

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Report of the Trustees and Unaudited Financial Statements

Period of accounts

Start date: 01 April 2019

End date: 31 March 2020

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST
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JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Company Information

For the year ended 31 March 2020

Trustees

Mr. Shaykh Faiz ul Aqtab Siddiqi, Chairman.
Mr. Mujibur Rehman Awan, Secretary/Trustee.
Mr. Shaykh Tauqir Ishaq, Trustee.
Mr. Shaykh Noorul Aqtab Siddiqi, Trustee.
Mr. Haroon Kalla, Trustee.
Mr. Aby Carrim, Trustee. Mr.
Mr. Imran Khan, Trustee.
Mr. Syed Hassan Shah, Trustee.
Mr. Faried Chedie, Trustee.
Miss Farjana Hannan, Trustee.
Dr. Safwan Tayyab, Trustee.

Bankers:

Lloyds Bank plc, 25 Gresham Street, London, EC2 V 7HN
HSBC, 104 High street, Strood Kent ME2 4TS

Registered Number

517456

Registered Office

Hijaz
Watling street Nuneaton Warwickshire
CV11 6BE

Accountants

EDGE CHARTERED CERTIFIED ACCOUNTANTS
Electric Wharf
1 Generator Hall
Coventry
CV1 4JL

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report
For the year ended 31 March 2020

The trustees are pleased to present their Annual Report together with the financial statements of the Trust for the year ending 31st March 2020.

Hijaz is a unique site in Europe offering not only a place of Islamic worship, education and reflection, but it also opens to people of all faiths and no faith. It enriches visitors with first-hand experience of being amongst Muslims who wish to better both themselves and society in general in their day to day lives.

Existing beneficiaries enjoy the benefits of visiting the grounds for personal and educational reasons. Visitors including from out-reach projects and mentees have been inspired and educated. Hijaz presents a platform to witness and engage with a living, breathing Islamic lifestyle that exists in Hijaz. Both children and adults alike have enjoyed being able to witness the daily practices of Muslim life, not in a virtual or artificial manner, but in a truly first-hand, experiential way. Attendees of the annual Blessed Summit, away day visits of 786 Clubs and surgeries have all given very positive feedback of the enrichment and inspiration the unique site offers. Many have shown enthusiasm about the prospect of returning with friends, colleagues, and peers to show them the experience of the true Islam. The Trust has had its annual review and taken stock and is clear about its strategic direction which is reflected in its New Business Plan.

The Trust is excited about recent and ongoing developments that have taken place in Hijaz. We look forward to Hijaz catering for a wider range of visitors to experience Islam in an organic, natural, educational, and spiritual setting. The Trust looks forward to evolving the 786 Club's ethos of nurturing young minds and teaching them about Islam in a fun and simple way. In addition to the out-reach work, Hijaz looks forward to inviting children from schools and clubs around the country to experience an Islamic education during Day Visits. The Trust looks forward to maximising on the attractive, unique qualities offered in the grounds at Hijaz: Europe's first Mausoleum; a modernised, multi-use Mosque; a private Muslim graveyard; a setting for reflection in a peaceful and tranquil setting surrounded by nature.

In keeping with its evolving New Business Plan, the Trust is looking forward to opening up this experience to a wider demographic than it has done so in the past and will provide taster days to all who wish to learn about Islam. The charity is excited about the opportunity that widening our demographic will offer - to educate people about the fundamentals of an Islamic spiritual way of life and the chance to dispel myths and miseducation about the religion.

With the renewed, evolving vision in mind, we have begun to improve the facilities on the site. The Trust is pleased to be in a position to have begun investing our resources and projects into making Hijaz a centre which will allow people to experience true Islam.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2020

Hijaz has continued to hold regular spiritual gatherings which have been enriching for both local and national volunteers of the Trust and the wider public. Bespoke guidance and counsel and advice continue to be held through spiritual surgeries and the forums of arbitration. Mentoring has been expanded to the youth programme of the older children of many volunteers, as well as continued with people from the wider public.

The Trust is heartened by the resounding success of our annual Blessed Summit, which discussed the theme of Climate Change, the Environment and Conservationism and Islam's deeply rooted approach to caring for the world and all of God's creation. The feedback was exceptional, as beneficiaries of all ages reported that this was the most informative event they had ever attended. Practical tips and advice reinforced by Islamic literature and teachings were at the forefront of the presentation, helping us all consider how we can change our lifestyles to be kinder to the environment.

