CHARITY NUMBER: 1159456

BILAL ACADEMY

AN UNINCORPORATED CHARITY

TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2025

BILAL ACADEMY
Trustees' Report and Financial Statements
FOR THE YEAR ENDED 31 DECEMBER 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Muhammad Bilal Bawa Bashir Salloo Ebrahim Yunus Esakjee
Charity Number	1159456
Principal Address	Bilal Academy 119 Milton Street Walsall West Midlands WS1 4LW
Accounts prepared by	Mohammed Khan

TRUSTEES' REPORT

The trustees present their annual report and financial statements for the year ended 31 December 2025.The trustees of the charity for the purposes of the Charities Act 2011, present their report with the financial statements of the charity for the year ended 31 December 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).

Overview

Bilal Academy is a charitable organisation established to meet the religious, social and educational needs of the local community and to provide services that promote the care, wellbeing and development of community members.
The charity continues to face challenges in delivering its services following the COVID-19 pandemic. Despite these challenges, Bilal Academy has continued to provide a friendly, supportive and welcoming environment for the community of Walsall.
During the year, the charity maintained its online presence and continued to provide remote support through its website, email and telephone services.

Address

Bilal Academy
119 Milton Street
Walsall
WS1 4LW

Objectives

Bilal Academy seeks to promote the teachings of the Qur'an, the Prophet Muhammad (peace be upon him) and his companions, as defined and interpreted by the Ahlus-Sunnah Wal Jama'ah and expounded by the pious predecessors.
The charity also aims to advance education for the benefit of the public and young people by providing language classes, educational opportunities, recreational activities and other programmes designed to develop individual capabilities and encourage participants to become positive and responsible members of society.

The charitable objectives of Bilal Academy are:

- **To advance education** for the benefit of the poor, underprivileged and general public by providing, or assisting in the provision of, educational activities and facilities, including supplementary schools and adult learning programmes.

- **To advance the religion of Islam** by promoting the teachings and tenets of Islam, providing facilities for worship and providing facilities for Islamic education in accordance with the teachings of the Qur'an and the Sunnah of the Prophet Muhammad (peace be upon him), as defined and interpreted by the Ahlus-Sunnah Wal Jama'ah school of thought.

- **To relieve financial hardship, distress and suffering** among poor people, people with disabilities, victims of natural and man-made disasters and other people in need, including through the provision of grants, loans, food, clothing, equipment, services and facilities.

- **To relieve sickness and preserve good health** among poor, underprivileged and other people in need through the provision or assistance in the provision of services, equipment, medicines, grants for medical diagnosis and treatment, and health education.

- **To provide or assist in the provision of facilities for recreation and leisure** in the interests of social welfare for individuals who require such facilities because of their youth, age, infirmity, disability, financial hardship or social circumstances, with the objective of improving their conditions of life.

Activities and Achievements

During the financial year, Bilal Academy provided and supported a wide range of services, activities and community initiatives, including:

- **Mental Health Support**: Providing guidance, support and signposting to individuals experiencing mental health challenges.
- **Women's Boxercise**: Providing an enjoyable and effective form of exercise for women of varying fitness levels, promoting physical health and wellbeing

