

**REGISTERED CHARITY NUMBER: 279014**

**TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR  
ENDED 30 APRIL 2023  
FOR  
GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

Kore Consulting  
85 Great Portland Street  
London  
W1W 7LT

# **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

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## **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

### **TREASURER'S FINANCIAL REPORT for the Year Ended 30 April 2023**



As Treasurer/ Trustee of Gravesend & Dartford Muslim Association (GDMA) and an important part of the Executive Committee, I am delighted to present Accounts 2022-23 and an outlook for the forthcoming financial year. The Financial Year for GDMA runs from 1<sup>st</sup> May to 30<sup>th</sup> April.

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**

##### **Donations**

A record £186k was raised through mainly donations in this financial year, this was in main due to the fact that for the first time the association purchased a property for the Imam. Around £70k of this was Qarz-e-Hasna which will need to be returned in due course.

##### **Qarz-E-Hasna**

The local community came forward to give Qarz-E-Hasna to purchase the house for the Imam, Over £70k was received for this cause from local and national individuals and businesses. We aim to pay this back as soon as possible and well before our executive committee term ends in late 2024.

##### **Direct Debit**

The main source of income is generated from Weekly Jumma 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 are now around £1200 per month, a special mention must be made for local businesses who are now contributing significantly on a monthly basis to help with the running of the Mosque. These businesses appear regularly on monthly prayer timetables as a gesture of thanks for supporting the Mosque. 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 monthly prayer timetable contributions as well as contributions towards producing a fully professionally designed and printed A3 Ramadan timetable. This initiative is raising around £2k per year for the Mosque.

There are now 4 Card machines installed in various locations on the premises, card donations are increasing as young people tend to carry less cash. The aim is to have more card machines in the future to make donations easier.

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 was around £9000 and was donated to registered charities, Graham Layton Trust, Indus Health Care Network, Imran Khan Cancer Appeal & Read Foundation. Funds were also sent to Edhi International and IHelp Global for Pakistan Flood relief efforts in the region of around £12k.

##### **Expenditure**

The Association for the first time in its history had 2 Imams as well as additional teachers for Madrasah classes. General rise in energy costs has also impacted the expenses of the Association and this will likely continue over the coming years as the premises are now used at record levels.

## **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

### **TREASURER'S FINANCIAL REPORT - CONTINUED for the Year Ended 30 April 2023**

The main expense during the year was the purchase of a house for the Imam, this was purchased after consultation with the local community. The 2-bed property is within walking distance of the mosque and was bought for a very reasonable price of £200k. This has solved the long-term issue of accommodation for the Imam and I hope this will be a big reason for Imams to stay and serve the mosque long-term.

#### **Maintenance**

General maintenance & cleaning of the premises is maintained by trustees and volunteers with cleaning materials such as Bleach, Hand soap, Tissues, Toilet Rolls etc. donated by a local family and one of the trustees. Volunteers are always needed to help with the maintenance of the premises.

#### **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 at the entrance of the premises which details the main income/expenditure for the community to view.

The minutes of monthly executive meetings are for the first time being displayed on the entrance notice board including account balances, this gives transparency on a monthly basis to the community about income/expenses and gives added reassurance to the community. The Accounts are prepared by a local independent accountant who charges professional fees of £800.

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 UK taxpayers to enable the Association to claim back tax.

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

Jazak ALLAH

Shahzaad Khalid  
Treasurer/Trustee

## GRAVESEND & DARTFORD MUSLIM ASSOCIATION

### TRUSTEES' REPORT for the Year Ended 30 April 2023

The trustees present their report with the financial statements of the charity for the year ended 30 April 2023. 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

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

#### Independent examiner

Tabish Mushtaq  
Kore Consulting  
85 Great Portland Street  
London  
W1W 7LT

### 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.

Approved by order of the board of trustees on 30.5.2024 and signed on its behalf by:

  
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 2023, which are set out on pages four to nine.

**Responsibilities and basis of the 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.

*Tabish Mushtaq*

Tabish Mushtaq  
Kore Consulting  
85 Great Portland Street  
London  
W1W 7LT

Date: .....23/07/2024.....

