

# **The Kathor Muslim Society of UK**

**Registered Charity Number: 1112981**

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## **Report of the Trustees and Financial Statements for the**

**Year ended 5th April 2022**

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## Reference and administration details

<b>Charity Name</b>	The Kathor Muslim Society of UK
<b>Charity Registration Number</b>	1112981
<b>Charity's Principal Address</b>	75 Somers Road, Walthamstow, London, E17 6RS.

### Trustees

<b>Name</b>	<b>Office</b>
Mr. Salim Kazi	Chair of Trustees
Mr. Ebrahim Dhalech	Trustee and President
Mr. Abdul Khaliq Vahed	Trustee
Mr. Mohammed Vawda	Trustee
Mr. Asif Dala	Trustee

### Management Committee

<b>Name</b>	<b>Office</b>
Mr. Ebrahim Dhalech	President
Mr. Zahid Dala	Treasurer
Mr. Yusuf Parekh	Internal Auditor
Mr. Ibrahim Surti	Assistant Treasurer
Mr. Ismail Timol	Secretary

### Locality Committee Representative

<b>Name</b>	<b>Office</b>
Mr. Aslam Vorajee	Lancashire
Mr. Dawood Oomer	Lancashire
Mr. Naeem Randera	North West
Mr. Suleman Dadabhai	Midlands
Mr. Yunus Amla	London

## Structure, governance and management

### Type of governing document

Kathor Muslim Society of UK is constituted as a charitable trust registered with the charity commission in February 2006. It is governed by a constitution last updated 25<sup>th</sup> September 2005.

### Trustee recruitment and appointment

Existing trustees find and consult on new trustees, and then put forward their recommendation.

## Objectives and activities

### Charitable purposes

- I. To advance the Islamic faith by any charitable means which the TRUSTEES decide
- II. To provide or assist in the provision of facilities for the recreation or other leisure time occupation for Kathorian Muslim People who live in Kathor (India) and the United Kingdom who have need of such facilities by reason of their youth, age, infirmity or disablement, poverty or social and economic circumstances in the interests of social welfare with the object of improving their conditions of life.

### Summary of the main activities in relation to these objects

#### *Fundraising & Other Income*

KMS UK raised £19,712 throughout the UK and received £180 as interest on bank accounts, donations and accrued interest on Gift Aid. A total of £2,318 was received in Gift Aid income.

New membership fees of £300 was received.

#### *Rental Income*

Rental income from the two properties that the Society owns totalled £11,560

10 Stroma Way, Nuneaton, Warwickshire CV10 7LR

19 Gillett Close, Nuneaton, Warwickshire CV11 5XW

#### *Volunteers*

All the work carried out by individuals on behalf of the charity is on a voluntary basis.

## Summary of the main achievements during this financial period

During the year the charity paid out grants totalling £16,800, this sum was donated to worthwhile causes. The primary beneficiaries are Kathor based NGO's and individual students needing financial support.

Our programme of support in Kathor is now well established across the spectrum of identified needs in the area. We continue to look for areas where our assistance could be of benefit, expanding areas of work as and when needed.

We also launched a UK Educational Awards programme in February 2020.

### *Health & Medical*

Medical assistance is delivered through the Kathor Medical Trust that annually provides many thousands of out-patient and in-patient treatments covering a broad range of health services and medical procedures. The Society helped to deliver:

- Medical treatment of the teachers & students at Jamiah Haqqaniya Islamiyah, a local Islamic educational institution with over 350 students, and many of the local imams & muezzins in Kathor.
- Continued support for the provision of early diagnosis and preventative 'Health Camps' covering dentistry, family/women's health, orthopaedics and cardiology - the neediest have benefited from these camps.
- The Society covered the cost of over 300 dialysis treatments.

As in the UK many educational establishments were closed, as a result of Covid. Costs still needed to be met and our support for these organisations was maintained.

Financial support of £5,260, including £300 of interest, was provided to support these initiatives.

### *Education*

We have continued to build upon work from previous years, this includes:

- Ongoing full financial support for five students in the Aalim class and one student of Hifz at the Jamiah Haqqaniya Islamiyah. Annual cost per student is £140.
- Supporting six undergraduate students in various disciplines. Costs can vary but is ~£300, annually per student, generally covers the shortfall on state, or other sources, of funding.
- A vocational education programme has been established, providing training in many skills & trades.
- A faith based development event for sisters as held early in 2022, in Kathor, this was attended by over 2,000 sisters.
- The Society fully funded a regional careers fair in Kathor, this attracted over 300 students & young looking to make future career choices.

Financial support of £3,290, was provided to support these initiatives.

### *Social Welfare*

In Kathor, the Society working with local NGOs supported this programme with £8,250 of which £223 was interest:

- Providing the basic home essentials for six newly married couples through our Nikah programme.
- Our programme to support up to ten individuals in becoming self-sufficient was also started this year. Providing equipment, tools & training for trades such as sewing, carpentry, plumbing and electrical maintenance.
- A widows/orphan's support programme. This is through a monthly contribution to over 20 impacted homes.
- Funding a service that provides free home personal care.

