Charity number: 1152856

Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre

Trustees' annual report and financial statements

for the year ended 31 December 2025

Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre

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Legal and administrative information

Charity number	1152856
Legal form	Trust
Governing document	Constitution adopted on 08/01/2013 and as amended on 04/07/2013
Principal address and registered office	1 Willows Crescent Balsall Heath Birmingham B12 9NN
Trustees	Mr Mohammed Saddique Mr Mohammed Salim Mr Imran Waheed Mr Rab Nawaz Mr Waqaar Ahmad
Bankers	National Westminister Bank PLC Bede House 11 Western Boulevard Leicester LE2 7EJ
Independent examiner	Kamran Hussain CIMA IKM Accountants Ltd Room 23 Rosehill Business Centre Normanton Road Derby DE23 6JH
Accountants	SF Chartered Certified Accountants Fairgate House 205 Kings Road Tyseley Birmingham B11 2AA

Trustees' annual report

for the year ended 31 December 2025

The trustees present their report and the financial statements of Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements, the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice, Accounting and Reporting by Charities: applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) ('the Charities SORP'). The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre is a charity registered with the Charity Commission for England and Wales (charity number 1152856). The organisation is a trust, with a constitution adopted on 08/01/2013 as amended on 04/07/2013. There are five trustees who govern the charity.

Objectives and activities

The charity's objects are to advance the Islamic religion in the UK for the benefit of the public through:

1) community projects, lectures, public celebration of religious festivals, producing and/or distributing literature on Islam to enlighten others about the religion of Islam;
2) promoting values that are common to all humanity through the teaching of fearing God and serving humanity as per the education of the Sufiyaa (Spiritual leaders);
3) instilling such values in the next generation of Muslims that will lead to improved cohesion in a multi-religion, multi-cultural, multi-racial and intellectually open thinking society;
4) preventing crime for the benefit of the public by taking appropriate actions in an attempt to reduce or eliminate terrorism, extremism and religious and racial discrimination;
5) promoting equality and diversity for the benefit of the public; and
6) undertaking such other charitable purposes as the trustees may, from time to time, determine.

The charity runs a mosque and a madrasa providing religious education for children, and is developing a community centre.

Public benefit: the trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit when exercising their powers and duties.

Achievements and performance

The main activity of the year was the continued refurbishment of the property next door to the mosque, which is being converted into a community centre. The community centre will allow the charity to run more events and classes for the local community. Capital expenditure on the project was £119,297 in the year (2024: £295,697), making £414,994 in total over the two years.

During the year the charity ran a donations campaign to raise the funds needed to build up the community centre. Donations received rose to £217,353 (2024: £130,144) as a result.

Financial review

Total incoming resources for the year were £278,841 (2024: £182,566). This comprised donations of £217,353 (2024: £130,144), Friday collections of £36,630 (2024: £32,802), grants of £11,113 (2024: £3,462) and children's fees of £13,745 (2024: £16,158).

Total resources expended were £103,388 (2024: £63,774), of which staff costs were £82,354 (2024: £49,242) and premises costs £19,208 (2024: £11,829).

The net movement in funds for the year was a surplus of £175,453 (2024: £118,792). At 31 December 2025 the charity held total funds of £742,750 (2024: £567,297), all of which are unrestricted. These funds are represented by tangible fixed assets of £669,211 (2024: £550,350), cash at bank and in hand of £81,539 (2024: £23,947) and interest-free loans of £8,000 (2024: £7,000) repayable after more than one year.

Funds: all of the charity's funds are unrestricted and are available for use in furthering its objects. Of the total, £669,211 is held in tangible fixed assets, mainly the freehold property.

Going concern: the trustees have reviewed the charity's financial position and, after making appropriate enquiries, have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. They therefore continue to adopt the going concern basis in preparing the financial statements.

Plans for the future

The trustees plan to complete the community centre and bring it into use to run more events and classes for the local community.

Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities 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 charity and of the incoming resources and application of resources of the charity for that year. In preparing these 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 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 basis unless it is inappropriate to presume that the charity 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 enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the governing document. 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.