In these unprecedented times, the Trust responded promptly in solidarity with the rest of the world to the emerging Coronavirus pandemic. From the onset of the outbreak, the Trust was the first of Muslim places of worship nationwide to cancel congregational prayers, before this became a government led requirement. For the first time in its history, the Trust was compelled to restrict access to Hijaz to external visitors. Despite the challenges presented by this, Hijaz has maintained a fortifying relation with its beneficiaries, providing hope and support during these unpredictable times of great difficulty. The Trust is revisiting and adapting to the needs of social distancing requirements and looks forward to preparing the grounds and re-welcoming people from all walks of life into Hijaz's spiritual sanctuary for much needed enrichment when it will be safe to do so.

The Trust welcomes opportunities to support local partners, including our cherished NHS hospitals and GPs during this crisis. The Charity looks forward to deepening ties with Leicestershire County Council and other national services to improve not only the health and safety of our fellow human beings but also their overall wellbeing. We continue to have similar positive communications with the Bishop of Warwick and the Bishop of Leicester.

We are pleased to have continued our outreach within the local community of Leicestershire and Warwickshire. Our young volunteers received a welcoming response from our local Leicestershire community who received our gifts of food packages after spiritual gatherings.

On behalf of the Trust, I would like to express gratitude and appreciation to our donors, volunteers and beneficiaries who continue to support our projects and the development of our service to all of society.

Signed



Mujibur Rehman Awan
Secretary

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2020

Our purposes and activities

Jamia Islamia (Islamic Studies Centre) Trust, known as "Hijaz College", has been serving the community for over three decades and has built unique partnerships within the British Muslim community. Its core values have always been centered on Education, Society and Spirituality.

Mission Statement

Offering Islamic spiritual and academic education and mentoring for Muslims in the U.K., and strengthening their ethical, religious and social values and citizenship whilst engaging with people of all faiths and no faith to enable them to experience the richness and culture Islam.

The key purposes of the Trust are:

- to promote advancement of the religion of Islam.
- the advancement of education of the Muslim children and adults.
- the teaching of Arabic and other languages.
- such other charitable means as the Trustees shall see fit in line with its mission statement.

The trustees have developed a Business Plan to implement its objectives by:

- Providing Islamic Education to meet the modern needs of Muslims.
- Enriching society through community service and grassroots initiatives.
- Empowering individuals and groups to serve the needs of their own communities.
- Providing Islamic services to the British Muslims that enhance their lives as British Citizens.
- Promoting Islamic Spirituality, Dynamic Thinking and Personal Development through all projects and initiatives.
- Contributing to social harmony in the United Kingdom through implementation of the universal principles of Islam.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report
For the year ended 31 March 2020

The following projects are being planned and delivered to achieve the Trust's aims and objectives:

Hijaz College

Hijaz College continues to deliver the teaching aspect of our Trust. This was done not only in the traditional classroom setting but also through monthly gatherings to allow more people, who cannot commit to regular fortnightly attendance, to benefit from the Knowledge and Wisdom offered by Islam to our Society as a whole. Hijaz College organised:

1. Teaching of Islamic short stories, which previously took place in local cities Birmingham and Leicester, were moved onto an Online teaching platform due to social distancing. In the last year, the subjects involved the following courses:
 - a. **Significant principles in Islam:** Knowledge, character,, pillars of Islam, intention, repentance, patience, thankfulness; and
 - b. **Deeper Reflection of the Sublime Charter of the Holy Prophet ﷺ:** biographical account, principles, miracles, leadership of the Muslim community.

The Online platform allowed the short courses to open up to a much larger audience.

2. Eid-ul-Fitr, Eid-ul-Adha, and the Mawlid (celebration of the Birthday of our Beloved Prophet ﷺ) were also celebrated. Lectures, explaining the importance of the events, were delivered on each function and Food was served to all those attending. For the two Eids this was done in the form of a celebratory lunch.
3. Another platform of education was the Jummah Prayers held every Friday with a 30-minute lecture delivered each week in the form of the Jummah Khutba. Food was also served to all the visitors after the Friday prayers.
4. We continued to host successful community events celebrating the auspicious dates in the Islamic calendar: Night of Ascension and the Night of Forgiveness.

