



Markaz Mu'adh Bin Jabal

MARKAZ MUAADH IBN JABAL ISLAMIC CENTRE
REGISTERED CHARITY NUMBER: 1119843 (registered in England and Wales)

ANNUAL AND FINANCIAL REPORT
2021

(PERIOD 1ST APRIL 2020 – 31ST MARCH 2021)

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INTRODUCTION

This is the 2021 annual and financial report of the Markaz Muaadh Ibn Jabal Islamic Centre trustees. It is presented together with the trustees' annual report for the period, independent examiner's report on the accounts and the annual accounts for the period ended 31st March 2021.

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Section A Reference and administration details

Period start date	<i>From:</i> 01/04/2020
Period end date	<i>To:</i> 31/03/2021
Charity name	Markaz Muaadh Ibn Jabal Islamic Centre
Registered charity number	1119843 (registered in England and Wales)
Charity's principal address	19 Spackmans Way, Slough, Berkshire, England, United Kingdom, SL1 2SA
Charity trustees who manage the charity	Mr Mohsan Shiraz Malik (Secretary & Trustee) Mr Zahoor Yousaf (Trustee) Dr Abu Sufian Jabbar (Trustee) Mr Hashim Habshi ACCA (Trustee & Treasurer)
Bankers	HSBC Bank PLC, 128 High Street, Slough, Berkshire, England, United Kingdom, SL1 1JF Metro Bank, 2-24 Farnham Road, Slough, Berkshire, England, United Kingdom, SL1 3TA
Accountants	Refer to Independent examiner's report on the accounts

Section B Structure, governance and management

Type of governing document

Trust deed (Constitution adopted 10 February 2006 as amended by special resolution dated 30 June 2007)

How the charity is constituted Trust

Trustee selection methods As explained in the governing document.

Additional governance details

Policies and Procedures

Policies and procedures adopted by the Charity for the induction and training of trustees include:

- Policy Statement
- Diversity
- Role of the board of trustees
- Rules governing the appointment of trustees
- Eligibility to become a trustee
- Process for appointment of trustees
- Expectations of trustees
- Induction programme
- Ongoing support and training
- Review of trustee performance

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

In addition to the above, the Charity has designed, documented, implemented and reviewed (quarterly) the following policies in order to ensure the Charity adheres and operates to a stringent governance and compliance framework:

- Risk management Policy, including activities and spending outside England and Wales
- Investment Policy
- Safeguarding vulnerable beneficiaries Policy
- Conflicting interests Policy
- Volunteer management Policy
- Complaints handling Policy
- Health and Safety Policy
- Financial controls and records Policy
- Zakaat Policy
- Website and Social Media Policy
- Speakers Policy
- Volunteer vetting Policy
- Paying staff Policy
- Privacy Policy (including Data Protection and GDPR)
- Equality & Diversity Policy
- Trustee Code of Conduct Policy
- Trustee Expenses Policy
- Pandemic Planning Policy
- Human Resources Policy
- Office Management Policy
- External relations Policy
- Reserves Policy
- Large legacies and donations policy
- Monitoring expenditure outside England and Wales policy

Organisational Structure

The Trustees are responsible for the following:

- The day to day running of the Charity
- Organising events for propagation of the goals of the charity
- All administrative affairs connected to the charity

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Principal Risks and Uncertainties (Risk Management Policy)

The trustees have considered the material risks facing the charity and have put in place mitigating controls to address these risks.

During the year 2020-2021, the trustees identified the following key risks and the measures to be taken to address the key identified risks:

Governance risks

Potential risk: The charity lacks direction, strategy and forward planning

Potential impact:

- the charity drifts with no clear objectives, priorities or plans
- issues are addressed piecemeal with no strategic reference
- needs of beneficiaries not fully addressed
- financial management difficulties

Steps to mitigate risk:

- creation of a strategic plan which sets out the key aims, objectives and policies
- creation of financial plans and budgets
- close monitoring of financial and operational performance
- regular feedback obtained from beneficiaries and funders

Operational risks

Potential risk: Service provision – customer satisfaction

Potential impact:

- beneficiary complaints
- loss/reduction of donations

Steps to mitigate risk:

- agreement of quality control procedures
- implementation of complaints procedures
- benchmarking of services and implementation of complaints review procedures

Financial risks

Potential risk: Reserves policies

Potential impact:

- lack of funds or liquidity to respond to new needs or requirements
- inability to meet commitments or planned objectives

Steps to mitigate risk:

- linkage of reserves policy to business plans, activities and identified financial and operating risk
- regularly review reserves policy and reserve levels

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Environmental and external factors

Potential risk: Relationship with funders

Potential impact: - deterioration in relationship may impact on funding and support available

Steps to mitigate risk: - ensuring regular contact and briefings to donors
- reporting fully on projects

Compliance risk (law and regulation)

Potential risk: Compliance with legislation and regulations appropriate to the activities, size and structure of the charity

Potential impact: - fines and penalties from regulators
- reputational risks

Steps to mitigate risk: - identification of key legal and regulatory requirements
- allocation of responsibility for key compliance procedures

Plans for the future

Markaz Muaadh Ibn Jabal has grown rapidly since its inception. Its future strategy is to ensure it continues and strengthens what it has achieved in the past (refer to achievements during the year section) and to ensure it effectively achieves its objectives.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Islamic religion for the benefit of the public through the holding of prayer meetings, lectures, public celebration of the religious festivals, producing and/or distributing literature on Islaam to enlighten others about the Islamic religion.

The trustees review the aims, objectives and activities of the charity each year. This review looks at what the charity has achieved and the outcomes of its work in the reporting period.

The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

Summary of the main activities undertaken for the public benefit in relation to these objects

Advance the Islamic religion for the benefit of the public through:

- Holding prayers
- Lectures
- Holding regular classes for Muslim children
- Producing and/or distributing literature on Islaam to enlighten others about Islam
- Collect the yearly Zakat and distribute to those eligible from amongst the community and those outside the community but known to members of the congregation.

Public Benefit Statement

The trustees have referred, reviewed and adhered to the guidance issued and contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives, and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set. The Trustees have concluded that:

- The aims of the Charity continue to be charitable.
- The aims and work done give identifiable benefits to the charitable sector both directly and indirectly to individuals in need.
- The benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay; and there is no detriment or harm arising from these aims or activities.

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Additional details of objectives and activities

Investment policy

Should the Charity decide to invest as a means of generating additional revenue, all investment decisions will be discussed amongst all Trustees.

All investments undertaken by the Charity will only be undertaken on the following conditions:

- Unanimous agreement amongst all Trustees
- Ethical investments which are in line with the Charities aims and objectives.

Contribution made by volunteers

The Charity recognises the contribution made by its volunteers and is appreciative of this.

