Charity Registration No. 1169309

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

BAHJA INITIATIVE

BAHJA INITIATIVE

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FOR THE YEAR ENDED 31 DECEMBER 2025

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BAHJA INITIATIVE

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity number	**1169309**
Trustees:	Mr Abubakar Siddique Bashir Mr Matloob Ayub Mr Tariq Mahmood
Principal address	72-74 Willows Lane Accrington Lancashire BB5 0RT
Independent Examiner	AWS Chartered Certifed Accountants The Mosses Community Centre Cecil Street, Bury BL9 0SB

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

BAHJA INITIATIVE is constituted & registered trust with the Charity Commission in 15 August 2016 under charity No 1169309 and it is governed by our constitution adopted in August 2016.

Organisational structure

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

The trustees meet together as a body monthly and are responsible for all decisions taken in relation to activities provided by the charity. To assist in the smooth running of the charity the trustees have set up a number of sub-committees that help them oversee certain aspects of the charity’s work.
Sub-committees are currently set up for finance, education, distribution, day-to-day management of the building and report back with their updates and recommendations to the full meeting of the trustees.

The sub-committees each meet six times a year, on alternate months to each other. The chair of trustees or another trustee in his absence will chair sub-committees whose membership reflects the particular skills that trustees can bring to the work of the sub-committees. The day-to-day management of the community hub, educational site, hostel facilities, all resources and projects are assigned and delegated to the appropriate team. A separate committee deals with the collection and distribution of donations that meets monthly to review targets, milestones and future direction.

Recruitment and appointment of trustees

The existing trustees are responsible for the recruitment of new trustees but in so doing the trustees seek the views and recommendations of both elders, professionals and community leaders. The trustees believe this approach ensures that new trustees are respected members of the local communities and ensures that good relations are fostered between different people building social cohesion in the local community that we serve.

When selecting new trustees, we seek to identify people who are vetted, skilled, committed and regularly attend events and functions organised by the charity and are willing to volunteer to help in our broader community work. Potential trustees are invited to attend trustees' meetings as observers and are given more details of the charity's aims and activities and, if all agree, they may be proposed as future trustees at the subsequent trustees' meeting. This process allows due consideration of the person's eligibility,personal competence,specialist knowledge and skills.

Induction and training of trustees

Following appointment, new trustees are introduced to their new role and given copies of the trust deed and a guide to the policies and procedures adopted by our charity. A number of publications from the Charity Commission are also provided including the Essential Trustee, guidance on charities and public benefit, on the advancement of religion and education for the public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act. Initially, new trustees work with an existing trustee assisting on particular activities and projects run by the charity. After satisfactory feedback from existing trustees, they are then given the task of leading a particular activity or project, reporting progress at trustees' meetings.

Risk management

The trustees have assessed the risks the charity faces and have drawn up a risk matrix which identifies the major risks by area of activity, the nature of those risks, the likelihood of the risks happening and the measures taken to manage them. The trustees review this risk matrix regularly at their meetings and at meetings of the two sub-committees on finance and buildings. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that have been identified. Appropriate Criminal Records Bureau (CRB), vetting and verification checks are supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the projects, school, hostel, or community spaces.

OBJECTIVES AND ACTIVITIES

Aims and objectives

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

Bahja Initiative was established with the intention of:

1. The Prevention Or Relief Of Poverty In Hyndburn, Lancashire And The Surrounding Area Through The Provision Of Essential Food Items To Individuals And Families In Need.

2. The Advancement Of Education Through Providing Educational Courses Which Promote, Sustain And Increase Individual And Collective Knowledge And Understanding On Topics Related To Islamic Theology, Jurisprudence And Spirituality.
3. To Advance The Islamic Faith Through The Holding Of Weekly Prayer Meetings Where People Gather To Sing Islamic Hymns In Praise Of God And The Prophet Muhammad.
4. The Promotion Of Community Participation In Healthy Recreation For The Benefit Of The Inhabitants Of Pendle, Lancashire And The Surrounding Area In Particular By The Provision Of Facilities For Archery, Horse-Riding, Swimming Football And Wrestling.
During the year, the charity continued to provide services in accordance with the objectives and to raise funds by collections and donations.

Use of volunteers

Volunteers are an important resource in our work and are involved in most of our community activities. We encourage all members of our community to be involved in voluntary activities to share their skills with others. All volunteers working with projects involving children or elderly people are CRB checked or vetted with verified professional references provided for each.

