

**Report of the Trustees and
Financial Statements
for the Year Ended 31 March 2025
for
Dar Ul Uloom Islamia Rizwia (Bralawai)**

Locke Williams Associates LLP
Chartered Accountants
Registered Auditors
Studio 2
50-54 St Pauls Square
Birmingham
West Midlands
B3 1QS

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for the Year Ended 31 March 2025**

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Dar Ul Uloom Islamia Rizwia (Bralawai)

Report of the Trustees for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

As the Charity continues to improve its governance, it has agreed with the Charity Commission to change its current Trust Deed, that was approved in 1986, to a new Charitable Incorporated Organisation (CIO), which has been given approval. Though this change took place in late 2023, and not in the financial year being reported it is a significant material change, and therefore it is noted here. The Board of Trustees are in the process of implementing the new constitution, which will be completed in the coming period.

The objects of the Charity are to promote for the benefit of persons who profess the faith of Dar ul Uloom Islamia Rizwia (Bralawai) and who are resident in the city of Birmingham, by:

- (i) the advancement of education particularly religious education and in the principles of the Islamic faith by the establishment, support, maintenance and management of a school and by the provisions of scholarships and bursaries tenable at the said school.
- (ii) the propagation advancement and practice of the Islamic Religion according to the said faith by the acquisition maintenance and furnishing of a place or places for religious worship and by the holding of religious services;
- (iii) the relief of poverty; and
- (iv) the provision of facilities by associating the local authorities, voluntary organisations and the said persons in a common effort to provide such facilities in the interest of social welfare for recreation and leisure time occupation with the object of improving the conditions of life for the said persons and the establishment or the securing of the establishment of a community centre and the maintenance or the co-operation with any local statutory authority in the maintenance and management of such centre for activities promoted by the Charity and its constituent bodies in furtherance of these objects.

Charitable purpose

The purpose of the Charity is to help local people fulfil their personal potential both as people of faith and more generally. To help beneficiaries to reduce poverty on an individual basis, in their families and networks and in their local neighbourhoods.

- The Charity will endeavour to fulfil this trust by the implementation of its objects (as above), in particular by:
- Advancing education, particularly religious education in the principles of the Islamic faith through the Education Centre and related activities;
- Maintaining the Central Jamia Mosque Ghamkol Sharif on Golden Hillock Road (the Masjid) as a place of religious worship and providing appropriate services that meet the needs of the local community and others who attend the Masjid;
- The relief of poverty; and
- The provision of services, either directly or in partnership with other appropriate organisations, in the interest of social welfare, recreation and leisure to improve the quality of life of local people.

Dar Ul Uloom Islamia Rizwia (Bralawai)

Report of the Trustees for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Public benefit

Taking into consideration our purpose and objectives and in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, we have concluded:

That the aims and work done give identifiable benefits to the local community and both indirectly and directly to individuals in need;

That the benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay; and

That there is no detriment or harm arising from the aims or activities described above.

Volunteers

We would like to take this opportunity once again to recognise and appreciate the immense effort and sacrifice of our dedicated and loyal volunteers, who have helped throughout the year.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Mosque/Masjid:

- The facilitation of the 5 daily prayers, including the Friday prayer
- Eid ul-Fitr and Eid ul-Adha
- Supplementary Islamic classes for children 5yrs to 16 yrs old
- Funeral prayers along with religious support services for the bereaved families
- Islamic Counselling Services
- Weddings, in accordance with Islamic law
- The facilitation of Ramadan and the recitation of the Holy Qur'an
- Annual Mawlid Un Nabi (Peace and Blessings Be Upon Him)
- Annual Urs Shareef of Hazrat Qibla Zinda Pir Sahib (ra)
- Gatherings (regular events throughout the year) of Sayyiduna Shaykh Abdul Qadir Jilani (r.a)
- Lectures in English
- Weekly Khatam-e-Khawajgan and Dhikr gatherings
- Weekly recital of Qasida al-Burda Sharif
- Birmingham Community Fridge (BCF) food bank opened to provide essentials to the needy

These services and programs are vital in ensuring that the Masjid functions not only as a place for prayer but also as a centre of spiritual learning, emotional support, and community bonding. They provide a comprehensive approach to religious life, focusing on worship, spiritual growth, family support, and community cohesion.

