BANGLADESH ISLAMIC CENTRE ST ALBANS

TRUSTEE'S REPORT AND ACCOUNTS

For The Year Ended 31 Dcember 2025

Charity Number: 285054

BANGLADESH ISLAMIC CENTRE ST ALBANS

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BANGLADESH ISLAMIC CENTRE ST ALBANS

Charity Information

Directors / Trustees:	Muhammad Abdur Rahim	President	Appointed on 19/03/2023
	Latifur Rahman Choudhury	Vice-President	Appointed on 19/03/2023
	Md Aminul Islam	Assistant Secretary	Appointed on 19/03/2023
	Mohammed Khala Miah	Assistant Terasurer	Appointed on 19/03/2023
	Fazlul Haque Choudhury	General Secretary	Appointed on 19/03/2023
	Tafajjul Hussain	Treasurer	Appointed on 19/03/2023
	Mohamed Salim Uddin	Trustee	Appointed on 02/08/2026
	Aklis Khan	Trustee	Appointed on 02/08/2026
	Shajahan Alam	Trustee	Appointed on 02/08/2026
	Mohammed Jilur Rashid	Trustee	Appointed on 02/08/2026
	Emran Choudhury	Trustee	Appointed on 19/03/2023
	Babul Islam	Trustee	Appointed on 19/03/2023
	Shalim Miah	Trustee	Appointed on 19/03/2023
	Mohammed Abdul Latif Shahed	Trustee	Appointed on 19/03/2023
	Horuf Miah	Trustee	Appointed on 19/03/2023
	Abdus Sohid Chowdhury	Trustee	Appointed on 19/03/2023
	Abul Kalam Chowdhury	Trustee	Appointed on 19/03/2023
	Salim Ullah	Trustee	Appointed on 19/03/2023
	Millat Hossen Chowdhury	Trustee	Appointed on 19/03/2023
	Ahmed Ali	Trustee	Resigned on 01/08/2026
	Ishtaq Ahmed	Trustee	Resigned on 01/08/2026
	Sharon Miah	Trustee	Resigned on 01/08/2026
	Mohammed Luthfur Rahman Chowdhury	Trustee	Resigned on 01/08/2026
	Azad Miah	Trustee	Resigned on 01/08/2026

Charity Number: 285054

Registered Office Address: 77 Hatfield Road St Albans
Herts
AL1 4JL

Independent Examiner: Misbahul Karim FCCA
MMK Chartered Certified Accountants
37th Floor, 1 Canada Square
London, E14 5DY

Banks: Barclays Bank

BANGLADESH ISLAMIC CENTRE ST ALBANS
Trustees' Report
For The Year Ended 31 Dcember 2025

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 December 2025.
The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Documents

The organisation was registered as a charity on 18 August 1982. The charity was established under the Charity Act 2011 which established the objects and powers of the charitable organisation and is governed under its Articles of Association.

Appointment of Trustees

The charity's Trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association, the members of Charity Trustees consist of at least three.

Trustee Induction or Training

The Trustees maintain a working knowledge of charity are kept up to date with the operations of the charity through board meetings.

Related Parties

The Charity has considered the disclosure requirements of the SORP for related party relationships and believes that there are no related party relationships other than the Trustees and their close connections

Risk Management

The Trustees have identified the major risks to which the Charity is exposed and believe that the systems in place are adequate to mitigate those risks. The charity makes little use of financial instruments other than an operational bank account and so its exposure to price risk, credit risk, liquidity risk is not material for the assessment of the assets, liabilities, financial position and profit or loss of the charity.

Public Benefit Statement

The Trustees consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by Charity Commission. The paragraphs below demonstrate the public benefit arising through the Charity's activities.

Objective and Activities

The Charity's objects and regulations are regulated by the constitution adopted on 13 June 1982. As amended on 05 May 2013.

