

# **Al-Ghazali Multi-Cultural Centre**

Charity number 1098748

A Company limited by guarantee number 4064605

## **Annual Report and Financial Statements for the year 1 April 2020 to 31 March 2021**

# **Al-Ghazali Multi-Cultural Centre**

## **Annual Report and Financial Statements for the year 1 April 2020 to 31 March 2021**

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**Prepared by: Tony Hewitson**

# **Al-Ghazali Multi-Cultural Centre**

## **Trustee' report**

**for the year 1 April 2020 to 31 March 2021**

### **Legal Form**

The Al-Ghazali Multi-Cultural Centre is a registered charity, number 1098748 dated 25th July 2003 and a registered Company, limited by guarantee, number 4064605 formed on 4th September 2000. The Governing Document are the Memorandum and Articles of Association amended by special resolutions dated 21st June 2003 and further on 4th May 2008 . The charity seeks to:

- a) The advancement of education in accordance with the principles of the faith of Islam, in particular through the establishment and formation of a school
- b) To advance the education of the public in Islamic culture, religion and tradition
- c) To promote the benefit of the inhabitants of Liverpool, in particular members of the Muslim community without distinction of sex, age, sexual orientation, race, or political, religious or other opinions, by association together of the said inhabitants with the local authorities, voluntary and other organisations in a common effort to advance education and training, to promote good health and to provide leisure time occupation, and for other such charitable purposes as the Trustees will decide
- d) to promote integration and cultural understanding as well as providing an Islamic education service for the Muslim community

### **Board of Trustees**

The board of trustees also forms the executive committee and appoint officers who are responsible for the day to day running of the youth club. Trustees are elected annually by members at the AGM and meet quarterly. The senior management team meet weekly and the Trustees meet quarterly

**Chairman:** Mr Ismail Qadir

### **Other Directors:**

Ms Leyla Mashjari (Company Secretary)  
Mr Redwan Al-Soraimi  
Mr Kamal Mashjari  
Miss Shadia Abdullah (Treasurer)  
Miss Anfal Saif

### **Registered address**

35 Earle road, Liverpool L7 6HD

### **Bankers**

HSBC, Allerton Road, Liverpool, L18

### **Accountant/Independent Examiner**

Tony Hewitson, Liverpool, L19

# **Al-Ghazali Multi-Cultural Centre**

## **Trustee' report continued**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Al-Ghazali Multi-Cultural Centre is managed and governed by Trustees. Management committee meetings are held every week and agenda items include finance, health & safety and project reports. New trustees are appointed at the annual general meeting.

### **OBJECTIVES AND ACTIVITIES FOR THE PERIOD**

- a) The advancement of education in accordance with the principles of the faith of Islam, in particular through the establishment and formation of a school
- b) To advance the education of the public in Islamic culture, religion and tradition
- c) To promote the benefit of the inhabitants of Liverpool, in particular members of the Muslim community without distinction of sex, age, sexual orientation, race, or political, religious or other opinions, by association together of the said inhabitants with the local authorities, voluntary and other organisations in a common effort to advance education and training, to promote good health and to provide leisure time occupation, and for other such charitable purposes as the Trustees will decide
- d) to promote integration and cultural understanding as well as providing an Islamic education service for the Muslim community

### **ACHIEVEMENTS AND PERFORMANCE FOR THE PERIOD**

The centre has a number of projects which entail programmes and activities to meet the needs of the local community and to strengthen its cohesion.

The centre faced exceptional financial difficulties caused by the lockdown. There was an 80% loss of the annual total income due to the closure of the Supplementary school which is fees based as well as loss of hire from the building.

The centre had a number of volunteers who supported some community activities during the lockdown and were able to apply for emergency funding to support the centre's core costs of monthly outgoings.

The following funders were able to support the centre during the Covid19 lockdown period:

The Good things Foundation Response and Resilience fund, Liverpool City Council, Sports England Community Emergency Fund, LCR Cares Covid19 Community Support Fund. The Government Furlough Scheme.

The centre also continued to receive its main funding sources from Liverpool City Council Community Resource Grant and the Youth and Play Grant.

As a continuation of the building works the centre continued to raise funds and apply for loans. A loan was received last year from Human Appeal towards the building project with no interest attached or an agreed loan period. The centre is continuing in its efforts to raise the funds needed for phases 2 and 3 of the building renovation.