Spiritual Surgery and Mentoring

Surgery time with Shaykh Faiz Siddiqi continues to be offered to members of the Hijaz Community and the wider public on a regular basis. This allows the public to ask questions about Islamic faith, spirituality, and their personal affairs. Where necessary, bespoke guidance, advice and resolutions have been provided to assist with marital or family disputes, business disagreements. It is a true asset to the trust that the Shaykh is a qualified Islamic scholar and commercial barrister, and therefore able to offers a holistic and informed perspective on matters pertaining to both Islamic law and the English legal system.

In keeping with centralising our inimitable services on to our main site, spiritual surgeries have been held in Hijaz. We continue to hold surgery prior to national events usually held in the evening. This way we have still been able to offer the general and bespoke mentoring by members of the Hijaz Community.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Trustee's Report****For the year ended 31 March 2020**

Several hundred surgery attendees were seen in the last year by Shaykh Siddiqi.

Visitors benefitted from both the Shaykh's and Hijaz Community mentors' methodical guidance as well as the spiritual benefits of spending time on-site for reflection, worship, and spiritual blessings.

Blessed Summit

The Blessed Summit is an annual national weekend programme that takes place in Hijaz in Nuneaton every summer. It is a free event, which several hundreds of people attend including local volunteers, friends, family, and people who have experienced or engaged with the Trust's projects. The Blessed Summit continues to be a popular event which allows volunteers from around the country and locally to gather and attend collective worship as well as reflect on relevant issues, usually relating to the theme of the event.

This year's Blessed Summit centred its theme on the relevant issue of Climate Change, and what we as ordinary people, and a large Muslim community specifically, can do to address the growing crisis. In response to the UN's Public Health Journal and officials worldwide recognising the Climate Emergency, the Trust sought to invite guest speakers with insight and possible solutions to the crisis.

Hijaz conveyed the Blessed Summit for the Muslim community, for it to act, and become more engaged with issues of the environment. We were delighted to host national guest speakers:

- Professor Piers Forster, the Professor of Physical Climate Change (Nobel Peace Prize winner for works on Climate Change), who spoke on achieving Net-zero Emission and the government's targets;
- Hajj Ahmad Thomson, co-founder of Islamic Foundation for Ecology and Environmental Sciences (IFEES), who spoke on the example of Allah Almighty in Ordering His Creation;
- Councillor Max McLoughlin, spokesperson for climate change for the Green Party, highlighted broader issues of human rights and islamophobia and climate migrants in his speech entitled Climate Breakdown: Global Injustice;
- Dr Lufti, former agricultural consultant and researcher and lecturer at Oxford University and founder of Willowbrook Farm in Oxfordshire which emphasises Islamic ethics at the heart of its produce, spoke about the need for Ethical Animal Rearing.

Almost 1,500 guests attended throughout the weekend and the Trust was warmed to hear how impactful the event was on the audience. They responded with overwhelmingly positive messages of gratitude and realisation of how small changes they can make at home can make a difference and be kinder to the environment. The key messages that were highlighted were on conservationism, sustainability, living within one's means, not being wasteful of natural and material resources, and recycling. The Trust was keen to demonstrate that the Blessed Summit was kind to nature by organising all waste points with the options for recycling and to ensure all disposables that were used during meals were as environmentally friendly. We continued this emphasis, by ensuring the use of more biodegradable paper plates and re-usable crockery and plates during smaller events throughout the year.

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Trustee's Report

For the year ended 31 March 2020

Children's learning and themed activities combined a popular Muslim television series, Ertugrul, and the concept of coming together as a Muslim community with environmentalism in a rudimentary and playful way. Children learned how to conserve water by watching a demonstration of the Prophetic example of how to perform ablution with a minimal amount of water. Parents and children gave very positive feedback on the relevance, organisation and originality of the activities, which the volunteers worked tirelessly to create.

The event allowed for members of the Hijazi STARS to organise enjoyable activities relating to conservationism and living from the land. Younger children particularly enjoyed taking nature walks and learning about our natural environment through using the points of interest readily available in the rural grounds of Hijaz, and combined this with basic Islamic teachings about loving and respecting God's creation.

