

**MUSLIM ASSOCIATION OF BRADFORD
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

**Muslim Association of Bradford
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**Muslim Association of Bradford
Trustees' Report For The Year Ended 31 March 2025**

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

Objectives and Activities

Aims and Objectives

The aims and objectives of the charity are to advance the teachings of Islam to existing Muslims and Non Muslims by providing access to the Mosque, library and other facilities as well as providing individual guidance and support.

Public Benefit

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

During the year the charity provided the services of congregational prayers to the community, regular spiritual and motivational talks, subsidised islamic education to children and day centre facilities to the elderly. Counselling services were also provided as and when required by members of the community.

Financial Review

Reserves Policy

It is the policy of the charity to maintain a minimum level of reserves equivalent to one years worth of expenditure of the charity which current is £53,768.

Reference and Administrative Details

Trustees

Mr Sher Azam
Mr Ghulam Murtaza
Mr Daud Awan Khan

Charity Number

1003475

Principal Address

30 - 32 Howard Street
Bradford
West Yorkshire
BD5 0BP

Independent Examiner

Haroon Raja AAT
H Raja Associates
2 Fieldhead Street

**Muslim Association of Bradford
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Fieldhead Business Centre
Bradford
West Yorkshire
BD7 1LW

**Muslim Association of Bradford
Trustees' Report (continued)
For The Year Ended 31 March 2025**

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Daud Awan Khan

Trustee
6 March 2026

Muslim Association of Bradford
Independent Examiner's Report to the Trustees of Muslim Association of Bradford
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Muslim Association of Bradford (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent Examiner's Statement

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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

Haroon Raja AAT
6 March 2026
2 Fieldhead Street
Fieldhead Business Centre
Bradford
West Yorkshire
BD7 1LW

**Muslim Association of Bradford
Statement of Financial Activities
For The Year Ended 31 March 2025**

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	48,316	64,935
EXPENDITURE ON:			
Raising funds	5	(53,768)	(49,076)
NET (EXPENDITURE)/INCOME		(5,452)	15,859
NET MOVEMENT IN FUNDS			
		(5,452)	15,859
RECONCILIATION OF FUNDS:			
Total funds brought forward		18,653,646	18,637,787
TOTAL FUNDS CARRIED FORWARD	12	<u>18,648,194</u>	<u>18,653,646</u>

The notes on pages 7 to 11 form part of these financial statements.

**Muslim Association of Bradford
Statement of Financial Position
As At 31 March 2025**

		2025	2024
		Unrestricted funds	Total funds
	Notes	£	£
FIXED ASSETS			
Tangible Assets	9	18,585,648	18,574,572
		18,585,648	18,574,572
CURRENT ASSETS			
Cash at bank and in hand		63,386	79,914
		63,386	79,914
Creditors: Amounts Falling Due Within One Year	10	(840)	(840)
		(840)	(840)
NET CURRENT ASSETS (LIABILITIES)		62,546	79,074
TOTAL ASSETS LESS CURRENT LIABILITIES		18,648,194	18,653,646
NET ASSETS		18,648,194	18,653,646
FUNDS OF THE CHARITY			
Unrestricted Funds		18,648,194	18,653,646
TOTAL FUNDS	12	18,648,194	18,653,646

On behalf of the board

Mr Daud Awan Khan

Trustee
6 March 2026

The notes on pages 7 to 11 form part of these financial statements.

**Muslim Association of Bradford
Notes to the Financial Statements
For The Year Ended 31 March 2025**

1. General Information

Muslim Association of Bradford is an unincorporated charity registered with the Charity Commission, registered charity number 1003475. The principal address is 30 - 32 Howard Street, Bradford, West Yorkshire, BD5 0BP.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

2.3. Resources Expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	0%
Fixtures & Fittings	30% Reducing balance
Computer Equipment	25% Straight Line

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	48,316	64,935

Muslim Association of Bradford
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

4. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	1,424	1,267
	1,424	1,267

5. Analysis of Expenditure

	2025
	Support costs
	(see note 6)
	£
Raising funds	53,768
	53,768

	2024
	Support costs
	(see note 6)
	£
Raising funds	49,076
	49,076

6. Support Costs

	2025
	Raising funds
	£
Employee costs	28,256
Premises expenses	13,193
General administration	10,895
Depreciation	1,424
	53,768

Muslim Association of Bradford
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	2024
	Raising funds
	£
Employee costs	24,463
Premises expenses	8,939
General administration	14,407
Depreciation	1,267
	49,076
	49,076

7. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	25,998	22,627
Social security costs	1,400	1,132
Other pension costs	858	704
	28,256	24,463
	28,256	24,463

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

8. Average Number of Employees

Average number of employees during the year was: 2 (2024:)

9. Tangible Assets

	Land & Property		Computer Equipment	
	Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 April 2024	18,570,031	5,808	-	18,575,839
Additions	12,111	-	389	12,500
As at 31 March 2025	18,582,142	5,808	389	18,588,339
	18,582,142	5,808	389	18,588,339
Depreciation				
As at 1 April 2024	-	1,267	-	1,267
Provided during the period	-	1,394	30	1,424
As at 31 March 2025	-	2,661	30	2,691
	-	2,661	30	2,691

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Muslim Association of Bradford
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

Net Book Value

As at 31 March 2025	18,582,142	3,147	359	18,585,648
As at 1 April 2024	18,570,031	4,541	-	18,574,572

10. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	840	840

11. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £858 (2024: £704).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

12. Movement in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	18,653,646	48,316	(53,768)	18,648,194
Total funds	18,653,646	48,316	(53,768)	18,648,194
	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	18,637,787	64,935	(49,076)	18,653,646
Total funds	18,637,787	64,935	(49,076)	18,653,646

13. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

Muslim Association of Bradford
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

2025	2024
£	£

14. Related Party Disclosures

Muslim Association of Bradford
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	48,316	64,935
	<u>48,316</u>	<u>64,935</u>
	48,316	64,935
EXPENDITURE ON:		
Raising funds		
Wages and salaries	(25,998)	(22,627)
Employers NI	(1,400)	(1,132)
Employers pensions - defined contributions scheme	(858)	(704)
Light and heat	(10,645)	(7,630)
Water rates	(1,950)	(1,241)
Repairs and maintenance	(585)	-
Cleaning	(13)	(68)
Repairs, renewals and maintenance	(3,735)	(10,228)
Insurance	(2,078)	(1,933)
Advertising and marketing costs	(132)	-
Telecommunications	(1,054)	(964)
Accountancy fees	(840)	(420)
Professional fees	(308)	(170)
Royalties and licence fees payable	(450)	(300)
Bank charges	(304)	(392)
Charitable donations	(1,994)	-
Depreciation of fixtures and fittings	(1,394)	(1,267)
Depreciation of computer equipment	(30)	-
	<u>(53,768)</u>	<u>(49,076)</u>
	(53,768)	(49,076)
NET (EXPENDITURE)/INCOME	<u>(5,452)</u>	<u>15,859</u>