### **Al-Ghazali's five core projects:**

#### **1. Al-Ghazali Educational/Parents Advocacy Project:**

This project assists in improving the Educational attainment of Black and racial minority children and young people.

The project has managed to deliver the following activities: Working with schools in Liverpool to deliver Cultural Awareness assemblies and classroom workshops.

The project also has a drop in service at the centre to support parents in choosing primary and secondary schools for their children and helping them complete application and appeal forms and make necessary phone calls. The project has continued and developed partnerships with schools, local authority and the voluntary sector.

The project continues to be involved in community issues and needs through its affiliation with the SSN (Supplementary School's Network). The project also delivers a variety of adult education classes, short and long courses. These include, ESOL, Driving theory tests, Arabic for non Arabic speakers.

## **Al-Ghazali Multi-Cultural Centre**

### **Trustee' report continued**

#### **2. Al-Ghazali Cultural Project**

The project is committed to promoting understanding of Liverpool's faith and heritages, developing social inclusion and cohesion in communities.

The project undertook the following services: Interpreting and translating, language support at Al-Ghazali and outside, Interfaith events, cultural festivals, providing literature and leaflets in a number of languages, Building relations with different communities and bodies within Merseyside.

We are a leading organization on immigration issues, as well as radicalization, extremism and counter-terrorism, ensuring that the communities concerns are highlighted.

We also provide advice to police and schools on issues relating to BME and Muslim communities. We represent our community at council workshops and events

We support users through the immigration, welfare and health agendas by completing applications on their behalf. We hold regular conferences, community engagement, interfaith dialogue and events to bring our communities together

#### **3. Al-Ghazali Youth Club:**

The project has successfully used sport games and leisure to bring a diverse group of young people together. The project delivers weekly activities on site and off site for children and young people both males and females.

The project has developed its sports activities which run in and outside the centre; including football, swimming and karate. Its sporting activities have been very successful with the continued achievements in Karate. The karate club continues its affiliation with the JKS England, part of the English karate Federation. The karate club continues to expand with increased number of members and increase in the number of sessions delivered from two to four weekly sessions.

The Youth club is a member of the Picton area consortium for youth provision in the area.

## **Al-Ghazali Multi-Cultural Centre**

### **Trustee' report continued**

#### **4. Al-Ghazali Supplementary School**

The School aims to develop pupils' ability to use Arabic effectively for the purpose of practical communication on a day to day level and prepare for recognised qualification in the language such as GCSE AND A'level qualifications and to prepare children to be able to read the Holy Quran. The project introduces the students to the Arabic writing system and enables them to develop the ability to read and write using basic words and sentences.

The project emphasises the skills of speaking, listening, reading and writing. Learning a foreign language can enhance relationships between people of different cultures and also enable learners to be aware of the habits, social, educational, and traditions of Arabic culture.

The school also delivers Islamic studies education with the aim of getting pupils to develop these skills and take on recognised GCSE and A'level qualifications.

The school aims at supporting children to understand the true essence of the Islamic religion and practice it in an unprejudiced way as well as preserving their identity.

The school runs its sessions over the weekends and has two hundred children on register between the age of 5 to 16 years old. The school employs 12 teaching staff and has 18 volunteers. Sessions run from our Centre building.

#### **5. Al-Ghazali Health Project:**

The project aims to encourage BME women to participate in healthy activities and become more aware of the health issues affecting them and their families. In order to achieve this the project delivers physical activity sessions requested by the ladies on a weekly basis in partnership with local organisations who have funding to deliver in the community.

The project continues to deliver and expand with new programmes and a variety of short health courses throughout the year to encourage people to think about healthy diets and losing weight.

The project also delivers the Community allotment with the recruitment of volunteers who work on a weekly basis at the site. The centre has delivered a variety of projects over the year for varied users from the elderly to families and children. There are plans to continue the delivery of projects at the allotment with centre users and the local community over the coming year.

# **Al-Ghazali Multi-Cultural Centre**

## **Trustee' report continued**

### **FINANCIAL REVIEW**

Incoming resources for the period totalled £159,822 (2020: £204,941) of which £23,000 (2020: £34,000) related to funding for projects upon which restrictions are placed.

Total expenditure amounted to £158,830 (2020: £192,833), comprising expenditure related to restricted projects, £26,767 (2020: £91,191) and expenditure on centre costs of £132,063 (2020: £101,642). No expenditure was charged to Capital.

Net resources therefore increased overall by £992, (2020: £(27,899) decrease).