Youth Clubs

The expansion of youth programmes available to our beneficiaries has proven to be popular, especially the recent developments of the Hijazi STARS and Fun Factory.

1. 786 Club continues to operate on a daily, weekly or fortnightly basis in various locations, including Watford; Bradford; Northampton and Rochdale. The objectives of 786 Club remain as follows:

- Enjoy Islamic educational & fun activities;
- Meet and learn from influential, young Muslim professionals;
- Be inspired to develop a noble character, based on the Sunnah;
- Help our local community through kind acts of charity;
- Learn more about their talents & achieving their true potential;
- Developing their lives in a well-rounded way- through personal, educational, and religious education; and
- To develop team building and training in areas of interest in religious and educational activities.

2. The 'Hijazi STARS' is a youth club for over 12s to young adults and following a similar format of our 786 programme with the additional opportunity for more bespoke education and training in various community projects.

The youth group participated in a bespoke mentoring programme as well as weekly circles to explore topics relevant to Muslim youth, including current issues as well as themes relating to significant events in the Islamic calendar. Topics and themes included are: the story of Karbala; the sadness of Muharram; stories of famous Prophets of Islam; the miracles and rejoicing of the birth of the Holy Prophet ﷺ; the blessed wives of the Holy Prophet ﷺ and status of women in Islam; the status of parents of Islam; key historical events in Islam; the significance of specific saints of Islam; importance of education; modesty; husband and wife relationships; coping with peer pressure; and finding equilibrium in modern life.

The youth group planned and organised activities for regular events held at Hijaz and were tasked with carrying out activities aimed at younger children in 'Fun Factory' to showcase their own learning. These combined family events included fruit-picking, picnics, and gardening.

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3. The 'Fun Factory' has been established this year, which is an early year's youth group for children aged between 3 and 11. The objectives for those children are:

- To enjoy Islamic themed activities;
- Learn naats (Muslim poetry and hymns in praise of the Holy Prophet ﷺ and Allah Almighty) and Islamic facts;
- Commemorate and learn about significant Islamic events throughout history, Muslim personalities and auspicious days and festivals in the Islamic calendar; and
- Enjoy a positive and fun Muslim environment.

The children have enjoyed learning about key topics, including:

- The Islamic New Year;
- Events around Kerbala and the Martyrdom of Imam Hussayn (RA);
- Significant Islamic personalities throughout history;
- The Blessed Birth of the Holy Prophet Muhammad ﷺ;
- The Blessed Marriage of the Holy Prophet Muhammad ﷺ;
- The importance of good character; and
- Dealing with anger, stress, and anxiety, through the Sunnah of the Holy Prophet ﷺ.

The establishment of regular weekly youth group education has instilled an experiential, informative and enjoyable education of Islam and Spirituality for younger children as encouraged by the Hijaz philosophy.

Muslim Arbitration Tribunal (MAT)

- The Muslim Arbitration Tribunal is a legal service providing a viable alternative to the Muslim Community for dispute resolution based on Islamic Sacred Law. The service mostly deals with family disputes and has a specialist service for forced marriages.

- MAT can offer a panel including both qualified lawyers and judges, and respected Islamic Scholars. The Trust's unique access to both the legal professional community and Islamic scholars and women solicitors allows this unique combination on our panels.

MAT has served to resolve disputes in various settings over the last year, including legal, commercial, and inter-personal.

MAT is pleased to be one of the few forums available to women, assisting them to dissolve their marriages where husbands have withheld divorce from them for a prolonged period. Hijaz has recognised for many years the cultural problem of forced marriages, and women in vulnerable and oppressive circumstances. MAT provides resolutions for such difficult disputes in an open, non-judgmental, and safe environment.

The Trust is pleased to report that we have been able to directly assist 15 couples in finding resolutions to their disputes through our arbitration service, mainly marital resolutions. We have had numerous enquiries to MAT for assistance with marriage disputes, which indicates the need to support Muslims at a greater scale.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Trustee's Report****For the year ended 31 March 2020****Garden of Blessings**

The Garden of Blessings is an exclusive Muslim burial ground located in Hijaz Manor. It provides a private burial site for Muslims who wish to visit their relatives in a place connected and devoted to promoting the core values of Islam. The Garden of Blessings also provides income for the Trust.

