

**BANGLADESH ISLAMIC CENTRE ST ALBANS**  
**TRUSTEE'S REPORT AND ACCOUNTS**  
**For The Year Ended 31 Dcember 2024**

**Charity Number: 285054**

# BANGLADESH ISLAMIC CENTRE ST ALBANS

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## BANGLADESH ISLAMIC CENTRE ST ALBANS

### Charity Information

Directors / Trustees:	Muhammad Abdur Rahim	President	Appointed on 19/03/2023
	Latifur Rahman Choudhury	Vice-President	Appointed on 19/03/2023
	Tafajjul Hussain	Treasurer	Appointed on 19/03/2023
	Mohammed Khala Miah	Assistant Treasurer	Appointed on 19/03/2023
	Fazlul Haque Choudhury	General Secretary	Appointed on 19/03/2023
	Md Aminul Islam	Assistant Secretary	Appointed on 19/03/2023
	Emran Choudhury	Trustee	Appointed on 19/03/2023
	Babul Islam	Trustee	Appointed on 19/03/2023
	Azad Miah	Trustee	Appointed on 19/03/2023
	Shalim Miah	Trustee	Appointed on 19/03/2023
	Mohammed Abdul Latif Shahed	Trustee	Appointed on 19/03/2023
	Ahmed Ali	Trustee	Appointed on 19/03/2023
	Ishtaq Ahmed	Trustee	Appointed on 19/03/2023
	Sharon Miah	Trustee	Appointed on 19/03/2023
	Horuf Miah	Trustee	Appointed on 19/03/2023
	Abdus Sohid Chowdhury	Trustee	Appointed on 19/03/2023
	Abul Kalam Chowdhury	Trustee	Appointed on 19/03/2023
	Mohammed Luthfur Rahman Chowdhury	Trustee	Appointed on 19/03/2023
	Salim Ullah	Trustee	Appointed on 19/03/2023
	Millat Hossen Chowdhury	Trustee	Appointed on 19/03/2023

Charity Number: 285054

Registered Office Address 77 Hatfield Road St Albans  
Herts  
AL1 4JL

Independent Examiner: Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
37th Floor, 1 Canada Square  
London, E14 5DY

Banks: Barclays Bank

# **BANGLADESH ISLAMIC CENTRE ST ALBANS**

## **Trustees' Report**

### **For The Year Ended 31 Dcember 2024**

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The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 December 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Documents**

The organisation was registered as a charity on 18 August 1982. The charity was established under the Charity Act 2011 which established the objects and powers of the charitable organisation and is governed under its Articles of Association.

### **Appointment of Trustees**

The charity's Trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the members of Charity Trustees consist of at least three.

### **Trustee Induction or Training**

The Trustees maintain a working knowledge of charity are kept up to date with the operations of the charity through board meetings.

### **Related Parties**

The Charity has considered the disclosure requirements of the SORP for related party relationships and believes that there are no related party relationships other than the Trustees and their close connections

### **Risk Management**

The Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

### **Public Benefit Statement**

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

### **Objective and Activities**

The Charity's objects and regulations are regulated by the constitution adopted on 13 June 1982. As amended on 05 May 2013.

### **Bangladesh Islamic Centre St Albans objectives are:**

To advance the Islamic religion among the local residents;  
To advance religious education among children and adults; and  
To provide facilities for recreation and leisure activities.

In furtherance of these objects the charity provides prayer and other facilities, celebrates Islamic holidays and raises funds from the members of the public, especially by way of Friday, Eid and Ramadan collections.

To meet these objectives the charity seeks charitable donations and grants from the public at general and other institutions.

This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities, and the office bearers are in charge of the day-to-day running of the charity.

### **Roles and Contributions of Volunteers**

Bangladesh Islamic Centre St Albans engages volunteers to support both individual programmes and the general operational procedures of the charity.

Trustees and/or principal officers

The following officers of the charity have held office for the whole of the year.

Muhammad Abdur Rahim (Appointed on 19/03/2023)

Md Aminul Islam (Appointed on 19/03/2023)

Mohammed Khala Miah (Appointed on 19/03/2023)  
Emran Choudhury (Appointed on 19/03/2023)  
Babul Islam (Appointed on 19/03/2023)  
Azad Miah (Appointed on 19/03/2023)  
Shalim Miah (Appointed on 19/03/2023)  
Mohammed Abdul Latif Shahed (Appointed on 19/03/2023)  
Ahmed Ali (Appointed on 19/03/2023)  
Latifur Rahman Choudhury (Appointed on 19/03/2023)  
Ishtaq Ahmed (Appointed on 19/03/2023)  
Sharon Miah (Appointed on 19/03/2023)  
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Mohammed Luthfur Rahman Chowdhury (Appointed on 19/03/2023)  
Fazlul Haque Choudhury (Appointed on 19/03/2023)  
Salim Ullah (Appointed on 19/03/2023)  
Millat Hossen Chowdhury (Appointed on 19/03/2023)

## **Activities and Achievements**

How our activities deliver public benefit:

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit both to those who use the Bangladesh Islamic Centre St Albans and the wider community of St Albans

### **5 Daily Prayers**

The Mosque has been open 365 days a year for the five daily prayers. We have 100-200 people attend on average for each prayer through which they have been fulfilling their spiritual needs. Also, the imam makes himself available for advice and consultation after each prayer.