Examples of contributions made by the Charity's volunteers during the year include:

- Opening and closing the premises for the five daily prayers.
- Teaching children as part of the Charity's School.
- Managing the Charity's social media presence, through Twitter and the Charity's website.
- Organising and helping with the Charity's main annual events, Eid and Ramadhan, serving and catering for the community, including a variety of stalls (Islamic literature, goodie bags, bouncy castles, tea & food, ice cream) and stewards.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

An exceptional, productive and beneficial year for the charity, summarised as per below:

- COVID-19 community outreach programme (food parcels, COVID-19 hardship fund, help in the community (pick up medicines, shopping, paying bills)), supporting frontline NHS staff with meals.
- Continued social media presence and increased following (via Twitter, Instagram, YouTube, SoundCloud, Mixlr and the Charity's website)
- Distribution of Zakaatul fitr and Fidya in Morocco and Pakistan
- Eid event for the community (cancelled due to COVID-19 restrictions)
- City Centre Dawah in Slough (cancelled due to COVID-19 restrictions)
- Congregation continuing to increase
- Lectures delivered throughout the year
- Regular weekly lessons
- Children's Islamic classes (did not take place due to COVID-19 restrictions)
- Members of the Muslim community seeking advice on various issues.
- Charitable donations continue to be the main financial source for the Markaz (please refer to Annual accounts for the period for further details).
- Zakaat donations were received and distributed to those eligible (please refer to Receipts and payments accounts for further details).
- Community Iftaar was cancelled due to COVID-19 restrictions, however the charity distributed food parcels to the local community.
- Continuing and enhanced compliance and reporting with regulators, including the Charity Commission.

COVID-19 community outreach programme

The charity provided a rapid response towards the COVID-19 pandemic through its community outreach programme.

Helping the local community during these difficult times

**HELP FOR THOSE SELF-ISOLATING
DUE TO CORONAVIRUS**



If you need help with any of the following or anything please do not hesitate to contact us on:

0750 3246 219

Picking up
Medication

Shopping

Paying bills

Markaz Mu'aadh Islamic Centre, Slough

www.markazmuaadh.com

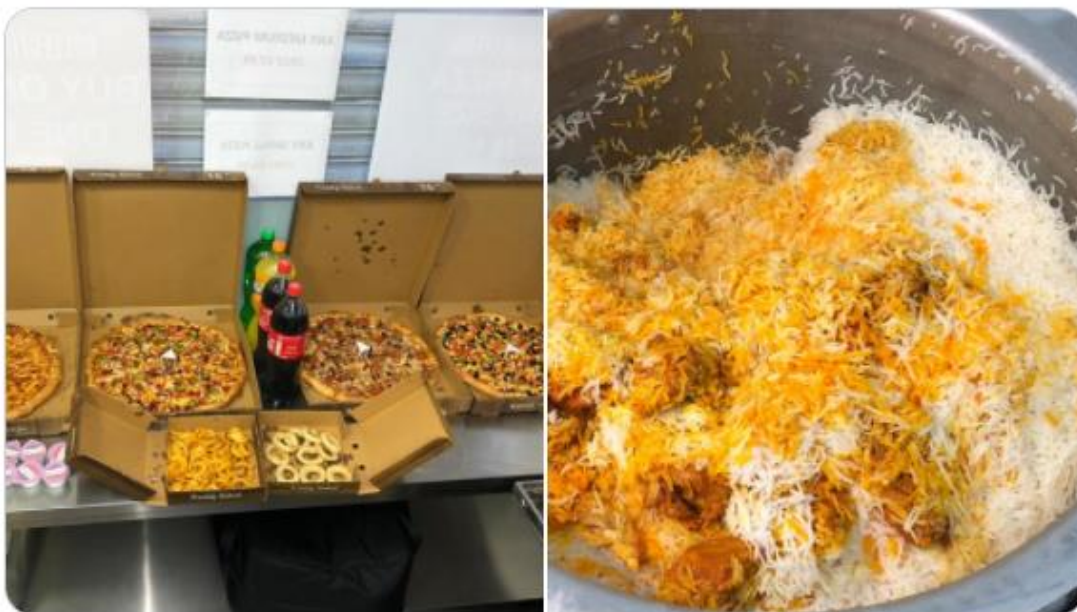
A helping hand for the #NHS staff in #Slough Walk-In centre on behalf of @MarkazMuaadh , #Slough.



A helping hand today for the [#NHS](#) staff in ITU at Wexham Park Hospital, [#Slough](#) [@frimleyhealth](#), on behalf of [@MarkazMuaadh](#)



Today [@MarkazMuaadh](#) giving a helping hand to the [#nhs](#) staff at AAU and Wards 7 & 8 at Wexham Park Hospital, [#Slough](#) [@frimleyhealth](#).



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Alhamdulillah, Markaz Mu'aadh has prepared and begun distributing food packs in time for Ramadan to the vulnerable and those who have been adversely affected by the coronavirus outbreak.

May Allaah grant us all tawfeeq to reach Ramadan and perform deeds that are accepted by Him.



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Committed to excellence Working together Facing the future



Wexham Park Hospital
Wexham Road
SL2 4HL

01753 633000
www.fhft.nhs.uk

Dear Markaz Muaadh Ibn Jabal Slough

I am writing to you on behalf of the whole team at both Emergency Assessment Centre (EAC) and ITU at Wexham Park Hospital, to thank you for your generosity over the recent months.

The Corona virus pandemic has been challenging for the entire hospital but particularly for our teams with the EAC and ITU. We have been working under stressful conditions on a daily basis - your regular deliveries have been a welcome relief and a real treat for us during our breaks. In addition, through your substantial donations, we have been able to support staff during their own isolations and when they have been unwell, by making large care packages, ensuring they are taken care of in their hour of need.

As a very small gesture I have attached a certificate in recognition of your support and generosity; please feel free to display this in your business should you want to, so that the rest of our community can see your amazing generosity, and how supportive you have been.

Thank you once again,

Warmest Regards

Suzanne Veltri
Senior Sister – Emergency Department



In partnership with the Ministry of Defence

Frimley Health incorporates Frimley Park Hospital, Heatherwood hospital and Wexham Park hospital
Headquarters: Portsmouth Road, Frimley, Camberley, Surrey, GU16 7UJ 01276 604604

Committed to excellence

Working together

Facing the future

NHS
Frimley Health
NHS Foundation Trust

Markaz Muaadh Ibn Jabal Slough

Thank you so much for your kind donations to Wexham Park Hospital
Emergency Assessment Centre and ITU during the Corona Virus
Pandemic 2020

