secretary

- appointed 26.9.21

- appointed 26.9.21

- appointed 26.9.21

- appointed 26.9.21

- appointed 26.9.21

- appointed 26.9.21

- resigned 26.9.21

- resigned 26.9.21

- resigned 26.9.21

Chairman

**Independent examiner**

M J Harris Esq.  
M J Harris & Company  
35 Whitehill Road  
Gravesend  
Kent  
DA12 5PE

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

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

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity was established to advance the Muslim religion by providing facilities for prayer meetings and religious education among Muslims living in Gravesend and Dartford.

**Significant activities**

During the year the charity has continued to achieve its objectives at the Mosque at 11 Albion Terrace, Gravesend, Kent.

**FUTURE DEVELOPMENTS**

The trustees plan to continue the work of the charity in the forthcoming year.

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**TRUSTEES' REPORT**  
**for the Year Ended 30 April 2021**

Approved by order of the board of trustees on .....14<sup>TH</sup> FEB 2023..... and signed on its behalf  
by:

A. Rafiq

.....  
A Rafiq - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

I report on the accounts for the year ended 30 April 2021, which are set out on pages four to nine.

**Responsibilities and basis of report**

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

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

**Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

M. J. Harris

M J Harris Esq.  
M J Harris & Company  
35 Whitehill Road  
Gravesend  
Kent  
DA12 5PE

Date: 14 February 2023

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 30 April 2021

		30.4.21 Unrestricted fund £	30.4.20 Total funds £
	Notes		
<b>INCOMING RESOURCES</b>			
Incoming resources from generated funds		59,895	69,197
Voluntary income			
<b>RESOURCES EXPENDED</b>			
Costs of generating funds		15,753	19,356
Costs of generating voluntary income	2		
Charitable activities		-	1,000
Graham Layton Trust		1,600	1,000
EDHI International Foundation UK		-	500
Dawat-e-Islami		-	1,000
Muslim Aid		-	864
Governance Costs		-	1,000
Imran Khan Cancer Appeal		1,600	1,575
Ehsaas Trust		960	864
Governance costs		-	8,909
Other resources expended			
		19,913	36,068
<b>Total resources expended</b>			
		39,982	33,129
<b>NET INCOMING RESOURCES</b>			
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		178,925	145,796
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>218,907</u>	<u>178,925</u>





# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

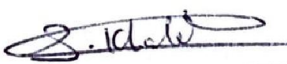
## BALANCE SHEET At 30 April 2021

	Notes	30.4.21 Unrestricted fund £	30.4.20 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	144,436	144,436
<b>CURRENT ASSETS</b>			
Debtors	6	70	70
Cash at bank		<u>76,225</u>	<u>36,123</u>
		76,295	36,193
<b>CREDITORS</b>			
Amounts falling due within one year	7	(1,824)	(1,704)
		<u>74,471</u>	<u>34,489</u>
<b>NET CURRENT ASSETS</b>			
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		218,907	178,925
		<u>218,907</u>	<u>178,925</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	8		
Unrestricted funds		<u>218,907</u>	<u>178,925</u>
<b>TOTAL FUNDS</b>		<u>218,907</u>	<u>178,925</u>

The financial statements were approved by the Board of Trustees on 14<sup>th</sup> FEB 2023 and were signed on its behalf by:

  
B Farooq -Trustee

  
A Rafiq -Trustee

  
S Khalid -Trustee

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 30 April 2021

### 1. ACCOUNTING POLICIES

#### Accounting convention

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

#### Incoming resources

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

#### Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

#### Tangible fixed assets

Depreciation is not provided on the Association's only tangible fixed asset - freehold property.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Fund accounting

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

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

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

### 2. COSTS OF GENERATING VOLUNTARY INCOME

	30.4.21	30.4.20
	£	£
Staff costs	8,350	14,670
Community Activities	-	4,686
Support costs	<u>7,403</u>	<u>-</u>
	<u>15,753</u>	<u>19,356</u>

### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2021 nor for the year ended 30 April 2020.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2021 nor for the year ended 30 April 2020.

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 April 2021

### 4. STAFF COSTS

	30.4.21	30.4.20
	£	£
Wages and salaries	<u>8,350</u>	<u>14,670</u>

The average monthly number of employees during the year was as follows:

	30.4.21	30.4.20
	<u>1</u>	<u>1</u>
Imam		

No employees received emoluments in excess of £60,000.

### 5. TANGIBLE FIXED ASSETS

	Freehold property £
<b>COST</b>	
At 1 May 2020 and 30 April 2021	<u>144,436</u>
<b>NET BOOK VALUE</b>	
At 30 April 2021	<u>144,436</u>
At 30 April 2020	<u>144,436</u>

The charity's land and buildings were valued at £525,000 in 2011.

### 6. DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.4.21	30.4.20
	£	£
Other debtors	<u>70</u>	<u>70</u>

### 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.21	30.4.20
	£	£
Other creditors	<u>1,824</u>	<u>1,704</u>

### 8. MOVEMENT IN FUNDS

	At 1.5.20 £	Net movement in funds £	At 30.4.21 £
Unrestricted funds	178,925	39,982	218,907
General fund	<u>178,925</u>	<u>39,982</u>	<u>218,907</u>
<b>TOTAL FUNDS</b>			

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 April 2021

### 8. MOVEMENT IN FUNDS - continued Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	59,895	(19,913)	39,982
	<u>59,895</u>	<u>(19,913)</u>	<u>39,982</u>
<b>TOTAL FUNDS</b>			

### Comparatives for movement in funds

	At 1.5.19 £	Net movement in funds £	At 30.4.20 £
Unrestricted Funds			
General fund	145,796	33,129	178,925
	<u>145,796</u>	<u>33,129</u>	<u>178,925</u>
<b>TOTAL FUNDS</b>			

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,197	(36,068)	33,129
	<u>69,197</u>	<u>(36,068)</u>	<u>33,129</u>
<b>TOTAL FUNDS</b>			

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

	At 1.5.19 £	Net movement in funds £	At 30.4.21 £
Unrestricted funds			
General fund	145,796	73,111	218,907
	<u>145,796</u>	<u>73,111</u>	<u>218,907</u>
<b>TOTAL FUNDS</b>			

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	129,092	(55,981)	73,111
	<u>129,092</u>	<u>(55,981)</u>	<u>73,111</u>
<b>TOTAL FUNDS</b>			

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**for the Year Ended 30 April 2021**

	30.4.21 £	30.4.20 £
<b>INCOMING RESOURCES</b>		
Voluntary income	<u>59,895</u>	<u>69,197</u>
Donations	59,895	69,197
<b>Total incoming resources</b>		
<b>RESOURCES EXPENDED</b>		
Costs of generating voluntary income	8,350	14,670
Wages	<u>-</u>	<u>4,686</u>
Community Activities	8,350	19,356
<b>Charitable activities</b>	3,200	6,075
Grants to institutions		
<b>Governance costs</b>	960	864
Accountancy		
<b>Support costs</b>		
Management	916	1,494
Rates and water	840	854
Insurance	3,278	4,041
Light and heat	423	395
Telephone	216	-
Postage and stationery	1,636	1,158
Sundries	-	1,775
Professional fees	81	-
Repairs & renewals	<u>13</u>	<u>56</u>
Bank charges		
	<u>7,403</u>	<u>9,773</u>
<b>Total resources expended</b>	19,913	36,068
<b>Net income</b>	<u><u>39,982</u></u>	<u><u>33,129</u></u>