Sister's Gatherings

These gatherings aim to create a space for women to come together and build a sense of community and belonging, supporting each other in their personal and spiritual journeys. They offer opportunities for learning, sharing experiences and strengthening relationships between women in the local community.

**Report of the Trustees
for the Year Ended 31 March 2025**

ACHIEVEMENTS AND PERFORMANCE

Community Projects:

The Charity's involvement in post-16 education for women, in partnership with South City College Birmingham, offers an important opportunity for personal and professional development. This collaboration provides a variety of benefits, such as:

- **Access to Education:** Empowering local women by giving them the chance to further their education, whether through vocational training, academic courses, or personal development programs.
- **Skills Development:** Offering a range of courses that help women build practical skills that can enhance their career prospects, improve their confidence, and contribute to the community in meaningful ways.
- **Support Environment:** Providing a supportive learning environment that understands the specific challenges women may face, helping them balance studies with family responsibilities or other commitments

Fundraising activities

The Charity does not carry out any off-site fund-raising. Members of our congregation/beneficiaries make voluntary donations on site, either in the office or during prayers via a sealed bucket collection or donate electronically via the donation kiosk or one of the safes located on the Mosque premises.

Carpet collection

During the month of Ramadhan, we successfully raised funds to replace the mosques 25 years old carpet. Thanks to the generous donations of beneficiaries the project was completed late September to mid October 2025. We extend our sincere gratitude to the volunteers who assisted with the removal and installation. Most of the old carpet was repurposed by other mosques and community members, ensuring continued use and blessings.

Birmingham Community Fridge (BCF)

In response to rising local poverty levels, we launched a food bank onsite in February 2025. This initiative has been a great success supported by donations and ongoing contributions of food items from the community. Currently providing dry goods, foodbank operates every Wednesday and Sunday, entirely run by dedicated volunteers.

FINANCIAL REVIEW

Financial position

During the financial year, CJMGS delivered a financial deficit of £360,055 (2023/24: deficit of £343,669).

The Trustees are actively implementing measures to improve financial stability. We have reduced payroll costs as reflected in these accounts and are rigorously reviewing all operational expenditures for further efficiencies. We are pleased to report that the investment properties are on rent now, lease secured for 5 years. Furthermore, we are conducting a strategic review of the charity property portfolio. We are pleased to report a building has been converted to a state-of-the-art NHS Mental Health clinic. This new asset provides a sustainable stream of rental income that will directly support the charity future operational costs whilst service the vital needs of the community.

**Report of the Trustees
for the Year Ended 31 March 2025**

FINANCIAL REVIEW

Legal Support

The Charity continued to incur substantial legal costs in the year ended March 2025. These costs arose from the need for continuing advice in relation to:

The challenges referred to previously and elsewhere in this report, including:

- addressing the regulatory inquiry with the Charity Commission, which concluded in October 2024
- protecting the interests of the Charity in the telecommunications renewal lease

These factors continued through the year ended March 2025 and are expected to continue through to March 2026 to a lesser degree. The Board will report as appropriate in the accounts and reports for those years, Charity has started to reduce its legal costs in the year ended March 2026.

Restrictions and Investment Powers

The Trust Deed authorises investment of surplus monies not immediately required, subject only to conditions and consents imposed by law.

Reserves policy

The Trustee Board reviews and updates its reserves policy annually to ensure its compliance with Charity Commission best practice. This requires reserves to be available to cover future contingencies and liabilities. The Reserves Policy requires at least six months' ordinary operating expenditure to be held as unrestricted funds, equating to £275,000 at budgeted expenditure levels.

The unrestricted general free reserves at 31 March 2025 were £751,491 (2024: £1,095,154). Free reserves are reserves which do not include restricted funds, designated funds of £7,337,938 or funds tied up in the other fixed assets of £44,594.

Restricted reserves at the end of the year amount to £32,530 (2024: £25,484).

Going concern

The Charity reported a cash outflow of £288,394 for the year. It has available bank balances of £499,110 at 31 March 2025.

Further details regarding Going Concern, in light of the impending transfer to the new CIO, are provided in note 1 of the accounts.