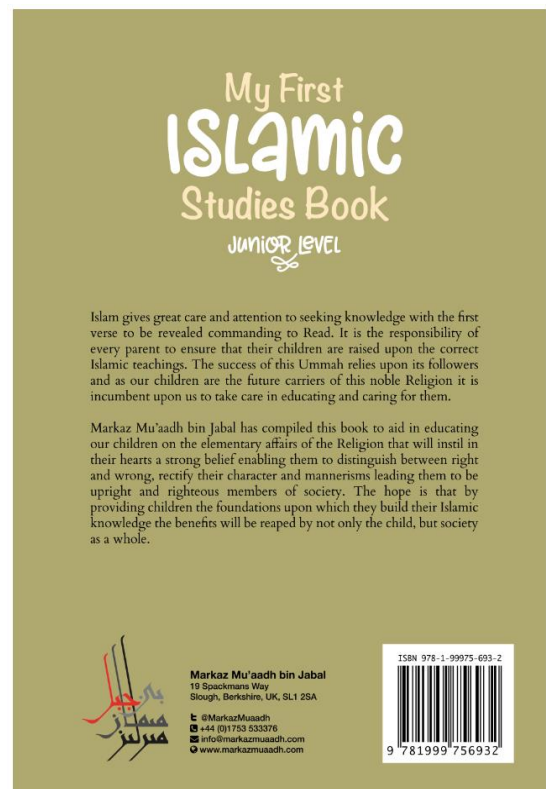
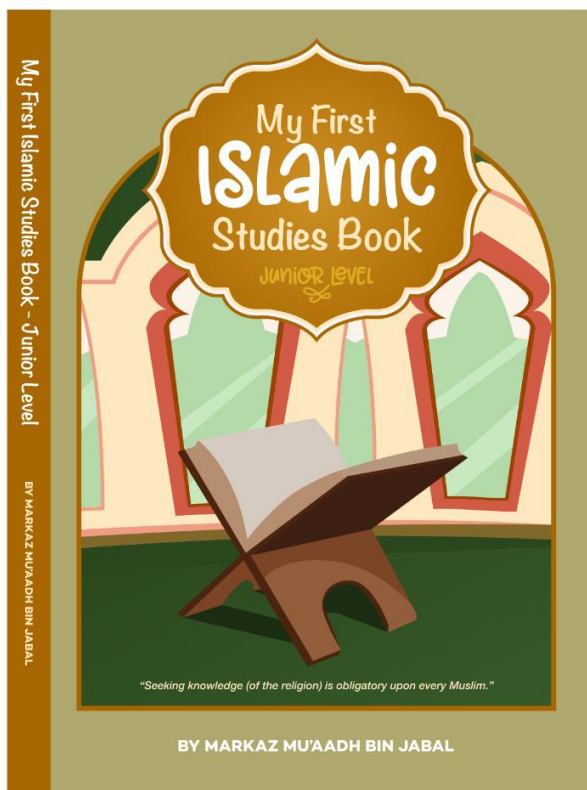
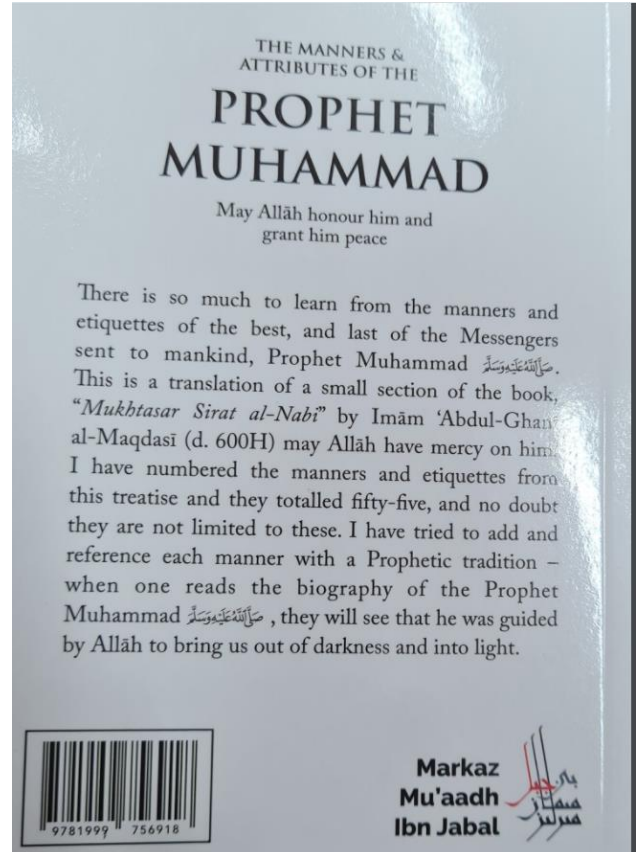
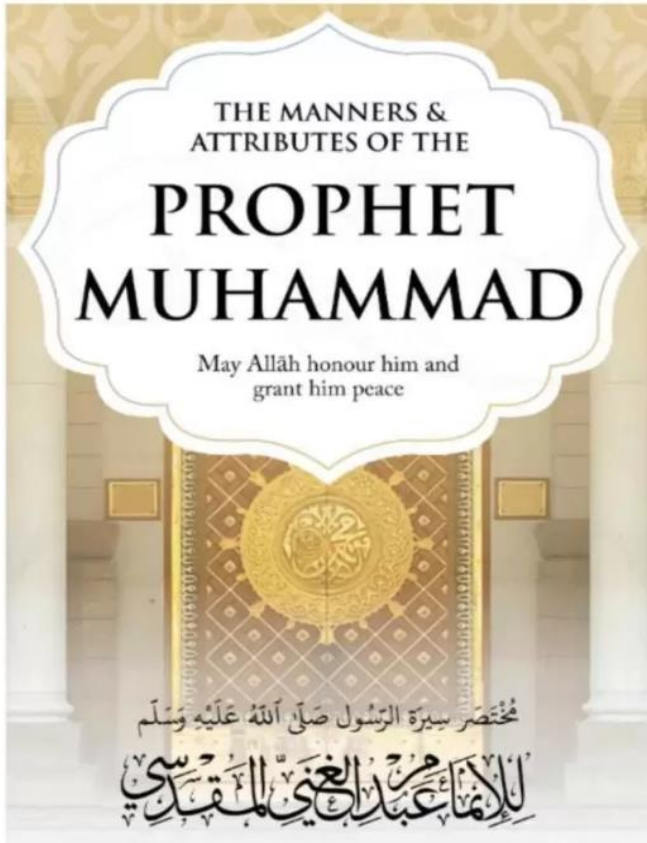
Your kindness was very appreciated by all members
of the team!

Sue Veltri

Senior Sister – A&E

Publications of books and leaflets

The charity published a number of publications over recent years. These were extensively distributed throughout the world and were very well received. Below are pictures of some of these publications:



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Increased social media activity and followers

The charity has increased its social media presence to promote the charity and its objectives. This has been positively received through the increase number of followers with over 22,700 followers on Twitter, with an increase of 5,600 followers from the previous year (2020).

Twitter page



The charity also promotes itself and its objectives via Instagram, YouTube, SoundCloud, Mixlr and its website, providing free audio recordings and materials to benefit and educate.

This has been very well received, with the charity's YouTube channel now having over 3,730 subscribers and over 65,000 views since its launch.

Furthermore, the charity's SoundCloud page has had its audio recordings played over 97,000 times with over 4,600 followers.

Mixlr is a very popular channel whereby the charity broadcasts its lectures live on air, with over 3,000 followers and approximately 196,000 total listens.

Additionally, the charity's website (www.markazmuaadh.com) is regularly updated with new material and continually monitored, with approximately 1.1million visits to the website since its launch, increasing year on year.

YouTube channel

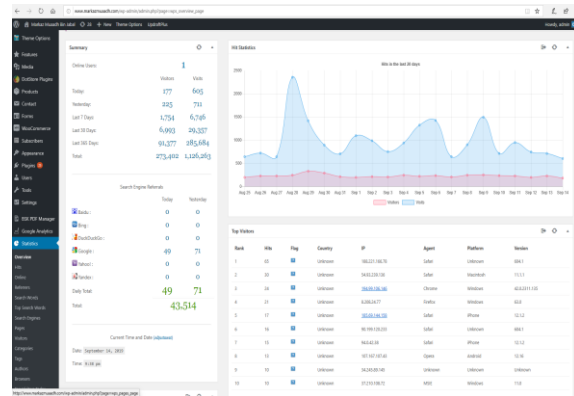
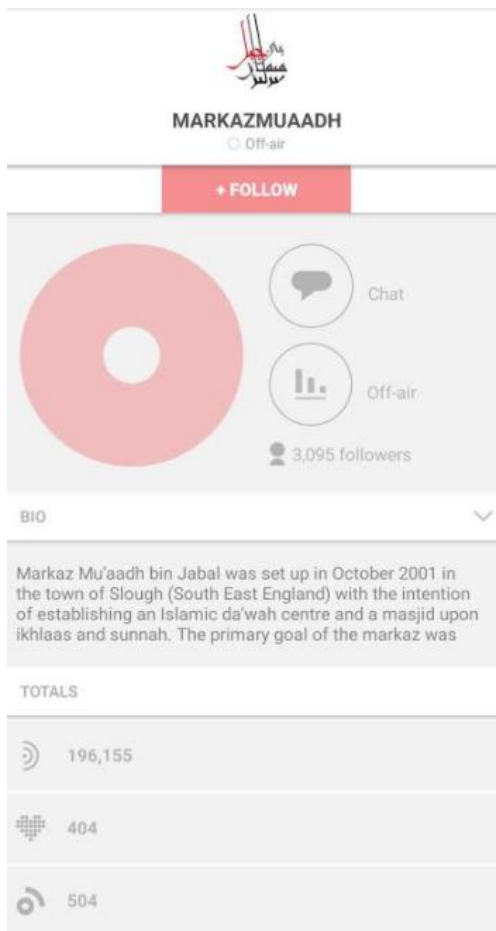