- Two burials took place in 2019-2020 taking the total occupancy of the graveyard to 33 graves. The uniformed gravestones of a traditional Islamic design have proven to be popular and aesthetically pleasing to visitors of the graveyard and Hijaz. This has helped to promote the Garden of Blessings as an idyllic place to bury loved ones.

- The graveyard served as a central focal point for visitation during the auspicious occasions of Eid ul Fitr, Eid ul Adha, Eid ul Jummah and the Night of Meraaj worship and remembrance programme.

The Trust is honoured to be able to offer our burial facility at a time of national need, during the global pandemic. Nearby Muslim gravesites in the Midlands were struggling to provide suitable burial services as death rates in the Muslim community in the Midlands were particularly high. We are fortunate that the large scale of the Hijaz Garden of Blessings grounds allows for safe social distancing during funerals. Members of the Trust reached out to the wider UK network of Muslim burial services to help during this difficult time. Volunteers came together to assist and were involved in offering practical and emotional support to bereaved families.

Jamia Islamia Property Estate & Renovation**COST CENTRE**

	01.04.19 - 31.03.20
01. Hijaz Mosque	£14,174.37
02. Ablution area & Toilets	£5,886.00
03. Main Building	£14,244.89
04. Residence Block Old B	£388.53
05. Residence Block C	£3,216.63
06. Residence Houses	£4,638.59
7. Site Roads/Landscaping	£16,115.47
8. Garden of Blessings	£1,714.04
9. Jamia Islamia Flats, Coventry	£2,884.55
10. Biomass	£1,931.52
	£65,194.59

Improvements have been made on the main Hijaz site and just over £65,000 has been spent on maintaining and developing features on the grounds, including the mosque. As part of the developing the landscaping of Hijaz, a new walkway has been installed, creating a path from the Mausoleum to the Mosque and towards the area where the new toilets and wudhu facilities are planned to be. Maintenance and improvement works have taken place in the main building, the bulk of which has involved restorative carpentry on the period features of the Grade II listed building. The Trust is particularly grateful for the kind donation of playground equipment, which has transformed the play area enjoyed by all the children living on site.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Trustee's Report****For the year ended 31 March 2020**

The flats in the old Jamia Islamia building in Coventry continue to bring revenue through rental income. They remain under regular review and were placed on the market, but investors and potential buyers have indicated preferences for flats of a different layout. The Board remains open to selling some of this property to reduce the repayments on the bank loan, and in the meantime is looking to maximise the occupancy of current flats to generate further instalments on the bank loan and further income for the charity. In this regard, the Trust has continued to make repairs, maintenance and updating of fixtures after wear and tear of the flats. The Trust continues to receive a healthy rental income from residents living on the grounds, and therefore has continued to invest in maintenance and improvements of the flats and houses.

As with many of the works, the Trust is very grateful to the dedicated team of volunteers who have provided professional services of architectural planning, supervision and works that allowed for these developments free of charge, thus saving the charity a significant sum. We have calculated that if all the improvements were contracted out to external suppliers it would have cost the Trust in the region of £100,000.00

Mosque

A significant portion of the investment on the Hijaz site went into stabilising the infrastructure for the Hijaz Mosque, which had suffered some damage due to the roots of a nearby deep-rooted tree. Further improvements have been made in the Mosque, and the Trust is looking forward to the completion of the final phases of the new modernised Mosque in the next year.

We are excited that the mosque will serve as a central hub for key projects and charitable activity on site, including spiritual gatherings, a place for lectures, mentoring and reflection in an uplifting environment. The Trust is heartened by the willingness of key volunteers to help to raise funds to assist with the development of Hijaz, so that it may be a centre of contemplation, comfort and education.

A second planned phase which would have introduced a professional PA system and increased capacity to 500 worshippers has been deferred with priority given to the development of the large modern ablution facilities, which will take a more central location. Some funds have been spent on the preliminary works of the new toilet and ablution area. It is envisaged that both the Wudhu and Mosque area should be developed extensively and completed by next year.