Bangladesh Islamic Centre St Albans objectives are:

To advance the Islamic religion among the local residents;
To advance religious education among children and adults; and
To provide facilities for recreation and leisure activities.
In furtherance of these objects the charity provides prayer and other facilities, celebrates Islamic holidays and raises funds from the members of the public, especially by way of Friday, Eid and Ramadan collections.
To meet these objectives the charity seeks charitable donations and grants from the public at general and other institutions.
This charity is managed by a committee (Board of Trustees) elected by the members to oversee the overall activities, and the office bearers are in charge of the day-to-day running of the charity.

Roles and Contributions of Volunteers

Bangladesh Islamic Centre St Albans engages volunteers to support both individual programmes and the general operational procedures of the charity.

Trustees and/or principal officers
The following officers of the charity have held office for the whole of the year.
Muhammad Abdur Rahim Resigned from the position of President
on 01/08/2026 and Appointed as a Trustee on 02/08/2026
Latifur Rahman Choudhury Trustee Appointed on 02/08/2026
Md Aminul Islam Trustee Appointed on 02/08/2026
Mohammed Khala Miah Trustee Appointed on 02/08/2026

Fazlul Haque Choudhury Resigned as Trustee and was appointed as Chair on 04/10/2026
Tafajjul Hussain Trustee Appointed on 02/08/2026
Mohamed Salim Uddin Trustee Appointed on 02/08/2026
Aklis Khan Trustee Appointed on 02/08/2026
Shajahan Alam Trustee Appointed on 02/08/2026
Mohammed Jilur Rashid Trustee Appointed on 02/08/2026
Emran Choudhury Trustee Appointed on 02/08/2026
Babul Islam Trustee Appointed on 02/08/2026
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Abul Kalam Chowdhury Trustee Appointed on 02/08/2026
Salim Ullah Trustee Appointed on 02/08/2026
Millat Hossen Chowdhury Trustee Appointed on 02/08/2026
Ahmed Ali Trustee Resigned on 01/08/2026
Ishtaq Ahmed Trustee Resigned on 01/08/2026
Sharon Miah Trustee Resigned on 01/08/2026
Mohammed Luthfur Rahman Chowdhury Trustee Resigned on 01/08/2026
Azad Miah Trustee Resigned on 01/08/2026

Activities and Achievements

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, together with the continued investment in improving and expanding the Centre's facilities, provide benefit both to those who use the Bangladesh Islamic Centre St Albans and the wider community of St Albans.

5 Daily Prayers

The Mosque has been open 365 days a year for the five daily prayers. We have 100-200 people attend on average for each prayer through which they have been fulfilling their spiritual needs. Also, the imam makes himself available for advice and consultation after each prayer.

Jummah

Every Friday the Mosque is open for the Jummah prayer. On average 200-500 peoples attend including children. A sermon is given to encourage people to be a responsible and caring Muslim and to participate locally to create social harmony; this is followed by a congregational prayer.

Eid and Tarawih Prayers

The two Eid prayers were held in the Mosque; Normally 4 Jammah takes place; approximately 2000 people attend Eid prayer including children and women. During the month of Ramadan, approximately 100 people attend the Tarawih prayers each night.

Building Improvement and Community Development

During the year, the charity undertook a significant programme of improvement works to enhance the Mosque's facilities and better serve the needs of the growing and diverse local community. The project included the creation and improvement of dedicated facilities for female worshippers, together with other structural and operational enhancements designed to improve accessibility, capacity, comfort, and inclusiveness for all users of the Centre.

The Trustees believe these improvements will provide substantial long-term public benefit by enabling greater participation in religious activities, improving the experience of worshippers, and ensuring that the Centre remains welcoming and accessible to all members of the community, including women, children, elderly users, and visitors.

Review of Transactions and Financial Position:

The statement of financial activities showed a net surplus for the year of £40,551 (2023/24 profit £29,491) and total reserves stands at £1,177,400. Which includes revaluation of an asset worth £750,000 that was missing from the prior year’s account balance sheet (2023/24 reserves £1,136,848).

Principle Funding Sources

The principal funding sources of Bangladesh Islamic Centre St Albans for the year ended 31 December 2025 are 100% private donations.

