CHARITY REGISTRATION NUMBER: 1184121

Beardwood Musallah

Unaudited Financial Statements

31 October 2025

KAROLIA LIMITED
Chartered Certified Accountants
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Beardwood Musallah

Financial Statements

Year ended 31 October 2025

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Beardwood Musallah

Trustees' Annual Report

Year ended 31 October 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 October 2025.

Reference and administrative details

Registered charity name	Beardwood Musallah
Charity registration number	1184121
Principal office	55 Beardwood Brow Blackburn Lancashire BB2 7AT
The trustees	
	Mr Fazlurrahman Hassan Mr Mubarak Darbar Dr Anwar Alam
Independent examiner	Ahmed Adam Karolia Suite 28 Blackburn Enterprise Centre Furthergate Blackburn Lancashire BB1 3HQ

Structure, governance and management

The Charity is governed under a board of Trustees which includes a Chairman, Secretary & Treasurer. We meet formally every quarter and informally on a weekly basis.
Trustees will engage with the wider community and invite various sections of the community to come along and discuss matters that they bring to our attention as a charity.

Objectives and activities

The primary object of the charity is to advance the religion and faith of Islam for the public benefit by the provision, maintenance, and management of a Musallah in accordance with the beliefs and practices of the individual, including the provision of education, lectures and raising awareness to enlighten others about the Islamic religion.

A further object of the charity is to further or benefit the residents of the Blackburn area without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interest of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

The object of CIO is provide a space of worship and develop the spiritual and social welfare of the local community and provide a place for local community to come together in worship.

Achievements and performance

The Beardwood Musallah has engaged in delivering educational lectures, working with other charities and engaging with other faith groups.

Financial review

The charity is in its advanced stages of completion in order to acquire permanent residence. We have been actively fund raising since it was established 5 yrs ago.

A sum of £32,340 was owed as at 31 October 2025 to various individuals (inclusive of £3,840 loaned by the trustees) who had temporarily loaned funds to the charity. These were interest free loans, which will be repaid once the charity has surplus reserve funds.

All our income is entirely raised through donations as we are not an income generating business, we solely rely on peoples' kind hearted charitable donations. All our expenditure at the moment is to pay for the asset and building that is to be acquired.

Plans for future periods

All our income is entirely raised through donations we are not an income generating business, we solely rely on peoples' kind hearted charitable donations.

All of our unrestricted expenditure at the moment is to pay for the asset and building that has been acquired.

We have launched into the building renovation work at 55 Beardwood Brow to accommodate the demands of the local people who use the facilities.

The trustees' annual report was approved on 23 October 2026 and signed on behalf of the board of trustees by:

Mr Fazlurrahman Hassan
Trustee

Beardwood Musallah

Independent Examiner's Report to the Trustees of Beardwood Musallah

Year ended 31 October 2025

I report to the trustees on my examination of the financial statements of Beardwood Musallah ('the charity') for the year ended 31 October 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements 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

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 section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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.

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

23 October 2026

Beardwood Musallah

Statement of Financial Activities

Year ended 31 October 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds £**	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	82,343	36,179	**118,522**	53,720
Total income		82,343	36,179	**118,522**	53,720
Expenditure					
Expenditure on charitable activities	**5,6**	14,568	36,179	**50,747**	4,907
Total expenditure		14,568	36,179	**50,747**	4,907
Net income and net movement in funds		67,775	–	**67,775**	48,813
Reconciliation of funds					
Total funds brought forward		547,991	–	**547,991**	499,178
Total funds carried forward		615,766	–	**615,766**	547,991

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Beardwood Musallah

Statement of Financial Position

31 October 2025

	Note	2025 £	2025 £	2024 £
Fixed assets				
Tangible fixed assets	**10**		**451,054**	408,431
Current assets				
Cash at bank and in hand		**197,952**		172,934
Creditors: amounts falling due within one year	**11**	**33,240**		33,374
Net current assets			**164,712**	139,560
Total assets less current liabilities			**615,766**	547,991
Net assets			**615,766**	547,991
Funds of the charity				
Unrestricted funds			**615,766**	547,991
Total charity funds	**12**		**615,766**	547,991

These financial statements were approved by the board of trustees and authorised for issue on 23 October 2026, and are signed on behalf of the board by:

Mr Fazlurrahman Hassan
Trustee

The notes on pages 6 to 12 form part of these financial statements.

Beardwood Musallah

Notes to the Financial Statements

Year ended 31 October 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 55 Beardwood Brow, Blackburn, Lancashire, BB2 7AT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

(a) No cash flow statement has been presented for the company.
(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies ***(continued)***

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Donations	82,343	36,179	**118,522**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	53,720	–	53,720

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Charitable activities	12,015	36,179	**48,194**
Support costs	2,553	–	**2,553**
	14,568	36,179	**50,747**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	4,907	–	4,907
Support costs	–	–	–
	4,907	–	4,907

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2025**	Total fund 2024
	£	£	**£**	£
Charitable activities	48,194	2,553	**50,747**	4,907

7. Analysis of support costs

	Analysis of support costs	**Total 2025**	Total 2024
	£	**£**	£
Premises	2,397	**2,397**	–
General office	156	**156**	4,907
	2,553	**2,553**	4,907

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	**12,015**	3,998

The average head count of employees during the year was 1 (2024: 1).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

9. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

10. Tangible fixed assets

	Land and buildings
	£
Cost	
At 1 November 2024	**408,431**
Additions	**42,623**
At 31 October 2025	**451,054**
Depreciation	
At 1 November 2024 and 31 October 2025	**–**
Carrying amount	
At 31 October 2025	**451,054**
At 31 October 2024	408,431

11. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	**785**	917
Social security and other taxes	**115**	117
Other creditors	**32,340**	32,340
	33,240	33,374

12. Analysis of charitable funds

Unrestricted funds

	At 1 November 2024	Income	Expenditure	**At 31 October 2025**
	£	£	£	**£**
General funds	547,991	82,343	(14,568)	**615,766**

	At 1 November 2023	Income	Expenditure	At 31 October 2024
	£	£	£	£
General funds	499,178	53,720	(4,907)	547,991

Restricted funds

	At 1 November 2024	Income	Expenditure	**At 31 October 2025**
	£	£	£	**£**
Restricted Funds	–	36,179	(36,179)	**–**

	At 1 November 2023	Income	Expenditure	At 31 October 2024
	£	£	£	£
Restricted Funds	–	–	–	–

13. Analysis of net assets between funds

	Unrestricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	451,054	**451,054**
Current assets	197,952	**197,952**
Creditors less than 1 year	(33,240)	**(33,240)**
Net assets	615,766	**615,766**

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	408,431	408,431
Current assets	172,934	172,934
Creditors less than 1 year	(33,374)	(33,374)
Net assets	547,991	547,991