

## **CORPORATE DETAILS:**

Registered Name: Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd

Working Names: Dagenham Central Masjid

Company Number: 06771843

Charity Number: 1131215

Trustees (Directors): Bilal Ahmed, Managing Director -CEO

Mohammed Faruk Ahmed, Director-Treasurer, Mr Paul Francis Simms, Legal matter Director

Company Secretary: Ms Sofina Ahmed

Director Registered Office: 83 Warrington Road RM8 3JL

Main Bankers: Lloyds TSB Bank PLC, Romford Branch, Po Box 1000 BX1 1LT

S/C: 30-97-13, A/C No: 33701460

Legal Adviser: Robert Meakin, Keystone Law Solicitors, 48 Chancery Lane, London WC2A 1JF.

## **TRUSTEES' ANNUAL REPORT 2021.**

### **OBJECTS AND PUBLIC BENEFIT**

The objects of the Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd, as set out in its Articles of Association, are to:

- 1) Advance the Islamic faith for the benefit of the public by maintaining and managing a community centre and masjid in Barking and Dagenham;
- 2) Advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the object of improving the conditions of life for the general public, and in particular the Muslim community;
- 3) Promote such other charitable purposes as may from time to time be determined.

In pursuance of these objects, the BHIS hosts a range of services and activities for the benefit of the public.

### **ACTIVITIES**

The BHIS -Dagenham Central Masjid - facilities are normally open to the public every day of the year for all the daily prayers, with congregations of up to 400 people in the well-maintained spaces of the Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd, accessible to all. Year 2020/2021, Pandemic as with the rest of world including British society, the BHIS faced the unprecedented closure of its facilities due to the COVID-19 pandemic.

The response to the closure was to connect with our services online, and to address the community's most urgent needs by establishing emergency help and delivering food and medicines to those in need within our local Masjid users of the community whatever help is possible for us to provide. As places of worship were allowed to re-open from July 2020 and the third lockdown began in January 2021; although places of worship could remain open, in view of the alarming spread of Covid-19, the BHIS voluntarily closed for 8 weeks. When open, it was for the five daily prayers only, with strict safety measures in place. The BHIS took a cautious, gradual approach to re-opening, ensuring congregational prayers could recommence safely according to government Covid-19 guideline.



The BHIS has Evening - after school Madrasah and hosts supplementary educational opportunities for children and adults (Men and Women) in morning/ afternoon and evenings during the weekdays and at weekends.

BHIS also provide a wide range of services is offered for both Muslims and non-Muslims, often in partnership with others charitable organisation within the Borough of Barking and Dagenham including inter faith organisation. The BHIS places strong emphasis on building relationships with others so we can work together for the common good; a highlight this year 2020/2021 most of our service was a virtual interfaith iftar in Ramadan.

The BHIS has a Visitor Community Centre to facilitate our wider engagement, welcoming visiting adults and school groups on a monthly basis. The BHIS helps to foster understanding, and to challenge Islamophobia, and protects its reputation by challenging inaccurate media reporting.

Our facilities are available for hire, for Islamic Nikah, conferences facilities for 20 people, meetings, and more, providing both a community benefit and small amount of income to sustain our activities.

The wonderful support given to the BHIS by our community continues, reflecting the Islamic emphasis on charitable giving; in this year 2021 include Covid-19 local council grants, over £126,445 was raised in donations and from other fundraising initiatives. We also facilitate collections for UK registered charities; once again, those who provide their help and support to legitimate board of directors/trustees of BHIS during the unlawful occupation by the group of trespassers (bandits) from 1<sup>st</sup> November 2015 to 21<sup>st</sup> Set 2020 and the great generosity of our congregation and local community for difficult time.

### Volunteering

The BHIS benefits greatly from dedicated, committed volunteers (men and women), from those helping with collections, to members and trustees helping to drive the organisation forward. They provide stewarding for Friday prayers, Ramadan, Tarawee, Eid and other special occasions, and provide support for charity collections. We estimate their contribution of time is worth around £46,000 per year. Further details of the BHIS's services and activities are contained in the Strategic Report.