CHARITY COMMISSION

Since the closure of Charity Commission inquiry, Board of Trustees have been working through the recommendations and affirm our continued commitment to making improvements towards governance, administration, and management.

**Report of the Trustees
for the Year Ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity, which has the working name of 'Central Jamia Mosque Ghamkol Sharif' (CJMGS), is an unincorporated charity established by Deed of Trust, dated 16 January 1986 and registered with the Charity Commission on 18 April 1986. The Deed of Trust was amended by a resolution made under s280 of the Charities Act 2011 on 29 November 2019.

The Trustees have successfully registered, as advised by the Charity Commission a CIO, with the closure of the Inquiry the Board will now move to transferring from the Trust Deed to the CIO, in due course.

Recruitment and appointment of new trustees

No new Trustees were appointed during this period.

Organisational structure

The Charity is principally based in Birmingham, UK but works with organisations across the United Kingdom. The Trustees are responsible for the governance of the Charity, and the day-to-day management is performed by the Trustees and other volunteers, as well as some paid staff for administration of the Mosque and teachers for the Madrassa School.

Key management remuneration

The trustees consider the Board of Trustees and the Manager as comprising the senior management personnel of the charity in charge of directing and controlling the charity and running and operating the Charity, with the principal day-to-day administration and management responsibilities with the Manager of the Charity. All Trustees give their time freely and no Trustee remuneration was paid in the year. Any trustee expenses are detailed in note 8 to the accounts.

The pay of the charity's manager is in line with national minimum wage may be increased in accordance with average earnings index.

Related parties

There is a related party interest, Golden Hillock Islamic Funerals Ltd (company number 12708494). One of the company directors, Mohammed Konane, is also a Trustee of the Charity.

The Company is no longer trading and will be dissolved in the coming period. £40,000 profits have been donated in January 2025 to the charity by Golden Hillock Islamic Funerals Ltd. We have opened a new funeral business GS Funerals Services UK CIC (company number 16465193) in May 2025..

Risk management

The trustees actively review the major risks which the charity faces on a regular basis, in particular those relating to its operations and finances. They are satisfied that systems are in place to mitigate the charity's exposure to the major risks. The risk management strategy comprises:

- 1 **Regular Risk Reviews:** Trustees frequently assess the risks the Charity faces.
- 2 **Assessment of Systems and Procedures:** The Current systems are evaluated to ensure they effectively mitigate risks.
- 3 **Implementation of Mitigation Procedures:** Steps are taken to minimise any potential impact if risks arise.
- 4 **Ongoing Review by Trustees:** The Strategy is regularly reviewed to adapt to changing risks or circumstances.

Dar Ul Uloom Islamia Rizwia (Bralawai)

Report of the Trustees for the Year Ended 31 March 2025

ACKNOWLEDGEMENTS

We are deeply grateful to our accountants and auditors, Locke Williams Associates LLP, for their continued support in completing our annual return and accounts for the previous year. Their expertise has been instrumental in ensuring we meet our legal obligations by filing the report and accounts on time. We look forward to working with them to make further improvements in this area.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

517381

Principal address

Central Jamia Mosque Ghamkol Sharif
150 Golden Hillock Road
Small Heath
BIRMINGHAM
B10 0DX

Trustees

Mr Ahsan Ul-Haq
Mr Abdul Khaliq
Mr Zahir Abbas
Mr Asif Quayum
Mr Mohammed Konane
Mr Jamil Bashir

The following trustees (and former trustees) hold title to property belonging to the charity as custodian or nominee:

Trustees:

Mr Ahsan Ul-Haq
Mr Abdul Khaliq
Mr Zahir Abbas
Mr Asif Quayum
Mr Jamil Bashir
Mr Mohammed Konane

Former Trustees:

Al Haj Shaikh Muhammad Abdullah Khan
Al-Haj Fazal Illahi
Mohammad Saleem Akhtar
Al Haj Talib Hussain

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Locke Williams Associates LLP
Chartered Accountants
Registered Auditors
Studio 2
50-54 St Pauls Square
Birmingham
West Midlands
B3 1QS

Bankers

United Bank UK

**Report of the Trustees
for the Year Ended 31 March 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 28 January 2026 and signed on its behalf by:



