

Charity registration number: 1058291

Masjid-e-Irfan

Report and Accounts

31 December 2021

Masjid-e-Irfan Contents

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Masjid-e-Irfan
Charity Information
for the period ended 31 December 2021

Address

49 Eldon Road
Blackburn
Lancashire
BB1 8BE

Charity registration number: 1058291

Trustees

Mr Ebrahim Munshi
Mr Abdul Samad Umerji Ismail

Appointed independent examiner

M A Ibrahim (FCCA)

Accountants

M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Bankers

National Westminster Bank Plc
35 King William Street
Blackburn
Lancashire
BB1 7DL

Barclays Bank UK Plc
8/14 Darwen Street
Blackburn
Lancashire
BB2 2BZ

**Masjid-e-Irfan
Trustees' annual report
for the period ended 31 December 2021**

Charity registration number: 1058291

The Annual Report is fully SORP compliant and sets out how the trustees have met their obligations.

The Financial Statement is fully SORP compliant and includes the incoming resources and resources expended.

Objectives and activities

The objects of the charity are set out in the constitution are summarised as follows:

To impart religious education of Islamic faith and prayers to children aged 6-14 years enabling to adopt and abide by moral codes and ethics by the faith and literature set out by the scholars of Islamic University of Deoband India in accordance with "Ahle Sunnat - Waljamat".

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Achievements and performance

The Charity carries out a wide range of activities in pursuance of its charitable aims:

The Trustees consider that these activities provide benefit to those who worship at the Mosque.

The mosque continues to provide public benefit through its programme of prayers, religious activities and celebration of key events in the Islamic calendar such as Ramadan and Eid.

Structure, governance and management

Masjid-e-Irfan is registered as a charity with the Charity Commission under charity no: 1058291. It is governed by a declaration of trust dated 29 July 1996.

The executive committee is responsible for the management and administration of the Charity.

They are appointed by the Membership of the Charity. All major decisions are taken by majority votes and in case of equality the chairman has a second casting vote.

Reference and administrative details

See preceding page under 'Charity Information'.

Names of the charity trustees who manage the charity

All trustees are named on the preceding page under 'Charity Information'.

Financial review and reserves policy

The Charity's main source of income is from public donations.

£178,948 of the Lillah donations are Restricted Endowment Funds. These donations were received from members of the public and local businesses, specifically for the construction of the new Mosque. It is the donors wishes that these funds are not used for any other purpose.

Masjid-e-Irfan
Trustees' annual report
for the period ended 31 December 2021

The construction of the new Mosque at Shear Bank Road, Blackburn is ongoing.

The trustees would like to thank all those that have so far donated towards the construction of the new Mosque project.

We will require further donations, which we which we hope to raise from the members of the local and national Muslim community.

£45,033 Lillah donations were received from worshippers and used for general maintenance of the mosque premises.

There are no uncertainties about the charity continuing as a going concern.

The Trustees actively review all major risks which the Charity faces and drawn up a risk assessment which is reviewed at every meeting. The Trustees are satisfied that all systems are in place and arrangements have been made to manage any risks identified.

The Trustees would like to thank all those who assisted us with their moral and financial support and trust they continue to do so.

Statement of Trustee's responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period in preparing these financial statements, the trustees are required to:-

- Select suitable accounting policies to be applied consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements and,
- Prepare the financial statements on the going concern bases unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that 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 provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustees and signed on its behalf by:

Mr Abdul Samad Umerji Ismail
Trustee

Date: 27/10/2022

Masjid-e-Irfan

Independent Examiner's Report to the Trustees of Masjid-e-Irfan

I report to the trustees on my examination of the accounts of Masjid-e-Irfan (the Trust) for the period ended 31 December 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACCA, which is one of the listed bodies.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

I the accounting records were not kept in accordance with section 130 of the Charities Act; or
I the accounts did not accord with the accounting records; or
I the accounts did 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.

The appointed independent examiner of the trust:

M A Ibrahim (FCCA) for and on behalf of
M.A.I (Accountants) Limited
7 St Andrews Street
Blackburn
Lancashire
BB1 8AE

Date: 27/10/2022

Masjid-e-Irfan
Statement of financial activities
for the period ended 31 December 2021

	Notes	Unrestricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Income	3				
Income and endowments from:					
Donations and legacies		47,361	178,948	226,309	234,386
Charitable activities		87,006	-	87,006	82,255
Total		<u>134,367</u>	<u>178,948</u>	<u>313,315</u>	<u>316,641</u>
Expenditure	4				
Expenditure on:					
Charitable activities		107,410	-	107,410	102,582
Net income/(expenditure) for the year		<u>26,957</u>	<u>178,948</u>	<u>205,905</u>	<u>214,059</u>
Reconciliation of funds					
Total funds brought forward		171,948	2,110,053	2,282,001	2,067,941
Net incoming resources for the year		26,957	178,948	205,905	214,059
Transfer between Funds		(48,932)	48,932	-	-
Total funds carried forward		<u>149,974</u>	<u>2,337,932</u>	<u>2,487,906</u>	<u>2,282,001</u>