SoundCloud channel



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Website traffic



Website

MARKAZ MU'AADH BIN JABAL

HOME OUR SERVICES DONATE KNOWLEDGE CENTRE LECTURES POSTERS SHOP

Services

- [Madrasah](#)
- [Admissions](#)
- [Parents](#)
- [Prayer-Timetable](#)
- [Current lessons](#)

Current Activities

Since 2001 the Markaz has made significant progress in terms of its activities, and all the praise is due to Allaah. Some of the activities that are currently taking place are as follows:

- Establishment of 5 daily prayers including Jumu'ah prayers
- Establishment of Eid prayers
- Arabic reference Library with over 300 books on 'aqeedah, fiqh, hadeeth, etc.
- Audio-store
- Islamic advice centre for Muslims and non-Muslims

Distribution of Zakaatul Fitr and Fidyah in Morocco and Pakistan

Zakaatul Fitr charity (obligatory charity during Ramadan) was distributed (£9,364 in total) in Morocco, where food was purchased and distributed to the poor according to the Islamic principles.

Annual Zakāt, Zakātul-Fitr, Fidyah & Sadaqah Collection

This Ramadan will be like no other we've experienced before. However, there is still ample opportunity to benefit from this month, sadaqah being from amongst those things that will benefit us. This Ramadan in particular, sadaqah will be more important in helping those people in need.

Markaz Mu'aadh Ibn Jabal will continue to collect your Sadaqah, Zakātul maal, Zakātul fitr* and fidyah. Please make your donations via **online banking** or **PayPal** (details provided below), please be sure to clearly reference your donations.

2.5% <small>(of yearly surplus wealth)</small>	Zakātul-Māl Pay online: markazmuaadh.com/zakaat
£3 <small>per day</small>	Fidyah Pay online: markazmuaadh.com/fidyah
£3 <small>per person</small>	Zakātul-Fitr* Pay online: markazmuaadh.com/fitr
£££ <small>(general donation)</small>	Sadaqah Pay online: markazmuaadh.com/donate

*Please give your Zakātul-fitr towards the end of Ramadan and not now. We will send out a reminder for this in due course.

Online Banking

Bank: HBSC | Name: Markaz Muaadh ibn Jabal
S/C: 40-42-08 | A/C: 51891111

PayPal:
donations@markazmuaadh.com

If you would like to donate by cash or cheque, please contact us on 07503 246 219 or at info@markazmuaadh.com.

Markaz Mu'aadh Ibn Jabal | 19 Spackmans Way, Slough, SL1 2SA
01753 533376 | info@markazmuaadh.com | UK Registered Charity: 1119843

Fidya (compensation for those unable to fast, must pay to feed a poor person one meal for every fast missed) was distributed (£5,271 in total) in Pakistan, where food was purchased and distributed to the poor according to the Islamic principles.

TRUSTEES' ANNUAL REPORT FOR THE PERIOD



Markaz Mu'aadh
@MarkazMuaadh


...

Zakātul-Fitr 1441AH distributed by @MarkazMuaadh
ibn Jabal, Slough. May Allaah, The Most High accept it
with a beautiful acceptance.



8:12 PM · May 23, 2020 · Twitter for Android

Zakātul-Fitr 1441AH



By the Grace of Allāh approximately
700 families provided with
Zakātul-Fitr in Oujda, Morocco.

19 Spackmans Way, Slough, UK, SL1 2SA
www.markazmuaadh.com
0044 1753 533376

info@markazmuaadh.com
soundcloud.com/markazmuaadh
youtube.com/c/markazmuaadh

@MarkazMuaadh
donations@markazmuaadh.com
mixlr.com/markazmuaadh

Zakātul-Fitr 1441AH



By the Grace of
Allāh 104 families
provided with
Zakātul-Fitr in
Tetouan, Morocco.

19 Spackmans Way, Slough, UK, SL1 2SA
www.markazmuaadh.com
0044 1753 533376

info@markazmuaadh.com
soundcloud.com/markazmuaadh
youtube.com/c/markazmuaadh

@MarkazMuaadh
donations@markazmuaadh.com
mixlr.com/markazmuaadh

Zakātul-Fitr 1441AH



By the Grace of Allāh 30 families provided with Zakātul-Fitr in Slough, UK.

19 Spackmans Way, Slough, UK, SL1 2SA
www.markazmuadh.com
0044 1753 533376
info@markazmuadh.com
soundcloud.com/markazmuadh
youtube.com/c/markazmuadh
@MarkazMuadh
donations@markazmuadh.com
mixlr.com/markazmuadh



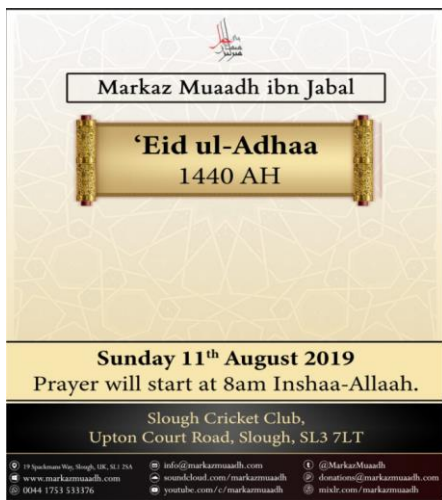
A gift on behalf of Markaz Mu'aadh ibn Jabal for the children of families who received Zakātul-Fitr

19 Spackmans Way, Slough, UK, SL1 2SA
www.markazmuadh.com
0044 1753 533376
info@markazmuadh.com
soundcloud.com/markazmuadh
youtube.com/c/markazmuadh
@MarkazMuadh
donations@markazmuadh.com
mixlr.com/markazmuadh

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Eid events for the community

Due to the COVID-19 pandemic, the charity cancelled its bi-annual Eid events for the community. The Charity hosts the Eid events for the community twice a year, with in excess of 5,000 people from the local community and beyond attending. The Charity provides complimentary breakfast for the community after the Eid prayer, including a fun day for children – with children enjoying bouncy castles, ball sports and goodie bags. The community looks forward to the events and feedback has been consistently extremely positive. The below pictures are a sample of what the Charity hosts and provides for the community over the past few years.



City Centre Dawah in Slough

Due to the COVID-19 pandemic the Charity was unable to host its usual monthly activities with City Centre Dawah in Slough. Since early 2016, the charity has invited City Centre Dawah, which is a group based in Birmingham. Their objective is to spread the true message of Islam with a particular emphasis on tackling extremism. City Centre Dawah have visited Slough once a month and conducted their activities in the Town Centre. This has been positively received by the local community as well as the local Police.



