

**REGISTERED CHARITY NUMBER: 279014**

**TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR  
ENDED 30 APRIL 2024  
FOR  
GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

Kore Consulting  
85 Great Portland Street  
London  
W1W 7LT

# **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

## **CONTENTS OF THE FINANCIAL STATEMENTS for the Year Ended 30 April 2024**

	Page
Treasurer's Financial Report	1 to 2
Report of the Trustees	3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10
Detailed Statement of Financial Activities	11

## **GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

### **TREASURER'S FINANCIAL REPORT for the Year Ended 30 April 2024**



As Treasurer/ Trustee of Gravesend & Dartford Muslim Association (GDMA) and an important part of the Executive Committee, I am delighted to present the Accounts 2023-24 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**

The 166k was raised through different donations in this financial year. The main objective of this fundraising was to pay back the Qarz-E-Hasna, which was used to purchase the house for the imam.

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

The 70k of Qarz-E-Hasna has been repaid to lenders. We pray to Allah to reward those who lent the money to purchase the imam's accommodation.

##### **Direct Debit**

The main source of income for the Association comes from Weekly Jumma Collections (Friday Prayers) and collections during the holy month of Ramadan. Eid Collections also play a crucial role in the annual fundraising efforts. Currently, Monthly Direct Debits amount to around £1,300, and it is important to acknowledge the significant contributions from local businesses that help support the Mosque on a monthly basis. In recognition of their support, these businesses are featured regularly on the monthly prayer timetables. Monthly Direct Debit donations range from as little as £5 to £200 per 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 collecting and depositing funds into the main account held with Lloyds Bank, Gravesend Branch. This includes funds collected for various charitable initiatives, disasters, Fitrana, and more. A significant amount of money was raised for humanitarian causes and distributed to several charities, including Seven Spike Relief, Action for Humanity, and Islamic Relief. The total amount raised was £31,600, including the Fitrana, which was shared among these charities.

##### **Expenditure**

The Association has 2 Imams as well as additional teachers for Madrasah classes. The 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 2024**

#### **Maintenance**

The general maintenance and cleaning of the premises are carried out by trustees and volunteers. Cleaning supplies, including bleach, hand soap, tissues, and toilet rolls, have been generously donated by a local family and one of the trustees. We are always in need of more volunteers to assist with maintaining 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 from the monthly executive meetings are displayed on the entrance notice board. This includes account balances, providing the community with monthly transparency regarding income and expenses, which offers added reassurance. The accounts are prepared by a local independent accountant, who charges a professional fee of £840.

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



Ali Rana  
Treasurer/Trustee

## GRAVESEND & DARTFORD MUSLIM ASSOCIATION

### TRUSTEES' REPORT

for the Year Ended 30 April 2024

The trustees present their report with the financial statements of the charity for the year ended 30 April 2024. 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

A Rafiq	Chairperson	
A Rana	Treasurer	- appointed 15.12.24
S Khalid	Secretary	
M F Kasana		
M Hussain		- appointed 26.9.21
A Jalloh		- appointed 26.9.21
M A Khan		- appointed 26.9.21
S A Showker		- appointed 26.9.21
H Ghous		- appointed 15.12.24
B Farooq	Chairperson	- resigned 15.12.24
MI Tahir		- resigned 15.12.24

#### 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.

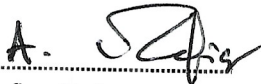
#### Significant activities

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 21<sup>st</sup> April 2025 and signed on its behalf by:



A Rafiq - Chairperson

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

I report on the accounts for the year ended 30 April 2024, which are set out on pages five to eleven.

**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.

**Independent examiner's statement**

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

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 the accounting records.

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



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

07 August 2025

Date: .....



**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the Year Ended 30 April 2024**

	Notes	30.4.24 Unrestricted fund £	30.4.23 Total funds £
<b>INCOMING RESOURCES</b>			
<b>Incoming resources from generated funds</b>			
Voluntary income		165,954	177,173
<b>RESOURCES EXPENDED</b>			
<b>Costs of generating funds</b>			
Costs of generating voluntary income	2	56,960	59,607
<b>Charitable activities</b>			
Graham Layton Trust		3,000	3,500
EDHI International Foundation UK		1,000	5,000
Seven Spike Relief		10,500	-
Islamic Help		2,000	-
Imran Khan Cancer Appeal		1,500	3,000
IHelp Global		-	7,149
SKT Welfare		-	3,200
INDUS Hospital		-	2,000
Islamic Relief		5,100	560
Read Foundation		-	500
Kent Equality Cohesion Council		500	1,670
Action for Humanity		7,000	-
Siddiqiyah Soharwa		1,000	-
<b>Governance costs</b>		720	780
<b>Other resources expended</b>		18,011	29,530
<b>Total resources expended</b>		107,291	116,495
<b>NET INCOMING RESOURCES</b>		58,663	60,678
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		325,454	264,776
<b>TOTAL FUNDS CARRIED FORWARD</b>		384,117	325,454