Investment Powers and Policy

Under the Articles of Association, there are no restrictions upon investments made by the charity. All investments will be made following careful consideration by the Trustees to further the public benefit of the charity.
Charitable and Political Donations

Bangladesh Islamic Centre St Albans made no political or charitable donations in the reporting year ended 31 December 2025

Bangladesh Islamic Centre St Albans made no political or charitable donations in the reporting year ended 31 December 2025 .
All political or charitable donations will be made following careful consideration by the Trustees to further the public benefit of the charity.

Statement of Trustees' Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable organisation as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

Select suitable accounting policies and apply them consistently.
Make judgements and estimates that are reasonable and prudent; and
Prepare the financial statements on the going concern basis unless it is not appropriate to assume that the charity will continue on that basis.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the current Trustees/Directors on 16 October 2026.

Signed on behalf of the Board of Trustees/Directors

.....
Muhammad Abdur Rahim
President



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BANGLADESH ISLAMIC CENTRE ST ALBANS

For The Year Ended 31 Dcember 2025

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 13.

Respective Responsibilities of Trustees and Examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011(the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under charity act and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's QualifiedStatement

The current trustees have advised that due to an internal dispute they were not in control of the organisation for the years ended 31 December 2021 and 31 December 2022. Those periods were not independently examined, and the current Trustees do not have access to all the records for those periods. Therefore, I was unable to confirm the opening balances brought forward in the previous year.

The Trustees confirmed that the freehold property owned by the charity at 77 Hatfield Road, St Albans was not recorded as an asset in the charities accounts as of 31 December 2022. The Trustee's resolved that to include the asset in the current accounting year. The Trustees also resolved that the valuation of the property would be £750,000, based on their insurance rebuilding valuation.

My examination was limited due to insufficient evidence and incomplete prior year accounts.

In connection with my examination, no other matter except that referred to in the above paragraphs has come to my attention

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:

-to keep accounting records in accordance with section 130 of the Charities Act; and

-to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 130 of the Charities Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Misbahul Karim FCCA
MMK Chartered Certified Accountants
37th Floor, 1 Canada Square
London, E14 5DY
Date:

BANGLADESH ISLAMIC CENTRE ST ALBANS
STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 Dcember 2025

	Notes	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
Incoming Resources					
Grants & Donations	2	104,123	-	104,123	90,201
Other Income		-	-	-	
Total Incoming Resources		104,123	-	104,123	90,201
Resources Expended					
Charitable Activities	3	62,372	-	62,372	59,510
Governance Cost	4	1,200	-	1,200	1,200
Total Resources Expended		63,572	-	63,572	60,710
Net Income For The Year		40,551	-	40,551	29,491
Reconciliation of Funds:					
Total Funds Brought Forward		34,602	-	34,602	5,111
Total Funds Carried Forward		75,153	-	75,153	34,602

CONTINUING OPERATIONS

None of the Charity's activities were acquired or discontinued during the above two financial periods.

TOTAL RECOGNISED GAINS AND LOSSES

The Charity has no recognised gains or losses for the above two financial periods.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Charities Act 2011.

The notes on pages 10 to 13 form part of these accounts.

BANGLADESH ISLAMIC CENTRE ST ALBANS

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes		2025		2024
			£		£
Fixed Assets					
Freehold Land and Buildings	5		1,238,989		1,086,068
Fixture & Fittings			-		-
			1,238,989		1,086,068
Current Assets					
Cash at Bank and In Hand	8	27,537		51,981	
		27,537		51,981	
Creditors					
Amounts Falling Due Within One Year	6	2,125		1,200	
Net Current Assets			25,412		50,781
Amounts Payable After More Than One Ye	7	87,000			-
			1,177,400		1,136,849
Total Funds of The Charity					
Unrestricted Funds- General B/f			1,177,400		1,136,849
Revaluation Reserve			-		-
			1,177,400		1,136,849

These accounts were approved by the Board of Trustees on 16 October 2026

.....
Muhammad Abdur Rahim President
27 Oct 2026

.....
Tafajjul Hussain Treasurer

The notes on pages 10 to 13 form part of these accounts

BANGLADESH ISLAMIC CENTRE ST ALBANS
Notes to the Accounts
For The Year Ended 31 Dcember 2025

1. Accounting Policies

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards , the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial
statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is
deferred. The income from fundraising ventures is shown gross, with the associated
costs included in fundraising costs.