The report was approved by the trustees on 26 October 2026 and signed on their behalf by:

Mohammed Saddique
Trustee

Independent examiner's report to the trustees of Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre

I report to the trustees on my examination of the accounts of Masjid Bilal Muddrasa Thalim Ul Quran & Community Centre ('the charity') for the year ended 31 December 2025, which are set out on pages 5 to 11.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the Chartered Institute of Management Accountants.

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

(1) accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 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.

Signed:	.....
Name:	Kamran Hussain
Relevant professional qualification(s) or body:	CIMA
Address:	IKM Accountants Ltd Room 23 Rosehill Business Centre Normanton Road Derby DE23 6JH
Date:	26 October 2026

Statement of financial activities

(incorporating the income and expenditure account) for the year ended 31 December 2025

	Notes	Unrestricted funds	2025 Total	2024 Total
		£	£	£
Income from:				
Donations and legacies	2	265,096	265,096	166,408
Charitable activities	3	13,745	13,745	16,158
Total income		**278,841**	**278,841**	**182,566**
Expenditure on:				
Raising funds		–	–	–
Charitable activities	4	103,388	103,388	63,774
Total expenditure		**103,388**	**103,388**	**63,774**
Net income and net movement in funds for the year	**5**	**175,453**	**175,453**	**118,792**
Reconciliation of funds:				
Total funds brought forward		567,297	567,297	448,505
Total funds carried forward		**742,750**	**742,750**	**567,297**

All of the charity's income and expenditure derive from continuing activities. The charity has no recognised gains or losses other than those shown above. All funds are unrestricted. The 2024 comparative figures have been re-analysed to the categories required by the Charities SORP (see note 1.12).

The notes form an integral part of these financial statements.

Balance sheet

as at 31 December 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets	7	669,211	550,350
Current assets			
Cash at bank and in hand	8	81,539	23,947
Net current assets		**81,539**	**23,947**
Total assets less current liabilities		**750,750**	**574,297**
Creditors: amounts falling due after more than one year	9	(8,000)	(7,000)
Net assets		**742,750**	**567,297**
Funds of the charity	**11, 12**		
Unrestricted funds		742,750	567,297
Total funds		**742,750**	**567,297**

The financial statements were approved by the trustees on 26 October 2026 and signed on their behalf by:

Mohammed Saddique
Trustee

The notes form an integral part of these financial statements.

Notes to the financial statements

for the year ended 31 December 2025

1. Accounting policies

1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Statement of Recommended Practice, Accounting and Reporting by Charities: applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) ('the Charities SORP'), the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. The charity is a public benefit entity as defined by FRS 102. The financial statements are presented in pounds sterling and rounded to the nearest pound.

The financial statements for the previous year referred to the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005. The effect of applying the current SORP to the comparative figures is limited to presentation (see note 1.12); there is no effect on the funds reported at 1 January 2024 or 31 December 2024.

1.2 Going concern

The trustees have assessed whether the charity is a going concern. The charity holds cash reserves and has no commitments that it cannot meet from its resources. The trustees have no material uncertainties about the charity's ability to continue as a going concern for at least twelve months from the date of approval of these financial statements.

1.3 Cash flow statement

The charity's gross income does not exceed £500,000 and the charity has taken advantage of the exemption in FRS 102 and the Charities SORP from preparing a cash flow statement.

1.4 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. Friday collections and donations are recognised when received. Grants, including grants for the purchase of fixed assets, are recognised in full in the year in which they are receivable, unless they are subject to conditions that have not been met. Children's fees are recognised in the period to which they relate. Donated services and facilities are included at the value to the charity where this can be quantified; the value of services provided by volunteers has not been included.

1.5 Expenditure

Expenditure is recognised on an accruals basis once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required and the amount can be measured reliably. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure on charitable activities comprises the costs of running the mosque and madrasa and developing the community centre, including the staff, premises and office costs attributable to them. The charity incurred no separately identifiable expenditure on raising funds.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Freehold land and buildings	Not depreciated, as maintained in good state of repair
Fixtures, fittings and equipment	25% reducing balance
Computer equipment	33% reducing balance

Expenditure on the refurbishment of the adjoining property is included in freehold land and buildings at cost. The property is not yet in use and is not depreciated until it is brought into use.