## **STRATEGIC REPORT**

### ACHIEVEMENTS AND PERFORMANCE

The BHIS measures success in a number of ways, such as through satisfaction surveys, fundraising targets and educational outcomes. BHIS also achievement a landmark legal court judgement against the group of trespassers (bandits) (who have been fraudulently occupied the BHIS premises and made the collections BHIS premises without permission and misused the BHIS funds without correct accountability) take over the possession from the unlawful occupiers on 21/09/2020.

### Religious Projects and Services (prayer facilities)

The Dagenham Central Masjid is normally open to the public every day from 10am, up to 9pm (early morning prayer) in the winter months, and later in the summer months. The annual footfall for prayers is about 6,90,000 thousand. The average weekly footfall for prayers is over 14,000 people, almost doubling in Ramadan. The congregation for the Friday 'Jummah' prayer averages around 700, peaking at during the school holiday and bank holiday about 950 on the very busiest Fridays. The Friday sermon is delivered in English and community languages.



In this reporting period, the BHIS took the unprecedented decision to close all its facilities on July 2021, due to the COVID-19 pandemic; this was ahead of the Government order for a complete lockdown. It followed a period when the BHIS passed on national advice to its congregation and community. This report will refer to its normal operations, referring to the lockdown only where it relates to the period covered.

### Religious teaching

Religious lectures are delivered by our Imams in the main prayer hall of the Masjid every Tuesday, Wednesday and Saturday of the week, with more than 8 circles of religious knowledge every week within the Masjid community hall area for men, women and children. The promotion of Islamic teachings helps prevent misunderstanding, aids the spiritual and academic growth of worshippers in a safe environment.

### Ramadan and Eid

Ramadan in 2020 was fully closed and 2021 as usual but was not busy, with a footfall of just over a 15,000 for congregational prayers. It is a challenging time for staff and volunteers, who work long into the night for the special prayers attended each night by thousands of people during covid-19. Every evening the Mosque provided free meals for the breaking of the fast for about 70 men and women. The Mosque held five congregational prayers on each of the two Eid mornings, Eid al-Fitr and Eid al-Adha, catering for many thousands of worshippers.

### FUNERAL

The Masjid provides help and support by contact for arrange prayer with other organisation who facilitates funeral prayers. As BHIS do not have facilities for funeral service, but it's very much demand from the community users for this service.

### Supplementary Education/evening madrasah after school

The BHIS's part-time evening school, the BHIS/QASA Evening Madrasah, operates weekdays 5-7pm, with a curriculum giving essential Islamic basic knowledge. It has 5 classes with over 70 students, aged 7 to 14. The Madrasah has relevant child protection training, DBS checks, and staff workshops to maintain and improve teaching standards. The Madrasah is supported by the Schools Evening Madrasah Governing Body, which is a committee of the BHIS/QASA.

### Social Welfare

The BHIS provides a range of welfare services directly and through supported projects.

### Religious Advice and Support

The Masjid's Imams give advice and guidance on religious matters, on issues such as marriage, inheritance, family and Islamic financial matters. There was an average of 12 contacts per day, split evenly between enquiries in person at the BHIS office and by telephone.

### Legal advice

BHIS provides a free basic legal advice service, run by volunteer practising barristers, solicitors and students, for those unable to afford or obtain legal aid. Legal help provides such as include family, crime, tenancies, employment, and immigration (by arrangement and appointment only).

### Supporting Charitable causes



BHIS/QASA is always giving the opportunity to other UK registered charities for collecting funds, with a total of £33,680 raised for 42 good causes. A large proportion, as always, was collected in Ramadan.

More than 5 female user groups covering all ages and from different communities use the BHIS/QASA facilities on a weekly basis, such as the BHIS Sister Circle, the Sister Momtaz Tafseer Class, the Redbridge Muslim Parents Association Sister Circle, Adults women circle and the New Muslims Circle. Most are based in the BHIS community hall, a leading Islamic facility for women both locally and beyond.

#### Community Cohesion

The BHIS works actively to forge stronger relationships with local councillors and alliances with interfaith groups, civic society and wider society through engagement programmes and activities throughout the year. The BHIS continues working to counter Islamophobia, which includes liaising with the local authority and Police to reassure the community.

