

# JAMIA ISLAMIA GHOUSIA

England & Wales - Charity number 297279

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1987-10-23

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 23 Westbourne Road  
Luton  
Bedfordshire  
LU4 8JD

**Phone** 01582419885

**Email** [info@ghousiitrust.co.uk](mailto:info@ghousiitrust.co.uk)

**Website** [www.ghousiitrust.co.uk](http://www.ghousiitrust.co.uk)

## Activities

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**Objects:** TO PROMOTE THE FAITH OF ISLAM AND ISLAMIC CHARITABLE INSTITUTIONS IN THE UNITED KINGDOM AND OVERSEAS.

**Activities:** Religious and welfare, religious education to youth and elders, seminars, conferences, wedding and funerals for mainly Muslim community. Mainly Asian community with some British and Middle East community. Major religious institute in UK. Welfare for disadvantaged and elders. Muslim advice service. Marriage registry for UK.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Pakistan
- Bedford
- Central Bedfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£912,271	£795,983	£2,154,804	35
2024-03-31	£803,344	£601,586	£2,038,516	36
2023-03-31	£722,582	£559,073	£1,836,758	36
2022-03-31	£690,632	£600,901	£1,673,249	30
2021-03-31	£901,598	£608,906	£1,575,467	28

## Trustees

Name	Role	Appointed
ABDUL AZIZ QAZI		
ATAULKIBRIA Q CHISHTI		2024-08-18
Dr Zulfqar Ahmad		2024-08-18
MAHBOOB KHAN		
MUHAMMAD A M KHAN		2024-08-18

**JAMIA ISLAMIA GHOUSIA**

England & Wales - Charity number 297279

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# Accounts

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**Jamia Islamia Ghousia Trust**  
**Unaudited Financial Statements**  
**31 March 2025**

# Jamia Islamia Ghouseia Trust

## Financial Statements

Year ended 31 March 2025

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# Jamia Islamia Ghousia Trust

## Trustees' Annual Report

Year ended 31 March 2025

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

### Reference and administrative details

**Registered charity name** Jamia Islamia Ghousia Trust

**Charity registration number** 297279

**Principal office** 23 Westbourne Road  
Luton  
Bedfordshire  
LU4 8JD

### The trustees

Mr Abdul Aziz Qazi  
Mr Mehboob Khan  
Mr Abdul Majid  
Dr Zulfqar Ahmad  
Mr Ataulkibria Qazi Chishti  
Mr Muhammad Anwar Mahboob  
Khan

**Independent examiner** Durrani & Co  
72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

### Structure, governance and management

Jamia Islamia Ghousia Trust is a registered charity, constituted by a deed of trust to serve the Muslim community locally and nationally as well as overseas. It is managed by the nominated trustees, who meet at regular intervals to assess progress and plan for the future.

### Objectives and activities

To provide religious, moral education and guidance to Muslim adults and children. To conduct daily prayers, facilitate celebration of Islamic, religious and cultural events, assist, support and promote organisations established with similar objectives. Visit the sick at home and hospitals, provide counselling at weddings, divorces and funerals and generally promote Islamic faith and values. To help assist in funerals and final rituals of the deceased. To work alongside local and national bodies for interfaith harmony and betterment of community values and work with them to help alleviate local and national poverty.

# Jamia Islamia Ghausia Trust

## Trustees' Annual Report *(continued)*

Year ended 31 March 2025

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### Achievements and performance

The Trust has continued its regular work regardless of another tough financial year due to rising costs of living. As a charity, the impact has been is always greater than many other establishments. Regardless of these major difficulties the centre has continued its work to the best ability and has been able to complete some maintenance work.

The Trust has continued to support the public in all methods as previous from physical support to moral and financial aid.

We were able to hold our largest function of the year in 2024, we are pleased to inform it was heavily attended with various dignitaries present.

The various departments continue to run at optimum, achieving the goals set out for them.

### Financial review

In the opinion of the trustees, the charity is running to its best ability under the current economical and cultural state of the country.

The trustees' annual report was approved on 23 August 2025 and signed on behalf of the board of trustees by:



Mr Abdul Aziz Qazi  
Trustee

# Jamia Islamia Ghousia Trust

## Independent Examiner's Report to the Trustees of Jamia Islamia Ghousia Trust

Year ended 31 March 2025

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I report to the trustees on my examination of the financial statements of Jamia Islamia Ghousia Trust ('the charity') for the year ended 31 March 2025.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Durrani & Co  
Independent Examiner

72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

# Jamia Islamia Ghouseia Trust

## Statement of Financial Activities

Year ended 31 March 2025

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			<b>2025</b>		2024
	Note	Unrestricted funds £	Restricted funds £	<b>Total funds £</b>	Total funds £
<b>Income</b>					
Donations	4	802,554	3,167	805,721	704,339
Investment income	5	106,550	–	106,550	99,005
<b>Total income</b>		<u>909,104</u>	<u>3,167</u>	<u>912,271</u>	<u>803,344</u>
<b>Expenditure</b>					
Expenditure on charitable activities	6	793,157	2,346	795,504	601,586
Other expenditure		479	–	479	–
<b>Total expenditure</b>		<u>793,636</u>	<u>2,346</u>	<u>795,983</u>	<u>601,586</u>
<b>Net income and net movement in funds</b>		<u>115,468</u>	<u>821</u>	<u>116,288</u>	<u>201,758</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		2,038,516	–	2,038,516	1,836,758
<b>Total funds carried forward</b>		<u>2,153,984</u>	<u>821</u>	<u>2,154,805</u>	<u>2,038,516</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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The notes on pages 6 to 12 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	11	1,407,124	1,414,477
<b>Current assets</b>			
Debtors	16	–	2,031
Cash at bank and in hand		771,685	672,704
		<u>771,685</u>	<u>674,735</u>
<b>Creditors: amounts falling due within one year</b>	12	<u>24,005</u>	<u>50,696</u>
<b>Net current assets</b>		<u>747,680</u>	<u>624,039</u>
<b>Total assets less current liabilities</b>		<u>2,154,804</u>	<u>2,038,516</u>
<b>Net assets</b>		<u>2,154,804</u>	<u>2,038,516</u>
<b>Funds of the charity</b>			
Restricted funds		821	–
Unrestricted funds		<u>2,153,984</u>	<u>2,038,516</u>
<b>Total charity funds</b>	13	<u>2,154,805</u>	<u>2,038,516</u>

These financial statements were approved by the board of trustees and authorised for issue on 26 August 2025, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi  
Trustee

The notes on pages 6 to 12 form part of these financial statements.

