

CHARITY REGISTRATION NUMBER: 297279

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

# **Jamia Islamia Ghouseia 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 Ghouseia Trust                           |
| <b>Charity registration number</b> | 297279                                                 |
| <b>Principal office</b>            | 23 Westbourne Road<br>Luton<br>Bedfordshire<br>LU4 8JD |

#### **The trustees**

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

|                             |                                                                        |
|-----------------------------|------------------------------------------------------------------------|
| <b>Independent examiner</b> | Durrani & Co<br>72 Cardigan Street<br>Luton<br>Bedfordshire<br>LU1 1RR |
|-----------------------------|------------------------------------------------------------------------|

#### **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 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 Ghousia 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 2300  
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 Ghouseia Trust

## Statement of Financial Activities

Year ended 31 March 2022

|                                             |      | 2022                    |                  | 2021             |
|---------------------------------------------|------|-------------------------|------------------|------------------|
|                                             | Note | Unrestricted funds<br>£ | Total funds<br>£ | Total funds<br>£ |
| <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 Ghousia Trust

## Statement of Financial Position

31 March 2022

|                                                       | Note | 2022<br>£        | 2021<br>£        |
|-------------------------------------------------------|------|------------------|------------------|
| <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  X

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 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 Ghousia 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 Ghouseia 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<br>Funds<br>£ | Total Funds<br>2022<br>£ | Unrestricted<br>Funds<br>£ | Total Funds<br>2021<br>£ |
|---------------------------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| <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 Ghousia Trust

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

Year ended 31 March 2022

### 5. Investment income

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

### 7. Net gains on investments

|                                           | Unrestricted<br>Funds | Total Funds<br>2022 | Unrestricted<br>Funds | Total Funds<br>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<br>£     | 2021<br>£    |
|---------------------------------------|---------------|--------------|
| Depreciation of tangible fixed assets | <u>15,104</u> | <u>8,813</u> |

### 9. Independent examination fees

|                                                                                                      | 2022<br>£    | 2021<br>£    |
|------------------------------------------------------------------------------------------------------|--------------|--------------|
| Fees payable to the independent examiner for:<br>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<br>£      | 2021<br>£      |
|--------------------|----------------|----------------|
| 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 Ghousia 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<br>property<br>£ | Fixtures and<br>fittings<br>£ | Motor<br>vehicles<br>£ | Total<br>£       |
|-------------------------|---------------------------|-------------------------------|------------------------|------------------|
| <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> | <b>1,355,317</b>          | <b>136,011</b>                | <b>20,457</b>          | <b>1,511,785</b> |
| <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> | <b>—</b>                  | <b>87,613</b>                 | <b>8,440</b>           | <b>96,053</b>    |
| <b>Carrying amount</b>  |                           |                               |                        |                  |
| <b>At 31 March 2022</b> | <b>1,355,317</b>          | <b>48,398</b>                 | <b>12,017</b>          | <b>1,415,732</b> |
| At 31 March 2021        | 995,030                   | 14,681                        | 20,570                 | 1,030,281        |

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

|                                 | 2022<br>£      | 2021<br>£      |
|---------------------------------|----------------|----------------|
| 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          | —              |
|                                 | <b>141,432</b> | <b>144,715</b> |

# Jamia Islamia Ghousia Trust

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

Year ended 31 March 2022

### 14. Analysis of charitable funds

#### Unrestricted funds

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

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

### 15. Analysis of net assets between funds

|                            | Unrestricted<br>Funds<br>£ | Total Funds<br>2022<br>£ |
|----------------------------|----------------------------|--------------------------|
| 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>          | <b>1,673,249</b>           | <b>1,673,249</b>         |

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

### 16. Related parties

There were no related party transactions during the period.

# **Jamia Islamia Ghouseia 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 Ghouseia Trust

## Detailed Statement of Financial Activities

Year ended 31 March 2022

|                                             | 2022<br>£      | 2021<br>£      |
|---------------------------------------------|----------------|----------------|
| <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           | <u>52,750</u>  | <u>39,380</u>  |
| <b>Total income</b>                         | <u>690,632</u> | <u>901,598</u> |
| <b>Expenditure</b>                          |                |                |
| <b>Expenditure on charitable activities</b> |                |                |
| Ghouseia 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   | <u>8,051</u>   | <u>1,376</u>   |
| <b>Net income</b>                           | <u>97,782</u>  | <u>294,068</u> |

