

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 2021 to 31 March 2022

Al-Ghazali Multi-Cultural Centre

Annual Report and Financial Statements for the year 1 April 2021 to 31 March 2022

Contents	Page
Trustees' report	2 to 7
Statement of financial activities	8
Balance sheet	9
Notes to the accounts	10 to 14

Prepared by: Tony Hewitson

Al-Ghazali Multi-Cultural Centre

Trustee' report

for the year 1 April 2021 to 31 March 2022

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 Kamal Mashjari

Other Directors:

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

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

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 under took 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 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 youth club has been able to access a variety of funding opportunities to tackle several issues faced by young people including mental Health, physical health, education, and aspirations for young people from BME and Eastern European communities. Funding has also supported targeted activities during Halloween and Bon fire night and during school holidays from a variety of funders including, Operation Banger (Merseyside's Police Crime Commissioner), HAF (Liverpool's Holiday food programme) and the Community Foundation.

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 has continued to form links with other youth clubs and community groups and continues to be one of the main members of the Picton area Youth consortium.

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 grants received from Liverpool City Council CRG department remain one of the funding sources for the centre. The Youth club activities have been funded by the city council's Youth and Play programme. We also received funding from the Liverpool HAF (Holiday and Food Programme) to deliver Junior and senior play schemes during summer, Christmas and Easter school holidays, and funding from the City Council for Half term breaks which aim to support families who have children on free school meals to access free play and food programmes locally

Other funding received this year include European Social Fund through WEA, for Esol and employment support sessions, Lottery Awards for All for youth health, wellbeing, and sport. Community Impact Fund for ladies Health and Fitness. Youth Community Mental Health programme. Lottery Youth consortium for Health and Wellbeing and Educational aspirations.

Due to the financial restraints caused by the impact of Covid 19 the centre received a loan from the Bounce Back Loan scheme in April 2021, repayments for this will start in April 2022 for the next five years. The centre also accessed some financial support from Liverpool City Council to support with the impact of Covid 19. The centre is continuing in its efforts to raise the money to continue with the completion of Phase 1b, phases 2 and 3 of the building renovation. The loan received from Human Appeal in 2019 has been transferred as a donation towards the building work in the basement of the building.

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

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 backgrounds

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 over 180 children on register between the age of 5 to 17 years old. The school employs 12 teaching staff and has 18 volunteers. The school is delivered from the centre building. The school also delivers extra circular activities, through monthly workshops focusing on variety of topics from mental Health, physical health, education and aspirations for children and young people.

The Supplementary school continues its affiliation to the SSN (Supplementary School Network) and takes part in community lead events and celebrations.

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. Through funding from the Community Impact Fund, we are able to deliver two free physical activity sessions a week (Keep fit and yoga) to encourage ladies to return to some physical activity after lockdown.

The project also delivers the Community allotment which is run by 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 £232,439 (2021: £159,822) of which £138,609 (2021: £27,905) related to funding for projects upon which restrictions are placed. A further £50,000 was obtained through the governments Bounce back scheme repayable from April 2022

Total expenditure amounted to £206,636 (2021: £158,830), comprising expenditure related to restricted projects, £123,474 (2021: £26,767) and expenditure on centre costs of £83,162 (2021: £132,063). No expenditure was charged to Capital.

Net resources therefore increased overall by £75,803 (2021: £992).

At 31st March 2022 the Trust's restricted reserves stood at £15,135 represented totally by bank balance.

The Trust's general fund stood at £367,259 of which bank balances were £86,175. Restricted funds at bank stood at £15,135. Total bank balances were therefore £101,310. There is a long term liability due over one year for £50,000 to HSBC bank.

Tangible fixed assets totalled £281,084 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.

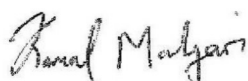
FUTURE PLANS

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: Kamal Mashjari

Signed:



Kamal Mashjari, Chairman

Date: 28/05/2022

Al-Ghazali Multi-Cultural Centre

Independent examiner's report on the accounts of

Al-Ghazali Multi-Cultural Centre

for the year 1 April 2021 to 31 March 2022

I report on the accounts of the company for the year ended 31 March 2022 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

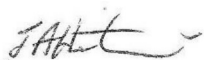
Independent examiner's statement:

