

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Report of the Trustees and Unaudited Financial Statements

Period of accounts

Start date: 01 April 2018

End date: 31 March 2019

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

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JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Company Information

For the year ended 31 March 2019

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
MCR Building
101 Lockhurst lane
Coventry
CV6 5SF

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2019

The Trustees are pleased to present their annual report together with the financial statements of the Trust for the year ending 31st March 2019.

Secretary's Report

The Trust is heartened that our site has been recognised for its unique facilities that only Hijaz can offer in the United Kingdom, including: Europe's first Mausoleum; a private Muslim graveyard; and a host of trained mentors who can provide an enriching and holistic educational and spiritual experience to visitors.

The Trust has had resoundingly successful feedback from members of the public who have visited Hijaz for day trips, including members of the wider public and the youth from 786 Clubs who have attended for day trips throughout the year, and especially the for 786 World event. The Trust is looking forward to a more site-based approach to our more successful projects. Having rolled out the 786 Club, in various cities nationally, we have seen the positive learning experienced by young people. As part of this decision to centralise core outreach projects to be based in the Hijaz grounds, the flagship project of 786 Club will be complemented by new youth groups being set up and hosted in Hijaz.

Hijaz continues to hold weekly and monthly spiritual gatherings for local and national volunteers and members of the public involved in the Trust's projects. Advice and arbitration continue to be provided along with spiritual surgeries of bespoke guidance. Mentoring also continues to take place for young people in their education and professional life, on a one to one basis at least once a month. The conclusion of the spiritual gatherings and the event of the year at Hijaz, the annual Blessed Summit, presented the theme of "Respecting the Elderly." This was a wonderful opportunity for intergenerational interaction, which proved to be a delightful event for both the elderly guests and the youth.

Hijaz continues to build its relationship with external partners, including faith leaders, charities and the police. Hijaz has maintained a friendly relationship with Leicestershire Police and wishes to continue working harmoniously to achieve shared outcomes for the community at large. We continue to have similar positive communications with the Bishop of Warwick and the Bishop of Leicester.

The Blessed Summit was a fantastic opportunity for the Trust to forge relations with the elderly, Care Homes and social and health care staff in the local area. Local members of the elderly community were invited and we have forged links with the supervisors who are keen to collaborate and have opportunities for further visits between the elderly community and the Hijaz volunteers and children. As part of our new vision, we are thinking of ways to reach the lonelier and more isolated in society, by inviting specific groups, such as the elderly to experience the Hijaz programme of personal development.

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We are pleased to have continued our outreach work within the local community of Leicestershire and Warwickshire. To continue building community relations, it was heartening to have visited and distributed iftar meals to members of our local Leicestershire community, including local parish councillors and the elderly. We also were pleased to welcome the new Chief Inspector of Hinckley and Bosworth Police, Emma Maxwell, to her new senior role and to join the Hijaz Community for Iftar dinner in Hijaz. We welcomed the opportunity for the Chief Inspector to give a keynote speech at our annual national event, the Blessed Summit 2018. She spoke informatively about community collaboration and how the Police have initiatives in place, such as the innovative 'Message in a Bottle' to help the vulnerable in a medical emergency. The Trust was pleased to promote the local police force's simple method of assisting the elderly at our national event.

The Trust has continued in the improvement works for Hijaz's estates to not only maintain the high standards of fire safety that have been established, but also to begin the landscaping of the Hijaz gardens and site.

The financial standing of the Trust has continued to improve and stabilize. We have continued to have funds in excess of our minimum reserves policy, which has financed further works on the Trust's estate, including the main site and rental accommodation.

The Trust is looking forward to developing its Business Plan to implement its vision of turning Hijaz into a Centre for Islamic and spiritual education of personal development to members of the public. According to historic Islamic teaching, 'Hijaz' is synonymous with social bridge-building and the flourishing of a constructive Islamic community, and we hope to create this spirit within the Hijaz grounds.

We have a desire to develop day programmes for the wider community nationally, where people of all beliefs and backgrounds will have the opportunity to undergo an experiential introduction to Islam.