1.7 Funds

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees. The charity had no restricted funds during the year.

1.8 Cash at bank and in hand

Cash at bank and in hand represents cash held in the charity's bank accounts and cash held by the charity.

1.9 Financial instruments and loans

The charity's financial instruments are basic financial instruments measured at transaction price. Interest-free loans (Qarz-e-Hasna) are repayable at their face value and are shown within creditors.

1.10 Taxation

The charity is exempt from tax on its charitable activities and no tax charge arises.

1.11 Judgements and estimates

The trustees do not consider that any significant judgements or estimates have been made in preparing these financial statements, other than the useful lives and residual values used for depreciation.

1.12 Comparative information

The comparative figures have been re-analysed to the categories required by the Charities SORP. In the 2024 financial statements Friday collections, children's fees and donations were presented as voluntary income and grants as income from charitable activities, and expenditure was analysed by type of cost. In these financial statements Friday collections, donations and grants (£166,408) are presented as donations and legacies, children's fees (£16,158) as income from charitable activities, and all expenditure (£63,774) as expenditure on charitable activities, with the types of cost analysed in note 4. Total income, total expenditure, net movement in funds and total funds at 31 December 2024 are unchanged.

2. Donations and legacies

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Friday collections	36,630	36,630	32,802
Donations	217,353	217,353	130,144
Gift aid income	11,113	11,113	3,462
	265,096	**265,096**	**166,408**

All donations, collections and grants in both years were unrestricted.

3. Income from charitable activities

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Children's fees	13,745	13,745	16,158
	13,745	**13,745**	**16,158**

4. Expenditure on charitable activities

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Staff costs – wages and salaries	82,354	82,354	49,242
Premises costs – rates and water	–	–	156
Premises costs – light and heat	10,034	10,034	8,244
Premises costs – repairs and maintenance	6,492	6,492	1,483
Premises costs – insurance	2,332	2,332	1,934
Premises costs – cleaning	350	350	12
Professional fees	–	–	306
Office expenses	1,390	1,390	2,397
Depreciation	436	436	–
	103,388	**103,388**	**63,774**

All expenditure was incurred on unrestricted funds.

5. Net income for the year

Net income for the year is stated after charging: depreciation £436 (2024: nil); independent examiner's fee nil (2024: nil).

6. Staff costs and employees

	2025	2024
	£	£
Wages and salaries	82,354	49,242
	82,354	**49,242**

No employee received emoluments of more than £60,000 (2024: none).

7. Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 January 2025	548,941	4,732	553,673
Additions	119,297	–	119,297
At 31 December 2025	**668,238**	**4,732**	**672,970**
Depreciation			
At 1 January 2025	–	3,323	3,323
Charge for the year	–	436	436
At 31 December 2025	**–**	**3,759**	**3,759**
Net book values			
At 31 December 2025	**668,238**	**973**	**669,211**
At 31 December 2024	**548,941**	**1,409**	**550,350**

Freehold land and buildings include £414,994 (2024: £295,697) of expenditure on the refurbishment of the adjoining property to create a community centre. The property is not yet in use.

8. Cash at bank and in hand

	2025	2024
	£	£
Bank current account 1	8,877	6,139
Bank current account 2	72,054	17,043
Cash in hand	608	765
	81,539	**23,947**

9. Creditors: amounts falling due after more than one year

Qarz-e-Hasna (interest-free loans)	2025	2024
	£	£
At 1 January	7,000	8,000
New loans received in the year	46,000	7,000
Loans repaid in the year	(45,000)	(8,000)
At 31 December	**8,000**	**7,000**

10. Trustees, related parties and transactions

No trustee received any remuneration or other benefit from the charity during the year (2024: none).