Congregation continuing to increase

The charity has seen a significant increase in the number of people attending its congregation, in particular during lectures held throughout the year, the five daily prayers, weekly Friday prayers, Ramadan prayers (Taraweeh) and Eid prayers during the year (with approximately over 5,000 people attending the Eid prayers).




TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Lectures delivered throughout the year

Lectures were held throughout the year on various topics which had a good attendance with people attending in person and online via the charity's online live broadcasting media (Mixlr). A sample of the topics delivered at these lectures is detailed below.

Markaz Mu'aadh
@MarkazMuaadh

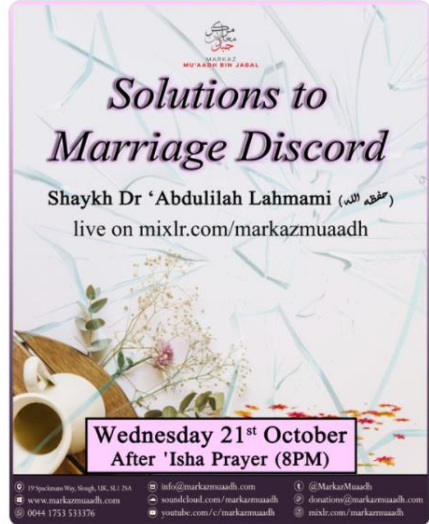
A special lesson tomorrow- Saturday 30th May inshaa-Allaah, with Shaykh Dr.'Abdulilah Lahmami
[@Abdulilah_UK](#) (حفظه الله)
[Translate Tweet](#)



3:44 PM · May 29, 2020 · Twitter for Android

Markaz Mu'aadh
@MarkazMuaadh


Tonight Inshaa-Allaah with Shaykh 'Abdulilah Lahmami
[@Abdulilah_UK](#) (may Allāh protect him);
[Translate Tweet](#)



8:57 AM · Oct 21, 2020 · Twitter for Android

Markaz Mu'aadh
@MarkazMuaadh

Lessons Schedule With Shaykh 'Abdulilah Lahmami
[@Abdulilah_UK](#) (may Allāh protect him), beginning tonight Inshaa-Allaah:
[Translate Tweet](#)



6:15 AM · Oct 15, 2020 · Twitter for Android

Markaz Mu'aadh
@MarkazMuaadh

New lessons schedule [@MarkazMuaadh](#) (live in person) with Shaykh Dr. 'Abdulilah Lahmami
[@Abdulilah_UK](#) (may Allaah protect him), beginning with the explanation of the tremendous book- 'Aqeedah Al-Waasitiyah.



7:44 AM · Sep 22, 2020 · Twitter for Android

Regular weekly lessons

Regular lessons are given during the week covering topics related to the Islamic faith, these are usually brief lessons which continue to be positively received and well attended.

Section E Financial review

Charity's policy on reserves

The charity is aiming to build reserves in order to purchase/lease a bigger centre in the near future.

The Trustees regularly review the reserves of the Charity. Their policy is to hold enough funds to meet minimum of three months operating costs of the Charity.

Nature of funds

The Trustees confirm that, on a fund-by-fund basis, the assets are available and are adequate to fulfil the obligations of the charity.

Funds materially in deficit

During 2018-2019 the Charity identified a potential building for purchase and had paid a deposit (£120,000) which was secured by a guarantor who was going to help raise the remaining funds. However, due to the ongoing COVID-19 pandemic this process was significantly delayed. As a result the Trustees agreed to withdraw from the process due to the uncertainty of when the restrictions would be lifted and the difficulty in raising sufficient funds to complete the purchase of the said building. The process for returning the deposit through the guarantor was agreed to be completed over a period of 12 months, thus far a total of £30,460 has been received (as of the 27th January 2022) with the remaining funds to be received by the next financial year.

Principal sources of funding

The principal source of funding is from individual donors from within the UK who generously donate to the charity and also respond to appeals.

Further financial review

Please refer to the Annual accounts for the period with regards to the charity's principal sources of funds/income and expenditure, in addition to how expenditure has supported the key objectives of the charity.

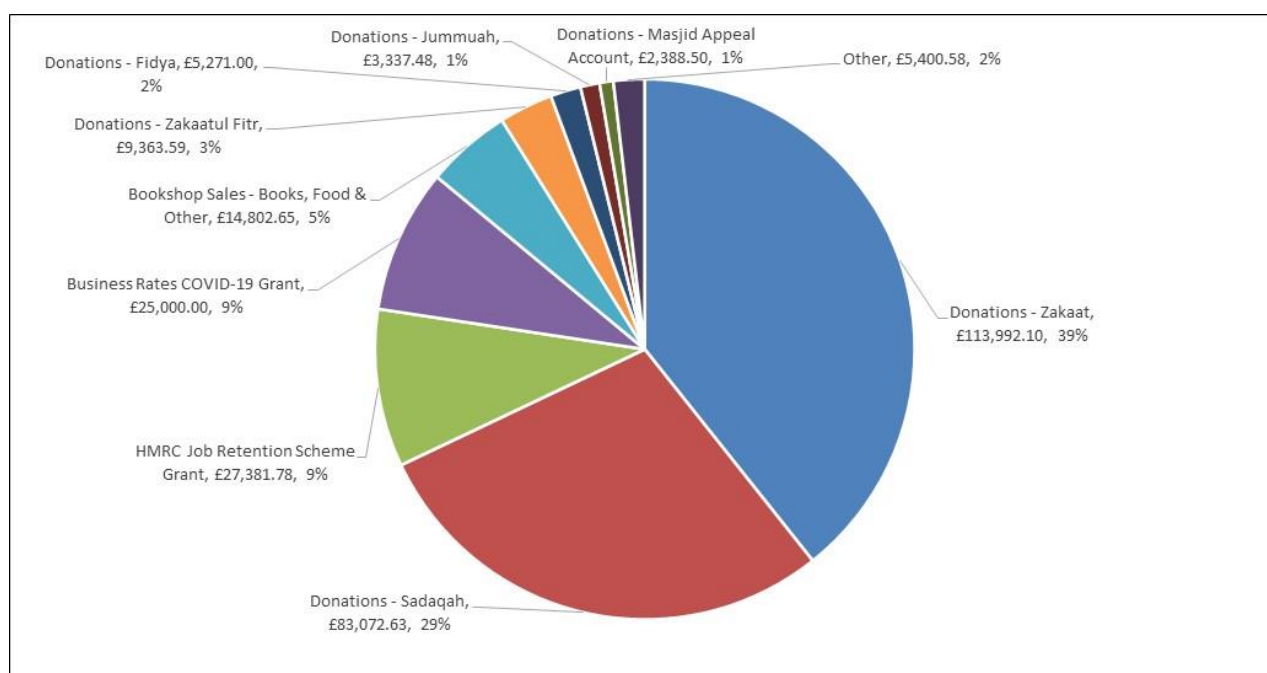
TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Income and Expenditure

Income

This year Markaz Muaadh Ibn Jabal generated income of £290,010; with 77% (£221,946) received from our donors and the balance of £68,065 coming primarily from income from other resources. The total income received in 2020-2021 was up 23% from the previous year, 2019-2020 (£235,946).