On behalf of the Trust, I sincerely thank our donors, volunteers and everyone who continues to support us in the charity's evolving work in serving the wider community.

Signed



Mujibur Rehman Awan
Secretary

Date approved: 10th January 2019.

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2019

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.

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.

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.

The following projects are being utilized 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. Ongoing Weekend Diploma Course.
2. Short Courses, open to both the local and national community, were held once a month and talks on various topics were delivered with food served at the end of each program.
3. Eid-ul-Fitr, Eid-ul-Adha, and the Mawlid (celebration of the Birthday of our Beloved Prophet PBUH) 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.
4. 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.
5. 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

Members of Hijaz Community and the wider public benefit from the individual personal surgery time that Shaykh Faiz Siddiqi is able to offer on a bi-monthly basis. This allows the public to ask questions about the Islamic faith, spirituality, their personal affairs, including marital or family disputes, business disagreements and it has assisted with offering advice and resolutions. It is a true asset to the trust that the Shaykh is a qualified Islamic scholar and commercial barrister, and therefore able to offer a holistic and informed perspective on matters pertaining to both Islamic law and also the English legal system.

During this year, we started to phase out the national surgeries offered in local towns and cities. Instead, as part of centralising our inimitable services to our main site, those locals have been invited to attend similar sessions in Hijaz. We have held these surgeries prior to the national events usually held in the evening. This way we have still been able to offer the general and bespoke mentoring by members of Hijaz Community.

The following numbers reflect the surgeries that took place by Shaykh Siddiqi:

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST

Trustee's Report

For the year ended 31 March 2019

| Month | Total surgeries Held |
|--|----------------------|
| April 2018 | 18 |
| May 2018 | 12 |
| July 2018 | 65 |
| August 2018 | 11 |
| September 2018 | 21 |
| November 2018 | 7 |
| December 2018 | 55 |
| January 2019 | 32 |
| February 2019 | 6 |
| March 2019 | 18 |
| Total Surgeries held during 2018-19 | 245 |

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. Most attendees made a day trip from their various localities, such as London, Manchester, Watford, Birmingham, so they could spend time on the Hijaz site whilst attending the programme.

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 pertinent issues, usually relating to the theme of the event.

This year's Blessed Summit was on "Respecting the Elderly" and attracted an estimated 1,600 regular and new visitors over the course of the weekend.

The programme included a range of engaging speakers. Two of the keynote speakers, Dr Samina Iqbal and Professor Shahid Ali, are volunteers of the Charity, and they provided insight into the care for the elderly experienced in their professions on the front line of the health service. Professor Ali is co-founder and a Director of Dynamic Health Systems and has played a senior role in national clinics and spoke specifically about the great need for elderly care coupled with the Islamic principles of giving dignity and honour to the elderly. Dr Iqbal spoke in detail of her role in leading the Muslim Health Service, which implements the Islamic teaching of honouring the elderly and provides local outreach to the lonely and isolated in the elderly community. Anna Dixon, the Chief Executive of the Centre for Ageing Better, highlighted the strategy taken by the charity to forge links with the elderly, and was keen to maintain links with Hijaz Community in support of its work with the elderly.

Peter Davis, Assistant Director of Care Pathway at Leicestershire County Council, spoke of the local level works that are carried out to assist the elderly from diverse cultures, and made links with the ageing Muslim communities in Leicestershire.

This proved to be a popular event, and many participants gave feedback about the increasing need to address the lonely and isolated amongst the community. Many members were inspired to pledge to give time towards an elderly member and to appreciate the social, personal and spiritual benefit in contributing to society in this way.

The 786 World programme on the Saturday of the Blessed Summit provided a platform for the youth to demonstrate their learning and understanding of what it means to serve and be part of a local, national and global community. As part of the Respecting the Elderly theme, the children participated in inter-generational activities, including story-telling and "show and tell" from both groups. This proved to be a very enjoyable and enriching experience for both.