1.3 Resources Expended

Resources expended are included in the Statement of Financial Activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use
of those resources.

1.4 Going Concern Basis

The financial statements have been prepared on the going concern basis, as in the opinion of the trustees, there are no issues arising which would suggest any other basis as being more appropriate.

1.5 Depreciation

Depreciation is provided using the following rates and bases to reduce by annual instalments the cost, less estimated residual value, of tangible assets over the estimated useful lives:

BANGLADESH ISLAMIC CENTRE ST ALBANS
Notes to the Accounts
For The Year Ended 31 Dcember 2025

2. Grants and Donations

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Donations - Cash	1,025	-	1,025	1,150
Donations - Direct Credit	24,904	-	24,904	15,485
Rental Income	8,875	-	8,875	14,000
Eid Donations	3,420	-	3,420	4,015
Friday Collection - Cash	33,587		33,587	43,256
Refund- British Gas, Thames Water and Bank Charges	587	-	587	62
Memebrship Fee Collection	-	-	-	-
Flood Collection and Project Donation	-	-	-	3,475
Taraweeh Hafiz Collection	4,855	-	4,855	4,708
Other Mosque Collections	26,870	-	26,870	4,050
Solicitor -Insurance	-	-	-	-
Election Nomination Fee	-	-	-	-
Emergency Collection- Turky, Morocco & Palestine	-	-	-	-
	104,123	-	104,123	90,201

3. Cost of Charitable activities

			2025	2024
			£	£
Cost Directly Allocated to Activities:				
Donations-Turky, Morocco & Palestine	-	-	-	-
Hadia for Hafiz	6,215	-	6,215	6,000
Insurance	1,590	-	1,590	1,583
Light and Heat	5,867	-	5,867	8,306
Election Fee	-	-	-	-
Legal and Professional Fee	3,161	-	3,161	2,234
Equpment Expenses	500	-	500	507
Rates & Water including arrears	2,066	-	2,066	1,005
Repairs and Maintenance	5,206	-	5,206	3,831
Flood Donation	-	-	-	1,205
Fire Guard Service	-	-	-	1,436
Telephone and Internet	388	-	388	453
Imam & Teachers Remuneration including PAYE Tax	37,379		37,379	32,950
			62,372	59,510

4. Governance Cost

	2025	2024
	£	£
Accountancy Fee	1,200	1,200
	1,200	1,200

5. Tangible Fixed Assets

	Freehold Land & Buildings	Fixture, Fittings & Equipment	Portable Buildings	Total £
COST				
At 01 January 2025	1,086,069			1,086,069
Addition	152,920	-	-	152,920
As at 31 December 2025	1,238,989	-	-	1,238,989
NET BOOK VALUES				
As at 31 December 2025	1,238,989	-	-	1,238,989
As at 31 December 2024	1,086,069	-	-	1,086,069

BANGLADESH ISLAMIC CENTRE ST ALBANS
Notes to the Accounts
For The Year Ended 31 Dcember 2025

6.Creditors: Amounts Falling Due Within One Year	**2025**	**2024**
	£	**£**
Accountancy Fee	1,200	1,200
PAYE	925	-
	2,125	1,200

7. Creditors: Amounts Payable After More Than One Year		
	87,000	-

BANGLADESH ISLAMIC CENTRE ST ALBANS
Notes to the Accounts
For The Year Ended 31 Dcember 2025

8.Cash at Bank and in hand	**2025** £	**2024** £
Cash at Bank	27,537	51,981
Cash in Hand	-	-
	27,537	51,981

9.Transactions With Trustees

None of the trustees were remunerated or reimbursed expenses during the year.

Signable

Issuer	MMK Chartered Certified Accountants
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Document fingerprint	a65da2d5f9c3db6651d1aa43463bc7f0

Parties involved with this document

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Tue, 27th Oct 2026 15:20:14 GMT	Mr Tafajjul Hussain - Signer (4bc72fd91501570d99e65f529c694b14)

Audit history log

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