# Jamia Islamia Ghousia Trust

## Notes to the Financial Statements

Year ended 31 March 2025

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 23 Westbourne Road, Luton, Bedfordshire, LU4 8JD.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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### 3. Accounting policies *(continued)*

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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### 3. Accounting policies *(continued)*

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% reducing balance
Motor vehicles	-	20% reducing balance

#### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations</b>			
Donations	200,465	2,700	203,165
Funeral services	196,904	–	196,904
Parents contributions and school fees	192,145	467	192,612
<b>Gifts</b>			
Gift aid	14,695	–	14,695
<b>Nursery fees</b>			
Local authority fees	198,345	–	198,345
	<u>802,554</u>	<u>3,167</u>	<u>805,721</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations	175,813	–	175,813
Funeral services	137,691	–	137,691
Parents contributions and school fees	177,511	–	177,511
<b>Gifts</b>			
Gift aid	–	–	–
<b>Nursery fees</b>			
Local authority fees	213,324	–	213,324
	<u>704,339</u>	<u>–</u>	<u>704,339</u>

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# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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### 5. Investment income

	Unrestricted Funds £	<b>Total Funds 2025 £</b>	Unrestricted Funds £	Total Funds 2024 £
Income from investment properties	105,805	105,805	99,005	99,005
Bank receivable	745	745	–	–
	<u>106,550</u>	<u>106,550</u>	<u>99,005</u>	<u>99,005</u>

### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2025 £</b>
Activity	169,316	–	169,316
Support costs	623,841	2,346	626,188
	<u>793,157</u>	<u>2,346</u>	<u>795,504</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Activity	111,873	–	111,873
Support costs	489,713	–	489,713
	<u>601,586</u>	<u>–</u>	<u>601,586</u>

### 7. Net income

Net income is stated after charging/(crediting):

	<b>2025 £</b>	2024 £
Depreciation of tangible fixed assets	12,952	14,789
Loss on disposal of tangible fixed assets	479	–
	<u>13,431</u>	<u>14,789</u>

### 8. Independent examination fees

	<b>2025 £</b>	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,410</u>	<u>1,350</u>

### 9. Staff costs

The average head count of employees during the year was 35 (2024: 36).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2025

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#### 10. Trustee remuneration and expenses

- No remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or
- No trustee expenses have been incurred.

#### 11. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2024	1,355,317	167,545	20,457	1,543,319
Additions	–	6,474	–	6,474
Disposals	–	–	(2,668)	(2,668)
<b>At 31 March 2025</b>	<u>1,355,317</u>	<u>174,019</u>	<u>17,789</u>	<u>1,547,125</u>
<b>Depreciation</b>				
At 1 April 2024	–	116,076	12,766	128,842
Charge for the year	–	11,589	1,363	12,952
Disposals	–	–	(1,793)	(1,793)
<b>At 31 March 2025</b>	<u>–</u>	<u>127,665</u>	<u>12,336</u>	<u>140,001</u>
<b>Carrying amount</b>				
<b>At 31 March 2025</b>	<u>1,355,317</u>	<u>46,354</u>	<u>5,453</u>	<u>1,407,124</u>
At 31 March 2024	<u>1,355,317</u>	<u>51,469</u>	<u>7,691</u>	<u>1,414,477</u>

#### 12. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	16,666	44,667
Accruals and deferred income	3,070	2,365
Social security and other taxes	4,269	3,664
	<u>24,005</u>	<u>50,696</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2025

#### 13. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	2,038,516	909,104	(793,636)	2,153,984

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	1,836,758	803,344	(601,586)	2,038,516

##### Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Restricted Funds	–	3,167	(2,346)	821

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Restricted Funds	–	–	–	–

#### 14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	1,407,124	1,407,124
Current assets	771,685	771,685
Creditors less than 1 year	(24,005)	(24,005)
<b>Net assets</b>	<b>2,154,804</b>	<b>2,154,804</b>

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	1,414,477	1,414,477
Current assets	674,735	674,735
Creditors less than 1 year	(50,696)	(50,696)
<b>Net assets</b>	<b>2,038,516</b>	<b>2,038,516</b>

#### 15. Related parties

There were no related party transactions during the period.

# **Jamia Islamia Ghausia Trust**

## **Management Information**

**Year ended 31 March 2025**

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**The following pages do not form part of the financial statements.**

# Jamia Islamia Ghouseia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
<b>Income</b>		
<b>Donations and legacies</b>		
Donations	203,165	175,813
Funeral services	196,904	137,691
Parents contributions and school fees	192,612	177,511
Gift aid	14,695	–
Local authority fees	198,345	213,324
	<u>805,721</u>	<u>704,339</u>
<b>Investment income</b>		
Income from investment properties	105,805	99,005
Bank receivable	745	–
	<u>106,550</u>	<u>99,005</u>
<b>Total income</b>	<u>912,271</u>	<u>803,344</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Funeral service costs	169,316	111,873
Wages, salaries and subcontract	386,292	286,464
Rent	43,800	43,800
Rates and water	15,745	10,433
Light and heat	32,645	22,036
Repairs and maintenance	34,327	46,463
Insurance	9,515	6,948
Motor vehicle expenses	10,621	3,896
Legal and professional fees	9,688	8,608
Telephone and internet services	6,218	7,602
Cleaning	1,059	1,274
Depreciation	12,952	14,790
Other bank charges and similar charges	6,060	7,476
Printing, postage and stationery	10,265	7,266
Mehria school student needs	11,471	6,272
Advertising	2,980	2,408
Seminars, functions and events	21,967	9,150
Sundries and subscriptions	10,583	4,827
	<u>795,504</u>	<u>601,586</u>
<b>Other expenditure</b>		
Loss on disposal	479	–
<b>Total expenditure</b>	<u>795,983</u>	<u>601,586</u>

# Jamia Islamia Ghouseia Trust

## Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2025

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	<b>2025</b>	2024
	<b>£</b>	£
Net income	<u>116,288</u>	<u>201,758</u>

**JAMIA ISLAMIA GHOUSIA**

England & Wales - Charity number 297279

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# Accounts

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**Jamia Islamia Ghousia Trust**  
**Unaudited Financial Statements**  
**31 March 2024**

# Jamia Islamia Ghousia Trust

## Financial Statements

Year ended 31 March 2024

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# Jamia Islamia Ghousia Trust

## Trustees' Annual Report

Year ended 31 March 2024

---

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

### Reference and administrative details

**Registered charity name** Jamia Islamia Ghousia Trust

**Charity registration number** 297279

**Principal office** 23 Westbourne Road  
Luton  
Bedfordshire  
LU4 8JD

### The trustees

Mr Abdul Aziz Qazi  
Mr Mehboob Khan  
Mr Abdul Majid  
Dr Zulfqar Ahmad  
Mr Ataulkibria Qazi Chishti  
Mr Muhammad Anwar Mahboob  
Khan

**Independent examiner** Durrani & Co  
72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

### Structure, governance and management

Jamia Islamia Ghousia Trust is a registered charity, constituted by a deed of trust to serve the Muslim community locally and nationally as well as overseas. It is managed by the nominated trustees, who meet at regular intervals to assess progress and plan for the future.