At 31st March 2021 the Trust's restricted reserves stood at £(60,000) represented by long term loans. Loan terms that are indeterminate as no repayment terms or interest rates have been set.

The Trust's general fund stood at £306,591 of which bank balances were £22,118 all unrestricted funds

Tangible fixed assets totalled £284,473 entirely on building value; all other assets being written down to nil.

### **RESERVE POLICY**

If in the absence of guaranteed, regular funding, for the Centre, the trustees have agreed a policy to generate and maintain minimum funds amounting to £12,000 of free reserves to provide operational costs for the following 3 months. This policy is being pursued by the Al-Ghazali Multi-Cultural Centre's Trustees.

### **RISK MANAGEMENT**


The main risks to which the charity is exposed as identified by the Trustees have been considered and systems have been established to mitigate those risks.

### **FUTURE PLANS**

To maintain the financial sustainability of the organisation through a fund raising strategy and income generation strategy. To utilise the Major Building Fund and raise further building funds to enable the next phases of refurbishments to maximise space for the delivery of activities and to attract statutory and voluntary sector to hire space and deliver services from our centre.

### **Signed on behalf of the Trustees**

Name: Ismail Qadir

Signed: 

Ismail Qadir, Chairman

Date: 21/06/2021

**Al-Ghazali Multi-Cultural Centre**  
**Independent examiner's report on the accounts of**  
**Al-Ghazali Multi-Cultural Centre**  
**for the year 1 April 2020 to 31 March 2021**

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 8 to 14.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. The charity's gross income does not exceed £250,000 and I am considered qualified by the Trustees to undertake the examination.

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

- examine the accounts under section 43 of the 1993 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act; and
- state whether particular matters have come to my attention

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement

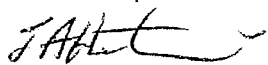
**Independent examiner's statement:**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:  
to keep accounting records in accordance with section 386 of the Companies Act 2006; and  
to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities  
have not been met; or

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

Signed:



Date: 21/06/2021

**Tony Hewitson**  
Liverpool  
L19



# Al-Ghazali Multi-Cultural Centre

A Company limited by guarantee number 4064605

Charity number 1098748

## Statement of Financial Activities

for the year 1 April 2020 to 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
<b>Incoming Resources</b>					
Generated Funds	(2)	97,133	-	97,133	19,383
Charitable Activities	(3)	39,689	23,000	62,689	185,558
<b>Total incoming resources</b>		<b>136,822</b>	<b>23,000</b>	<b>159,822</b>	<b>204,941</b>
<b>Resources expended</b>					
Charitable Activities	(4)	132,063	£26,767	158,830	192,333
Governance Costs	(4)			-	500
<b>Total expenditure</b>		<b>132,063</b>	<b>£26,767</b>	<b>158,830</b>	<b>192,833</b>
<b>Net incoming / (outgoing) resources</b>		<b>£4,759</b>	<b>(£3,767)</b>	<b>£992</b>	<b>£12,108</b>
<b>Fund balances brought forward</b>		<b>301,797</b>	<b>(56,198)</b>	<b>245,599</b>	<b>233,491</b>
<b>Transfers</b>		<b>35</b>	<b>(35)</b>	<b>-</b>	<b>-</b>
<b>Fund balances carried forward</b>	(10) (11)	<b>£306,591</b>	<b>(60,000)</b>	<b>246,591</b>	<b>£245,599</b>

The notes on pages 10 to 14 form part of these accounts. The net movement in resources for the year was derived from the continuing activities of the organisation.

