

# **Masjide-e-Irfan**

**Financial Statements**

**31 December 2024**

**Masjide-e-Irfan**  
**Reference and Administrative Information**  
**for the period ended 31 December 2024**

**Address**

28/30 Shearbank Road  
Blackburn  
Lancashire  
BB1 8AZ

**Registered charity number 1058291**

**Board of 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

**Masjid-e-Irfan  
Trustees' annual report  
for the period ended 31 December 2024**

**Registered charity 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.

**Activities and achievements**

The charity carries out a wide range of activities in pursuance of its charitable aims.

The trustees consider that these activities, summarised below provide benefit to those who worship at the Mosque.

The mosque continues to provide public benefit through its programme of prayers, religious activities, celebration of key events in the Islamic calendar such as Ramadan and Eid, funeral facilities, Nikah (Islamic marriage) ceremonies, lectures to promote Islamic awareness and knowledge and community activities.

Finally the trustees may decide from time to time to organise and undertake such other projects consistent with the spirit of Islam.

**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 information**

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'.

**Risk management, financial review and reserves policy**

The trustees actively review all major risks which the charity faces and drawn up a risk assessment. The trustees are satisfied that all systems are in place and arrangements have been made to manage any risks identified.

**Masjid-e-Irfan**  
**Trustees' annual report**  
**for the period ended 31 December 2024**

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

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

The trustees have reviewed the reserves of the charity. Funds available are sufficient to permit the charity to continue in operation in the medium to long term, together with the continued support from the donors.

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

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

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

**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: 13/08/2025

## **Masjide-e-Irfan**

### **Independent Examiner's Report to the Trustees of Masjide-e-Irfan**

I report to the trustees on my examination of the accounts of Masjide-e-Irfan (the Trust) for the period ended 31 December 2024.

#### **Respective responsibilities of trustees and examiner**

As the charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of 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.

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- 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: 13/08/2025

**Masjide-e-Irfan**  
**Statement of financial activities**  
**for the period ended 31 December 2024**

	Notes	Unrestricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
<b>Incoming resources</b>	<b>2</b>				
<b>Income and endowments from:</b>					
Donations and legacies		133,231	-	133,231	93,638
Charitable activities		121,677	-	121,677	65,501
<b>Total incoming resources</b>		<u>254,908</u>	<u>-</u>	<u>254,908</u>	<u>159,139</u>
<b>Resources expended</b>	<b>3</b>				
<b>Expenditure on:</b>					
Charitable activities		166,741	14,997	181,738	159,445
<b>Net movement in funds</b>		<u>88,167</u>	<u>(14,997)</u>	<u>73,170</u>	<u>(307)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>135,192</u>	<u>2,559,496</u>	<u>2,694,688</u>	<u>2,694,995</u>
<b>Total funds carried forward</b>		<u><u>223,359</u></u>	<u><u>2,544,499</u></u>	<u><u>2,767,858</u></u>	<u><u>2,694,688</u></u>

**Masjide-e-Irfan**  
**Balance Sheet**  
**At 31 December 2024**

	Notes	Unrestricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
<b>Fixed assets</b>					
Tangible assets	4	150,280	2,518,934	2,669,214	2,732,846
		<u>150,280</u>	<u>2,518,934</u>	<u>2,669,214</u>	<u>2,732,846</u>
<b>Current assets</b>					
Debtors	5	101	45,765	45,866	101
Cash at bank and in hand		81,410	-	81,410	34,414
		<u>81,511</u>	<u>45,765</u>	<u>127,276</u>	<u>34,515</u>
<b>Creditors: amounts falling due within one year</b>					
Interest free loans		-	20,200	20,200	50,200
Trade creditors and accruals	6	8,432	-	8,432	22,473
		<u>8,432</u>	<u>20,200</u>	<u>28,632</u>	<u>72,673</u>
<b>Net current assets</b>		<u>73,079</u>	<u>25,565</u>	<u>98,644</u>	<u>(38,158)</u>
<b>Net assets</b>		<u>223,359</u>	<u>2,544,499</u>	<u>2,767,858</u>	<u>2,694,688</u>
<b>The funds of the charity</b>					
Unrestricted funds	7	223,359	-	223,359	135,193
Endowment Waqaf funds		-	2,544,499	2,544,499	2,559,496
<b>Total charity funds</b>		<u>223,359</u>	<u>2,544,499</u>	<u>2,767,858</u>	<u>2,694,688</u>

Approved by the board of trustees and signed on its behalf by

Mr Ebrahim Munshi  
Trustee

Date: 13/08/2025

**Masjide-e-Irfan**  
**Notes to the Accounts**  
**for the period ended 31 December 2024**

**1 Accounting Policies**

**(a) Basis of preparation**

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.

**(b) Funds structure**

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

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority (e.g. in a public appeal) or created through legal process, but still within the wider objects of the charity. Restricted funds may be restricted income funds, which are spent at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity, or they may be endowment funds, where the assets are required to be invested, or retained for actual use, rather than spent.