BAHJA INITIATIVE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENT AND PERFORMANCE

We directly benefit through our main project that is educational:

We have been serving the community by focusing on those areas where help was needed most.
We continue to provide a hot lunch, every Sunday, to the homeless. On average 30 people are attending.
We moved to packed lunches and provided a takeaway service to our regular attenders.
We increased in providing food packs to vulnerable families, working with the local council in targeting the most in need. Prices of providing food parcels and weekly hot meal have increased and we have focussed on fundraising as well as local/government grants to help the cause.
We continued providing weekly swimming sessions, archery, BJJ, horse riding and wrestling lessons.
We have qualified coaches delivering the lessons and cater for all ages.

FUNDRAISING:

We continue to fundraise, primarily from the local community with one off donations or setting up standing orders from individuals to receive a regular donations on a monthly basis.

FUTURE DEVELOPMENTS

The Trust has regular donations coming through the standing orders plus we charge for the sports courses which covers the costs of the courses. It is envisaged that this regular funding will continue into the foreseeable future.
It is the Trust policy that unrestricted funds which have not been specifically designated for a specific use should be maintained at a level above three to six months expenditure. The Trustees consider reserves at this level will ensure that, in the event of a significant unexpected drop in donations, they will be able to continue the Trust's current activities while consideration is given to ways in which additional funds may be raised

BAHJA INITIATIVE

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of Trustees' responsibilities

The charity's 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).
The 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 period.

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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 trustees 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.

Approved by the trustees and signed on its behalf by:

Mr Tariq Mahmood



Dated: 23rd October 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

BAHJA INITIATIVE

FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of Bahja Initiative (The Charity) for year ended 31 December 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 Charities Act 2011.

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 charity as required by Sec 130 of the Charities Act 2011; or
2. The accounts do not accord with those records.

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:

AWS
Chartered Certifed Accountants
The Mosses Community Services
Cecil Street, Bury
BL9 0SB

Dated: 23rd October 2026

BAHJA INITIATIVE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Restricted funds	2025 £	2024 £
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income	59,031	14,925	73,956	174,401
Total incoming resources	59,031	14,925	73,956	174,401
RESOURCES EXPENDED				
Expenditure on:				
Charitable activities	69,494	44,825	114,319	117,458
Total resources expended	69,494	44,825	114,319	117,458
NET INCOMING/(EXPENDED) RESOURCES	(10,463)	(29,900)	(40,363)	56,943
RECONCILIATION OF FUNDS				
Total funds brought forward	37,919	35,443	73,363	16,420
TOTAL FUNDS CARRIED FORWARD	27,456	5,543	33,000	73,363

BAHJA INITIATIVE
BALANCE SHEET
31 December 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Cash at bank		33,000	73,363
		33,000	73,363
CREDITORS			
Amount falling due with in one year		-	-
NET CURRENT ASSETS		33,000	73,363
TOTAL ASSETS LESS CURRENT LIABILITIES		33,000	73,363
NET ASSETS		33,000	73,363
FUNDS			
Unrestricted funds		27,456	37,919
Restricted funds		5,543	35,443
TOTAL FUNDS		33,000	73,363

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

Mr Tariq Mahmood

Dated: 23rd October 2025

1 ACCOUNTING POLICIES

Accounting convention

These accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: The Charities SORP (FRS 102) issued in May 2014, and the applicable UK Generally Accepted Accounting Practice and the Charities Act 2011.

Turnover

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.

Resources expended

Expenditure is included in the accounts on an accruals basis.

Taxation

The charity is not liable to tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2 INCOMING RESOURCES

	2025	2024
	£	£
Unrestricted Donation	59,031	99,450
Restricted Donation	14,925	74,951
	73,956	174,401

3 RESOURCES EXPENDED

	2025	2024
	£	£
Unrestricted Expenditures on Charitable Activities	68,770	64,001
Restricted Expenditures on Charitable Activities	44,825	53,458
Administration and office costs	724	-
	114,319	117,459

4 MOVEMENT IN FUNDS

	01/01/25	Net Movement in funds	2024
	£	£	£
Unrestricted funds	37,919	- 10,463	27,456
Restricted funds	35,443	- 29,900	5,543
TOTAL FUNDS	73,363	- 40,363	33,000

Net movement in funds, included in the above are as follows:

	Incoming Resources	Resources expended	Movement In Funds
Unrestricted funds			
Unrestricted funds	59,031	69,494	- 10,463
Restricted funds	14,925	44,825	- 29,900
TOTAL FUNDS	73,956	114,319	- 40,363