# Al-Ghazali Multi-Cultural Centre

A Company limited by guarantee number 4064605

Charity number 1098748

## Balance sheet

as at 31 March 2021

		Unrestricted £	Restricted £	2021 Total £	2020 Total £
<b>Fixed Assets</b>					
Tangible Assets	(5)	284,473	-	284,473	289,655
<b>Total fixed assets</b>		<u>284,473</u>	<u>-</u>	<u>284,473</u>	<u>289,655</u>
<b>Current Assets</b>					
Debtors and prepayments	(6)	-	-	-	-
Cash at bank and in hand	(7)	22,118	-	22,118	15,944
<b>Total current assets</b>		<u>22,118</u>	<u>-</u>	<u>22,118</u>	<u>15,944</u>
<b>Current liabilities:</b>					
<b>amounts falling due within one year</b>					
Creditors and accruals	(8)	-	-	-	-
<b>Total current liabilities</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net current assets / (liabilities)</b>		<u>22,118</u>	<u>-</u>	<u>22,118</u>	<u>15,944</u>
<b>Total assets less current liabilities</b>		<u>306,591</u>	<u>-</u>	<u>306,591</u>	<u>305,599</u>
<b>Creditors:</b>					
<b>amounts falling due after one year</b>	(9)	-	60,000	60,000	60,000
<b>Net assets</b>		306,591	(60,000)	246,591	<u>245,599</u>
<b>Funds</b>					
Unrestricted funds	(10)	306,591	-	306,591	301,797
Restricted Funds	(11)	-	(60,000)	(60,000)	- 56,198
<b>Total Funds</b>		<u>306,591</u>	<u>(60,000)</u>	<u>246,591</u>	<u>245,599</u>


For the period ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

### Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Name: Shadia Abdullah

Date: 21/06/2021

Signed: 

# **Al-Ghazali Multi-Cultural Centre**

## **Notes to the accounts**

### **for the year 1 April 2020 to 31 March 2021**

#### **1 Accounting Policies**

##### **a Basis of accounting**

The financial statements have been prepared under the historical cost convention.

There has been no change to the accounting policies since last year

No changes have been made to the accounts for previous years.

##### **b Donations and Legacies.**

Donations and legacies are accounted for when received by the company. Other income is accounted for on an accruals basis as far as is prudent to do so.

##### **c Grants**

Revenue grants are recognised in the Statement of Financial Activities on receipt, subject to any required conditions being met or services being provided. Capital grants are recognised on receipt in the Statement of Financial Activities. This policy has been adopted to give a true and fair view.

##### **d Tangible Fixed Assets**

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £250.

Rate of depreciation

Fixtures, Fittings & Equipment: 10% Straight line basis

Office Equipment: 20% Straight line basis

##### **e Fund accounting**

Funds held by the organisation are either:

##### **Unrestricted general funds**

These are funds which can be used in accordance with the company's objects at the discretion of the directors.

##### **Restricted funds**

These are funds that can only be used for particular restricted purposes within the objects of the company. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

##### **Long Term Loans**

These are funds falling due after one year and may be for specific future purposes or projects.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

##### **f Taxation**

No provision for taxation has been made as the company is not subject to UK Corporation tax.

**Al-Ghazali Multi-Cultural Centre**  
**Notes to the accounts continued**  
**for the year 1 April 2020 to 31 March 2021**

<b>2 Generated Funds</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2021 Total</b>	<b>2020 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	34,785	-	34,785	10,561
Facilities Hire	9,244	-	9,244	20,383
General Fund	175	-	175	20,384
HMRC (Furlough)	73,060	-	73,060	-
	<b>117,264</b>	<b>-</b>	<b>117,264</b>	<b>51,328</b>

**Human Appeal Loan for the Building**

<b>3 Funds from Charitable Activities</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2021 Total</b>	<b>2020 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Subscriptions	-	-	-	79,997
Good Things Foundation	3,000	-	3,000	-
City of Liverpool	10,000	-	10,000	-
Sprt Englan Fund (CEF)	1,653	-	1,653	-
Human Appeal Loan	-	-	-	60,000
Community Resource Grant	-	10,000	10,000	10,000
Youth & Play	-	12,000	12,000	12,000
Awards for All	-	-	-	10,000
Community Foundation	4,905	-	4,905	1,000
Hardship Fund	-	1,000	1,000	1,000
	<b>19,558</b>	<b>23,000</b>	<b>42,558</b>	<b>173,997</b>

<b>4 Total resources expended</b>	<b>Staff Costs</b>	<b>Depreciation</b>	<b>Other Costs</b>	<b>Total 2021</b>	<b>Total 2020</b>
a. Charitable Activities	£ 83,227	£ 5,182	£ 70,421	£ 158,830	£ 192,833
b. Governance Costs	£ -	£ -	£ -	£ -	£ 500
c. Depreciation	£ -	£5,182	£ -	£ 5,182	£6,516

No employee earned £50,000 per annum or more in the current accounting period

The average number of employees during the year was 8 (2019: 8)

**Al-Ghazali Multi-Cultural Centre**  
**Notes to the accounts continued**  
**for the year 1 April 2020 to 31 March 2021**