The children partook in role-play and discussions about addressing the ageing population and the roles and responsibilities of families with elderly members. The refreshing and pro-active dialogue that took place during the event delighted both children and their parents.

786 Club – A New Direction for the Youth

786 Club continues to operate on a daily, weekly or fortnightly basis in various locations, including Watford; Huddersfield; Bradford; Northampton and Rochdale. Due to a successful roll out, we are keen to evolve this into two new youth groups for children locally and the children of many volunteer families who live in and around Hijaz: The Hijazi STARS and the Fun Factory.

The 'Hijazi STARS' will be aimed at over 12s to young adults, and will follow a similar structure to the 786 Club, with the additional opportunity for more bespoke education and training in various community projects.

- 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.

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For the year ended 31 March 2019

- Learn more about their talents & achieving their true potential.
- Developing their lives in a holistic way- through personal, educational and religious education.
- To develop team building and training in areas of interest in religious and educational activities.

Under the supervision of their parents and trained volunteers, we wish to provide structured and educational play for younger children in their formative years. The 'Fun Factory' will be an early years youth group for children aged between 3 and 11. The objectives for those children will be:

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

The vision for these two new branches is to create an experiential, informative and enjoyable education of Islam and Spirituality for younger children as encouraged by the Hijaz philosophy.

From the previous years of 786 Club visits, the Charity has received resounding feedback of the day trip to Hijaz being the highlight of the year for the youth group. The Trust is encouraged that the youth programme will be more enriching if it is delivered within the Hijaz site, due to its unique facilities. The combination of the Mausoleum, private Muslim graveyard and on-site trained mentors, along with an activity centre in the newly built mosque, will offer a fantastic platform to engage with visitors and encourage Islamic education, spirituality and worship.

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.

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- Two burials took place in 2018-2019 taking the total occupancy of the graveyard to 31 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 erection of a decorative bridge from the Mausoleum and Garden of Blessings has added a further feature in the grounds of the graveyard. This bridge has brought about convenience and functionality for visitors to pay their respects and visit the deceased of all the buried members of the community, from the Founder and his wife, to the rest of the private graveyards.
- 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 Me'raaj worship and remembrance programme.

Jamia Islamia Property Estate & Renovation

The flats in the old Jamia Islamia building in Coventry have been under regular review. The Trust placed some of the Flats on the market to realize extra income to pay or considerably reduce the bank loan. However, the Board did not want to undersell and also developed a strategy to make improvements to the flats. This will not only increase the value, but in the event we cannot realize a good price, the improvements will help to attract better tenants and this will be another way to reduce the financial burden of the bank loan. If the occupancy rate is maximized and is maintained, the resulting increase in the income will not only pay increased instalments to the bank but generate surplus income. To this end, almost £15,000.00 was spent this year on the flats.

Similar improvements were made on the main Trust site and over £21,000.00 was spent. Around £14,000 was spent on the improvements to the landscaping, buildings, and volunteer provisions. A newly refurbished kitchen has provided a much-needed improvement to the facility for the volunteers living in single bedrooms, and has proven to be a worthwhile investment.

Several flats have had maintenance improvements, including boilers, and outdoor lighting has been installed to improve health and safety and security on the site during the evenings. The Mosque has had central heating and modern lighting, which has provided a refreshing brightness and space to the area. The remainder of the expenditure for maintenance on the site was spent on the Garden of Blessings, including the newly built decorative bridge from the Mausoleum and graveyard.

A total of over £36,000.00 was spent, however, the actual value of the work was far greater than this as a lot of the planning, supervision, purchasing and actual works were carried out by our dedicated team of volunteers. We have calculated that if all the improvements were contracted out to external suppliers it would have cost the Trust in the region of over £100,000.00

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Trustee's Report

For the year ended 31 March 2019

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 is able to 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.

It is pleasing to the Trust to report that we have been able to directly assist 22 people 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.

Mosque

The current Blessed Seat and adjoining building is being converted to a Mosque catering for men and women including ablution facilities and separate facilities for women with young children. Renovations continue, with lighting and central heating being added, and some structural improvements.