Security

The Trust is pleased to have put in place definitive plans for the installation of CCTV cameras covering all key areas in the extensive Hijaz grounds to improve security for residents and visitors. The Trust welcomes the generosity of volunteers who are professionals in telecommunications and have advised in the planning of the work and who may heavily subsidise the cost of its physical installation through their volunteering.

The Trust has reviewed the security measures in place and has been exploring ways in which to improve this. The Trust will be implementing more rigor and robustness to always provide peace of mind to both volunteers and visitors.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Trustee's Report****For the year ended 31 March 2020****Provision of Accommodation facilities for Trainers of Volunteers**

The Hijaz grounds continues to attract more volunteers and devotees, who wish to raise their families around an Islamic environment. The resident voluntary trainers and Mentors continue to play a key role in ensuring the quality and full coordination of the execution of these projects. Resident volunteers have been providing regular training – e.g. zikr, bespoke mentoring, assistance with the youth programs and academic programs on Islamic Law and Spirituality.

The contributions being made by the resident volunteers have now reached over £72,000.00, and this aspect of the Trust continues to be a key asset. The Trust will continue to develop and expand this to facilitate for more volunteers to come and also to provide even better facilities.

Our Volunteers

All the projects of the Trust rely heavily on the goodwill of volunteers.

A vast proportion of the operational costs of our projects are met by volunteer contributions from those living on site, not only financially but through donating their time and, when required, there expertise.

Whilst the Trust has not formally accounted individually, the following examples give volunteer's Equivalent Monetary Voluntary Contribution, a brief insight into the sheer quality and value of the contributions made by the on-site volunteers.

- The Site Manager continues to contribute his time and skills to the value of 60-80k in architect consultancy fees during the upgrades that took place to improve the building through renovation. Further to this, the Site Manager provides endless assistance with maintenance and the oversight of renovations on the whole Site. Essentially devoting all his spare time towards the Trust's site management. This separate role and tradesman level expertise would have cost the Trust a further £25-30k in total per annum.
- The Trust continues to benefit from the voluntary expertise of a professional accountant and bookkeeper who have established a well-functioning system for financial reporting, providing the Trust with absolute and up-to-date financial oversight. The financial and accounting services in kind have the equivalent monetary value of around £15,000 per year.
- The dismantling and erection of the Marquee is a labour intensive project, which is undertaken by volunteers, saving the Trust approximately £15,000 per year.
- Various volunteers work tirelessly providing co-ordination, administration and physical labour on various projects, which the Trust is keen to quantify, in order to encourage a recognition of their contributions towards the Charity and its activities.

Coronavirus Pandemic

The Trust was quick to respond to the needs of the public and congregation with the outbreak of Covid 19. It held urgent weekly meetings with medically qualified members of the Trust (doctors in health care) to ensure appropriate measures were being implemented swiftly. Before middle of March, strict protocol were put in place, including restricting access to external visitors, closing public buildings and advising our nationwide beneficiaries to stay local. To keep spirits up and offer pastoral support, the Trust introduced zoom congregations delivering weekly sermons, reflecting on the Prophetic advice of being responsible and safe during the outbreak of an infectious disease. At times of emergency, the Trust provided urgent pastoral and practical care, including food packages being safely dropped off to local congregation members who were isolating or affected by the virus.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE TRUST**Trustee's Report****For the year ended 31 March 2020**

While the world grapples with the challenges presented by the ongoing coronavirus pandemic, the Trust envisages for the near and foreseeable future it will require a physically distanced, but hopefully not a socially isolating, approach to the Trust's out-reach and educational projects. To accommodate appropriate distancing, many of Hijaz's services and projects will be offered on an online platform, and the Trust is enthused by volunteers' creativity and efforts to continue bringing people together digitally, at a time where spiritual and mental wellbeing are more pertinent than ever.

Financial review

The charity's incoming resources for the period 1 April 2019 to 31 March 2020 totalled £224,853. This consisted of donations, the charity's investment income, contribution from volunteers, utilities, and biomass subsidiary income. It is important to acknowledge the huge contribution of time and commitment from our volunteers who have helped to manage the trust at a minimal cost.