.....
Mr Ahsan Ul-Haq - Trustee

Report of the Independent Auditors to the Trustees of Dar Ul Uloom Islamia Rizwia (Bralawai)

Opinion

We have audited the financial statements of Dar Ul Uloom Islamia Rizwia (Bralawai) (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Report of the Independent Auditors to the Trustees of Dar Ul Uloom Islamia Rizwia (Bralawai)

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the charity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, we:

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks
- that the charity operates in and how the charity is complying with the legal and regulatory frameworks; inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances
- of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur
- including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are the Charities Act 2011, the Charities SORP (FRS 102), the charity's governing document, UK tax legislation and Charities (Protection and Social Investment) Act 2016. We performed audit procedures to detect non-compliance which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents, inspecting correspondence and evaluating any advice received from external advisors.

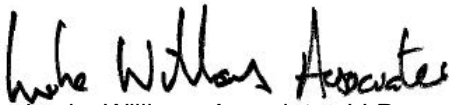
**Report of the Independent Auditors to the Trustees of
Dar Ul Uloom Islamia Rizwia (Bralawai)**

We also addressed the risk of management override of internal controls, including testing journals and checking the authorisation of expenditure as part of our substantive testing, using analytical review to identify any significant or unusual transactions and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Locke Williams Associates LLP
Chartered Accountants
Registered Auditors
Studio 2
50-54 St Pauls Square
Birmingham
West Midlands
B3 1QS

Date: 28 January 2026

Dar UI Uloom Islamia Rizwia (Bralawai)

**Statement of Financial Activities
for the Year Ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	282,841	7,046	289,887	116,516
Charitable activities	4				
Education centre		10,247	-	10,247	19,066
Investment income	3	199,354	-	199,354	383,868
Other income		-	-	-	1,876
Total		<u>492,442</u>	<u>7,046</u>	<u>499,488</u>	<u>521,326</u>
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		<u>859,543</u>	-	<u>859,543</u>	<u>864,995</u>
NET INCOME/(EXPENDITURE)		(367,101)	7,046	(360,055)	(343,669)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>8,501,530</u>	<u>25,484</u>	<u>8,527,014</u>	<u>8,870,683</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>8,134,429</u></u>	<u><u>32,530</u></u>	<u><u>8,166,959</u></u>	<u><u>8,527,014</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

Dar Ul Uloom Islamia Rizwia (Bralawai)

**Balance Sheet
31 March 2025**

	Notes	31.3.25 £	31.3.24 £
FIXED ASSETS			
Tangible assets	12	3,386,944	3,410,788
Investment property	13	3,995,588	<u>3,995,588</u>
		7,382,532	7,406,376
CURRENT ASSETS			
Debtors	14	333,343	424,940
Cash at bank and in hand		499,110	<u>787,504</u>
		832,453	1,212,444
CREDITORS			
Amounts falling due within one year	15	(48,026)	(91,806)
		<u>784,427</u>	<u>1,120,638</u>
NET CURRENT ASSETS			
		<u>784,427</u>	<u>1,120,638</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		8,166,959	8,527,014
NET ASSETS		<u>8,166,959</u>	<u>8,527,014</u>
FUNDS	17		
Unrestricted funds:			
General fund		796,491	1,163,592
Freehold buildings		3,342,350	3,342,350
Investment property		3,995,588	<u>3,995,588</u>
		8,134,429	<u>8,501,530</u>
Restricted funds		32,530	<u>25,484</u>
TOTAL FUNDS		<u>8,166,959</u>	<u>8,527,014</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28 January 2026 and were signed on its behalf by:


.....
Mr Zahir Abbas - Trustee


.....
Mr Ahsan Ul-Haq - Trustee

The notes form part of these financial statements

Dar UI Uloom Islamia Rizwia (Bralawai)

**Cash Flow Statement
for the Year Ended 31 March 2025**

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	20	<u>(289,046)</u>	<u>(522,568)</u>
Net cash used in operating activities		<u>(289,046)</u>	<u>(522,568)</u>
Cash flows from investing activities			
Return on investment		<u>652</u>	<u>-</u>
Net cash provided by investing activities		<u>652</u>	<u>-</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		(288,394)	(522,568)
Cash and cash equivalents at the beginning of the reporting period		<u>787,504</u>	<u>1,310,072</u>
Cash and cash equivalents at the end of the reporting period		<u><u>499,110</u></u>	<u><u>787,504</u></u>

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements are prepared in Sterling and rounded to the nearest £1.