The completion of the first Phase of its development has allowed us to start using the Mosque. We have started to hold some of our functions, including Jumma prayers and some of the evening prayers are being held there.

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 a safe and peaceful environment.

A second phase introducing a professional PA system and increased capacity of 500 worshippers at one time has been postponed by the Trust in favour of focusing on developing an enlarged Wudhu area for larger groups attending our national events. The planning for renovating the existing Waiting Room for this extra facility has now been approved, and we hope to complete this phase in the mosque's development in the next year.

Security

The Trust is minded to increase the security of the site, especially if we extend to more regular visits from the wider community, and those more vulnerable in society (children and the elderly). Recent tensions from extremist far-right groups, and the occurrence of the disaster in Christchurch, New Zealand, has initiated a more serious need for full CCTV coverage of the whole site, and the appropriate security measures to ensure better safety.

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 provide piece of mind to both volunteers and visitors at all times.

Provision of Accommodation facilities for Trainers of Volunteers

The Hijaz campus acts as the central hub for outreach projects that continue to grow in popularity and momentum. The resident voluntary trainers and Mentors 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, and reflection on the Islamic Law and Spirituality.

The contributions being made by the resident volunteers have now reached over £81,000.00 and this aspect of the Trust has become a key Asset. The Trust will continue to develop and expand this to facilitate more volunteers to come and also to provide even better facilities.

Our Volunteers

All the projects of the Trust rely 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, their expertise.

Whilst the Trust has not formally accounted this 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.

- Our Site Manager, who is a Qualified Architect, provides endless assistance with upgrades, planning, maintenance and the oversight of the improvements and renovations in the whole Site. Essentially devoting a lot of his spare time towards the Trust's site management he also provides tradesman level expertise on a day-to-day basis. These services, if contracted out, would easily cost the Trust in the region of £60-80k in total per annum.

- A carpenter of over 40 years' experience has voluntarily carried out hand-carved attractive and practical improvements to the main building, mosque and Garden of Blessings throughout the year. The market value of such beautiful donated pieces would be in the region of £12,500.00.

- 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 oversight. The financial and accounting services in kind have the equivalent monetary value of around £10k per year.

- Various volunteers work tirelessly providing co-ordination, administration and physical labour in the varying projects, which the Trust is keen to quantify, in order to encourage a recognition of their contributions towards the Charity and its activities.

Financial review

Our financial position continues to show a surplus being up from last year by over £17k. The draft figures for this year are set to show a surplus in excess of £56,600.00. This has largely been a result of a substantial increase in our donations and of course the massive contribution of time and commitment from our volunteers who have helped to manage the trust at a minimal cost.

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.

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Trustee's Report

For the year ended 31 March 2019

The trustee decided there was no need to increase the level of reserves and, as at 31 March 2019, 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.

Plans for future periods

- The Trust wishes to beautify and improve the landscaping and gardening of the vast natural grounds of the Hijaz site.
- CCTV coverage and internet access of the full site is planned to improve the security of all our members and the Trust's assets.
- The Trust wishes to further develop its new direction towards making Hijaz a centre for newcomers to experience and learn about Islam in an updated Business Plan for 2020.

Structure, Governance and Management

• Governing Document

The Trust Deed made on 1st December 1985 governs the Trust. It is registered as a charity with the Charity Commission.

• Appointment of trustees

The Trust Deed originally set out to have 9 trustees was changed by a Deed of Variation, in November 2017, to have a minimum of 10 trustees. When a trustee leaves, the remaining trustees will appoint any replacement.

• Trustee induction and training

New trustees undergo an induction in which they are briefed on their legal obligations under charity law and the Charity Commission guidance on public benefit. In addition, they are informed of the content of the Trust Deed (Governing Document), the decision-making processes and the business plan. The recent financial performance of the Trust is also given.

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During the induction, they meet the other trustees and some of the key volunteers. Trustees are encouraged to familiarize themselves with the governing regulations of the Charity Commission and to attend external events where these will facilitate the undertaking of their role.