**5 Tangible assets**

	Buildings £	Fittings & Equipment £	Office Equipment £	Total £
<b>Cost</b>				
At 1 April 2020	321,363	26,636	68,643	416,642
Additions	-	-	-	-
Transfers	-	-	-	-
At 31 March 2021	<u>321,363</u>	<u>26,636</u>	<u>68,643</u>	<u>416,642</u>
<b>Depreciation</b>				
At 1 April 2020	31,708	26,634	68,645	126,987
Charge for year	5,182	2	- 2	5,182
Transfers	-	-	-	-
At 31 March 2021	<u>36,890</u>	<u>26,636</u>	<u>68,643</u>	<u>132,169</u>
<b>Net Book Value</b>				
At 31 March 2021	<u>284,473</u>	<u>-</u>	<u>-</u>	<u>284,473</u>
At 31 March 2020	<u>289,655</u>	<u>2</u>	<u>- 2</u>	<u>289,655</u>

**6 Debtors and prepayments**

	2021 £	2020 £
Debtors	-	-
	<u>-</u>	<u>-</u>

**7 Cash at bank and in hand**

	£	£
Bank a/c 1	5,354	1,794
Bank a/c 2	15,053	7,740
Bank a/c 3	1,711	6,410
Cash in hand	-	-
	<u>22,118</u>	<u>15,944</u>

**8 Creditors and accruals**

	£	£
Creditors	-	-
	<u>-</u>	<u>-</u>

**9 Creditors: amounts falling due after one year**

Movements in the period	Balance b/f £	Incoming £	Interest £	Balance c/f £
Human Appeal Loan	60,000	-	-	60,000
<b>Total</b>	<u>60,000</u>	<u>-</u>	<u>-</u>	<u>60,000</u>

No term or interest rates have been set.

# Al-Ghazali Multi-Cultural Centre

## Notes to the accounts continued

for the year 1 April 2020 to 31 March 2021

### 10 Unrestricted funds

Movements in the period	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Good Things Foundation		3,000	3,000		0
City of Liverpool		10,000	10,000		0
Community Foundation Grant		4,905	4,905		0
Sprt Englan Fund (CEF)		1,653	1,653		0
HMRC (Furlough)		73,060	73,060		0
General Fund	301,797	44,204	39,445	35	301,686
<b>Total</b>	<b>301,797</b>	<b>136,822</b>	<b>132,063</b>	<b>35</b>	<b>301,686</b>

### 11 Restricted funds

#### Funds for Major building refurbishments:

##### Human Appeal

Funds for major building refurbishments

#### The following funds are for ongoing charitable activities;

##### Community Resource Grant

Funds for the overall administration and service provision of the Cultural Project

##### Youth & Play

Funds for Youth Club

##### Awards for All

Funds for Youth Club

##### Community Foundation

LCR Cares-covid-19 community support fund towards centre outgoings

##### Hardship Fund

Funds for Youth Club

Movements in the period	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Human Appeal Loan	(60,000)	-	-	-	(60,000)
Community Resource Grant	-	10,000	10,000	-	-
Youth & Play	19	12,000	12,000	(19)	-
Awards for All	3,775	-	3,767	(8)	-
Community Foundation Grant	8	-	-	(8)	-
Hardship Fund	-	1,000	1,000	-	-
	<b>(56,198)</b>	<b>23,000</b>	<b>26,767</b>	<b>(35)</b>	<b>(60,000)</b>

**Al-Ghazali Multi-Cultural Centre**  
**Notes to the accounts continued**  
**for the year 1 April 2020 to 31 March 2021**

**12 Analysis of net assets between funds**

	Tangible Fixed Assets	Bank Balances	Other Net Current Assets/ Liabilities	Total
<b>Unrestricted funds</b>				
Good Things Foundation				
City of Liverpool				
Sprt Englan Fund (CEF)				
HMRC (Furlough)				
General Fund	284,473	22,118	-	306,591
<b>Total</b>	<b>284,473</b>	<b>22,118</b>	<b>-</b>	<b>306,591</b>
<b>Restricted funds</b>	£	£	£	£
Human Appeal Loan	(60,000)	-	-	(60,000)
Community Resource Grant	-	-	-	-
Youth & Play	-	-	-	-
Awards for All	-	-	-	-
Community Foundation Grant	-	-	-	-
Hardship Fund	-	-	-	-
	<b>- 60,000</b>	<b>-</b>	<b>-</b>	<b>(60,000)</b>

**13 Directors' remuneration and expenses**

No directors received any remuneration or expenses during the accounting period.

**14 Related party transactions**

There are no related party transactions.