Critical accounting judgements and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Investment property - The trustees have revalued the property to fair value at the year end. They have based their valuation on a valuation carried out by Emma Hughes MRICS of Sanderson Weatherall on 01 April 2020. In making this estimation, it is the opinion of the trustees that the local catchment area has seen no significant change to its infrastructure or environment since 1 April 2020, and therefore the values of the properties are likely to be unchanged. This opinion is based on their local knowledge.

The trustees consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

Financial statements not prepared on a going concern basis

As noted in the Report of the Trustees, the trustees have made the decision, as advised by the Charity Commission, to change its legal structure from the current Trust Deed to a new Charitable Incorporated Organisation (CIO). The new CIO, Central Jamia Mosque Ghamkol Sharif, was registered with the Charity Commission on 3 October 2023 with the registered number 1205036.

It is the intention of the trustees to transfer all the assets, liabilities and activities to this new CIO in the coming months, doing so in an organised and orderly manner so as not to disrupt any ongoing charitable activities as they do so.

The date of transfer is expected to be within the next 6 months, subject to Charity Commission approval, who have been notified via a section 105 order by our lawyers. The Board of Trustees have also received a Transfer Deed and will be meeting next month to approve the transfer and start the process of transferring charity assets and liabilities to the CIO, Central Jamia Mosque Ghamkol Sharif, charity registration number 1205036, as well as informing all stakeholders of the change.

In light of these events, the charity is not a going concern. In preparing these financial statements, the trustees have considered that the effect of the planned for and orderly transition of the charity into the newly formed CIO, is such that there has been no requirement to materially recognise nor restate any of the assets or liabilities from those as would have been presented were going concern appropriate.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

Income

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the running of the Mosque and Madrassa school. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Furniture, fittings and equipment	- 20% on cost
Motor vehicles	- 20% on cost

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with the requirements of FRS 102 to ensure that the carrying value is not higher than the recoverable amount.

All assets costing £500 or more are capitalised.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any cash held in deposits with a longer maturity are held as long-term investments.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Dar Ul Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES - continued

Debtors

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2020 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	<u>289,887</u>	<u>116,516</u>

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Rents received	198,702	383,868
Return on investment	<u>652</u>	<u>-</u>
	<u>199,354</u>	<u>383,868</u>

Dar UI Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.25	31.3.24
	Activity	£	£
School income	Education centre	<u>10,247</u>	<u>19,066</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Charitable activities	<u>672,901</u>	<u>186,642</u>	<u>859,543</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Staff costs	321,460	397,550
Water & utilities	122,445	133,221
Repairs, renewals & cleaning	49,394	35,458
Building projects	52,464	34,631
Sundries	-	2,013
Insurance	32,415	32,352
Printing, stationery & postage	8,478	4,714
Telephone, internet and IT	13,713	11,934
Bank charges	150	150
Catering etc	48,538	37,743
Donations	-	4,689
Depreciation	<u>23,844</u>	<u>26,028</u>
	<u>672,901</u>	<u>720,483</u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Charitable activities	<u>9,491</u>	<u>177,151</u>	<u>186,642</u>

Support costs, included in the above, are as follows:

	31.3.25	31.3.24
	Charitable activities £	Total activities £
Sundries	9,491	19,573
Auditors' remuneration	4,800	4,200
Other accountancy fees	1,500	1,440
Legal & consultancy fees	114,146	95,160
HR advice	2,477	2,477
Other professional fees	54,228	2,462
External trustee cost	<u>-</u>	<u>19,200</u>
	<u>186,642</u>	<u>144,512</u>

Dar UI Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year, no trustee was reimbursed expenses incurred on behalf of the charity. (2023 one trustee reimbursed £8,575).

9. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	304,994	378,402
Social security costs	14,669	17,556
Other pension costs	1,797	1,592
	<u>321,460</u>	<u>397,550</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
	<u>23</u>	<u>29</u>
Charitable activities staff		

No employees received emoluments in excess of £60,000.

