

REGISTERED CHARITY NUMBER: 279014

**TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

**GRAVESEND & DARTFORD MUSLIM  
ASSOCIATION**

Kore Consulting  
85 Great Portland Street London  
W1W 7LT

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**

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**For the Year Ended 30 April 2025**

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## GRAVESEND & DARTFORD MUSLIM ASSOCIATION

### Treasurer's Financial Report

For the Year Ended 30 April 2025



As Treasurer/ Trustee of Gravesend & Dartford Muslim Association (GDMA) and an important part of the Executive Committee, I am delighted to present the Accounts 2024-25 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 £147.9k was raised through different donations in this financial year mainly at Jumma and via Direct Debits.

##### 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 £1,400, 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 £125 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 £2-3k per year for the Mosque.

There are now 6 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 IKCA, Edhi International, LRBT Indus Hospital, MATW amongst other UK Registered charities. The total amount raised was £19,500, including the Fitrana, which was shared among these charities.

#### Expenditure

The Association has 2 Imams as well as additional 3 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 2025****Maintenance & Renewals**

The premises were fully redecorated internally & externally with labour cost of £8k and approximately £3k for materials.

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.

The aim is to fully renovate & expand the Wudu area for both males and females in the coming year as demand & community continues to grow on a yearly basis.

**Accounts**

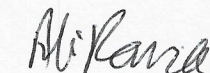
These are open to anyone for viewing once the applicant has requested authorisation by written request to the Secretary and this has been authorised by the Executive Committee. There is a notice board at the entrance of the premises which details the main income/expenditure for the community to view.

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

### Report of the Trustees

For the Year Ended 30 April 2025

The trustees present their report with the financial statements of the charity for the year ended 30 April 2025. 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

A Rafiq	Chairperson	
A Rana	Treasurer	- appointed on 15.12.24
S Khalid	Secretary	
M F Kasana		
M Hussain		- resigned on 15.12.24
A Jalloh		- appointed on 26.09.21
M A Khan		- resigned on 03.10.25
S A Showker		- appointed on 26.09.21
H Ghous		- appointed on 15.12.24
M I Tahir		- appointed on 26.09.21

**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.

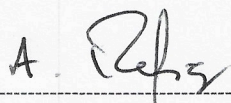
#### Significant activities

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 17<sup>th</sup> Feb 2026 and signed on its behalf by:



A Rafiq – Chairperson/ Trustee



## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF GRAVESEND & DARTFORD MUSLIM ASSOCIATION

I report on the accounts for the year ended 30 April 2025, which are set out on pages five 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 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:

- accounting records were not kept in accordance with section 130 of the Act; or
- 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

Date: 18<sup>th</sup> February 2026



**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**  
**Statement of Income and Expenditures (financial activities)**  
**For the year ended 30 April 2025**

	Notes	30.4.25 Unrestricted funds £	30.4.24 Unrestricted funds £
<b>INCOMING RESOURCES</b>			
<b>Incoming resources from generated funds</b>			
Voluntary income		147,924	165,954
<b>RESOURCES EXPENDED</b>			
<b>Costs of generating funds</b>			
Costs of generating voluntary income	2	43,414	56,960
<b>Charitable activities</b>			
Graham Layton Trust		-	3,000
EDHI International Foundation UK		2,200	1,000
Seven Spike Relief		-	10,500
Islamic Help		-	2,000
Imran Khan Cancer Appeal		3,000	1,500
Al Quran Complex		1,500	-
Hussain Aid		1,000	-
LRBT UK		3,000	-
World Care Foundation		1,000	-
INDUS Hospital		3,000	-
Islamic Relief		-	5,100
MATW Project		5,000	-
Kent Equality Cohesion Council		-	500
Action for Humanity		-	7,000
Siddiqiyah Soharwa		-	1,000
Governance costs		960	720
		20,660	32,320
Management Support Cost (Administrative)		32,808	18,011
Staff Costs	3	14,172	-
<b>Total resources expended</b>		111,054	107,291
<b>NET INCOMING RESOURCES</b>		<b>36,870</b>	<b>58,663</b>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		384,117	325,454
Net Income for the year		36,870	58,663
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>420,987</b>	<b>384,117</b>