Income Summary (2020-2021)



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

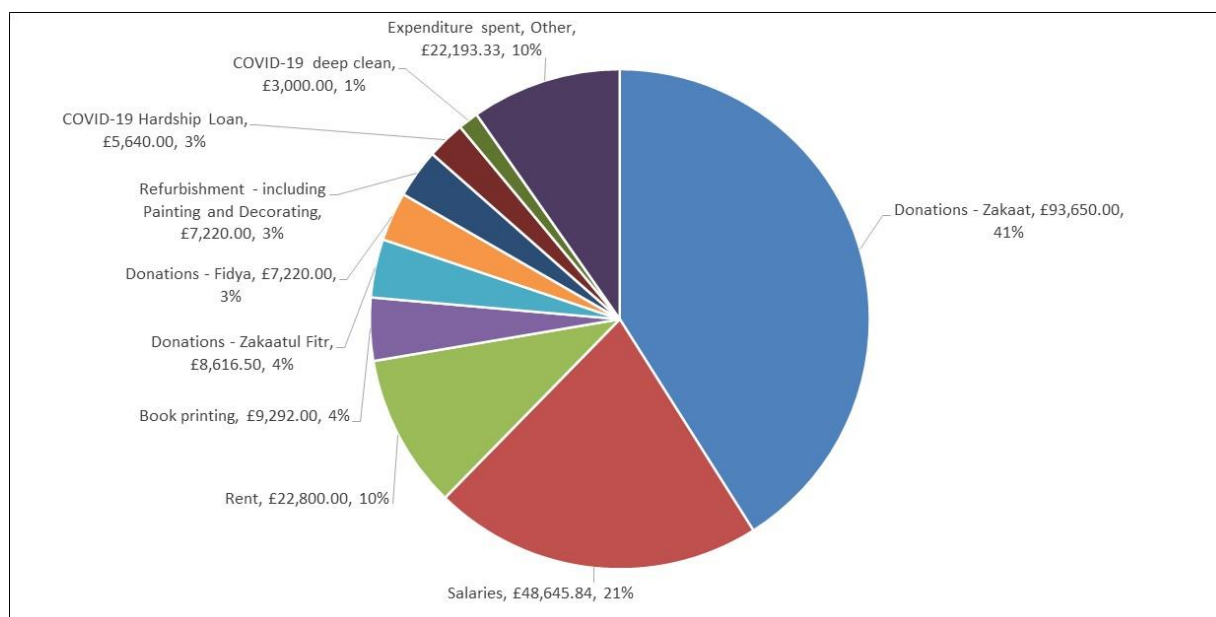
Income Description	Income Received	Percentage of total income received
Donations - Zakaat	£113,992.10	39%
Donations - Sadaqah	£83,072.63	29%
HMRC Job Retention Scheme Grant	£27,381.78	9%
Business Rates COVID-19 Grant	£25,000.00	9%
Bookshop Sales - Books, Food & Other	£14,802.65	5%
Donations - Zakaatul Fitr	£9,363.59	3%
Donations - Fidya	£5,271.00	2%
Donations - Jummuah	£3,337.48	1%
Donations - Masjid Appeal Account	£2,388.50	1%
Markaz COVID-19 appeal	£1,318.73	0.5%
Donations - Markaz Orphans & Widows Account	£1,264.00	0.4%
Transfer from Masjid Appeal Account	£1,049.85	0.4%
Loan repayment	£880.00	0.3%
Donations - Food packs	£450.00	0.2%
Donations - Ramadan food packs	£363.00	0.1%
Transfer from Markaz Orphans & Widows Account	£75.00	0.03%
Total income received	£290,010.31	100%

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Expenditure

During the year Markaz Muaadh Ibn Jabal spent £228,278. This helped us to achieve our objectives and aims as a charity, with the primary expenditure during the year having been spent on Donations – Zakaat (£93,650). Expenditure this year was up against the previous year by 9%, having spent £208,738 during 2019-2020.

Expenditure Summary (2020-2021)



TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Expenditure Description	Expenditure spent	Percentage of total expenditure spent
Donations - Zakaat	£93,650.00	41%
Salaries	£48,645.84	21%
Rent	£22,800.00	10%
Book printing	£9,292.00	4%
Donations - Zakaatul Fitr	£8,616.50	4%
Donations - Fidya	£7,220.00	3%
Refurbishment - including Painting and Decorating	£7,220.00	3%
COVID-19 Hardship Loan	£5,640.00	2%
COVID-19 deep clean	£3,000.00	1%
Storage costs	£2,426.64	1%
Eid food packs	£2,179.23	1%
Stock purchases for bookshop	£2,103.50	1%
Utilities - Electricity & Gas	£2,060.16	1%
Ramadan food packs	£1,873.17	1%
COVID-19 Hardship fund	£1,750.00	1%
Refurbishment - Ablution area	£1,246.68	1%
Donation machine	£1,194.30	1%
HMRC PAYE/NIC	£1,059.99	0.5%
Utilities - Telephone & Internet	£1,002.70	0.4%
Water well project	£1,000.00	0.4%
Utilities - Water	£787.32	0.3%
Card machine fees	£639.85	0.3%
Transfer to Markaz Orphans & Widows Account	£552.00	0.2%
Payroll processing fee	£540.00	0.2%
Buildings Insurance	£517.20	0.2%
Transfer to Masjid Appeal Account	£422.85	0.2%
Shipping costs	£320.78	0.1%
JustGiving platform processing fee	£198.00	0.1%
Cleaning equipment	£124.34	0.1%
Audio broadcast (Mixlr) annual subscription fee	£73.72	0.03%
Bank charges	£72.40	0.03%
Website hosting	£21.50	0.01%
Umbrella stand	£20.00	0.01%
Electrical consumables	£7.00	0.003%
Total expenditure spent	£228,277.67	100%

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Donations – Zakaat distribution 2020-2021

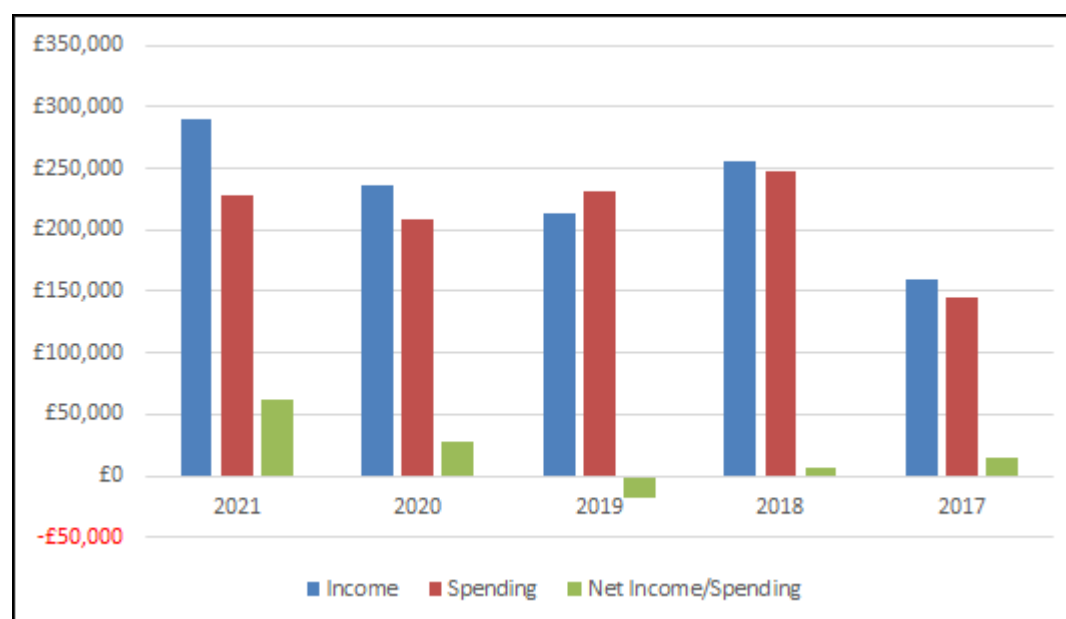
Markaz Muaadh Ibn Jabal Islamic Centre distributed Zakaat totalling £93,650 in 2020-2021.