### Objectives and activities

To provide religious, moral education and guidance to Muslim adults and children. To conduct daily prayers, facilitate celebration of Islamic, religious and cultural events, assist, support and promote organisations established with similar objectives. Visit the sick at home and hospitals, provide counselling at weddings, divorces and funerals and generally promote Islamic faith and values. To help assist in funerals and final rituals of the deceased. To work alongside local and national bodies for interfaith harmony and betterment of community values and work with them to help alleviate local and national poverty.

# Jamia Islamia Ghausia Trust

## Trustees' Annual Report *(continued)*

Year ended 31 March 2024

---

### Achievements and performance

This year has been another tough year due to rising costs of living. Being a mosque, school and community hub, the impact has been greater than many other establishments. Regardless of these major setbacks and difficulties the centre has continued its work to the best ability and has been able to complete various renovations such as the Male and Female toilets and ablution areas.

The Trust has continued to support the public in all methods as previous from physical support to moral and financial aid.

We were able to hold our largest function of the year in 2023, we are pleased to inform it was heavily attended with various dignitaries present including HE High Commissioner to Pakistan along with the Chief Constable of Bedfordshire

### Financial review

In the opinion of the trustees, the charity is running to its best ability under the current economical and cultural state of the country.

The trustees' annual report was approved on 30 September 2024 and signed on behalf of the board of trustees by:



Mr Abdul Aziz Qazi  
Trustee

# Jamia Islamia Ghousia Trust

## Independent Examiner's Report to the Trustees of Jamia Islamia Ghousia Trust

Year ended 31 March 2024

---

I report to the trustees on my examination of the financial statements of Jamia Islamia Ghousia Trust ('the charity') for the year ended 31 March 2024.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Durrani & Co  
Independent Examiner

72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

# Jamia Islamia Ghouseia Trust

## Statement of Financial Activities

Year ended 31 March 2024

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		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	704,339	704,339	627,702
Investment income	5	99,005	99,005	94,880
<b>Total income</b>		<u>803,344</u>	<u>803,344</u>	<u>722,582</u>
<b>Expenditure</b>				
Expenditure on charitable activities	6	601,586	601,586	559,073
<b>Total expenditure</b>		<u>601,586</u>	<u>601,586</u>	<u>559,073</u>
<b>Net income and net movement in funds</b>		<u>201,758</u>	<u>201,758</u>	<u>163,509</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		1,836,758	1,836,758	1,673,249
<b>Total funds carried forward</b>		<u>2,038,516</u>	<u>2,038,516</u>	<u>1,836,758</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	11	1,414,477	1,427,316
<b>Current assets</b>			
Debtors	16	2,031	2,847
Cash at bank and in hand		672,704	497,298
		<u>674,735</u>	<u>500,145</u>
<b>Creditors: amounts falling due within one year</b>	12	<u>50,696</u>	<u>90,703</u>
<b>Net current assets</b>		<u>624,039</u>	<u>409,442</u>
<b>Total assets less current liabilities</b>		<u>2,038,516</u>	<u>1,836,758</u>
<b>Net assets</b>		<u>2,038,516</u>	<u>1,836,758</u>
<b>Funds of the charity</b>			
Unrestricted funds		<u>2,038,516</u>	<u>1,836,758</u>
<b>Total charity funds</b>	13	<u>2,038,516</u>	<u>1,836,758</u>

These financial statements were approved by the board of trustees and authorised for issue on 30 September 2024, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi  
Trustee

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghousia Trust

## Notes to the Financial Statements

Year ended 31 March 2024

---

### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 23 Westbourne Road, Luton, Bedfordshire, LU4 8JD.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

---

### 3. Accounting policies *(continued)*

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Jamia Islamia Ghousia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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### 3. Accounting policies *(continued)*

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% reducing balance
Motor vehicles	-	20% reducing balance

#### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	175,813	175,813	196,433	196,433
Funeral services	137,691	137,691	148,922	148,922
Parents contributions and school fees	177,511	177,511	140,205	140,205
<b>Grants</b>				
Local authority grants	213,324	213,324	142,142	142,142
	<u>704,339</u>	<u>704,339</u>	<u>627,702</u>	<u>627,702</u>

#### 5. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Income from investment properties	<u>99,005</u>	<u>99,005</u>	<u>94,880</u>	<u>94,880</u>

#### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Activity type 3	111,873	111,873	125,555	125,555
Support costs	489,713	489,713	433,518	433,518
	<u>601,586</u>	<u>601,586</u>	<u>559,073</u>	<u>559,073</u>

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# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2024

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#### 7. Net income

Net income is stated after charging/(crediting):

	<b>2024</b>	2023
	£	£
Depreciation of tangible fixed assets	<u>14,789</u>	<u>18,000</u>

#### 8. Independent examination fees

	<b>2024</b>	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,350</u>	<u>1,350</u>

#### 9. Staff costs

The average head count of employees during the year was 36 (2023: 36).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

#### 10. Trustee remuneration and expenses

- No remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or
- No trustee expenses have been incurred.

#### 11. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	<b>Total £</b>
<b>Cost</b>				
At 1 April 2023	1,355,317	165,595	20,457	1,541,369
Additions	–	1,950	–	1,950
<b>At 31 March 2024</b>	<u>1,355,317</u>	<u>167,545</u>	<u>20,457</u>	<u>1,543,319</u>
<b>Depreciation</b>				
At 1 April 2023	–	103,209	10,844	114,053
Charge for the year	–	12,867	1,922	14,789
<b>At 31 March 2024</b>	<u>–</u>	<u>116,076</u>	<u>12,766</u>	<u>128,842</u>
<b>Carrying amount</b>				
<b>At 31 March 2024</b>	<u>1,355,317</u>	<u>51,469</u>	<u>7,691</u>	<u>1,414,477</u>
At 31 March 2023	<u>1,355,317</u>	<u>62,386</u>	<u>9,613</u>	<u>1,427,316</u>

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# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements (continued)

### Year ended 31 March 2024

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#### 12. Creditors: amounts falling due within one year

	<b>2024</b>	2023
	£	£
Bank loans and overdrafts	44,667	72,666
Accruals and deferred income	2,365	1,350
Social security and other taxes	3,664	16,687
	<u>50,696</u>	<u>90,703</u>

#### 13. Analysis of charitable funds

##### Unrestricted funds

	At			At
	1 April 2023	Income	Expenditure	31 March 2024
	£	£	£	£
General funds	<u>1,836,758</u>	<u>803,344</u>	<u>(601,586)</u>	<u>2,038,516</u>

	At			At
	1 April 2022	Income	Expenditure	31 March 2023
	£	£	£	£
General funds	<u>1,673,249</u>	<u>722,582</u>	<u>(559,073)</u>	<u>1,836,758</u>

#### 14. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2024
	£	£
Tangible fixed assets	1,414,477	1,414,477
Current assets	674,735	674,735
Creditors less than 1 year	(50,696)	(50,696)
<b>Net assets</b>	<u>2,038,516</u>	<u>2,038,516</u>

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	1,427,316	1,427,316
Current assets	500,146	500,146
Creditors less than 1 year	(90,704)	(90,704)
<b>Net assets</b>	<u>1,836,758</u>	<u>1,836,758</u>

#### 15. Related parties

There were no related party transactions during the period.