### *UK Educational Awards Programme*

This programme is under review given the very limited take-up on launch. The Society looking at ways to improve engagement and appropriate targeting of this programme. This programme will be re-launched for 2022.

## **Financial review**

### **Reserves Policy**

The Society currently holds total reserves of £224,188, of this £145,443 is held in cash reserves. £18,136 of the cash reserves are held as Restricted Reserves.

### **Principal Funding Sources**

Funding for the charity's activities come from two principal sources:

- 1) Fund raising through the Ramadan Appeal
- 2) Rent from the property owned by the charity

The majority of donations collected during the Ramadan appeal is in the form of Zakat. Any Gift Aid earned on donations is also used as grants to needy causes; all administrative costs are covered through other income.

### **Investment Policy and Objectives**

#### **Interest**

The Society in line with Islamic teachings does not consider Interest earned as Halal (acceptable) and therefore we use this money for charitable causes with no benefit to the Society in line with Islamic teachings.

## Declaration

The financial statements were approved by the Board of Trustees

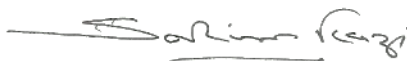
Signed on behalf of the charity's trustees

**Prepared by:**

Mr. Zahid Dala  
(Treasurer)

**Checked and Authorised by:**

Mr. Salim Kazi  
(Chair Trustee)

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Mr. Ebrahim Dhalech  
(President)

Handwritten signature of Mr. Ebrahim Dhalech in blue ink.

## Appendix 1- Accounts & Balance Sheet Year Ending 5<sup>th</sup> April 2022

### Section A Receipts and payments

<u>Income</u>	<u>Total</u>	<u>Expenditure</u>	<u>Total</u>
Membership Fees	£ 300	Agents Fees & Commission	£ 1,337
Rent (Gross)	£ 11,560	Property Insurance & Management Fees	£ 1,560
Ramadan Appeal	£ 19,712	Property Repairs & Renewals	£ 2,030
Gift Aid	£ 2,318	Ramadan Appeal Distribution <sup>1</sup>	£ 16,277
Interest Received	£ 180	KMS Relief Fund Distribution	£ -
		Administrative Costs <sup>2</sup>	£ 85
		AGM/Event Costs	£ 985
		Bank & Other Financial Charges	£ 172
		Interest Distribution	£ 523
		Surplus (Deficit) to Reserve	£ 11,101
<b>Total</b>	<b>£ 34,070</b>	<b>Total</b>	<b>£ 34,070</b>

### Section B Statement of assets and liabilities at the end of the period

<u>Liabilities</u>	<u>£'s</u>	<u>Fixed Assets</u>	
		Property <sup>3</sup>	£ 78,745
<b>Total Liabilities</b>	<b>0</b>	<b>Total Fixed Assets</b>	<b>£ 78,745</b>
<u>Reserves</u>		<u>Bank Accounts &amp; Investments</u>	
Unrestricted Reserves	£ 206,052	Deposit account	£ 140,041
Restricted Reserves <sup>4</sup>	£ 18,136	Current account	£ 5,402
<b>Total Reserves</b>	<b>£ 224,188</b>	<b>Total Cash</b>	<b>£ 224,188</b>

#### Notes to accounts:

<sup>1</sup> Ramadan Appeal Distribution:

**Education** – Ulema Education £1,790, Jamiah Islamiyah Haqqaniya £1,500.

**Medical** – Kathor Medical Trust £4,960

**Social & Welfare** – Nikah & Tools & Trades £4,000, Jamiah Islamiyah Haqqaniya carpet £2,000; All other Social & Welfare Relief projects £2,027

<sup>2</sup> Administrative Costs- Include costs associated with fundraising events and the day to day running of the society such as printing, postage

<sup>3</sup> Historical (purchase) values shown. Valued at £230,000 as at 04 April 2018, 10 Stroma Way (freehold), 19 Gillett Close (Leasehold)

<sup>4</sup> Restricted Funds are monies collected via appeal & any interest or Gift Aid received.



## Appendix 2- Independent Examiners Report

Independent Examiner's Report to the Trustees of **THE KATHOR MUSLIM SOCIETY of UK.**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05 April 2022.

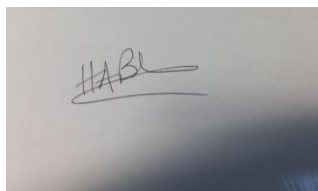
As the Charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A photograph of a handwritten signature in blue ink on a white background. The signature appears to be 'HAB' followed by a stylized flourish.

**Hanif Bhula FCCA**  
**Chartered Certified Accountant**  
5 Howard Street  
Gloucester  
GL1 4UR

Date: 04 January 2023