

Charity registration number 1003212 (England and Wales)

**SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Moliqur Rahman Mohammed Taj Uddin Mohammed Ashraful Islam Mohammed Abdul Hannan	(Appointed 1 June 2025) (Appointed 1 June 2025) (Appointed 1 June 2025)
<b>Charity number (England and Wales)</b>	1003212	
<b>Principal address</b>	253 Halfords Lane Smethwick Birmingham UK B66 1BD	
<b>Independent examiner</b>	Mohammed Yaseen ACCA Soho House 362 - 364 Soho Road Birmingham B21 9QL	

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# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

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# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2024

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The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

#### **Objectives and activities**

The charity's activities are governed by its Constitution. The charity's objects laid down in the Constitution include:

- the advancement and preservation of the Islamic faith;
- the advancement of education including instruction in the Islamic faith;
- to provide facilities for recreation or other leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the inhabitants of the area of Smethwick;
- to advance and cater for the religious needs and educational activities;
- to undertake the day-to-day management of the Association in accordance with the Constitution; and
- to foster goodwill and harmonious relations.

#### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### *Activities*

The main activities include catering for the religious needs of the community and the provision of educational activities.

The Mosque is a centre for worship and activities connected to the Islamic faith. The Mosque is open to members of public from outside of Smethwick.

Educational activities are open to children and adults. Activities range from basic classes to tutorials on everyday manners to help create goodwill in public.

#### **Achievements and performance**

##### *Significant activities and achievements against objectives*

The charity received income of £290,030 during the year, thanks mainly to the generosity of donors within the area and other parts of the UK.

It has been an extremely challenging year with the ongoing renovation works to the charity building. This should provide the public with improved facilities and services. Of the donations collected, £229,672 has been specifically donated for the renovation work. The charity users and the public in general have been very generous in donating towards this project. We thank all those who have supported the charity and hope to achieve continuing donations to progress with the project.

The charity held a number of conferences during the year which had attendees from various parts of the Midlands. The topics included the importance of family values, education, and good manners in society. On Fridays, an increasing number of the public from outside Smethwick are using the charity's services.

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## TRUSTEES REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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### **Financial review**

The Trustees are satisfied with the financial position of the charity at the period end. There are sufficient cash funds and relatively small liabilities.

At 31 December 2024 there were total unrestricted reserves of £762,649.

Restricted reserves at this date were £44,259.

### *Reserves policy*

There is no set policy on the level of unrestricted reserves other than to maintain any surpluses left from donations for the furtherance of its Objects.

A separate restricted reserve was set up for the continuing renovation work to the charity property.

### **Structure, governance and management**

The charity's activities are governed by its Constitution

The trustees who served during the year and up to the date of signature of the financial statements were:

Moliquur Rahman

Mohammed Taj Uddin

(Appointed 1 June 2025)

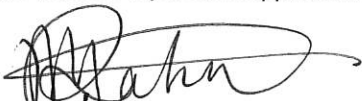
Mohammed Ashraf Islam

(Appointed 1 June 2025)

Mohammed Abdul Hannan

(Appointed 1 June 2025)

The trustees report was approved by the Board of Trustees.



Moliquur Rahman

**Trustee**

29 October 2025

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

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I report to the trustees on my examination of the financial statements of Smethwick Bangladeshi Muslim Welfare Association (the charity) for the year ended 31 December 2024.

#### **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.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Charities Act 2011.
- 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



**Mohammed Yaseen ACCA**

Soho House  
362 - 364 Soho Road  
Birmingham  
B21 9QL  
29 October 2025

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income and endowments from:</b>							
Donations and legacies	2	59,090	229,672	288,762	45,502	38,598	84,100
Other income	3	1,268	-	1,268	1,245	-	1,245
<b>Total income</b>		<u>60,358</u>	<u>229,672</u>	<u>290,030</u>	<u>46,747</u>	<u>38,598</u>	<u>85,345</u>
<b>Expenditure on:</b>							
Charitable activities	4	65,819	-	65,819	36,330	61	36,391
<b>Total expenditure</b>		<u>65,819</u>	<u>-</u>	<u>65,819</u>	<u>36,330</u>	<u>61</u>	<u>36,391</u>
<b>Net income/(expenditure)</b>		<u>(5,461)</u>	<u>229,672</u>	<u>224,211</u>	<u>10,417</u>	<u>38,537</u>	<u>48,954</u>
Transfers between funds		277,722	(277,722)	-	29,466	(29,466)	-
<b>Net movement in funds</b>	6	<u>272,261</u>	<u>(48,050)</u>	<u>224,211</u>	<u>39,883</u>	<u>9,071</u>	<u>48,954</u>
<b>Reconciliation of funds:</b>							
Fund balances at 1 January 2024		490,388	92,309	582,697	450,505	83,238	533,743
<b>Fund balances at 31 December 2024</b>		<u>762,649</u>	<u>44,259</u>	<u>806,908</u>	<u>490,388</u>	<u>92,309</u>	<u>582,697</u>