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: 28/05/2022

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 2021 to 31 March 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
Incoming Resources					
Generated Funds	(2)	68,123	-	68,123	97,133
Charitable Activities	(3)	75,707	138,609	214,316	62,689
Total incoming resources		143,830	138,609	282,439	159,822
Resources expended					
Charitable Activities	(4)	82,962	£123,474	206,436	158,830
Governance Costs	(4)	200		200	-
Total expenditure		83,162	£123,474	206,636	158,830
Net incoming / (outgoing) resources		£60,668	£15,135	£75,803	£992
Fund balances brought forward		306,591	0	306,591	245,599
Transfers		-	-	-	-
Fund balances carried forward	(10) (11)	£367,259	15,135	382,394	£246,591

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 2022

		Unrestricted £	Restricted £	2022 Total £	2021 Total £
Fixed Assets					
Tangible Assets	(5)	281,084	-	281,084	284,473
Total fixed assets		<u>281,084</u>	<u>-</u>	<u>281,084</u>	<u>284,473</u>
Current Assets					
Debtors and prepayments	(6)	-	-	-	-
Cash at bank and in hand	(7)	86,175	15,135	101,310	22,118
Total current assets		<u>86,175</u>	<u>15,135</u>	<u>101,310</u>	<u>22,118</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(8)	-	-	-	-
Total current liabilities		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net current assets / (liabilities)		<u>86,175</u>	<u>15,135</u>	<u>101,310</u>	<u>22,118</u>
Total assets less current liabilities		<u>367,259</u>	<u>15,135</u>	<u>382,394</u>	<u>306,591</u>
Creditors:					
amounts falling due after one year	(9)	50,000	-	50,000	60,000
Net assets		<u>317,259</u>	<u>15,135</u>	<u>332,394</u>	<u>246,591</u>
Funds					
Unrestricted funds	(10)	317,259	-	317,259	306,591
Restricted Funds	(11)	-	15,135	15,135	- 60,000
Total Funds		<u>317,259</u>	<u>15,135</u>	<u>332,394</u>	<u>246,591</u>
		-	-	-	-

For the period ending 31 March 2022 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: Kamal Mashjari

Date: 28/05/2022

Signed:



Al-Ghazali Multi-Cultural Centre

Notes to the accounts

for the year 1 April 2021 to 31 March 2022

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 2021 to 31 March 2022

2 Generated Funds	Unrestricted funds	Restricted funds	2022 Total	2021 Total
	£	£	£	£
Donations	415	-	415	34,785
Facilities Hire	12,472	-	12,472	9,244
General Fund	55,236	-	55,236	175
LCC	10,667	-	10,667	
HSBC loan	50,000	-	50,000	
HMRC (Furlough)	15,040	-	15,040	73,060
	143,830	-	83,163	117,264

3 Funds from Charitable Activities	Unrestricted funds	Restricted funds	2022 Total	2021 Total
	£	£	£	£
Subscriptions	-	-	-	-
Good Things Foundation	-	-	-	3,000
City of Liverpool	-	-	-	10,000
Sprt Englan Fund (CEF)	-	-	-	1,653
Hardship Fund	-	-	-	1,000
Operation Banger	-	1,800	1,800	
Community Resource Grant	-	10,000	10,000	10,000
Youth & Play	-	12,000	12,000	12,000
Awards for All	-	10,000	10,000	-
Community Foundation	-	2,000	2,000	4,905
OPAL PROGRAMME		3,000	3,000	
Community Mental Health		11,964	11,964	
Fab Feb Hafterm		3,000	3,000	
ESF		11,574	11,574	
Winter HAF Programme		19,264	19,264	
Lottery Consortume Education&Aspration		5,000	5,000	
HAF Summer Programme		41,507	41,507	
Lottery Consortume Health&Well-being		5,000	5,000	
Community Impact Fund		2,500	2,500	
	-	138,609	138,609	42,558

4 Total resouces expended	Staff Costs	Depreciation	Other Costs	Total 2022	Total 2021
a. Charitable Activities	£ 78,808	£ -	£ 124,239	£ 203,047	£ 153,348
b. Governance Costs	£ -	£ -	£ 200	£ 200	£ -
c. Depreciation	£ -	£3,389	£ -	£ 3,389	£5,182

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

The average number of employees during the year was 8 (2021: 8)