The full time equivalent staff as at 31 March 2025 was 8.5 (2024: 16.5).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	116,276	240	116,516
Charitable activities			
Education centre	19,066	-	19,066
Investment income	383,868	-	383,868
Other income	<u>1,876</u>	<u>-</u>	<u>1,876</u>
Total	<u>521,086</u>	<u>240</u>	<u>521,326</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>864,995</u>	<u>-</u>	<u>864,995</u>
NET INCOME/(EXPENDITURE)	(343,909)	240	(343,669)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>8,845,439</u>	<u>25,244</u>	<u>8,870,683</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>8,501,530</u></u>	<u><u>25,484</u></u>	<u><u>8,527,014</u></u>

Dar Ul Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

11. VOLUNTEERS

The Trustee Board recognise the tremendous and tireless contribution made by the charity's volunteers without which the service could not operate. We have had 29 regularly active volunteers, not including trustees, over the year, who between them contributed the equivalent of 3.1 full time equivalent staff

12. TANGIBLE FIXED ASSETS

	Freehold property £	Furniture, fittings and equipment £	Motor vehicles £	Totals £
COST				
At 1 April 2024 and 31 March 2025	<u>3,342,350</u>	<u>308,522</u>	<u>21,644</u>	<u>3,672,516</u>
DEPRECIATION				
At 1 April 2024	-	240,084	21,644	261,728
Charge for year	-	<u>23,844</u>	-	<u>23,844</u>
At 31 March 2025	-	<u>263,928</u>	<u>21,644</u>	<u>285,572</u>
NET BOOK VALUE				
At 31 March 2025	<u>3,342,350</u>	<u>44,594</u>	-	<u>3,386,944</u>
At 31 March 2024	<u>3,342,350</u>	<u>68,438</u>	-	<u>3,410,788</u>

13. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 April 2024 and 31 March 2025	<u>3,995,588</u>
NET BOOK VALUE	
At 31 March 2025	<u>3,995,588</u>
At 31 March 2024	<u>3,995,588</u>

The investment properties were last valued externally in April 2020. It is the opinion of the trustees that the current fair value of these properties is not materially different from the April 2020 valuation.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade debtors	85,602	86,202
Other debtors	500	500
Prepayments and accrued income	<u>247,241</u>	<u>338,238</u>
	<u>333,343</u>	<u>424,940</u>

A petitioning creditor filled a formal request with the court against Mr. Kamran Saleem for bankruptcy proceedings in May 2025 and was successful. The Charity is now in discussions with the Bankruptcy Trustees to recover the debt from Mr. Saleem's estate alongside other creditors. The Charity subject to the outcome of these bankruptcy proceedings is also considering recovering the remaining funds owed by the principal debtor Mr Mohammed Saleem Akhtar in due course. The amount of this debt outstanding at 31 March 2025 is £85,602 and any recoverable legal costs.

Dar UI Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	-	15,160
Social security and other taxes	20,335	18,156
Other creditors	545	28,859
Payroll control	22,346	-
Amounts due to related party	-	25,431
Accruals and deferred income	4,800	4,200
	<u>48,026</u>	<u>91,806</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Fixed assets	3,386,944	-	3,386,944	3,410,788
Investments	3,995,588	-	3,995,588	3,995,588
Current assets	799,923	32,530	832,453	1,212,444
Current liabilities	(48,026)	-	(48,026)	(91,806)
	<u>8,134,429</u>	<u>32,530</u>	<u>8,166,959</u>	<u>8,527,014</u>

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	1,163,592	(367,101)	796,491
Freehold buildings	3,342,350	-	3,342,350
Investment property	3,995,588	-	3,995,588
	8,501,530	(367,101)	8,134,429
Restricted funds			
Fitrana	13,995	6,806	20,801
Zakat	6,779	240	7,019
Hospital fund	4,710	-	4,710
	<u>25,484</u>	<u>7,046</u>	<u>32,530</u>
TOTAL FUNDS	<u>8,527,014</u>	<u>(360,055)</u>	<u>8,166,959</u>

Dar UI Uloom Islamia Rizwia (Bralawai)