The charity expenditure for the same period was £191,907 leaving a profit and loss balance surplus for YE 31 March 2020 as £32945. The charity's bank balance position at the end of this period shows £65,691.3

Reserve policy and going concern

Reserves are required to ensure the stable operations of The Trust. The Operating Reserve is intended to provide an internal source of funds for situations such as sudden increase in expenses, on-time unplanned expenses, or unanticipated loss in funding. The Reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as research and development or investment in infrastructure.

Operating reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of Jamia Islamia for Operating Reserves to be used and replenished within a short period of time.

The trustees decided there was no need to increase the level of reserves and, as at 31 March 2020, kept it at £9,000.

Our balance sheet remains strong due to the ownership of the site. The trustees have reviewed the circumstances of Jamia Islamia and consider that adequate resources continue to be available to fund the activities of the Trust for the foreseeable future. The trustees are of the view that the Trust is a going concern.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2020

Plans for future periods

- The Trust wishes to further develop its new direction towards making Hijaz a national location for newcomers to experience and learn about Islam by hosting 'Away Days' to a wide demographic, primarily school children, professionals and the elderly;
- Preparing the site to make it attractive and functional for mass public use and installing further security measures (including CCTV coverage & improved internet access);
- The Trust has embarked upon the building of three to four new homes at the bottom of the Hijaz driveway for the purpose of selling on the open market, which we hope will generate a profit of £1.4 million for the Charity[
- The Trust hopes to continue with more themed teaching for young children, and making more of its activities available online for distant learning;
- Fundraising activities organised by the Hijazi STARs to raise money for various projects; and
- With a growing demand for on-site residency from volunteers of the Trust, the Trust is looking forward to converting more existing buildings, which were previously used for accommodation for the boarding school, into large flats, which should help to house larger families wishing to live in Hijaz. Those volunteers will be paying for the renovations, contributing toward the Trust's rental income, and also assisting the Charity achieve its objectives.

Independent examiner's report to the Trustees of Jamia Islamia (Islamic Studies Centre) Trust (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2020.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts 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 2011 Act.

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with 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) 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 been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can 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 2011 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.

Signed:



M Farhan Nagda (FCCA, MBA)

On behalf of:

Edge Chartered Certified Accountants

Electric Wharf
1 Generator hall
Coventry
CV1 4JL

Dated: 20/01/2021

	Notes	2020 £ (Unrestricted funds)	2019 £ (Unrestricted funds)
Income	2	224,853	212,694
Total income		224,853	212,694
Expenditure:			
Resources spent (raising funds)	3	(191,908)	(156,009)
Net income/(expenditure) before other recognized gains and losses		32,945	56,685
Net movement in funds		32,945	56,685
Total funds brought forward		2,469,493	2,412,808
Net income/(expenditure) for the year		32,945	56,685
Total funds carried forward		2,502,438	2,469,493

Charity Number: 517456

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST
Balance Sheet
As at 31 March 2020

	Notes	2020 £	2019 £
Fixed assets			
Tangible fixed assets	4	3,115,000	3,115,000
		3,115,000	3,115,000
Current assets			
Cash at bank and in hand		65,691	66,454
Creditors: amount falling due within one year	5	(24,123)	(24,123)
Net current assets		41,568	42,331
Total assets less current liabilities		3,156,568	3,157,331
Creditors: amount falling due after more than one year	6	(654,130)	(687,838)
Net assets		2,502,438	2,469,493
Charity Funds			
Unrestricted funds:			
Unrestricted funds	6	1,402,413	1,369,468
Revaluation reserve	7	1,100,025	1,100,025
Total Unrestricted funds		2,502,438	2,469,493

Following notes form part of these financial statements.

Signed on behalf of the board of Trustees:



Mujibur Rehman Awan

Trustee

Date approved: 20th January 2021

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Notes to the Financial Statements****For the year ended 31 March 2020****1. Accounting Policies:****1.1. Basis of accounting**

The financial statements have been prepared to give a 'true and fair' view and 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 Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Jamia Islamia (Islamic Studies Centre) Trust constitutes a public benefit entity as defined by FRS 102.

1.2. Income

All income is recognised once the charity has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Notes to the Financial Statements****For the year ended 31 March 2020****1.3. Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment, but not accrued as expenditure.

1.4. Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost or valuation, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives.

1.5. Revaluation of tangible fixed assets

The charity has adopted the revaluation model to revalue items of property, plant and equipment whose fair value can be measured reliably. The revaluations shall be made with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the reporting period.

