

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

# Jamia Islamia Ghousia 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

<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  
Dr Zulfqar Ahmad  
Mr Ataulkibria Qazi Chishti  
Mr Muhammad Anwar Mahboob Khan

<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, 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 Ghousia 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 Ghousia Trust

## Statement of Financial Activities

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
<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.

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

# Jamia Islamia Ghousia 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 Ghousia 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 Ghousia 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 Ghousia Trust

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

Year ended 31 March 2025

### 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>

# Jamia Islamia Ghousia Trust

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

Year ended 31 March 2025

### 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>	<b>2024 £</b>
Depreciation of tangible fixed assets	12,952	14,789
Loss on disposal of tangible fixed assets	<u>479</u>	<u>—</u>

### 8. Independent examination fees

	<b>2025 £</b>	<b>2024 £</b>
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 Ghousia Trust

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

### Year ended 31 March 2025

#### 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 Ghousia 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	<u>2,038,516</u>	<u>909,104</u>	<u>(793,636)</u>	<u>2,153,984</u>

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

##### Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Restricted Funds	<u>—</u>	<u>3,167</u>	<u>(2,346)</u>	<u>821</u>

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Restricted Funds	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>

#### 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>	<u>2,154,804</u>	<u>2,154,804</u>

	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>

#### 15. Related parties

There were no related party transactions during the period.

# **Jamia Islamia Ghousia 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 Ghousia 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 Ghousia 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>