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## BALANCE SHEET

At 30 April 2024

	Notes	30.4.24 Unrestricted funds £	30.4.23 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	347,662	347,662
<b>CURRENT ASSETS</b>			
Cash at bank		37,295	47,472
		<u>37,295</u>	<u>47,472</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(840)	(69,680)
		<u>(840)</u>	<u>(69,680)</u>
<b>NET CURRENT ASSETS</b>		<u>36,455</u>	<u>(22,208)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>384,117</u>	<u>325,454</u>
<b>NET ASSETS</b>		<u>384,117</u>	<u>325,454</u>
<b>FUNDS</b>	7		
Unrestricted funds		384,117	325,454
<b>TOTAL FUNDS</b>		<u>384,117</u>	<u>325,454</u>

The financial statements were approved by the Board of Trustees on 21<sup>st</sup> APRIL 2025 and were signed on its behalf by:

A. Rafiq  
A Rafiq -Trustee

Ali Rana  
A Rana -Trustee

S. Khalid  
S Khalid -Trustee



# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 30 April 2024

### 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

	30.4.24	30.4.23
	£	£
Subcontractors	45,240	46,605
Support Cost	-	-
Community Activities	11,720	13,002
	<u>56,960</u>	<u>59,607</u>

### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2024 nor for the year ended 30 April 2023.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2024 nor for the year ended 30 April 2023.

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 April 2024

### 4. STAFF COSTS

	30.4.24 £	30.4.23 £
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 2023	144,436	203,226	347,662
Additions	-	-	-
As at 30 April 2024	144,436	203,226	347,662
<b>NET BOOK VALUE</b>			
At 30 April 2024	144,436	203,226	347,662
At 30 April 2023	144,436	203,226	347,662

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

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

	30.4.24 £	30.4.23 £
Loan – Qarz-e-Hasna	-	68,000
Accruals	840	1,860
	840	69,680

### 7. MOVEMENT IN FUNDS

	At 1.5.23 £	Net movement in funds £	At 30.4.23 £
<b>Unrestricted funds</b>			
General fund	325,454	58,663	384,117
<b>TOTAL FUNDS</b>	325,454	58,663	384,117

# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS - CONTINUED for the Year Ended 30 April 2024

### 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	165,954	(107,291)	58,663
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	165,954	(107,291)	58,663
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

### Comparatives for 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
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	264,776	60,678	325,454
	<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	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/>

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

	At 1.5.22 £	Net movement in funds £	At 30.4.24 £
<b>Unrestricted funds</b>			
General fund	264,776	119,341	384,117
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	264,776	119,341	384,117
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION****NOTES TO THE FINANCIAL STATEMENTS – CONTINUED**  
**for the Year Ended 30 April 2024****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	343,127	(223,786)	119,341
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	343,127	(223,786)	119,341
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**for the Year Ended 30 April 2024**

	30.4.24 £	30.4.23 £
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Donations	165,954	177,173
<b>Total incoming resources</b>	165,954	177,173
<b>RESOURCES EXPENDED</b>		
<b>Costs of generating voluntary income</b>		
Subcontractors	45,240	46,605
Community Activities	11,720	13,002
	56,960	59,607
<b>Charitable activities</b>		
Grants to institutions	31,600	26,579
<b>Governance costs</b>		
Accountancy	720	780
<b>Support costs</b>		
<b>Management</b>		
Rates and water	1,530	991
Insurance	1,642	1,586
Light and heat	7,211	4,946
Telephone	708	305
Postage and stationery	696	974
Sundries	-	2,815
Equipment	417	-
Professional fees	369	2,350
Repairs & renewals	3,388	13,565
IT & Software	766	1,596
Subscription	360	321
Travel	850	35
Bank charges	74	45
	18,011	29,530
<b>Total resources expended</b>	107,291	116,495
<b>Net income</b>	58,663	60,678