#### open Days Tours and Visit

The BHIS facilitates regular open days and exhibitions through the Islam Awareness Project, Community get-together program, Community Eid party with various multi-cultural free food, with the aim to improve community relations and remove misunderstandings about Islam and Muslims. In this year we organised five open days all indoor BHIS Masjid and community hall, receiving over 120 non-Muslim visitors each program, many of whom gave positive feedback, Also, regular Tea & coffee offer for non-Muslim and Muslim visitors during the week are arranged by the volunteers of QASA. We have seen our success in regular open day program and introduced the visitor the work of the BHIS, and provided with an insight into Islam and Muslims.

As usual, we have received many requests for open day program. We try to organised the program every year as to fulfil requests we received. We may arrange the outdoor program next year.

#### Working with other organisations for a better society for all

The BHIS continues to work with faith and non-faith organisations to remove misunderstanding and promote community cohesion. In this period, some of the organisations the BHIS worked with included:

- Becontree residence group
- Masjid Adam
- LB Barking and Dagenham
- LB Barking and Dagenham CVS
- LB Inter faith group
- EKOTA ACADEMY- good may's park sports activities and facilities provider
- At Taqwa Multi-Cultural Community Organisation
- Quran and Sunnah Academy
- Green Lane Community Centre
- Muslim Aid
- Muslim Council of Britain

The BHIS is working actively to forge stronger relationships and alliances with interfaith groups, civic society and wider society through engagement programmes and activities throughout the year.

Tackling Racism Islamophobia and Anti-Semitism



The BHIS has been working with various anti-racist organisations to challenge racism, Islamophobia and antisemitism. A number of anti-hate/racism/Semitism local campaigns organised by Stand Up to Racism were supported by the BHIS. The BHIS supported the Black Lives Matter movement, and participated in an initiative by the Black British Islamic Bureau to address the issue of racism within the Muslim Community.

## **Premises**

### Security

The BHIS is constantly at potential risk from criminal damage, burglary, theft, arson, and hate crimes. In some circumstances, the lives and safety of staff, volunteers, users and visitors could be in jeopardy. Any breach of security may have an impact on the running of the BHIS charity. It follows that all reasonable measures should be taken to enhance security. To this end, risk assessments are conducted whenever necessary, and at least annually.

Staff and volunteers are provided with sufficient resources, information and training to implement the security procedures, which are reviewed regularly. The Security Team provides 24/7 security cover for our buildings, which acts as a deterrent, and is reassuring for staff, volunteers and users. Members of the staff and their core duties include opening and closing of the buildings, monitoring CCTV, signposting, implementing access/exits restrictions as when in operation, recording and reporting incidents (including to the police), as well as carrying out internal and external patrol throughout the day and night. Security is increased during the Ramadan night time prayers and Eid Prayers.

### Governance and Administration

The Managing Director of Finance & Engagement BHIS remains as the lead member of staff and managing the affairs of BHIS, whilst the Board of Trustees continue to try to recruit a CEO who is experience to manage the affairs of BHIS.

Following the BHIS AGM on 18<sup>th</sup> of December 2021 and discussed about review of staffing continued, with restructuring of the roles of department heads and some other senior staff, and proposals for a planning application for first floor extension and submission for approval and how BHIS expand more community service and bring community members involvement with BHIS volunteering. The BHIS then reviewed the composition of its committees and updated their terms of reference.

### Fundraising, Income Generation and Investment Performance

The main sources of income for "The Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd" are donations from users and well-wishers, trustees' family members and family friends especially at Friday prayers and on special occasions such as Ramadan and Eid. The BHIS regularly continued with the following fundraising campaigns: standing order campaign; 27th night of Ramadan appeal; Sister circle home-made food sell, parental contributions from evening madrasah.

The BHIS's gross income has decreased by 20% since we have retaken the possession from the trespassers **(the bandits who forcefully entered in to the BHIS premises and unlawfully occupied the BHIS affairs from 01/11/2015 to 21/09/2020 without permission)** on 21/09/2020 and because of Covid-19. However, the expenditure is increased by similar proportion (9%) mainly due to missing items from the premises and damage made by the trespassers in the premises and increased salary costs and premises expenses.