Al-Ghazali Multi-Cultural Centre

Notes to the accounts continued

for the year 1 April 2021 to 31 March 2022

5 Tangible assets

	Buildings	Fittings & Equipment	Office Equipment	Total
Cost	£	£	£	£
At 1 April 2021	321,363	26,636	68,643	416,642
Additions	-	-	-	-
Transfers	-	-	-	-
At 31 March 2022	<u>321,363</u>	<u>26,636</u>	<u>68,643</u>	<u>416,642</u>
Depreciation				
At 1 April 2021	36,890	26,636	68,643	132,169
Charge for year	3,389	-	-	3,389
Transfers	-	-	-	-
At 31 March 2022	<u>40,279</u>	<u>26,636</u>	<u>68,643</u>	<u>135,558</u>
Net Book Value				
At 31 March 2022	<u>281,084</u>	<u>-</u>	<u>-</u>	<u>281,084</u>
At 31 March 2021	<u>284,473</u>	<u>-</u>	<u>-</u>	<u>284,473</u>

6 Debtors and prepayments

Debtors

2022
£

2021
£

-	-
<u>-</u>	<u>-</u>

7 Cash at bank and in hand

Bank a/c 1
Bank a/c 2
Bank a/c 3
Cash in hand

£

£

55,441	5,354
30,686	15,053
15,183	1,711
-	-
<u>101,310</u>	<u>22,118</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	Outgoing	Balance c/f
	£	£	£	£
Human Appeal Loan	60,000		60,000	0
HSBC bank loan	0	50,000	-	50,000
Total	<u>60,000</u>	<u>50,000</u>	<u>60,000</u>	<u>50,000</u>

Human Appeal Loan

Loan reversed and now fully granted for building projects

HSBC loan

Government Bounce back scheme. 5 year repayment from April 2022

Al-Ghazali Multi-Cultural Centre

Notes to the accounts continued

for the year 1 April 2021 to 31 March 2022

10 Unrestricted funds

Movements in the period	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Donations		415	415		0
Facilities Hire		12,472	12,472		0
General Fund	306,591	55,236	- 5,432		367,259
LCC		10,667	10,667		0
HSBC loan		50,000	50,000		0
HMRC (Furlough)		15,040	15,040	-	0
Total	306,591	143,830	83,162	0	367,259

11 Restricted funds

Community Resource Grant

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

Youth & Play

Funds for Youth Club activities

Awards for All

Funds for Youth Club activities

Community Foundation

Funds for Youth Club activities

OPAL PROGRAMME

Half term play and food programmes

Community Mental Health

Awareness of issues related to mental health

Fab Feb Hafterm

Half term access to free play and food programmes

ESF

Employment support sessions

Winter/Summer HAF Programme

Deliver Junior and Senior playschemes

Lottery Consortume Education&Aspration/Health and Wellbeing

Health and Wellbeing and Educational aspirations

Community Impact Fund

Ladies Health and Fitness

Movements in the period	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Operation Banger	-	1,800	1800	-	-
Community Resource Grant	-	10,000	10000	-	-
Youth & Play	-	12,000	12000	-	-
Awards for All	-	10,000	4890	-	5,110
Community Foundation	-	2,000	2000	-	-
OPAL PROGRAMME	-	3,000	3000	-	-
Community Mental Health	-	11,964	8789	-	3,175
Fab Feb Hafterm	-	3,000	3000	-	-
ESF	-	11,574	11574	-	-
Winter HAF Programme	-	19,264	19264	-	(0)
Lottery Consortume Education	-	5,000		-	5,000
HAF Summer Programme	-	41,507	41507	-	0
Lottery Consortume Health&Well-being	-	5,000	5000	-	(0)
Community Impact Fund	-	2,500	650	-	1,850
Total	0	138,609	123,474	0	15,135

Al-Ghazali Multi-Cultural Centre
Notes to the accounts continued
for the year 1 April 2021 to 31 March 2022

12 Analysis of net assets between funds

	Tangible Fixed Assets	Bank Balances	Other Net Current Assets/ Liabilitie s	Total
Unrestricted funds				
5			(50,000)	(50,000)
General Fund	281,084	86,175	-	367,259
Total	281,084	86,175	(50,000)	317,259
Restricted funds	£	£	£	£
Awards for All	-	5,110	-	5,110
Community Mental Health	-	3,175	-	3,175
Lottery Consortume Education&Aspration	-	5,000	-	5,000
Community Impact Fund	-	1,850	-	1,850
	-	-	-	-
	-	-	-	-
	-	15,135	-	15,135

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.