### **Jummah**

Every Friday the Mosque is open for the Jummah prayer. On average 200-500 peoples attend including children. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

### **Eid and Tarawih Prayers**

The two Eid prayers were held in the Mosque; Normally 4 Jammah takes place; approximately 2000 people attend Eid prayer including children and women. During the month of Ramadan, approximately 100 people attend the Tarawih prayers each night.

### **Review of Transactions and Financial Position:**

The statement of financial activities showed a net surplus for the year of £29,489 (2022/23 profit £20,359) and total reserves stands at £1,136,848. Which includes revaluation of an asset worth £750,000 that was missing from the prior year's account balance sheet (2022/23 reserves £1,107,360).

### **Principle Funding Sources**

The principal funding sources of Bangladesh Islamic Centre St Albans for the year ended 31 December 2024 are 100% private donations.

### **Investment Powers and Policy**

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.  
Charitable and Political Donations

Bangladesh Islamic Centre St Albans made no political or charitable donations in the reporting year ended 31 December 2024. All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

### **Statement of Trustees' Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable organisation as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

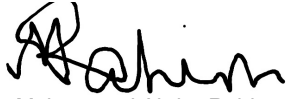
Select suitable accounting policies and apply them consistently.

Make judgements and estimates that are reasonable and prudent; and

Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 10 October 2025.

A handwritten signature in black ink, appearing to read 'Muhammad Abdur Rahim', written in a cursive style.

of Trustees/Directors

Muhammad Abdur Rahim  
Trustee/Chairman

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BANGLADESH ISLAMIC CENTRE ST ALBANS

For The Year Ended 31 Dcember 2024

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I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8 to 13.

## Respective Responsibilities of Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011(the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under charity act and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

## Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

## Independent Examiner's QualifiedStatement

The current trustees have advised that due to an internal dispute they were not in control of the organisation for the years ended 31 December 2021 and 31 December 2022. Those periods were not independently examined, and the current Trustees do not have access to all the records for those periods. Therefore, I was unable to confirm the opening balances brought forward in the previous year.

The Trustees confirmed that the freehold property owned by the charity at 77 Hatfield Road, St Albans was not recorded as an asset in the charities accounts as of 31 December 2022. The Trustee's resolved that to include the asset in the current accounting year. The Trustees also resolved that the valuation of the property would be £750,000, based on their insurance rebuilding valuation.

My examination was limited due to insufficient evidence and incomplete prior year accounts.

In connection with my examination, no other matter except that referred to in the above paragraphs has come to my attention

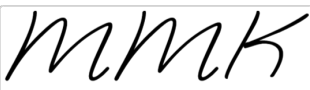
1. Which gives me reasonable cause to believe that in, any material respect, the requirements:

-to keep accounting records in accordance with section 130 of the Charities Act; and

-to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 130 of the Charities Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA  
MMK Chartered Certified Accountants  
37th Floor, 1 Canada Square  
London, E14 5DY  
Date:

  
boxSIGN 13VZ6ZVZ-1V55K9XJ

**BANGLADESH ISLAMIC CENTRE ST ALBANS**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For The Year Ended 31 Dcember 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
<b>Incoming Resources</b>					
Grants & Donations	2	89,136	-	89,136	89,712
Other Income		-	1,065	1,065	
Total Incoming Resources		<u>89,136</u>	<u>1,065</u>	<u>90,201</u>	<u>89,712</u>
<b>Resources Expended</b>					
Charitable Activities	3	58,445	1,065	59,510	68,154
<b>Governance Cost</b>	4	1,200	-	1,200	1,200
Total Resources Expended		<u>59,645</u>	<u>1,065</u>	<u>60,710</u>	<u>69,354</u>
<b>Net Income For The Year</b>		29,491	-	29,491	20,358
<b>Reconciliation of Funds:</b>					
Total Funds Brought Forward		<u>25,469</u>	-	<u>25,469</u>	<u>5,111</u>
Total Funds Carried Forward		<u>54,960</u>	-	<u>54,960</u>	<u>25,469</u>

**CONTINUING OPERATIONS**

None of the Charity's activities were acquired or discontinued during the above two financial periods.

**TOTAL RECOGNISED GAINS AND LOSSES**

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Charities Act 2011.

The notes on pages 10 to 13 form part of these accounts.