The distribution of Zakaat was in accordance with the charity's Zakaat policy.

Zakaat distribution Summary (2020-2021)

All Zakaat donations during 2020-2021 were distributed within the United Kingdom.

Net Income/Spending



Financial year end (31-March)	Income	Spending	Net Income/Spending
2021	£290,011	£228,278	£61,733
2020	£235,945	£208,738	£27,207
2019	£213,784	£231,253	£-17,469
2018	£255,392	£248,142	£7,250
2017	£159,473	£144,723	£14,750

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Section F Other information

Overall an exceptional year for the Charity during 2020-2021, as detailed per the Achievements and Performance section of the Trustees' Annual Report. The Charity expects this to continue further in 2021/2022 and beyond.

TRUSTEES' ANNUAL REPORT FOR THE PERIOD

Section G Declaration & Statement of Trustees' Responsibilities

The trustees declare that they have approved the trustees' annual report for the period above.

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and Accounting Standards.

This requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of the affairs of the charity, the incoming resources and the application of resources, including the income and expenditure of the charity for the year. In preparing these financial statements, the trustees are required to:

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

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

In so far as the trustees, individually, are aware:

- There is no relevant information of which the charity's independent examiner is unaware; and
- The trustees have taken all steps required to make themselves aware of any relevant information and to establish that the independent examiner is aware of such information.

The trustees are responsible for the maintenance and integrity of the financial information included on the charity's website.

The trustees' annual report for the period has been approved by the trustees on date and signed on their behalf by:

Signature



Full name

MOHSAN SHIKAZ MALIK

Position

TRUSTEE AND SECRETARY

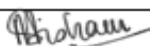
Date

27 JANUARY 2022

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of	MARKAZ MUAADH IBN JABAL ISLAMIC CENTRE		
On accounts for the year ended	01/04/2020 – 31/03/2021	Charity no	1119843
Set out on pages	36 - 46		
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").</p> <p>The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants ACCA.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none"> • examine the accounts under section 145 of the Charities Act, • to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and • to state whether particular matters have come to my attention. 		
Basis of independent examiner's statement	<p>My examination was carried out in accordance with 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 the 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 below.</p>		

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's statement	<p>In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect,:</p> <ul style="list-style-type: none"> the accounting records were not kept in accordance with section 130 of the Act; or the accounts did not accord with the accounting records; or the accounts did 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. <p>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.</p>
Signed:	<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border: 1px solid black; padding: 2px 10px;">  </div> <div style="text-align: right;"> Date: 27.01.2022 </div> </div>
Name:	<div style="border: 1px solid black; padding: 2px;"> MOHAMED HISHAM NIZAM </div>
Relevant professional qualification(s) or body:	<div style="border: 1px solid black; padding: 2px;"> ACCA (1042958) </div>
Address:	<div style="border: 1px solid black; padding: 2px;"> 3 Kimberley Road, Solihull, </div>
	<div style="border: 1px solid black; padding: 2px;"> England, United Kingdom, </div>
	<div style="border: 1px solid black; padding: 2px;"> B92 8PU </div>

ANNUAL ACCOUNTS FOR THE PERIOD

MARKAZ MUAADH IBN JABAL ISLAMIC CENTRE
REGISTERED CHARITY NUMBER: 1119843 (registered in England and Wales)
ANNUAL ACCOUNTS FOR THE PERIOD: 01/04/2020 – 31/03/2021
STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds	Restricted Income Funds	Total Funds (2021)	Prior Year Funds (2020)
		£	£	£	£
<u>Incoming Resources</u>					
Income from:					
Donations, legacies and similar	1	87,729	134,217	221,946	175,492
Incoming Resources from Charitable activities	2	14,803	-	14,803	56,365
Income from other Resources	3	53,262	-	53,262	4,089
TOTAL INCOMING RESOURCES		155,794	134,217	290,011	235,946
<u>Resources Expended</u>					
Expenditure on:					
Charitable activities	4	56,036	115,514	171,550	170,283
Other expenditure	5	56,728	-	56,728	38,456
TOTAL RESOURCES EXPENDED		112,764	115,514	228,278	208,739
NET MOVEMENT IN FUNDS		43,030	18,703	61,733	27,207

ANNUAL ACCOUNTS FOR THE PERIOD

MARKAZ MUAADH IBN JABAL ISLAMIC CENTRE
REGISTERED CHARITY NUMBER: 1119843 (registered in England and Wales)
ANNUAL ACCOUNTS FOR THE PERIOD: 01/04/2020 – 31/03/2021
STATEMENT OF ASSETS AND LIABILITIES AT THE END OF THE PERIOD 31/03/2021

<u>FIXED ASSETS</u>			
	Equipment	Fixtures & Fittings	Total
	£	£	£
<u>COST</u>			
As At 1 April 2020	5,250	5,565	10,815
Additions	-	-	-
As At 31 March 2021	5,250	5,565	10,815
<u>DEPRECIATION</u>			
As At 1 April 2020	4,202	4,766	8,968
Charge For The Year	263	278	541
As At 31 March 2021	4,465	5,044	9,509
<u>NET BOOK VALUES</u>			
AS AT 31 March 2021	785	521	1,306
AS AT 31 MARCH 2020	1,048	799	1,847

ANNUAL ACCOUNTS FOR THE PERIOD


CURRENT ASSETS		
	2021	2020
	£	£
Cash & Bank Account Balances	135,548	79,985
Debtors	120,000	-
Stock	10,750	8,300
TOTAL CURRENT ASSETS	266,298	88,285

CASH FUNDS						
	Unrestricted Funds (2021)	Restricted Income Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Restricted Income Funds (2020)	Total Funds (2020)
	£	£	£	£	£	£
Markaz Current Account	111,841	-	111,841	57,499	-	57,499
Masjid Appeal Account	-	12,459	12,459	-	11,915	11,915
Markaz Orphans & Widows Account	-	11,248	11,248	-	10,571	10,571
TOTAL CASH FUNDS	111,841	23,707	135,548	57,499	22,486	79,985

CREDITORS		
	2021	2020
	£	£
Amounts Falling Due Within One Year	-	-
Amounts Falling Due after more than One Year	-	-
TOTAL CREDITORS	-	-

The annual accounts for the period has been approved by the trustees on date and signed on their behalf by:

Signature
Full name
Position
Date



MOHSAN SHIKAZ MALIK

TRUSTEE AND SECRETARY

27 JANUARY 2022

ANNUAL ACCOUNTS FOR THE PERIOD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Donations, legacies and similar

	Unrestricted Funds (2021)	Restricted Income Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Restricted Income Funds (2020)	Total Funds (2020)
	£	£	£	£	£	£
Donations – Zakaat	-	113,992	113,992	-	70,770	70,770
Donations – Sadaqah	83,073	-	83,073	72,705	-	72,705
Donations - Zakaatul Fitr	-	9,364	9,364	-	3,777	3,777
Donations – Fidya	-	5,271	5,271	-	1,828	1,828
Donations – Jummuah	3,337	-	3,337	2,247	-	2,247
Donations - Masjid Appeal	-	3,438	3,438	-	423	423
Markaz COVID-19 appeal	1,319	-	1,319	-	-	-
Donations – Orphans	-	1,339	1,339	-	552	552
Donations - Food packs	-	450	450	-	-	-
Donations - Ramadan food packs	-	363	363	-	-	-
GiftAid – HMRC	-	-	-	23,190	-	23,190
TOTAL DONATIONS, LEGACIES AND SIMILAR	87,729	134,217	221,946	98,142	77,350	175,492