• Organisation

The Board of Trustees, which has 11 members, administer the Trust. The Board normally meets quarterly and there is a sub-committee covering the day-to-day running of the Trust that meets on a weekly basis.

• Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the Trust.

The Trust has a close relationship with United in Care and Muslim Education Relief. Both of these charities share the Trust's passion for Islamic education and have similar objectives to Jamia Islamia. They have a mutually beneficial relationship with Jamia Islamia.

• Pay policy

Besides a single part time employee, all volunteers and trustees give their time freely and no trustee or volunteer received remuneration during the year.

• Risk management

The trustees have a risk management strategy that comprises:

- An annual review of the principal risks and uncertainties that the Trust faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- The implementation of procedures designed to minimize or manage any potential impact on the Trust should those risks materialize.

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This work has identified that financial sustainability is the major financial risk for the Trust. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due, regular liaison with the bankers, and active management of trade creditors and creditors balances to ensure sufficient working capital by the Trust.

Attention has also been focused on non-financial risks arising from fire, health and safety of volunteers, and public and food hygiene. These risks are managed by ensuring accreditation is up to date, having robust policies and procedures in place, and regular awareness training for volunteers working in these areas.

Trustees responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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Trustee's Report

For the year ended 31 March 2019

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the auditor in connection with preparing their report, of which the Trust's auditor is unaware, and
- The trustees, having made enquiries of fellow trustees and the Trust's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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 2019.

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

MCR Building
101 Lockhurst lane
Coventry
CV6 5SF

Dated: 14/01/2020

| | <i>Notes</i> | 2019 £ <i>(Unrestricted funds)</i> | 2018 £ <i>(Unrestricted funds)</i> |
|--|--------------|---|---|
| Income | 2 | 212,694 | 189,044 |
| Total income | | 212,694 | 189,044 |
| Expenditure: | | | |
| Resources spent (raising funds) | 4 | (156,009) | (150,033) |
| Net income/(expenditure) before other recognized gains and losses | | 56,685 | 39,011 |
| Net movement in funds | | 56,685 | 39,011 |
| Total funds brought forward | | 2,412,808 | 2,373,797 |
| Net income/(expenditure) for the year | | 56,685 | 39,011 |
| Total funds carried forward | | 2,469,493 | 2,412,808 |

JAMIA ISLAMIA (ISLAMIC STUDIES CENTRE) TRUST
Balance Sheet
As at 31 March 2019

| | Notes | 2019 £ | 2018 £ |
|---|-------|------------------|------------------|
| Fixed assets | | | |
| Tangible fixed assets | 4 | 3,115,000 | 3,150,000 |
| | | 3,115,000 | 3,150,000 |
| Current assets | | | |
| Cash at bank and in hand | | 66,454 | 12,594 |
| Creditors: amount falling due within one year | 5 | (24,123) | (26,345) |
| Net current assets | | 42,331 | (13,751) |
| Total assets less current liabilities | | 3,157,331 | 3,136,249 |
| Creditors: amount falling due after more than one year | 6 | (687,838) | (723,441) |
| Net assets | | 2,469,493 | 2,412,808 |
| Charity Funds | | | |
| Unrestricted funds: | | | |
| Unrestricted funds | 6 | 1,369,468 | 1,312,783 |
| Revaluation reserve | 7 | 1,100,025 | 1,100,025 |
| Total Unrestricted funds | | 2,469,493 | 2,412,808 |

Following notes form part of these financial statements.

Signed on behalf of the board of Trustees:



Mujibur Rehman Awan

Trustee

Date approved: 10th January 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.