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.

**(c) Incoming resources**

All 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 in these accounts.

**(d) Resources expended**

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

**(e) Tangible fixed assets and depreciation**

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

<b>Asset category</b>	<b>Annual rate</b>
Unrestricted buildings	2%
Fittings and equipment	20%

The trustees are of the opinion that the depreciation charge for the endowment buildings is not required as the buildings are maintained and the expenditure reflected in the income and expenditure account.

**Masjide-e-Irfan**  
**Notes to the Accounts**  
**for the period ended 31 December 2024**

<b>2 Analysis of incoming resources</b>	<b>Unrestricted funds</b>	<b>Endowment funds</b>	<b>2024 Total funds</b>	<b>2023 Prior year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Donations and legacies</b>				
Donations	121,241	-	121,241	89,375
Other	11,990	-	11,990	4,263
<b>Total</b>	<b>133,231</b>	<b>-</b>	<b>133,231</b>	<b>93,638</b>
<b>Charitable activities</b>				
Parent contributions	121,677	-	121,677	65,501
<b>Total</b>	<b>121,677</b>	<b>-</b>	<b>121,677</b>	<b>65,501</b>
<b>Total income</b>	<b>254,908</b>	<b>-</b>	<b>254,908</b>	<b>159,139</b>

<b>3 Analysis of resources expended</b>	<b>Unrestricted funds</b>	<b>Endowment funds</b>	<b>2024 Total funds</b>	<b>2023 Prior year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Expenditure on charitable activities</b>				
Wages and paye	130,312	-	130,312	100,655
Employee pension	2,148	-	2,148	1,586
Examination prizes	1,890	-	1,890	-
Heat and light	8,882	-	8,882	42,101
Rates	412	-	412	(1,044)
Water charges	11,811	-	11,811	7,595
Cleaning and consumables	439	-	439	-
Insurance	-	-	-	300
Repairs and maintenance	1,029	-	1,029	-
Depreciation	3,840	14,997	18,837	3,646
Telephone and internet	349	-	349	334
Subscriptions and software	100	-	100	550
Stationery, postage and printing	3,151	-	3,151	1,330
Sundry expenses	28	-	28	-
Accountancy fees	500	-	500	550
Payroll fees	843	-	843	1,259
Independent examiner's fee	250	-	250	250
Bank charges	757	-	757	333
<b>Total</b>	<b>166,741</b>	<b>14,997</b>	<b>181,738</b>	<b>159,445</b>
<b>Total expenditure</b>	<b>166,741</b>	<b>14,997</b>	<b>181,738</b>	<b>159,445</b>

**Masjide-e-Irfan**  
**Notes to the Accounts**  
**for the period ended 31 December 2024**

**4 Fixed assets: tangible assets**

	Unrestricted Land and Buildings £	Fittings and equipment £	Endowment Land and Buildings £	Total £
<b>Cost</b>				
At 1 January 2024	182,322	76,303	2,504,713	2,763,338
Additions / Improvements	-	970	-	970
VAT recovered	-	-	(45,765)	(45,765)
At 31 December 2024	<u>182,322</u>	<u>77,273</u>	<u>2,458,948</u>	<u>2,718,543</u>
<b>Depreciation</b>				
At 1 January 2024	29,172	1,320	-	30,492
Charge for the year	3,646	15,191	-	18,837
At 31 December 2024	<u>32,818</u>	<u>16,511</u>	<u>-</u>	<u>49,329</u>
<b>Net book value</b>				
At 31 December 2024	<u>149,504</u>	<u>60,763</u>	<u>2,458,948</u>	<u>2,669,214</u>
At 31 December 2023	<u>153,150</u>	<u>74,983</u>	<u>2,504,713</u>	<u>2,732,846</u>

**5 Analysis of debtors:**

	2024	2023
	£	£
Trade debtor	101	101
Taxation and social security	45,765	-
<b>Total</b>	<u>45,866</u>	<u>101</u>

**6 Analysis of creditors:**

	2024	2023
	£	£
Taxes and other creditors	-	3,639
Accruals	8,432	18,834
<b>Total</b>	<u>8,432</u>	<u>22,473</u>

**7 Analysis of net assets between funds**

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total 2024 £
Tangible fixed assets	150,280	-	2,518,934	2,669,214
Current assets	81,511	-	45,765	127,276
Current liabilities	(8,432)	-	(20,200)	(28,632)
<b>Total net assets</b>	<u>223,359</u>	<u>-</u>	<u>2,544,499</u>	<u>2,767,858</u>

**Masjide-e-Irfan**  
**Notes to the Accounts**  
**for the period ended 31 December 2024**

**8 Details of certain items of expenditure**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Fees for examination of the accounts	250	250
Independent examiner's fees	<u>250</u>	<u>250</u>

**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**

	<b>2024</b>	<b>2023</b>
	<b>Number</b>	<b>Number</b>
Average number of employees	<u>22</u>	<u>20</u>

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