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

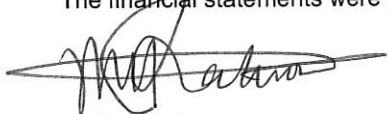
# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		795,286		308,468
<b>Current assets</b>					
Cash at bank and in hand		160,629		278,013	
<b>Creditors: amounts falling due within one year</b>	11	<u>(1,007)</u>		<u>(2,784)</u>	
<b>Net current assets</b>			<u>159,622</u>		<u>275,229</u>
<b>Total assets less current liabilities</b>			<u>954,908</u>		<u>583,697</u>
<b>Creditors: amounts falling due after more than one year</b>	12		<u>(148,000)</u>		<u>(1,000)</u>
<b>Net assets</b>			<u><u>806,908</u></u>		<u><u>582,697</u></u>
<b>The funds of the charity</b>					
Restricted income funds	14		44,259		92,370
Unrestricted funds	15		762,649		490,327
			<u><u>806,908</u></u>		<u><u>582,697</u></u>

The financial statements were approved by the trustees on 29 October 2025



Moliqur Rahman  
Trustee

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

##### 1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.



# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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**3 Other income**

	<b>Unrestricted funds 2024 £</b>	<b>Unrestricted funds 2023 £</b>
Other income	1,268	1,245

**4 Expenditure on charitable activities**

	<b>Charitable activities 2024 £</b>	<b>Charitable activities 2023 £</b>
<b>Direct costs</b>		
<b>Share of support and governance costs (see note 5)</b>		
Support	65,099	35,791
Governance	720	600
	<u>65,819</u>	<u>36,391</u>
<b>Analysis by fund</b>		
Unrestricted funds	<u>65,819</u>	<u>36,391</u>

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 5 Support costs allocated to activities

	2024	2023
	£	£
Staff costs	19,363	12,922
Depreciation	814	814
Cleaning	240	251
Equipment expensed	1,240	200
Events	9,382	8,870
Insurance	1,077	942
JustGiving service charges	6,619	-
Light and heat	8,983	8,412
Other legal and prof	380	75
Rates	1,287	1,149
Stationery and printing	1,018	-
Bank charges	184	154
Repairs and maintenance	393	1,323
Scanners	-	529
Telephone and internet	359	150
Temps and recruitment	13,760	-
Governance costs	720	600
	<u>65,819</u>	<u>36,391</u>
<b>Analysed between:</b>		
Charitable activities	<u>65,819</u>	<u>36,391</u>

### 6 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>814</u>	<u>814</u>

### 7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 8 Employees

The average monthly number of employees during the year was:

2024	2023
Number	Number
<u>1</u>	<u>1</u>

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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8 Employees	(Continued)	
Employment costs	2024	2023
	£	£
Wages and salaries	19,363	12,905
Other pension costs	-	17
	<u>19,363</u>	<u>12,922</u>

There were no employees whose annual remuneration was more than £60,000.

### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

## 9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

## 10 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Total
	£	£	£
<b>Cost</b>			
At 1 January 2024	305,620	11,263	316,883
Additions	487,632	-	487,632
At 31 December 2024	<u>793,252</u>	<u>11,263</u>	<u>804,515</u>
<b>Depreciation and impairment</b>			
At 1 January 2024	-	8,415	8,415
Depreciation charged in the year	-	814	814
At 31 December 2024	<u>-</u>	<u>9,229</u>	<u>9,229</u>
<b>Carrying amount</b>			
At 31 December 2024	<u>793,252</u>	<u>2,034</u>	<u>795,286</u>
At 31 December 2023	<u>305,620</u>	<u>2,848</u>	<u>308,468</u>

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

<b>11 Creditors: amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	277	257
Trade creditors	90	1,887
Other creditors	640	640
	<u>1,007</u>	<u>2,784</u>
<b>12 Creditors: amounts falling due after more than one year</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Loans (Qarze Hasana)	148,000	1,000
	<u>148,000</u>	<u>1,000</u>
<b>13 Retirement benefit schemes</b>	<b>2024</b>	<b>2023</b>
<b>Defined contribution schemes</b>	<b>£</b>	<b>£</b>
Charge to profit or loss in respect of defined contribution schemes	-	17
	<u>-</u>	<u>17</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

#### 14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
	92,309	229,672	-	(277,722)	44,259
	<u>92,309</u>	<u>229,672</u>	<u>-</u>	<u>(277,722)</u>	<u>44,259</u>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
	£	£	£	£	£
	83,238	38,598	(61)	(29,466)	92,309
	<u>83,238</u>	<u>38,598</u>	<u>(61)</u>	<u>(29,466)</u>	<u>92,309</u>

# SMETHWICK BANGLADESHI MUSLIM WELFARE ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	490,388	60,358	(65,819)	277,722	762,649
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
	£	£	£	£	£
General funds	450,505	46,747	(36,330)	29,466	490,388
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

#### 16 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