11. Analysis of net assets between funds

Fund balances at 31 December 2025 are represented by:	Unrestricted funds	Total funds
	£	£
Tangible fixed assets	669,211	669,211
Current assets	81,539	81,539
Creditors: amounts falling due after more than one year	(8,000)	(8,000)
Net assets	**742,750**	**742,750**

Fund balances at 31 December 2024 were represented by:	Unrestricted funds	Total funds
	£	£
Tangible fixed assets	550,350	550,350
Current assets	23,947	23,947
Creditors: amounts falling due after more than one year	(7,000)	(7,000)
Net assets	**567,297**	**567,297**

12. Movements in funds

Year ended 31 December 2025	At 1 January 2025	Income	Expenditure	Transfers	At 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General fund	567,297	278,841	(103,388)	–	742,750
Total funds	**567,297**	**278,841**	**(103,388)**	**–**	**742,750**

Year ended 31 December 2024	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General fund	448,505	182,566	(63,774)	–	567,297
Total funds	**448,505**	**182,566**	**(63,774)**	**–**	**567,297**

Purposes of the funds: the general fund is unrestricted and is available for any of the charity's purposes.

13. Capital commitments

There was no capital expenditure on the community centre contracted for but not provided for at 31 December 2025

14. Events after the end of the reporting period

There have been no events since 31 December 2025 which require adjustments to or disclosure within these financial statements.

Detailed statement of financial activities

for the year ended 31 December 2025

The following pages do not form part of the statutory accounts.

	2025	2024
	£	£
Income		
Friday collections	36,630	32,802
Children's fees	13,745	16,158
Donations	217,353	130,144
Grants	11,113	3,462
Total income	**278,841**	**182,566**
Expenditure on charitable activities		
Staff costs – wages and salaries	82,354	49,242
Establishment – rates and water	–	156
Establishment – light and heat	10,034	8,244
Establishment – repairs and maintenance	6,492	1,483
Establishment – insurance	2,332	1,934
Cleaning	350	12
Professional fees	–	306
Office expenses	1,390	2,397
Depreciation and impairment	436	–
Total expenditure	**103,388**	**63,774**
Net income for the year	**175,453**	**118,792**

Preparer's notes – not part of the accounts (remove before issue)

Items highlighted in yellow in the accounts need your input or the trustees' confirmation. Figures agree to the trial balance at 31 December 2025 and the 2024 accounts: income £278,841, expenditure £103,388, surplus £175,453, funds £742,750.

Points to confirm

- **Funds.** All funds are unrestricted, so there is a single funds column and no change to the 2024 fund classification. If the trustees have designated funds for the community centre, note 12 can show them separately within unrestricted funds.
- **Fixed asset depreciation.** Computer equipment is combined with fixtures, fittings and equipment as requested (cost £4,732, accumulated depreciation £3,759, net book value £973). The charge of £436 is still higher than the stated rates give on the opening net book value of £1,409 (about £352 at 25%), so the postings may still need a check.
- **Freehold building.** FRS 102 section 17 requires the building element to be depreciated over its useful life, because good repair does not remove the need to depreciate. Not depreciating needs documented support: a land and building split of the cost, an estimated useful life and residual value (for example from a surveyor), showing residual value is at least the carrying amount, plus an impairment review under section 27. Otherwise depreciate the building element, for example straight line over 50 years. Spending on the refurbishment (£414,994 over two years) starts to depreciate once the property is available for use.
- **Analysis of income and expenditure.** Grants are shown as donations and legacies, and children's fees as income from charitable activities. The trial balance shows all expenditure under governance costs; I have shown it as charitable activities with an analysis by type of cost. Totals are unchanged.
- **Income over £250,000.** The examiner's report therefore includes the qualification statement, and follows the Charity Commission's October 2018 template wording, which differs from the earlier ZNMT and KSWF drafts. Income is under £500,000, so no cash flow statement is needed, and neither audit threshold is met. The examiner is prefilled from the 2024 report; the SA&Co Ltd firm name comes from the ZNMT file.
- **Filing.** Accounts and the annual return are normally due to the Charity Commission by 31 October 2026.

Information needed from the trustees

Legal form and governing document; changes in trustees, officers and bankers; governance, risk and conflict of interest arrangements; activities and numbers attending; community centre progress, remaining cost, funding and timetable; campaign details; grant funders and purposes; explanations for the fall in children's fees and rise in staff costs; reserves policy; employee numbers; loan details and related parties; examiner's fee; commitments and post year end events; approval date and signatures.