**Masjid-e-Irfan
Balance Sheet
At 31 December 2021**

	Notes	Unrestricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Fixed assets					
Tangible assets	5	160,443	2,354,385	2,514,828	2,238,093
		<u>160,443</u>	<u>2,354,385</u>	<u>2,514,828</u>	<u>2,238,093</u>
Current assets					
Cash at bank and in hand		20,992	16,748	37,740	61,369
		<u>20,992</u>	<u>16,748</u>	<u>37,740</u>	<u>61,369</u>
Creditors: amounts falling due within one year					
Interest free loans		-	33,200	33,200	13,200
Trade creditors and accruals	6	31,462	-	31,462	4,262
		<u>31,462</u>	<u>33,200</u>	<u>64,662</u>	<u>17,462</u>
Net current assets		<u>(10,470)</u>	<u>(16,452)</u>	<u>(26,922)</u>	<u>43,908</u>
Net assets		<u>149,974</u>	<u>2,337,932</u>	<u>2,487,906</u>	<u>2,282,001</u>
Funds of the Charity					
	7				
Unrestricted funds		149,974	-	149,974	171,948
Endowment Waqaf funds		-	2,337,932	2,337,932	2,110,053
Total funds		<u>149,974</u>	<u>2,337,932</u>	<u>2,487,906</u>	<u>2,282,001</u>

Approved by the Board of Trustees and signed on its behalf by

Mr Ebrahim Munshi
Trustee

Date: 27/10/2022

Masjid-e-Irfan
Notes to the Accounts
for the period ended 31 December 2021

Basis of preparation

1 Basis of accounting

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102 and charities SORP (FRS 102) effective 1 January 2019, published by the Charity Commission in England & Wales.

The charity is a public benefit entity.

2 Accounting Policies

Income

Income from charitable activities and voluntary donations are included in full in the Statement of Financial Activities when received. The value of services provided by volunteers has not been included.

Expenditure

Expenditure is included in the accounts on an accruals basis.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Buildings	2% Straight line
Fittings and equipment	5% Straight line

Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the charity without further specified purpose and are available as general funds.

Endowment Waqaf funds

Endowment Waqaf funds as applied to mosque property is a religious endowment. The properties under Waqaf endowment are dedicated to Allah SWT for public benefit on a perpetual basis. Restricted Fixed Waqaf funds cannot be gifted, granted or disposed.

Masjid-e-Irfan
Notes to the Accounts
for the period ended 31 December 2021

3 Analysis of income	Unrestricted funds	Endowment funds	2021 Total funds	2020 Prior year
	£	£	£	£
Donations and legacies				
Donations	45,033	178,948	223,981	231,935
Other	2,328	-	2,328	2,451
Total	<u>47,361</u>	<u>178,948</u>	<u>226,309</u>	<u>234,386</u>
Charitable activities				
Fees receivable	87,006	-	87,006	82,255
Total	<u>87,006</u>	<u>-</u>	<u>87,006</u>	<u>82,255</u>
Total income	<u>134,367</u>	<u>178,948</u>	<u>313,315</u>	<u>316,641</u>

4 Analysis of expenditure	Unrestricted funds	Endowment funds	2021 Total funds	2020 Prior year
	£	£	£	£
Expenditure on charitable activities				
Wages and paye	85,595	-	85,595	80,274
Employee pension	1,061	-	1,061	1,036
Rent	300	-	300	3,995
Heat and light	11,129	-	11,129	8,418
Rates	312	-	312	279
Water charges	2,710	-	2,710	2,730
Bank charges	677	-	677	355
Depreciation	3,646	-	3,646	3,556
Telephone and internet	142	-	142	105
Subscriptions and software	100	-	100	100
Stationery, postage and printing	483	-	483	584
Accountancy fees	500	-	500	350
Payroll fees	505	-	505	549
Independent examiner's fee	250	-	250	250
Total	<u>107,410</u>	<u>-</u>	<u>107,410</u>	<u>102,582</u>
Total expenditure	<u>107,410</u>	<u>-</u>	<u>107,410</u>	<u>102,582</u>

Masjid-e-Irfan
Notes to the Accounts
for the period ended 31 December 2021

5 Land, buildings, equipment and fittings

	Unrestricted Land and Buildings £	Unrestricted Fittings and equipment £	Endowment Land and Buildings £	Total £
Cost				
At 1 January 2021	182,322	1,320	2,074,003	2,257,645
Additions / Improvements	-	-	280,381	280,381
At 31 December 2021	<u>182,322</u>	<u>1,320</u>	<u>2,354,385</u>	<u>2,538,027</u>
Depreciation				
At 1 January 2021	18,232	1,320	-	19,552
Charge for the year	3,646	-	-	3,646
At 31 December 2021	<u>21,879</u>	<u>1,320</u>	<u>-</u>	<u>23,199</u>
Net book value				
At 31 December 2021	<u>160,443</u>	<u>-</u>	<u>2,354,385</u>	<u>2,514,828</u>
At 31 December 2020	<u>164,090</u>	<u>-</u>	<u>2,074,003</u>	<u>2,238,093</u>

6 Creditors

	2021	2020
Analysis of creditors:		
	£	£
Accruals	<u>31,462</u>	<u>4,262</u>
	<u>31,462</u>	<u>4,262</u>

7 Analysis of fund assets and liabilities

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total 2021 £
Tangible fixed assets	160,443	-	2,354,385	2,514,828
Current assets	20,992	-	16,748	37,740
Current liabilities	(31,462)	-	(33,200)	(64,662)
	<u>149,974</u>	<u>-</u>	<u>2,337,932</u>	<u>2,487,906</u>

8 Details of certain items of expenditure

	2021	2020
Fees for examination of the accounts	£	£
Independent examiner's fees	<u>250</u>	<u>250</u>

Masjid-e-Irfan
Notes to the Accounts
for the period ended 31 December 2021

9 Transactions with trustees and related parties.

There were no benefits, expenses or remuneration paid to the Trustees or persons connected to them.

10 Employees	2021 Number	2020 Number
Average number of employees	<u>18</u>	<u>17</u>

No employee received emoluments of more than £60,000.