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 30 April 2023

	Notes	30.4.23 Unrestricted fund £	30.4.22 Total funds £
<b>INCOMING RESOURCES</b>			
<b>Incoming resources from generated funds</b>			
Voluntary income		177,173	115,164
<b>RESOURCES EXPENDED</b>			
<b>Costs of generating funds</b>			
Costs of generating voluntary income	2	59,607	24,100
<b>Charitable activities</b>			
Graham Layton Trust		3,500	1,162
EDHI International Foundation UK		5,000	-
Dawat-e-Islami		-	2,100
Muslim Hands		-	1,162
Imran Khan Cancer Appeal		3,000	1,162
IHelp Global		7,149	-
SKT Welfare		3,200	-
INDUS Hospital		2,000	-
Islamic Relief		560	-
Read Foundation		500	-
Kent Equality Cohesion Council		1,670	500
<b>Governance costs</b>		780	900
<b>Other resources expended</b>		29,530	38,209
<b>Total resources expended</b>		116,495	69,295
		60,678	45,869
<b>NET INCOMING RESOURCES</b>			
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		264,776	218,907
<b>TOTAL FUNDS CARRIED FORWARD</b>		325,454	264,776

The notes form part of these financial statements


**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**


**BALANCE SHEET**

**At 30 April 2023**

	Notes	30.4.23 Unrestricted funds £	30.4.22 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	347,662	144,436
<b>CURRENT ASSETS</b>			
Cash at bank		47,472	122,200
		<u>47,472</u>	<u>122,200</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(69,680)	(1,860)
		<u>(69,680)</u>	<u>(1,860)</u>
<b>NET CURRENT ASSETS</b>		<u>(22,208)</u>	<u>120,340</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>325,454</u>	<u>264,776</u>
<b>NET ASSETS</b>		<u>325,454</u>	<u>264,776</u>
<b>FUNDS</b>	7		
Unrestricted funds		325,454	264,776
<b>TOTAL FUNDS</b>		<u>325,454</u>	<u>264,776</u>

The financial statements were approved by the Board of Trustees on .....30/05/2024..... 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 2023

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

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

	30.4.23	30.4.22
	£	£
Subcontractors	46,605	24,100
Support Cost	-	38,209
Community Activities	13,002	-
	<u>59,607</u>	<u>62,309</u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2023 nor for the year ended 30 April 2022.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2023 nor for the year ended 30 April 2022.

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 April 2023

### 4. STAFF COSTS

	30.4.23 £	30.4.22 £
Wages and salaries	-	-

The average monthly number of employees during the year was Zero

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

### 5. TANGIBLE FIXED ASSETS

	Land & Property Freehold £	Investment Properties £	Total £
<b>COST</b>			
As at 1 May 2022	144,436	-	144,436
Additions	-	203,226	203,226
As at 30 April 2023	144,436	203,226	347,662
<b>NET BOOK VALUE</b>			
At 30 April 2023	144,436	203,226	347,662
At 30 April 2022	144,436	-	144,436

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

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

	30.4.23 £	30.4.22 £
Loan – Qarz-e-Hasna	68,000	-
Accruals	1,680	1,860
	69,680	1,860

### 7. MOVEMENT IN FUNDS

	At 1.5.22 £	Net movement in funds £	At 30.4.23 £
<b>Unrestricted funds</b>			
General fund	264,776	60,678	325,454
<b>TOTAL FUNDS</b>	264,776	60,678	325,454

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED**  
**for the Year Ended 30 April 2022**

**7. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended £	Movement in funds
<b>Unrestricted funds</b>			
General fund	177,173	(116,495)	60,678
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	177,173	(116,495)	60,678
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**Comparatives for movement in funds**

	At	Net movement in funds £	At 30.4.22 £
<b>Unrestricted Funds</b>			
General fund	218,907	45,869	264,776
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	218,907	45,869	264,776
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	115,164	(69,295)	45,869
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	115,164	(69,295)	45,869
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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

	At 1.5.21 £	Net movement in funds £	At 30.4.23 £
<b>Unrestricted funds</b>			
General fund	218,907	106,547	325,454
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	218,907	106,547	325,454
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION****NOTES TO THE FINANCIAL STATEMENTS – CONTINUED  
for the Year Ended 30 April 2022****7. MOVEMENT IN FUNDS - continued**

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 £
<b>Unrestricted funds</b>			
General fund	292,337	(185,790)	106,547
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	292,337	(185,790)	106,547
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
for the Year Ended 30 April 2023**

	30.4.23 £	30.4.22 £
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Donations	177,173	115,164
<b>Total incoming resources</b>	177,173	115,164
<b>RESOURCES EXPENDED</b>		
<b>Costs of generating voluntary income</b>		
Subcontractors	46,605	24,100
Community Activities	13,002	-
	59,607	24,100
<b>Charitable activities</b>		
Grants to institutions	26,579	6,086
<b>Governance costs</b>		
Accountancy	780	900
<b>Support costs</b>		
<b>Management</b>		
Rates and water	991	972
Insurance	1,586	866
Light and heat	4,946	3,823
Telephone	305	21
Postage and stationery	974	644
Sundries	2,815	70
Professional fees	2,350	1,860
Repairs & renewals	13,565	29,900
Commission	-	28
IT & Software	1,596	-
Subscription	321	-
Travel	35	-
Bank charges	45	25
	29,530	38,209
<b>Total resources expended</b>	116,495	69,295
<b>Net income</b>	60,678	45,869

This page does not form part of the statutory financial statements