The fair value of land and buildings is usually determined from market-based evidence by appraisal that is normally undertaken by professionally qualified valuers. The fair value of items of plant and machinery is usually their market value determined by appraisal.

Revaluation gains and losses are recognised in other comprehensive income and accumulated in equity.

1.6. Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST**Notes to the Financial Statements****For the year ended 31 March 2020**

for the goods or services, it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

2. Breakdown of the total income

2020: Total income: £224,853; Donations & legacies: £104,662; Investments: £120,191

2019: Total income: £212,694; Donations & legacies: £193,059; Investments: £19,635

3. Interest payable and similar charges

	2020	2019
	£	£
Bank & Other Loan Interest	6,535	7,131
	<u>6,535</u>	<u>7,131</u>

3. Analysis of expenditure

	2020	2019
	£	£
Premises costs	153,748	130,817
Professional costs	15,542	10,875
Administrative costs	16,083	7,186
Total	<u>185,373</u>	<u>148,878</u>

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Notes to the Financial Statements
For the year ended 31 March 2020**4. Tangible fixed assets**

Cost or Valuation	Land and Buildings	Total
	£	£
At 01 April 2019	3,115,000	3,115,000
Additions	-	-
Disposals	-	-
At 31 March 2020	<u>3,115,000</u>	<u>3,115,000</u>
Depreciation		
At 01 April 2019	-	-
Charge for year	-	-
On disposals	-	-
At 31 March 2020	<u>-</u>	<u>-</u>
Net book values		
Closing balance as at 31 March 2020	<u>3,115,000</u>	<u>3,115,000</u>
Opening balance as at 01 April 2019	<u>3,115,000</u>	<u>3,115,000</u>

Freehold property is shown at fair value. The last valuations were made on 3 December 2012 by First Direct Estates Limited, London and on 3 February 2014 by Aitchison Raffety, Birmingham. A piece of land part of the freehold property was sold for a sum of £35,000 in the financial year ended 31st March 2019.

5. Creditors: amount falling due within one year

	2020	2019
	£	£
Trade Creditors	23,373	23,373
PAYE & Social Security	0	0
Accrued Expenses	750	750
	<u>24,123</u>	<u>24,123</u>

6. Creditors: amount falling due after more than one year

	2020	2019
	£	£
Bank Loans & Overdrafts	223,013	254,372
Other loans	431,117	433,466
	<u>654,130</u>	<u>687,838</u>

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Notes to the Financial Statements
For the year ended 31 March 2020**7. Reserves**

	2020	2019
	£	£
Revaluation Reserve b/fwd.	1,100,025	1,100,025
	<u>1,100,025</u>	<u>1,100,025</u>

8. Statement of funds

	2020
	£
Reserves at 01 April 2017	1,369,468
Funds expended for the year	32,945
Reserves at 31 March 2018	<u>2,502,438</u>

JAMIA ISLAMIA (ISLAMIC STUDIES CENTER) TRUST

Detailed Income and expenditure Account

For the year ended 31 March 2020

	2020 £	2019 £
Turnover		
Donations & legacies	177,576	184,316
Investment income	32,817	19,635
Biomass refund	14,460	8,744
	224,853	212,695
Gross profit	224,853	212,695
Administrative expenses		
Employer's PAYE & NI Contributions	0	2,236
Other Staff-Related Expenses	1,650	2,400
Accountancy Fees	750	750
Legal and Professional Fees (Allowable)	17,313	10,875
Rates & Water	34,344	29,056
Light, Heat & Power	54,111	55,877
General Travel Expenses	600	1,180
Bank Charges	777	621
General Insurance	1,179	1,448
Repairs & Renewals	65,293	36,564
Stationery & Postage	654	631
Telephone, Fax & Internet	925	462
Sundry Expenses	(1)	(1)
Food expenses	6078	6,179
Charitable projects	410	0
Events rentals	1,290	600
	(185,373)	(148,878)
Operating profit	39,480	63,817
Interest payable and similar charges		
Bank & Other Loan Interest	6,535	7,131
	(6,535)	(7,131)
Profit/Loss on ordinary activities before taxation	32,945	56,686
Profit/Loss for the financial year	32,945	56,686