Notes to the Financial Statements For the year ended 31 March 2019

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 2019

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

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

2018: Total income: £189,043; Donations & legacies: £159,804; Investments: £29,239

3. Interest payable and similar charges

| | 2019 £ | 2018 £ |
|----------------------------|--------------|--------------|
| Bank & Other Loan Interest | 7,131 | 7,087 |
| | <u>7,131</u> | <u>7,087</u> |

4. Analysis of expenditure

| | 2019 £ | 2018 £ |
|----------------------|----------------|----------------|
| Premises costs | 130,817 | 135,232 |
| Professional costs | 10,875 | 5,370 |
| Administrative costs | 7,186 | 2,344 |
| Total | <u>148,878</u> | <u>142,946</u> |

4. Tangible fixed assets

Cost or Valuation

| | Land and Buildings | Total |
|-------------------------------------|-----------------------|------------------|
| | £ | £ |
| At 01 April 2018 | 3,150,000 | 3,150,000 |
| Additions | - | - |
| Disposals | (35,000) | - |
| At 31 March 2019 | <u>3,115,000</u> | <u>3,150,000</u> |
| Depreciation | | |
| At 01 April 2018 | - | - |
| Charge for year | - | - |
| On disposals | - | - |
| At 31 March 2019 | <u>-</u> | <u>-</u> |
| Net book values | | |
| Closing balance as at 31 March 2019 | <u>3,115,000</u> | <u>3,150,000</u> |
| Opening balance as at 01 April 2018 | <u>3,150,000</u> | <u>3,150,000</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

| | 2019 £ | 2018 £ |
|------------------------|---------------|---------------|
| Trade Creditors | 23,373 | 25,093 |
| PAYE & Social Security | 0 | 502 |
| Accrued Expenses | 750 | 750 |
| | <u>24,123</u> | <u>26,345</u> |

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

| | 2019 £ | 2018 £ |
|-------------------------|----------------|----------------|
| Bank Loans & Overdrafts | 254,372 | 286,575 |
| Other loans | 433,466 | 436,866 |
| | <u>687,838</u> | <u>723,441</u> |

7. Reserves

| | 2019 £ | 2018 £ |
|----------------------------|------------------|------------------|
| Revaluation Reserve b/fwd. | 1,100,025 | 1,100,025 |
| | <u>1,100,025</u> | <u>1,100,025</u> |

8. Statement of funds

| | 2019 £ |
|-----------------------------|------------------|
| Reserves at 01 April 2017 | 1,312,783 |
| Funds expended for the year | 56,685 |
| Reserves at 31 March 2018 | <u>1,369,468</u> |

JAMIA ISLAMIA (ISLAMIC STUDIES CENTER) TRUST
Detailed Profit and Loss Account
For the year ended 31 March 2019

| | 2019 £ | 2018 £ |
|--|------------------|------------------|
| Charity income | | |
| Donations & legacies | 184,316 | 150,006 |
| Investment income | 19,635 | 29,239 |
| Biomass refund | 8,744 | 9,799 |
| | <u>212,695</u> | <u>189,044</u> |
| Total Charity Income | 212,695 | 189,044 |
| Less: Charity Expenses | | |
| Employer's PAYE & NI Contributions | 2,236 | 0 |
| food expense | 0 | 500 |
| Other Staff-Related Expenses | 2,400 | 0 |
| Accountancy Fees | 750 | 690 |
| Legal and Professional Fees (Allowable) | 10,875 | 5,370 |
| Rates & Water | 29,056 | 33,065 |
| Light, Heat & Power | 55,877 | 61,113 |
| General Travel Expenses | 1,180 | 669 |
| Bank Charges | 621 | 984 |
| General Insurance | 1,448 | 1,161 |
| Repairs & Renewals | 36,564 | 38,440 |
| Stationery & Postage | 631 | 890 |
| Telephone, Fax & Internet | 462 | 64 |
| Sundry Expenses | (1) | 0 |
| Food expenses | 6,179 | 0 |
| Events rentals | 600 | 0 |
| | <u>(148,878)</u> | <u>(142,946)</u> |
| Interest Payable and Similar Charges | 63,816 | 46,098 |
| Bank & Other Loan Interest | 7,131 | 7,087 |
| | <u>(7,131)</u> | <u>(7,087)</u> |
| Net expansion from charitable sources | 56,685 | 39,011 |
| Net expansion of funds for the year | <u>56,686</u> | <u>39,011</u> |