- **Youth Club**: Providing a safe and nurturing environment where boys can engage with Muslim mentors, develop essential life skills, strengthen their faith and participate in activities rooted in Islamic values.
- **Nikah Services**: Providing Islamic Nikah (marriage) contracts and related support to members of the community.
- **Marriage Counselling**: Supporting couples in developing and maintaining strong, healthy and positive relationships.
- **Places of Welcome – Chat & Tea**: Providing a safe, welcoming environment where members of the community can meet, connect with others and contribute to community life.
- **Tea and Coffee Afternoons for Older People**: Creating opportunities for older members of the community to socialise, enjoy refreshments and engage in friendly conversation.
- **Community Iftar**: Welcoming women during the holy month of Ramadan to come together and break their fast over a shared meal.
- **Women's Henna Event**: Organising an end-of-Ramadan celebration where women could come together, socialise and participate in a henna activity.
- **Family Fun Day and Community Events**: Organising family-friendly activities and other community events throughout the year to encourage participation, social interaction and community cohesion.
- **Accessibility Improvements**: Successfully completing the installation of a lift, improving accessibility throughout the building. A disabled-accessible toilet was also installed on the ground floor, providing improved facilities for people with disabilities and additional accessibility needs.
- **Community Litter Pick**: Organising a community litter-picking initiative to help maintain the local environment and encourage community participation and civic responsibility.
- **Women's Health Promotion**: Raising awareness of women's health, including the importance of cervical screening. A dedicated health awareness session was held in partnership with the Royal Wolverhampton NHS Charity Trust, providing women with an opportunity to discuss the importance of screening, share experiences and learn about ways to support healthier futures.
- **Women's-Only Walkathon**: Organising a women's-only walkathon in collaboration with GRT Global Relief Trust to raise awareness and support widows, older people, people with disabilities, refugees and families affected by war and hardship.
- **Universal Credit and Employment Support**: Hosting support sessions with the Jobcentre every two weeks. These sessions provided assistance to individuals seeking employment, work experience and training, as well as benefit checks and one-to-one support from work coaches.
- **Venue Hire**: Making the upstairs and downstairs halls available for community use, activities and events.

Development and Maintenance

The Bilal Academy building has required significant structural and renovation work during the year. The first phase of the renovation, focusing on the first floor, was completed during the financial year. The work was funded through a combination of fundraising and loans. While this funding enabled the charity to complete essential improvements, it has also created an additional financial commitment, with loan repayments being spread over a five-year period.

Following completion of this phase, the charity has been able to make full use of the ground-floor hall for classes, community activities. A key priority was improving accessibility. The installation of a lift was successfully completed, providing easier and safer access for service users who may have difficulty using the stairs. The lift is now fully operational and is regularly used by members of the community.

Looking ahead, the charity plans to renovate and improve the entrance of the building. This will further enhance accessibility and create a more welcoming environment for visitors and service users.

The charity has also expanded its estate by acquiring the property next to the main building. This is an important development for Bilal Academy and will provide additional space for classes, community activities and other services, enabling the charity to expand its support for the local community.

Financial Review

For the year ended 31 December 2025, the charity generated total income of £300,142. Total expenditure for the year amounted to £261,691, resulting in a net income for the year of £38,451. This income was generated through donations, legacies and charitable activities. The charity's principal assets are the freehold properties located on Milton Street and Cobden Street.

The first phase of the building renovation was completed with funding from a combination of fundraising and loans. The charity recognises that the associated loan repayments represent a financial commitment over the coming years and will continue to monitor its financial position carefully.

Reserves Policy

The trustees have considered the level of reserves appropriate for the charity in line with the Charity Commission's guidance. The trustees aim to maintain free reserves at a level which provides sufficient funds to cover management and administration and support costs, and to respond to emergency requirements. The trustees will seek to strengthen reserves over time through prudent financial management and continued fundraising activities.

Risk Management

The trustees have a duty to identify and regularly review the risks to which the charity is exposed and to ensure that appropriate systems and controls are in place to provide reasonable assurance against fraud, error and other risks.

Public Benefit Statement

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 guidance on public benefit. In planning and carrying out the charity's activities, the trustees have ensured that they further the charity's objects for the advancement of the Islamic faith and the provision of community facilities, in ways that are accessible and of benefit to the wider public regardless of background.

Future Plans

Bilal Academy intends to continue developing its services and facilities. Planned initiatives and areas of development include:

- Renovation and improvement of washroom and wudhu facilities.
- Renovation and improvement of the front entrance.
- Self-defence classes for women.
- Mothers' and toddlers' classes and activities.
- Health and awareness programmes.
- IT classes for members of the community.
- Drug and alcohol awareness programmes.
- Revert classes and workshops.
- Conferences and seminars for women.
- Development of library resources for the community.
- Matchmaking services for marriage.
- ESOL (English for Speakers of Other Languages) classes.
- Hajj seminars.

These initiatives will be developed in accordance with the charity's resources, community needs and available funding.