# **Jamia Islamia Ghousia Trust**

## **Management Information**

**Year ended 31 March 2024**

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**The following pages do not form part of the financial statements.**

# Jamia Islamia Ghouseia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2024

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	<b>2024</b>	2023
	£	£
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	175,813	196,433
Funeral services	137,691	148,922
Parents contributions and school fees	177,511	140,205
Local authority grants	213,324	142,142
	<u>704,339</u>	<u>627,702</u>
<b>Investment income</b>		
Income from investment properties	99,005	94,880
	<u>          </u>	<u>          </u>
<b>Total income</b>	<u>803,344</u>	<u>722,582</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Funeral service costs	111,873	125,555
Wages, salaries and subcontract	286,464	266,563
Rent	43,800	42,900
Rates and water	10,433	6,302
Light and heat	22,036	13,162
Repairs and maintenance	46,463	18,634
Insurance	6,948	7,131
Motor vehicle expenses	3,896	4,386
Legal and professional fees	8,608	11,328
Telephone and internet services	7,602	5,746
Cleaning	1,274	616
Depreciation	14,790	18,000
Other bank charges and similar charges	7,476	7,535
Printing, postage and stationery	7,266	8,008
Mehria school student needs	6,272	7,538
Advertising	2,408	4,290
Seminars, functions and events	9,150	7,163
Sundries and subscriptions	4,827	4,216
	<u>601,586</u>	<u>559,073</u>
<b>Total expenditure</b>	<u>601,586</u>	<u>559,073</u>
<b>Net income</b>	<u>201,758</u>	<u>163,509</u>

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**JAMIA ISLAMIA GHOUSIA**

England & Wales - Charity number 297279

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# Accounts

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CHARITY REGISTRATION NUMBER: 297279

**Jamia Islamia Ghausia Trust**  
**Unaudited Financial Statements**  
**31 March 2023**

# Jamia Islamia Ghouseia Trust

## Trustees' Annual Report

Year ended 31 March 2023

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

### Reference and administrative details

<b>Registered charity name</b>	Jamia Islamia Ghouseia Trust
<b>Charity registration number</b>	297279
<b>Principal office</b>	23 Westbourne Road Luton Bedfordshire LU4 8JD

### The trustees

Mr Abdul Aziz Qazi  
Mr Mehboob Khan  
Mr Abdul Majid  
Mr Nisar Ahmed

<b>Independent examiner</b>	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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### Structure, governance and management

Jamia Islamia Ghouseia Trust is a registered charity, constituted by a deed of trust to serve the Muslim community locally and nationally as well as overseas. It is managed by the nominated trustees, who meet at regular intervals to assess progress and plan for the future.

### Objectives and activities

To provide religious, moral education and guidance to Muslim adults and children. To conduct daily prayers, facilitate celebration of Islamic, religious and cultural events, assist, support and promote organisations established with similar objectives. Visit the sick at home and hospitals, provide counselling at weddings, divorces and funerals and generally promote Islamic faith and values. To help assist in funerals and final rituals of the deceased. To work alongside local and national bodies for interfaith harmony and betterment of community values and work with them to help alleviate local and national poverty.

# Jamia Islamia Ghouseia Trust

## Trustees' Annual Report *(continued)*

Year ended 31 March 2023

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### Achievements and performance

This year has been impacted due to rising costs of living and interest rates. Being a mosque, school and community hub, the impact has been greater than many other establishments. Regardless of these major setbacks and difficulties the centre has continued its work to the best ability.

The Trust has continued to support the public in all methods as previous from physical support to moral and financial aid.

We were able to hold the largest function of the year in 2022 as usual and always it was heavily attended with various dignitaries present including HE High Commissioner to Pakistan along with the Chief Constable of Bedfordshire.

### Financial review

In the opinion of the trustees, the charity is running to its best ability under the current economical and cultural state of the country.

The trustees' annual report was approved on 28 July 2023 and signed on behalf of the board of trustees by:

x AA-3383 x

Mr Abdul Aziz Qazi  
Trustee

28/7/23

# Jamia Islamia Ghouseia Trust

## Independent Examiner's Report to the Trustees of Jamia Islamia Ghouseia Trust

Year ended 31 March 2023

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I report to the trustees on my examination of the financial statements of Jamia Islamia Ghouseia Trust ('the charity') for the year ended 31 March 2023.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Durrani & Co  
Independent Examiner

72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

# Jamia Islamia Ghouseia Trust

## Statement of Financial Activities

Year ended 31 March 2023

		2023		2022
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	627,702	627,702	637,882
Investment income	5	94,880	94,880	52,750
<b>Total income</b>		<u>722,582</u>	<u>722,582</u>	<u>690,632</u>
<b>Expenditure</b>				
Expenditure on charitable activities	6	559,073	559,073	600,901
<b>Total expenditure</b>		<u>559,073</u>	<u>559,073</u>	<u>600,901</u>
Net gains on investments	7	—	—	8,051
<b>Net income and net movement in funds</b>		<u>163,509</u>	<u>163,509</u>	<u>97,782</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		1,673,249	1,673,249	1,575,467
<b>Total funds carried forward</b>		<u>1,836,758</u>	<u>1,836,758</u>	<u>1,673,249</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 6 to 11 form part of these financial statements.


