TRUSTEES' ANNUAL REPORT AND STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2026
FOR
MUSLIM PATEL ASSOCIATION (BHARUCH)

Charity Number: 1189891

MUSLIM PATEL ASSOCIATION (BHARUCH)

COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2026

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MUSLIM PATEL ASSOCIATION (BHARUCH)

COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2026

REPORT OF THE TRUSTEES

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. 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).

INCORPORATION
The charitable incorporated organisation (CIO) was incorporated on 11 June 2020.

OBJECTIVES AND ACTIVITIES
Objectives and aims
The Charitable Objectives of the Association are:

1. To promote the Islamic faith and in particular to provide facilities for salaat (prayer), Nikkah (marriages), Janaazah (funerals), Eid Salaat.
    - To support and develop the Madrassa (religious education classes) in accordance with the Sunni Laws of Ahle-Sunnat-Wal-Jammat (Deobundi)
2. To promote the benefit of the inhabitants and primarily the Muslim inhabitants of the London Borough of Newham (hereinafter called- The Area of Benefit) without distinction of race or of political or other opinions by associating together the said inhabitants and the local authorities, voluntary and other organisations in a common effort to:
    - To advance the Islamic religion for the benefit of the public in accordance with the statements of belief appearing in the schedule
    - To advance the education of the said inhabitants
    - To promote and practice the concept of cohesive and integrated society amongst all communities
    - To provide facilities for religious worship, recreation or other leisure time occupation for the said inhabitants in the interest of social welfare with the object of improving their conditions of life
3. To promote such other charitable purposes as may from time to time be determined.

Public benefit
The trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity governing documents is a CIO Foundation model constitution registered with the charity commission on 11 June 2020. The charity is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO) as defined by Charities Act 2011.

Recruitment and appointment of new trustees
The existing trustees are responsible for the recruitment of new trustees. In selecting new trustees, we seek to identify people who are committed individuals whose views are aligned to the charity's vision in addition to being able to offer relevant skills and experience.

COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2026

Potential trustees are invited to attend trustees' meetings to meet the trustees and have an informal interview and are given more details about the charity's aims and activities and, if all agree, they are then proposed as new trustees as the subsequent trustees' meeting.

This process allows due consideration of the person's eligibility, personal competence, specialist knowledge and skills.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number
1189891

Trustees
Yusuf Ibrahim Vali
Gulamahmed Isap Sheth
Ismail Patel
Vali Patel
Nazir Mohammed Munshi
Yakub Ahmed Patel
Iqbal Bachcha
Yusuf Mohmed Patel
Yakub Mohamed Vali

Registered Address
Masjid Ul Hidaya
2a Church Road
London
E12 6AQ

Independent Examiner
Shouab Deputy ACCA ATT
123 Fourth Avenue
London
E12 6DP

Approval:
This report was approved by order of the board of trustees on the 30-10-26 and was signed on their behalf by:

Yusuf Ibrahim Vali

Independent Examiner's Report to the Trustees of Muslim Patel Association (Bharuch)

Independent examiner's report to the trustees of Muslim Patel Association (Bharuch)

I report to the charity trustees on my examination of the accounts of Muslim Patel Association (Bharuch) (the Trust) for the year ended 31 March 2026.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the 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.

Shouab Deputy ACCA ATT
123 Fourth Avenue
Manor Park
London
E12 6DP

Date: 30/10/26

MUSLIM PATEL ASSOCIATION (BHARUCH)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds 31-03-2026 £	Total Funds 31-03-2025 £
INCOMING RESOURCES			
Incoming Resources from Donations and Legacies	2	**128,349**	123,455
RESOURCES EXPENDED			
Expenditure on Charitable Activities	3	**96,778**	87,081
Net incoming/(outgoing) resources		**31,571**	36,374
Funds Brought Forward		**1,504,606**	1,468,232
Funds Carried Forward		**1,536,177**	1,504,606

MUSLIM PATEL ASSOCIATION (BHARUCH)

BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds 31-03-2026 £	Total Funds 31-03-2025 £
FIXED ASSETS:			
Tangible Assets	6	**1,242,600**	1,200,000
CURRENT ASSETS:			
Debtors	7	-	194
Cash at Bank and in Hand		**295,377**	306,212
		295,377	306,406
CURRENT LIABILITIES:			
Creditors: Falling due within one year	8	**(1,800)**	(1,800)
NET CURRENT ASSETS		**293,577**	304,606
NET ASSETS		**1,536,177**	1,504,606
FUNDS:			
Unrestricted Funds	9	**1,536,177**	1,504,606
TOTAL FUNDS		**1,536,177**	1,504,606

The financial statements were approved by the Board of Trustees and authorised for issue on 30-10-26 and were signed on its behalf by:

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Yusuf Ibrahim Vali

1. ACCOUNTING POLICIE

Basis of preparation of accounts

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention. The principal accounting policies applied in the preparation of these financial statements are set out below.

Statutory Information

Muslim Patel Association (Bharuch) is a charitable incorporated organisation (CIO) registered with Charity Commission in England and Wales. The registered office address can be found at the information page.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees anticipate no material uncertainties exist going forward, and that the expected level of income will support all expenditure for twelve months from the date of authorising these financial statements.

Income

All incoming resources are included on the Statement of Financial Activities when charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Expenditure

All expenditure is accounted for on an cash basis within the Statement of Financial Activities, and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised once there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Where costs cannot be directly attributed to the headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible Fixed Assets and Depreciation

No depreciation was charged in the year on the property as the residual value is greater than costs.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objective at the discretion of the Trustees. Restricted funds can only be used for the particular purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such

assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

Creditors

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where debt instrument is measured at the present value of the future payments discounted at the market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

Taxation

The charity is exempt from tax on its charitable activities.

2. DONATIONS AND LEGACIES

	31/03/2026 £	31/03/2025 £
Donations	**62,583**	55,057
Madressa fees	**61,520**	61,254
Lillah	**4,245**	5,144
	128,348	123,455

3. CHARITABLE ACTIVITIES

	31/03/2026 £	31/03/2025 £
Charitable activities	**96,778**	87,081

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

5. STAFF COST

Wages and salaries include salary paid to both employees who provided direct charitable service and those who were involved in the management of the charity.

	31/03/2026 £	31/03/2025 £
Wages and salaries	**71,770**	66,192
	71,770	66,192

The average number of employees during the year was as follows.

	31/03/2026	31/03/2025
Staff	8	8

No employees received emoluments in excess of £60,000

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Total £
Cost:		
At 1 April 2025 and 31 March 2026	1,200,000	1,200,000
Net Book Value:		
At 31 March 2026	1,200,000	1,200,000
At 31 March 2025	1,200,000	1,200,000

7. DEBTORS

	31/03/2026 £	31/03/2025 £
Debtor	-	194
	-	194

8. CREDITORS: Amount falling due within one year

	31/03/2026 £	31/03/2025 £
Other creditors	1,800	1,800
	1,800	1,800

9. MOVEMENT IN FUNDS

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

	Total 31/03/2026 £	Total 31/03/2025 £
Start of the year	1,504,606	1,468,232
Net movement in funds	31,571	36,374
End of the year	1,536,177	1,504,606

10. KEY MANAGEMENT PERSONNEL

Key management personnel comprise of the Board of Trustees.

11. RELATED PARTY TRANSACTIONS

There were no related party transactions for the year ended 31 March 2026.

MUSLIM PATEL ASSOCIATION (BHARUCH)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	31/03/2026	31/03/2025
	£	£
INCOMING RESOURCES		
Donations and Legacies		
Donations	62,583	55,057
Madressa fees	61,520	61,254
Lillah	4,245	5,144
	128,348	123,455
RESOURCES EXPENDED		
Charitable Activities		
Wages	71,770	66,192
Rates and water	990	10
Light and heat	6,766	8,501
Telephone	656	617
Books and other materials	781	994
Subsistence	1,115	-
Insurance and licenses	4,305	4,910
Computer costs	708	72
Repairs and renewals	6,306	3,985
Sundry	1,439	-
Cleaning	141	-
Accountancy Fees	1,800	1,800
Total Resources Expended	**96,777**	87,081
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE	**31,571**	36,374