# BANGLADESH ISLAMIC CENTRE ST ALBANS

## BALANCE SHEET AS AT 31 DECEMBER 2024

	Notes	£	2024 £	£	2023 £
<b><u>Fixed Assets</u></b>					
Freehold Land and Buildings	5		1,086,069		1,081,890
Fixture & Fittings			-		-
			<u>1,086,069</u>		<u>1,081,890</u>
<b><u>Current Assets</u></b>					
Cash at Bank and In Hand	7	51,981		26,669	
		<u>51,981</u>		<u>26,669</u>	
<b><u>Creditors</u></b>					
Amounts Falling Due Within One Year	6	1,200		1,200	
<b><u>Net Current Assets</u></b>					
			50,781		25,469
			<u>1,136,850</u>		<u>1,107,359</u>
<b><u>Total Funds of The Charity</u></b>					
Unrestricted Funds- General			1,136,850		1,107,359
Revaluation Reserve			-		-
			<u>1,136,850</u>		<u>1,107,359</u>

These accounts were approved by the Board of Trustees on 11 October 2025



.....  
Muhammad Abdur Rahim

President



.....  
Tafajjul Hussain

Treasurer

The notes on pages 10 to 13 form part of these accounts

## **1. Accounting Policies**

### **1.1 Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

### **1.2 Incoming Resources**

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

### **1.3 Resources Expended**

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of those resources.

### **1.4 Going Concern Basis**

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

### **1.5 Depreciation**

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives:

**BANGLADESH ISLAMIC CENTRE ST ALBANS**  
**Notes to the Accounts**  
**For The Year Ended 31 Dcember 2024**

**2. Grants and Donations**

	<b>Unrestrict ed Funds</b>	<b>Restricted Funds</b>	<b>2024</b>	<b>2023</b>
	£	£	£	£
Donations - Cash	1,150		1,150	1,137
Donations - Direct Credit	15,485		15,485	5,800
Rental Income	14,000		14,000	13,900
Eid Donations	4,015		4,015	4,503
Friday Collection - Cash	43,256		43,256	43,877
Refund- British Gas, Thames Water and Bank Charges	62		62	-
Memebrship Fee Collection	-		-	445
Flood Collection and Project Donation	2,410	1,065.00	3,475	
Taraweeh Hafiz Collection	4,708		4,708	4,500
Other Mosque Collections	4,050		4,050	3,172
Solicitor -Insurance			-	1,500
Election Nomination Fee			-	4,200
Emergency Collection- Turkey, Morocco & Palestine			-	6,678
	<u>89,136</u>	<u>1,065</u>	<u>90,201</u>	<u>89,712</u>

**3. Cost of Charitable activities**

	<b>2024</b>	<b>2023</b>
	£	£
Cost Directly Allocated to Activities:		
Architecture Fees	-	-
Bank Charges	-	406
HM revenue & Customs	-	28
Donations-Turky, Morocco & Palestine	-	6,543
Hadia for Hafiz	6,000	4,500
Insurance	1,583	1,206
Light and Heat	8,306	10,321
Election Fee	-	3,131
Legal and Professional Fee	2,234	4,649
Equipment Expenses	507	-
Rates & Water including arrears	1,005	6,729
Repairs and Maintenance	3,831	4,767
Flood Donation	1,205	-
Fire Guard Service	1,436	498
Telephone and Internet	453	231
Imam & Teachers Remuneration	32,950	25,145
	<u>59,510</u>	<u>68,154</u>

**4. Governance Cost**

	<b>2023</b>	<b>2022</b>
	£	£
Accountancy Fee	1,200	1,200
	<u>1,200</u>	<u>1,200</u>

**BANGLADESH ISLAMIC CENTRE ST ALBANS**  
**Notes to the Accounts**  
**For The Year Ended 31 Dcember 2024**

<b>5. Tangible Fixed Assets</b>	<b>Freehold Land &amp; Buildings</b>	<b>Fixture, Fittings &amp; Equipment</b>	<b>Portable Buildings</b>	<b>Total £</b>
<b>COST</b>				
At 01 January 2024	1,081,890			1,081,890
Addition	4,179	-	-	4,179
As at 31 December 2024	<u>1,086,069</u>	<u>-</u>	<u>-</u>	<u>1,086,069</u>
<b>NET BOOK VALUES</b>				
As at 31 December 2024	<u>1,086,069</u>	<u>-</u>	<u>-</u>	<u>1,086,069</u>
As at 31 December 2023	<u>1,081,890</u>			<u>1,081,890</u>
<b>6.Creditors: Amounts Falling Due Within One Year</b>		<b><u>2024</u></b>		<b><u>2023</u></b>
		<b>£</b>		<b>£</b>
Accountancy Fee		<u>1,200</u>		<u>1,200</u>
		<u>1,200</u>		<u>1,200</u>

**BANGLADESH ISLAMIC CENTRE ST ALBANS**  
**Notes to the Accounts**  
**For The Year Ended 31 Dcember 2024**

	<u><b>2024</b></u>	<u><b>2023</b></u>
	£	£
<b>7.Cash at Bank and in hand</b>		
Cash at Bank	51,981	26,669
Cash in Hand	-	
	<u>51,981</u>	<u>26,669</u>

**8.Transactions With Trustees**

None of the trustees were remunerated or reimbursed expenses during the year.