# Jamia Islamia Ghouseia Trust

## Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	12	1,427,316	1,415,732
<b>Current assets</b>			
Debtors	17	2,847	2,446
Cash at bank and in hand		497,298	396,503
		500,145	398,949
<b>Creditors: amounts falling due within one year</b>	13	90,703	141,432
<b>Net current assets</b>		409,442	257,517
<b>Total assets less current liabilities</b>		1,836,758	1,673,249
<b>Net assets</b>		1,836,758	1,673,249
<b>Funds of the charity</b>			
Unrestricted funds		1,836,758	1,673,249
<b>Total charity funds</b>	14	1,836,758	1,673,249

These financial statements were approved by the board of trustees and authorised for issue on 28 July 2023, and are signed on behalf of the board by:

x  x

Mr Abdul Aziz Qazi  
Trustee

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements

Year ended 31 March 2023

---

### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 23 Westbourne Road, Luton, Bedfordshire, LU4 8JD.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2023

---

#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2023

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#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% reducing balance
Motor vehicles	-	20% reducing balance

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Donations	196,433	196,433	205,138	205,138
Funeral services	148,922	148,922	174,996	174,996
Parents contributions and school fees	140,205	140,205	113,128	113,128
<b>Grants</b>				
Local authority grants	142,142	142,142	144,620	144,620
	<u>627,702</u>	<u>627,702</u>	<u>637,882</u>	<u>637,882</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements (continued)

Year ended 31 March 2023

### 5. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Income from investment properties	<u>94,880</u>	<u>94,880</u>	<u>52,750</u>	<u>52,750</u>

### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Activity type 3	125,555	125,555	169,501	169,501
Support costs	433,518	433,518	431,400	431,400
	<u>559,073</u>	<u>559,073</u>	<u>600,901</u>	<u>600,901</u>

### 7. Net gains on investments

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Gains/(losses) on other investment assets	<u>-</u>	<u>-</u>	<u>8,051</u>	<u>8,051</u>

### 8. Net income

Net income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	<u>18,000</u>	<u>15,104</u>

### 9. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,350</u>	<u>1,200</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023 £	2022 £
Wages and salaries	<u>266,563</u>	<u>253,064</u>

The average head count of employees during the year was 36 (2022: 30).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2023

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#### 11. Trustee remuneration and expenses

- No remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or
- No trustee expenses have been incurred.

#### 12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2022	1,355,317	136,011	20,457	1,511,785
Additions	–	29,584	–	29,584
<b>At 31 March 2023</b>	<u>1,355,317</u>	<u>165,595</u>	<u>20,457</u>	<u>1,541,369</u>
<b>Depreciation</b>				
At 1 April 2022	–	87,613	8,440	96,053
Charge for the year	–	15,596	2,404	18,000
<b>At 31 March 2023</b>	<u>–</u>	<u>103,209</u>	<u>10,844</u>	<u>114,053</u>
<b>Carrying amount</b>				
<b>At 31 March 2023</b>	<u>1,355,317</u>	<u>62,386</u>	<u>9,613</u>	<u>1,427,316</u>
At 31 March 2022	<u>1,355,317</u>	<u>48,398</u>	<u>12,017</u>	<u>1,415,732</u>

#### 13. Creditors: amounts falling due within one year

	2023 £	2022 £
Bank loans and overdrafts	72,666	130,666
Accruals and deferred income	1,350	1,200
Social security and other taxes	16,687	3,733
Other creditors	–	5,833
	<u>90,703</u>	<u>141,432</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

### 14. Analysis of charitable funds

#### Unrestricted funds

	At 1 April 2022	Income £	Expenditure £	Gains and losses £	At 31 March 2023 £
General funds	<u>1,673,249</u>	<u>722,582</u>	<u>(559,073)</u>	<u>—</u>	<u>1,836,758</u>

	At 1 April 2021	Income £	Expenditure £	Gains and losses £	At 31 March 2022 £
General funds	<u>1,575,467</u>	<u>690,632</u>	<u>(600,901)</u>	<u>8,051</u>	<u>1,673,249</u>

### 15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	1,427,316	1,427,316
Current assets	500,146	500,146
Creditors less than 1 year	(90,704)	(90,704)
<b>Net assets</b>	<u>1,836,758</u>	<u>1,836,758</u>

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	1,415,733	1,415,733
Current assets	398,949	398,949
Creditors less than 1 year	(141,433)	(141,433)
<b>Net assets</b>	<u>1,673,249</u>	<u>1,673,249</u>

### 16. Related parties

There were no related party transactions during the period.

# **Jamia Islamia Ghousia Trust**

## **Management Information**

**Year ended 31 March 2023**

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**The following pages do not form part of the financial statements.**

# Jamia Islamia Ghouseia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2023

	2023 £	2022 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	196,433	205,138
Funeral services	148,922	174,996
Parents contributions and school fees	140,205	113,128
Local authority grants	142,142	144,620
	<u>627,702</u>	<u>637,882</u>
<b>Investment income</b>		
Income from investment properties	94,880	52,750
	<u>722,582</u>	<u>690,632</u>
<b>Total income</b>		
	<u>722,582</u>	<u>690,632</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Funeral service costs	125,555	169,501
Wages, salaries and subcontract	266,563	253,064
Rent	42,900	38,900
Rates and water	6,302	5,793
Light and heat	13,162	12,383
Repairs and maintenance	18,634	35,498
Insurance	7,131	4,690
Motor vehicle expenses	4,386	5,001
Legal and professional fees	11,328	6,771
Telephone and internet services	5,746	6,900
Cleaning	616	473
Depreciation	18,000	15,104
Other interest payable and similar charges	7,535	5,000
Printing, postage and stationery	8,008	9,696
Mehria school student needs	7,538	7,336
Advertising	4,290	1,491
Seminars, functions and events	7,163	15,935
	4,216	7,365
	<u>559,073</u>	<u>600,901</u>
<b>Total expenditure</b>		
	<u>559,073</u>	<u>600,901</u>
<b>Net gains on investments</b>		
Gains/(losses) on other investment assets	—	8,051
	<u>163,509</u>	<u>97,782</u>
<b>Net income</b>		
	<u>163,509</u>	<u>97,782</u>

**JAMIA ISLAMIA GHOUSIA**

England & Wales - Charity number 297279

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# Accounts

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CHARITY REGISTRATION NUMBER: 297279

**Jamia Islamia Ghousia Trust**  
**Unaudited Financial Statements**  
**31 March 2022**

# Jamia Islamia Ghousia Trust

## Trustees' Annual Report

Year ended 31 March 2022

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

### Reference and administrative details

<b>Registered charity name</b>	Jamia Islamia Ghousia Trust
<b>Charity registration number</b>	297279
<b>Principal office</b>	23 Westbourne Road Luton Bedfordshire LU4 8JD

### The trustees

Mr Abdul Aziz Qazi  
Mr Mehboob Khan  
Mr Abdul Majid  
Mr Nisar Ahmed

<b>Independent examiner</b>	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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### Structure, governance and management

Jamia Islamia Ghousia Trust is a registered charity, constituted by a deed of trust to serve the Muslim community locally and nationally as well as overseas. It is managed by the nominated trustees, who meet at regular intervals to assess progress and discuss plan for the future.

### Objectives and activities

To provide religious, moral education and guidance to Muslim adults and children. To conduct daily prayers, facilitate celebration of Islamic, religious and cultural events, assist, support and promote organisations established with similar objectives. Visit the sick at home and hospitals, visit prisoners, provide counselling for marriages, divorce and funerals and to generally promote Islamic faith and values. To help assist in funerals and final rituals of the deceased. To work alongside local and national bodies for interfaith harmony and betterment of community values and work with them to help alleviate local and national poverty.