Trustee's responsibilities statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting

The trustees must keep adequate accounting records that comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

Bashir Salloo
Trustee
Date: 23rd October 2026

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Bilal Academy for the year ended 31 December 2025.

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 the accounting records were not kept in accordance with section 130 of the Charities Act 2011, or that the accounts do not accord with the accounting records.

Name: Ali Muhammad ACCA
Date: 29TH October 2026

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2025 £	2024 £
Income and endowments from:		
Donations and legacies	88,302	83,675
Charitable activities	190,609	188,559
Other trading activities	20,848	3,253
Other income	0	5,049
Total Income	**299,759**	**280,536**
Expenditure on:		
Raising funds	3,318	10,618
Charitable activities	257,991	248,439
Other	-	21,200
Total Expenditure	**261,308**	**280,257**
Net income / (expenditure)	**38,451**	**278.70**
Reconciliation of funds:		
Total funds brought forward	412,707	495,348
Total Funds Carried Forward	**451,158**	**495,627**

BALANCE SHEET

	2025 £	2024 £
Fixed assets		
Tangible assets	562,794	606,680
Total fixed assets	**562,794**	**606,680**
Current assets		
Cash at bank and in hand	26,225	23,148
Debtors	340	
Total current assets	**26,565**	**23,148**
Liabilities		
Loans / Creditors	(138,201)	(134,201)
Net Current Assets / Liabilities	**(111,636)**	**(111,053)**
Funds of the charity		
Total accumulated funds	451,158	495,627
Total funds	**451,158**	**495,627**

NOTES TO THE FINANCIAL STATEMENTS

Accounting Policies

These accounts have been prepared under the historical cost convention. They are prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice" (Charities SORP FRS 102) and the Charities Act 2011. The accounts are presented in pounds sterling.

Income Breakdown	**2025 (£)**	**2024 £**
Donations and legacies	88,302	83,675
Charitable activities	190,609	188,559
Other trading activities	20,848	3,253
Council Tax (Net of Rebate)	-	5,049
Total	**300,142**	**280,536**
Expenditure Breakdown		
Wages	201,180	155,470
Depreciation (Current Year)	21,281	-
Repairs & Maintenance	9,270	17,384
Gas	8,628	7,324
Kitab Purchase	6,329	6,356
Insurance	2,819	2,213
Bank Charges	1,830	1,583
Subscriptions	1,647	1,657
Utility Bills	1,272	4,279
Events Expense	1,254	1,814
Professional Services	1,224	5,410
Telephone Bill	1,038	978
Hall Hire Expense	803	602
Printing	768	857
Water Supply SWW	730	728
Water Supply & Drainage	698	656
Sundry Expense	493	984
Office Expense	248	305
Kitchen Expense	120	-
Training	59	-
Council Tax (Net of Rebate)	(383)	3,575
Other		68,083
Total Expenditure	**261,308**	**280,257**

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:	2% straight line basis on cost (50 years)
IT Equipment:	20% straight line basis on cost (5 years)
Fixtures and fittings:	20% straight line basis on cost (5 years)
Other Equipment:	20% straight line basis on cost (5 years)

Asset Category	**Cost B/F**	**Additions**	**At 31st Dec 2025**	**Accumulated Depreciation**	**Net Book Value 31st Dec 2025**
Building – Milton St	452,705	49,921	502,626	66,478	436,148
Building – Cobden St	119,695	-	119,695	8,179	111,516
IT Equipment	21,729	9,893	31,622	19,362	12,260
Fixtures & Fittings	8,536	-	8,536	6,829	1,707
Other Equipment	4,015	-	4,015	2,853	1,162
Total Fixed Assets	**606,680**	**59,814**	**666,494**	**103,701**	**562,793**

Note: Additions to the Milton St property value during the year reflect the completed renovations.

During the 2025 financial year, the charity adopted a formal depreciation policy for its freehold properties and equipment. To account for the historical depreciation since their acquisition, a prior period adjustment has been applied to restate the opening brought forward funds. This ensures the current years statement of Financial Activities accurately reflects only the 2025 operational surplus and current year depreciation.

The financial statements were prepared by Mohammed Khan and approved by the trustees.