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	492,442	(859,543)	(367,101)
Restricted funds			
Fitrana	6,806	-	6,806
Zakat	240	-	240
	<u>7,046</u>	<u>-</u>	<u>7,046</u>
TOTAL FUNDS	<u>499,488</u>	<u>(859,543)</u>	<u>(360,055)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	1,507,501	(343,909)	1,163,592
Freehold buildings	3,342,350	-	3,342,350
Investment property	3,995,588	-	3,995,588
	8,845,439	(343,909)	8,501,530
Restricted funds			
Fitrana	13,995	-	13,995
Zakat	6,539	240	6,779
Hospital fund	4,710	-	4,710
	<u>25,244</u>	<u>240</u>	<u>25,484</u>
TOTAL FUNDS	<u>8,870,683</u>	<u>(343,669)</u>	<u>8,527,014</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	521,086	(864,995)	(343,909)
Restricted funds			
Zakat	240	-	240
	<u>521,326</u>	<u>(864,995)</u>	<u>(343,669)</u>
TOTAL FUNDS	<u>521,326</u>	<u>(864,995)</u>	<u>(343,669)</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

17. MOVEMENT IN FUNDS - continued

Designated funds

Designated funds have been set up of £3,342,350 for the freehold properties of the Mosque and Education and £3,995,558 for the investment properties owned by the Charity as these amounts are not readily available to spend on the charitable objects of the Charity.

Restricted funds

Fitrana, also known as 'Sadaqat ul Fitr', is a compulsory charity for a Muslim, male or female, old or young. It is a form of charity which is given on the day of Eid ul Fitr, after a month of fasting, in order to expiate one's shortcomings in the month of Ramadan and also to aid poor Muslims to celebrate Eid.

Zakat is the third pillar of Islam. It requires Muslims to give 2.5% of their qualifying wealth each year to help Muslims who need it across a range of categories. Zakat is both a spiritual duty and a vital part of the Islamic social welfare system.

The donations made by beneficiaries, for the Hospital Fund, to be given to the Charity, Al-Hamd-O Lillah (Foundation) Trust, charity number 1097091, will be passed onto the charity, in the coming period.

18. EMPLOYEE BENEFIT OBLIGATIONS

There is a defined contribution pension scheme for employees. The Charity has automatically enrolled eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with NEST. The pension cost charge for the year represents contributions payable by the charity to the fund and amounted to £1,797 (2024: £1,592). At the year-end £545 was owed to the pension scheme (2024: £329).

19. RELATED PARTY DISCLOSURES

As previously reported the Charity is pursuing a trading subsidiary for funeral undertaker duties, while it directly delivers faith-based bereavement related services; this process has commenced, and a new Community Interest Company, GS Funeral Services UK CIC was incorporated on 21 May 2025. We anticipate the trading subsidiary to be trading in the coming months.

The related party funeral company known as Golden Hillock Islamic Funeral Services Ltd (registration number 11855508), was dissolved in November 2024. The related party funeral company known as Golden Hillock Islamic Funerals Ltd (registration number 12708494), is dormant, with no intention of trading and is currently in the process of being dissolved.

During the previous year, the Charity received payments from the related party's customers to deposit in its account, which have, during this year, have been transferred to the bank account of the related party. This was agreed by the Board, as the related party bank account had been frozen, until Companies House reinstated the company. There are no amounts due to the related party at 31 March 2025.

£40,000 profits have been donated in January 2025 to the charity by Golden Hillock Islamic Funerals Ltd.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

20. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25 £	31.3.24 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(360,055)	(343,669)
Adjustments for:		
Depreciation charges	23,844	26,028
Return on investment	(652)	-
Decrease/(increase) in debtors	91,597	(242,778)
(Decrease)/increase in creditors	<u>(43,780)</u>	<u>37,851</u>
Net cash used in operations	<u>(289,046)</u>	<u>(522,568)</u>

21. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	<u>787,504</u>	<u>(288,394)</u>	<u>499,110</u>
	<u>787,504</u>	<u>(288,394)</u>	<u>499,110</u>
Total	<u>787,504</u>	<u>(288,394)</u>	<u>499,110</u>

22. FINANCIAL INSTRUMENTS

The carrying amount for each category of financial instrument is as follows:

	2025 £	2024 £
Financial assets measured at fair value through income and expenditure		
Investment properties	<u>3,995,588</u>	<u>3,995,588</u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £nil (2024 - £nil).