2. Incoming Resources from Charitable activities

	Unrestricted Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Total Funds (2020)
	£	£	£	£
School Fees	-	-	8,197	8,197
Bookshop Sales - Books, Food & Other	14,803	14,803	48,168	48,168
TOTAL INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	14,803	14,803	56,365	56,365

ANNUAL ACCOUNTS FOR THE PERIOD

3. Income from other Resources

	Unrestricted Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Total Funds (2020)
	£	£	£	£
HMRC Job Retention Scheme Grant	27,382	27,382	-	-
Business Rates COVID-19 Grant	25,000	25,000	-	-
Loan repayment	880	880	-	-
Charitable loan – funeral costs (repayment)	-	-	4,002	4,002
Pension provider refund	-	-	87	87
TOTAL INCOME FROM OTHER RESOURCES	53,262	53,262	4,089	4,089

ANNUAL ACCOUNTS FOR THE PERIOD

4. Charitable activities

	Unrestricted Funds (2021)	Restricted Income Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Restricted Income Funds (2020)	Total Funds (2020)
	£	£	£	£	£	£
Donations – Zakaat	-	93,650	93,650	-	108,615	108,615
Salaries	48,646	-	48,646	43,781	-	43,781
Donations – Zakaatul Fitr	-	8,617	8,617	-	8,600	8,600
Donations – Fidya	-	7,220	7,220	-	4,373	4,373
COVID-19 Hardship Loan	5,640	-	5,640	-	-	-
Donations - Eid food packs	-	2,179	2,179	-	-	-
Donations - Ramadan food packs	-	1,873	1,873	-	-	-
COVID-19 Hardship fund	1,750	-	1,750	-	-	-
Water well project	-	1,000	1,000	-	-	-
Donations – Orphans	-	552	552	-	912	912
Donations – Masjid Appeal	-	423	423	-	-	-
Charitable loan – funeral costs	-	-	-	4,002	-	4,002
TOTAL CHARITABLE ACTIVITIES	56,036	115,514	171,550	47,783	122,500	170,283

ANNUAL ACCOUNTS FOR THE PERIOD

5. Other expenditure

	Unrestricted Funds (2021)	Total Funds (2021)	Unrestricted Funds (2020)	Total Funds (2020)
	£	£	£	£
Rent	23,317	23,317	23,267	23,267
Book printing	9,292	9,292	3,817	3,817
Refurbishment – including Painting and Decorating	7,220	7,220	-	-
COVID-19 deep clean	3,000	3,000	-	-
Storage costs	2,427	2,427	2,400	2,400
Stock purchases for bookshop	2,104	2,104	-	-
Utilities – Electricity & Gas	2,060	2,060	2,691	2,691
Refurbishment – Ablution Area	1,247	1,247	-	-
Donation machine	1,194	1,194	-	-
HMRC PAYE/NIC	1,060	1,060	-	-
Utilities – Telephone & Internet	1,003	1,003	965	965
Utilities - Water	787	787	861	861
Card machine fees	640	640	580	580
Payroll processing fees	540	540	-	-
Shipping costs	321	321	-	-
JustGiving platform processing fees	198	198	-	-
Cleaning equipment	124	124	-	-
Audio broadcast (Mixlr) annual subscription fee	74	74	-	-
Bank charges	72	72	72	72
Website hosting	22	22	-	-
Umbrella stand	20	20	-	-
Electrical consumables	7	7	-	-
Book purchases	-	-	3,356	3,356
Accommodation for guest speakers	-	-	307	307
Pension provider	-	-	87	87
Banner printing – Pakistan Fidya distribution	-	-	54	54
TOTAL OTHER EXPENDITURE	56,728	56,728	38,456	38,456

ANNUAL ACCOUNTS FOR THE PERIOD

6. Staff Costs

	2021	2020
	£	£
Salaries	48,646	43,781
Average number of employees for the period	4	4
No employees were paid more than £60,000.		

7. Corporation tax

The charity is exempt from corporation tax on its charitable activities.

8. Contingent Liabilities

There were no Contingent Liabilities at 31 March 2021 (2020: £NIL).

9. Trustee remuneration and expenses

All trustees are volunteers with no expenses paid out. No trustee received any remuneration or other benefits from the charity. There were no related party transactions.

10. Accounting Policies

(a) Basis of Preparation

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) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

(b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(c) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the terms of a specific appeal at Friday prayers or under the terms for public collection of Zakat in accordance with the teachings of Islam.

(d) Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of donations and is included in full in the Statement of Financial Activities when receivable.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services donated by volunteers has not been included in these accounts, except where the services provided are in the nature of professional services where a fee would otherwise be charged, in which case the donated service is valued at their chargeable rate.

ANNUAL ACCOUNTS FOR THE PERIOD

- Income from charitable trading activity is accounted for when earned.

Donations and legacies

Income from donations and legacies comprises income generated from the following sources:

- Gifts and donations received/receivable including legacies;
- Any tax reclaimed on amounts received under gift aid;
- Grants that provide core funding or are of a general nature;
- Membership subscriptions and sponsorships where these are, in substance, donations; and
- Gifts in kind and donated services and facilities.

Income from donations and legacies is defined in the Charities Statement of Recommended Practice (FRS 102 SORP) at paragraph 4.31 and 4.32.

Charitable activities

This includes:

- Sale of goods or services as a charitable activity;
- Sale of goods made or services provided by the charity's beneficiaries;
- Letting of non-investment property in furtherance of the charity's objects;
- Grants specifically for the provision of goods or services as part of charitable activities or services to beneficiaries (including performance-related grants); and
- Ancillary trades connected with the above.

Income from charitable activities is defined in the Charities Statement of Recommended Practice (FRS 102 SORP) at paragraphs 4.33 to 4.34.

Other

This amount includes gains on the disposal of tangible fixed assets and receipt of any other income that cannot be accounted for in the categories above (S01 to S05). It may also include the conversion of endowment funds into income.

Other income is defined in the Charities Statement of Recommended Practice (FRS 102 SORP) at paragraphs 4.39 to 4.41.

(e) Tax reclaims on donations and gifts

Incoming resources from tax claims are included in the Statement Of Financial Activities at the same time as the gift to which they relate, to the extent that tax recoverability is certain.

ANNUAL ACCOUNTS FOR THE PERIOD

(f) Resources expended

Liabilities are recognised as resources are expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable activities

These comprise all the expenditure incurred in meeting the charitable objectives including amounts spent on:

- Grants,
- The direct provision of charitable service; and
- A proportion of the charity's support costs which, if allocated, will be explained in the notes to the accounts.

They exclude:

- The cost of raising funds to finance these activities

These costs are defined in the Charities Statement of Recommended Practice (FRS 102 SORP) at paragraphs 4.52 to 4.55.

Other

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities. Other expenditure is defined in the Charities Statement of Recommended Practice (FRS 102 SORP) at paragraph 4.56.

(g) Depreciation (Tangible fixed assets for use by the charity)

These are only capitalised when they can be used for more than a year and cost more than £250. They are valued at cost or a reasonable value on receipt. The charity does not have a policy of revaluation. Depreciation is charged as follows:

- | | |
|-----------------------|------------------------------|
| - Equipment | 5% at reducing balance basis |
| - Fixtures & Fittings | 5% at reducing balance basis |