# Jamia Islamia Ghouseia Trust

## Trustees' Annual Report *(continued)*

Year ended 31 March 2022

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### Achievements and performance

This year has been a progressive year however we still have the effects of Covid and due to the rise in prices of daily living it has been difficult non the less. Being a mosque, school and community hub, the impact of Covid-19 and price rises affects us greater than many other establishments. Regardless of these major setbacks and difficulties the centre has continued its work to the best ability.

Another major achievement was the Trust was able to purchase a suitable property for investment and income. The property encompasses three flats and was purchased with tenants living in the property in rental contracts. The property was purchased without any loan and has been giving regular income since takeover. The property may be used in future to accommodate needs of teaching in the locality of the house or to house staff.

We are pleased to announce the new carpet has been installed and new air conditioning has also been installed in both lower halls and update work continues on the mortuary and mosque. The Trust has continued to support the public in all methods as previous from physical support to financial aid.

We were pleased to be able to hold our largest event of the year, the Milad Un Nabi (pbuh) and as previous years it had very large numbers in attendance along with various dignitaries present including representation from the High Commission to Pakistan along with the Chief Constable of Bedfordshire Police.

### Financial review

In the opinion of the trustees, the charity is running to its best ability under the current economical and cultural state of the country.

The trustees' annual report was approved on 29 July 2022 and signed on behalf of the board of trustees by:

AA 23 00  
1/8/22  
Mr Abdul Aziz Qazi  
Trustee

# Jamia Islamia Ghouseia Trust

## Independent Examiner's Report to the Trustees of Jamia Islamia Ghouseia Trust

Year ended 31 March 2022

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I report to the trustees on my examination of the financial statements of Jamia Islamia Ghouseia Trust ('the charity') for the year ended 31 March 2022.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Durrani & Co  
Independent Examiner

72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

# Jamia Islamia Ghousia Trust

## Statement of Financial Activities

Year ended 31 March 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	637,882	637,882	862,218
Investment income	5	52,750	52,750	39,380
<b>Total income</b>		<u>690,632</u>	<u>690,632</u>	<u>901,598</u>
<b>Expenditure</b>				
Expenditure on charitable activities	6	600,901	600,901	608,906
<b>Total expenditure</b>		<u>600,901</u>	<u>600,901</u>	<u>608,906</u>
Net gains on investments	7	8,051	8,051	1,376
<b>Net income and net movement in funds</b>		<u>97,782</u>	<u>97,782</u>	<u>294,068</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		1,575,467	1,575,467	1,281,399
<b>Total funds carried forward</b>		<u>1,673,249</u>	<u>1,673,249</u>	<u>1,575,467</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	12	1,415,732	1,030,281
<b>Current assets</b>			
Debtors	17	2,446	2,109
Cash at bank and in hand		396,503	687,792
		<u>398,949</u>	<u>689,901</u>
<b>Creditors: amounts falling due within one year</b>	13	<u>141,432</u>	<u>144,715</u>
<b>Net current assets</b>		<u>257,517</u>	<u>545,186</u>
<b>Total assets less current liabilities</b>		<u>1,673,249</u>	<u>1,575,467</u>
<b>Net assets</b>		<u>1,673,249</u>	<u>1,575,467</u>
<b>Funds of the charity</b>			
Unrestricted funds		<u>1,673,249</u>	<u>1,575,467</u>
<b>Total charity funds</b>	14	<u>1,673,249</u>	<u>1,575,467</u>

These financial statements were approved by the board of trustees and authorised for issue on 29 July 2022, and are signed on behalf of the board by:

X AA Qazi X

Mr Abdul Aziz Qazi  
Trustee

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements

Year ended 31 March 2022

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 23 Westbourne Road, Luton, Bedfordshire, LU4 8JD.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2022

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Jamia Islamia Ghousia Trust

## Notes to the Financial Statements (continued)

### Year ended 31 March 2022

---

#### 3. Accounting policies (continued)

##### Tangible assets (continued)

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% reducing balance
Motor vehicles	-	20% reducing balance

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
<b>Donations</b>				
Donations	205,138	205,138	194,249	194,249
Funeral services	174,996	174,996	308,945	308,945
Parents contributions and school fees	113,128	113,128	48,601	48,601
<b>Grants</b>				
Local authority grants	144,620	144,620	310,423	310,423
	<u>637,882</u>	<u>637,882</u>	<u>862,218</u>	<u>862,218</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2022

### 5. Investment income

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Income from investment properties	<u>52,750</u>	<u>52,750</u>	<u>39,380</u>	<u>39,380</u>

### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Activity type 3	169,501	169,501	245,071	245,071
Support costs	431,400	431,400	363,835	363,835
	<u>600,901</u>	<u>600,901</u>	<u>608,906</u>	<u>608,906</u>

### 7. Net gains on investments

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Gains/(losses) on other investment assets	<u>8,051</u>	<u>8,051</u>	<u>1,376</u>	<u>1,376</u>

### 8. Net income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	<u>15,104</u>	<u>8,813</u>

### 9. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	<u>253,064</u>	<u>218,110</u>

The average head count of employees during the year was 30 (2021: 28).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2022

---

#### 11. Trustee remuneration and expenses

- no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

no trustee expenses have been incurred.

#### 12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2021	995,030	90,194	31,277	1,116,501
Additions	360,287	45,817	–	406,104
Disposals	–	–	(10,820)	(10,820)
<b>At 31 March 2022</b>	<u>1,355,317</u>	<u>136,011</u>	<u>20,457</u>	<u>1,511,785</u>
<b>Depreciation</b>				
At 1 April 2021	–	75,513	10,707	86,220
Charge for the year	–	12,100	3,004	15,104
Disposals	–	–	(5,271)	(5,271)
<b>At 31 March 2022</b>	<u>–</u>	<u>87,613</u>	<u>8,440</u>	<u>96,053</u>
<b>Carrying amount</b>				
<b>At 31 March 2022</b>	<u>1,355,317</u>	<u>48,398</u>	<u>12,017</u>	<u>1,415,732</u>
At 31 March 2021	<u>995,030</u>	<u>14,681</u>	<u>20,570</u>	<u>1,030,281</u>

#### 13. Creditors: amounts falling due within one year

	2022 £	2021 £
Bank loans and overdrafts	130,666	139,857
Accruals and deferred income	1,200	1,200
Social security and other taxes	3,733	3,658
Other creditors	5,833	–
	<u>141,432</u>	<u>144,715</u>

# Jamia Islamia Ghousia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2022

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#### 14. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Gains and losses £	At 31 March 2022 £
General funds	<u>1,575,467</u>	<u>690,632</u>	<u>(600,901)</u>	<u>8,051</u>	<u>1,673,249</u>

	At 1 April 2020 £	Income £	Expenditure £	Gains and losses £	At 31 March 2021 £
General funds	<u>1,281,399</u>	<u>901,598</u>	<u>(608,906)</u>	<u>1,376</u>	<u>1,575,467</u>

#### 15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	1,415,733	1,415,733
Current assets	398,949	398,949
Creditors less than 1 year	<u>(141,433)</u>	<u>(141,433)</u>
<b>Net assets</b>	<u>1,673,249</u>	<u>1,673,249</u>

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	1,030,281	1,030,281
Current assets	689,901	689,901
Creditors less than 1 year	<u>(144,715)</u>	<u>(144,715)</u>
<b>Net assets</b>	<u>1,575,467</u>	<u>1,575,467</u>

#### 16. Related parties

There were no related party transactions during the period.