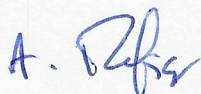


**GRAVESEND & DARTFORD MUSLIM ASSOCIATION****Statement of Financial Position**

As at 30 April 2025

		30.4.25 Unrestricted funds	30.4.24 Unrestricted funds
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible assets	5	347,662	347,662
<b>CURRENT ASSETS</b>			
Cash at bank		75,478	37,295
		<u>423,140</u>	<u>384,957</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(2,154)	(840)
<b>NET CURRENT ASSETS</b>		<u>420,986</u>	<u>384,117</u>
<b>FUNDS</b>	7		
Unrestricted funds		<u>420,986</u>	<u>384,117</u>
<b>TOTAL FUNDS</b>		<u><u>420,986</u></u>	<u><u>384,117</u></u>

The financial statements were approved by the Board of Trustees on 17-2-2026 and were signed on its behalf by:



A Rafiq -Trustee



S Khalid -Trustee



A Rana -Trustee



# GRAVESEND & DARTFORD MUSLIM ASSOCIATION

## Notes to the financial statements

For the year ended 30 April 2025

### 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 these notes to the financial statements.

### 2. COSTS OF GENERATING VOLUNTARY INCOME

	30.4.25	30.4.24
	£	£
Subcontractors	37,519	45,240
Community Activities	5,895	11,720
	<u>43,414</u>	<u>56,960</u>

### 3. STAFF COSTS

	30.4.25	30.4.24
	£	£
Wages and salaries	<u>14,172</u>	<u>-</u>

No staff received emoluments in excess of £60,000. Average number of staff was 1 (2025: 0) for the year ended 30 April 25.



**GRAVESEND & DARTFORD MUSLIM ASSOCIATION****Notes to the financial statements – Continued****For the year ended 30 April 2025****4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 April 2025 nor for the year ended 30 April 2024.

Trustees' Expense

There were no trustees' expenses paid for the year ended 30 April 2025 nor for the year ended 30 April 2024.

**5. TANGIBLE FIXED ASSETS**

	<b>Land &amp; Property Freehold £</b>	<b>Investment Properties £</b>	<b>Total £</b>
<b>COST</b>			
As at 1 May 2024	144,436	203,226	347,662
Additions	-	-	-
As at 30 April 2025	<u>144,436</u>	<u>203,226</u>	<u>347,662</u>
<b>NET BOOK VALUE</b>			
At 30 April 2024	144,436	203,226	347,662
At 30 April 2025	<u>144,436</u>	<u>203,226</u>	<u>347,662</u>
The charity's land and buildings were valued at £525,000 in 2011.			

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

	<b>30.4.25 £</b>	<b>30.4.24 £</b>
Wages Payable	354	-
Accrual	960	
Accountancy Fee Payable	840	840
	<u>2,154</u>	<u>840</u>

**7. MOVEMENT IN FUNDS**

	<b>At 1.5.24 £</b>	<b>Net movement in funds £ (Note 7)</b>	<b>At 30.4.25 £</b>
<b>Unrestricted funds</b>			
General funds	384,117	36,870	420,987
<b>Total Funds</b>	<u>384,117</u>	<u>36,870</u>	<u>420,987</u>



**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**  
**Notes to the financial statements - Continued**  
**For the year ended 30 April 2025**

**7. MOVEMENT IN FUNDS - Continued**

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement In funds</b>
		<b>£</b>	
<b>Unrestricted funds</b>			
General funds	147,924	(111,054)	36,870
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<b>147,924</b>	<b>(111,054)</b>	<b>36,870</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**GRAVESEND & DARTFORD MUSLIM ASSOCIATION**  
**Detailed statement of financial activities**  
**For the year ended 30 April 2025**

	30.4.25 £	30.4.24 £
<b>INCOMING RESOURCES</b>		
<b>Voluntary Income</b>		
Donations	147,924	165,954
<b>Total incoming resources</b>	147,924	165,954
<b>RESOURCES EXPENDED</b>		
<b>Costs of generating Voluntary Income</b>		
Subcontractors	37,519	45,240
Wages	14,172	-
Community Activities	5,895	11,720
	57,586	56,960
<b>Charitable activities</b>		
Grants to institutions	19,700	31,600
<b>Governance costs</b>		
Accountancy	960	720
<b>Support Costs Management</b>		
Rates and water	2,201	1,530
Insurance	1,300	1,642
Light and heat	7,885	7,211
Telephone	453	708
Postage and stationery	1,470	696
Equipment	1,027	417
Professional fees	1,276	369
Repairs & renewals	15,540	3,388
IT & Software	476	766
Subscription	360	360
Travel	-	850
Employer NIC	820	-
Bank charges	-	74
	32,808	18,011
<b>Total resources expended</b>	111,054	107,291
<b>Net Income</b>	<b>36,870</b>	<b>58,663</b>