**Jamia Islamia Ghausia Trust**

**Management Information**

**Year ended 31 March 2022**

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**The following pages do not form part of the financial statements.**

# Jamia Islamia Ghousia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2022

	2022 £	2021 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	205,138	194,249
Funeral services	174,996	308,945
Parents contributions and school fees	113,128	48,601
Local authority grants	144,620	310,423
	<u>637,882</u>	<u>862,218</u>
<b>Investment income</b>		
Income from investment properties	52,750	39,380
	<u>690,632</u>	<u>901,598</u>
<b>Total income</b>		
	<u>690,632</u>	<u>901,598</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Ghousia funeral services	169,501	245,071
Wages and salaries	253,064	218,110
Rent	38,900	40,800
Rates and water	5,793	5,650
Light and heat	12,383	13,979
Repairs and maintenance	35,498	24,126
Insurance	4,690	6,230
Motor vehicle expenses	5,001	1,854
Legal and professional fees	6,771	6,898
Telephone	6,900	4,923
Cleaning	473	1,228
Depreciation	15,104	8,813
Other interest payable and similar charges	5,000	6,367
Printing, postage and stationery	9,696	3,890
Mehria school student needs	7,336	4,933
Advertising	1,491	4,698
Seminars, functions and events	15,935	3,020
Sundries and subscriptions	7,365	8,316
	<u>600,901</u>	<u>608,906</u>
<b>Total expenditure</b>		
	<u>600,901</u>	<u>608,906</u>
<b>Net gains on investments</b>		
Gains/(losses) on other investment assets	8,051	1,376
	<u>97,782</u>	<u>294,068</u>
<b>Net income</b>		
	<u>97,782</u>	<u>294,068</u>



**JAMIA ISLAMIA GHOUSIA**

England & Wales - Charity number 297279

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# Accounts

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CHARITY REGISTRATION NUMBER: 297279

**Jamia Islamia Ghouseia Trust**  
**Unaudited Financial Statements**  
**31 March 2021**

# Jamia Islamia Ghousia Trust

## Financial Statements

Year ended 31 March 2021

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<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>13</b>

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# Jamia Islamia Ghousia Trust

## Trustees' Annual Report

Year ended 31 March 2021

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

### Reference and administrative details

<b>Registered charity name</b>	Jamia Islamia Ghousia Trust
<b>Charity registration number</b>	297279
<b>Principal office</b>	23 Westbourne Road Luton Bedfordshire LU4 8JD

### The trustees

Mr Abdul Aziz Qazi  
Mr Mehboob Khan  
Mr Abdul Majid  
Mr Nisar Ahmed

<b>Independent examiner</b>	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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### Structure, governance and management

Jamia Islamia Ghousia Trust is a registered charity, constituted by a deed of trust to serve the Muslim community locally and nationally as well as overseas. It is managed by the nominated trustees, who meet at regular intervals to assess progress and plan for the future.

### Objectives and activities

To provide religious, moral education and guidance to Muslim adults and children. To conduct daily prayers, facilitate celebration of Islamic, religious and cultural events, assist, support and promote organisations established with similar objectives. Visit the sick at home and hospitals, visit prisoners, provide counselling at weddings, divorces and funerals and generally promote Islamic faith and values. To help assist in funerals and final rituals of the deceased. To work alongside local and national bodies for interfaith harmony and betterment of community values and work with them to help alleviate local and national poverty.

# Jamia Islamia Ghouseia Trust

## Trustees' Annual Report *(continued)*

Year ended 31 March 2021

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### Achievements and performance

This year was another impacted year due to Covid-19 and the effects continue till date. Being a mosque, school and community hub, the impact of Covid-19 has been greater than many other establishments. Regardless of these major setbacks and difficulties the centre has continued its work to the best ability.

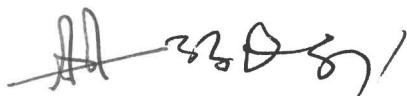
Whilst influx has been less than usual with regards to people attending our work continues strongly, in particular the funeral service. We are pleased to announce the mosque and school have reopened to the public and have been able to work under current Covid guidelines. Staff have worked under extremely difficult conditions and the community has continued its support. The Trust has continued to support the public in all methods as previous from physical support to financial aid.

We have continued with renovations and updating the mosque/centre which includes fully repainting both halls and launching an appeal to install new carpet in the lower two halls along with replacing the suspended ceiling in the lower hall.

### Financial review

In the opinion of the trustees, the charity is running to its best ability under the current economic state of the country.

The trustees' annual report was approved on 11 August 2021 and signed on behalf of the board of trustees by:



Mr Abdul Aziz Qazi  
Trustee

# Jamia Islamia Ghouseia Trust

## Independent Examiner's Report to the Trustees of Jamia Islamia Ghouseia Trust

Year ended 31 March 2021

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I report to the trustees on my examination of the financial statements of Jamia Islamia Ghouseia Trust ('the charity') for the year ended 31 March 2021.

### Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Durrani & Co  
Independent Examiner

72 Cardigan Street  
Luton  
Bedfordshire  
LU1 1RR

# Jamia Islamia Ghousia Trust

## Statement of Financial Activities

Year ended 31 March 2021

		2021		2020
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	862,218	862,218	439,770
Investment income	5	39,380	39,380	55,904
<b>Total income</b>		<u>901,598</u>	<u>901,598</u>	<u>495,674</u>
<b>Expenditure</b>				
Expenditure on charitable activities	6	608,906	608,906	447,106
<b>Total expenditure</b>		<u>608,906</u>	<u>608,906</u>	<u>447,106</u>
Net gains on investments	7	1,376	1,376	–
<b>Net income and net movement in funds</b>		<u>294,068</u>	<u>294,068</u>	<u>48,568</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>1,281,399</u>	<u>1,281,399</u>	<u>1,232,831</u>
<b>Total funds carried forward</b>		<u>1,575,467</u>	<u>1,575,467</u>	<u>1,281,399</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	12	1,030,281	1,031,264
<b>Current assets</b>			
Debtors	16	2,109	–
Cash at bank and in hand		<u>687,792</u>	<u>374,929</u>
		689,901	374,929
<b>Creditors: amounts falling due within one year</b>	13	<u>144,715</u>	<u>124,794</u>
<b>Net current assets</b>		<u>545,186</u>	<u>250,135</u>
<b>Total assets less current liabilities</b>		<u>1,575,467</u>	<u>1,281,399</u>
<b>Net assets</b>		<u>1,575,467</u>	<u>1,281,399</u>
<b>Funds of the charity</b>			
Unrestricted funds		<u>1,575,467</u>	<u>1,281,399</u>
<b>Total charity funds</b>	14	<u>1,575,467</u>	<u>1,281,399</u>

These financial statements were approved by the board of trustees and authorised for issue on 11 August 2021, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi  
Trustee

The notes on pages 6 to 11 form part of these financial statements.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements

Year ended 31 March 2021

---

### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 23 Westbourne Road, Luton, Bedfordshire, LU4 8JD.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

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### 3. Accounting policies *(continued)*

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2021

---

#### 3. Accounting policies *(continued)*

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% reducing balance
Motor vehicles	-	20% reducing balance

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
<b>Donations</b>				
Donations	194,249	194,249	134,409	134,409
Funeral services	308,945	308,945	83,541	83,541
Parents contributions and school fees	48,601	48,601	99,096	99,096
<b>Grants</b>				
Local authority grants	310,423	310,423	122,724	122,724
	<u>862,218</u>	<u>862,218</u>	<u>439,770</u>	<u>439,770</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

### 5. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Income from investment properties	39,380	39,380	55,790	55,790
Bank interest receivable type 1	—	—	114	114
	<u>39,380</u>	<u>39,380</u>	<u>55,904</u>	<u>55,904</u>

### 6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Activity type 1	—	—	4,000	4,000
Activity type 3	245,071	245,071	73,018	73,018
Support costs	363,835	363,835	370,088	370,088
	<u>608,906</u>	<u>608,906</u>	<u>447,106</u>	<u>447,106</u>

### 7. Net gains on investments

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on other investment assets	1,376	1,376	—	—

### 8. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>8,813</u>	<u>9,058</u>

### 9. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	<u>218,110</u>	<u>217,168</u>

The average head count of employees during the year was 28 (2020: 35).

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2021

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#### 10. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

#### 11. Trustee remuneration and expenses

- no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

#### 12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2020	995,030	90,194	31,720	1,116,944
Additions	–	–	12,054	12,054
Disposals	–	–	(12,497)	(12,497)
<b>At 31 March 2021</b>	<u>995,030</u>	<u>90,194</u>	<u>31,277</u>	<u>1,116,501</u>
<b>Depreciation</b>				
At 1 April 2020	–	71,843	13,838	85,681
Charge for the year	–	3,670	5,143	8,813
Disposals	–	–	(8,274)	(8,274)
<b>At 31 March 2021</b>	<u>–</u>	<u>75,513</u>	<u>10,707</u>	<u>86,220</u>
<b>Carrying amount</b>				
<b>At 31 March 2021</b>	<u>995,030</u>	<u>14,681</u>	<u>20,570</u>	<u>1,030,281</u>
At 31 March 2020	<u>995,030</u>	<u>18,351</u>	<u>17,882</u>	<u>1,031,263</u>

#### 13. Creditors: amounts falling due within one year

	2021 £	2020 £
Bank loans and overdrafts	139,857	121,189
Accruals and deferred income	1,200	2,073
Social security and other taxes	3,658	1,532
	<u>144,715</u>	<u>124,794</u>

# Jamia Islamia Ghouseia Trust

## Notes to the Financial Statements *(continued)*

### Year ended 31 March 2021

#### 14. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2020	Income £	Expenditure £	Gains and losses £	At 31 March 2021 £
General funds	<u>1,281,399</u>	<u>901,598</u>	<u>(608,906)</u>	<u>1,376</u>	<u>1,575,467</u>

	At 1 April 2019	Income £	Expenditure £	Gains and losses £	At 31 March 2020 £
General funds	<u>1,232,831</u>	<u>495,674</u>	<u>(447,106)</u>	<u>–</u>	<u>1,281,399</u>

#### 15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	1,030,281	1,030,281
Current assets	689,901	689,901
Creditors less than 1 year	<u>(144,715)</u>	<u>(144,715)</u>
<b>Net assets</b>	<u>1,575,467</u>	<u>1,575,467</u>

	Unrestricted Funds £	Total Funds 2020 £
Tangible fixed assets	1,031,264	1,031,264
Current assets	374,929	374,929
Creditors less than 1 year	<u>(124,794)</u>	<u>(124,794)</u>
<b>Net assets</b>	<u>1,281,399</u>	<u>1,281,399</u>

# **Jamia Islamia Ghausia Trust**

## **Management Information**

**Year ended 31 March 2021**

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**The following pages do not form part of the financial statements.**

# Jamia Islamia Ghouseia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2021

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	194,249	134,409
Funeral services	308,945	83,541
Parents contributions and school fees	48,601	99,096
Local authority grants	<u>310,423</u>	<u>122,724</u>
	<u>862,218</u>	<u>439,770</u>
<b>Investment income</b>		
Income from investment properties	39,380	55,790
Bank interest receivable type 1	–	114
	<u>39,380</u>	<u>55,904</u>
<b>Total income</b>	<u>901,598</u>	<u>495,674</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Ghouseia funeral services	245,071	73,018
Wages and salaries	218,110	217,168
Rent	40,800	39,300
Rates and water	5,650	5,843
Light and heat	13,979	12,726
Repairs and maintenance	24,126	26,661
Insurance	6,230	6,658
Motor vehicle expenses	1,854	4,881
Legal and professional fees	6,898	5,476
Telephone	4,923	3,148
Other office costs	1,228	1,400
Depreciation	8,813	9,058
Other interest payable and similar charges	6,367	9,151
Printing, postage and stationery	3,890	9,057
Mehria school student needs	4,933	7,657
Advertising	4,698	5,046
Seminars, functions and events	3,020	2,896
Sundries and subscriptions	<u>8,316</u>	<u>7,962</u>
	<u>608,906</u>	<u>447,106</u>
<b>Total expenditure</b>	<u>608,906</u>	<u>447,106</u>

# Jamia Islamia Ghousia Trust

## Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2021

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	2021 £	2020 £
<b>Net gains on investments</b>		
Gains/(losses) on other investment assets	<u>1,376</u>	<u>—</u>
<b>Net income</b>	<u><u>294,068</u></u>	<u><u>48,568</u></u>