In Ramadan 2021, the BHIS launched the appeal to the congregation, but the appeal was not successful to raise the funds. The objective is to earn more income for the BHIS by raising around £300,000 Funds by next 5 years to pay off all the interest free loan which is holding by BHIS over the last 7 years **(Because of the trespassers who taken the possession forcefully without permission and the group of trespassers has not given the account from 01/11/2015 to 21/09/2020 or not making any payment to the people who has landed interest free loan to BHIS for purchase the property)** without making any payment to the people who landed money to BHIS for purchase the premises of 798 Green Lane RM8 1YT.

#### Governance and Administrative

1. Review policies and procedures to deliver a stronger governance structure and create an annual training programme for trustees.
2. Plan for succession of trustees and members, build capacity and improve processes to increase diversity, ensure a broad range of skills, and improve compliance policies.

#### Fundraising and income Generation

5. Maintain net income of the BHIS at a sustainable over £65,000 per annum from trustees' family members, family friends, parental contributions and from congregational attendees.
6. Make better use of internet and social media streams by engaging in digital fundraising.

#### Projects and Services

7. Carry out review of the BHIS part-time adult education and training.
8. Carry out review of all supplementary education for children evening after school class.
9. Establish a youth forum to build relationships between young people and the BHIS Dagenham Central Masjid.
10. Find ways to offer social and recreational opportunities for young people in an Islamic environment.
11. Develop further support for UK registered charitable giving to good causes.
12. Develop services for the elderly men and women and social gathering for Multicultural community.
13. Develop a structured, holistic approach to promoting family values and tackling family break-up.

#### Developing relationship/Improving Image

16. Provide courses and seminars that give a balanced and contextual understanding of Islam.
17. Repair and refurbishment of the premises damage made by the trespassers (unlawfully occupied by the Bandits from 01/11/2015 to 21/09/2020).
18. Decision has been made for planning application for first and second floor extension accommodate more users.
19. Continue redevelopment of administrative and reception facilities.

#### FINANCIAL REVIEW



### Principal Funding Sources

The Trust raised f1.22m through voluntary income donations (f1.18 in 2019). The income from investment increased slightly by 3.6% to f1.01m (f0.976m in year 2019). Income generated from charitable activities increased to just over f1.2m (f1.0m in 2019), and income from fundraising activities is similar to last year at f455 k.

Restricted income is either the fees or donations received for individual projects, e.g, the ELMT's schools, which was f1,2m in this financial year.

### Reserves Policy

The Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd introduce a new reserve policy 2021. The main objective of the reserves policy is to ensure that the BHIS is able to meet its short-term operational costs in an event where income drops to an unsustainable low and when required to repay the interest free loan.

### Principal Uncertainties, Risks and Management

The BHIS identifies and monitors risks in the areas of compliance, reputation, financial management, governance and operations, and puts in place measures to mitigate these risks, especially those deemed as major. These measures, backed by regular review, ensure strong protection of the charity.

Amongst the key measures the Trust has in place are:

- DBS checks whenever appropriate for staff, volunteers and trustees
- scrutiny of policies and procedures by the Governance, Compliance and Audit Committee
- regular monitoring by trustees of the reserves policy and the risk register
- all suitable insurance policies
- 24/7 Voluntary basis security guards based in the BHIS's premises

The BHIS benefits from interest-free loans from well-wishers and mainly the founder member and trustees' family members and family friends, known as Qard Hasanah. The total balance of interest free loan was £3,30,000, this year 2021 loan dropped to £2,96,00 at the end of this reporting period of 31<sup>st</sup> December 2021. These loans have helped the BHIS to undertake past purchase of the premises 798 Green Lane RM8 1YT as a freehold development, and to establish BHIS Dagenham Central Masjid to help sustain the BHIS. The BHIS ensures sufficient time to repay Qard Hasanah upon 90 days request, and can borrow funds from well-wishers and funds raise to repay if BHIS do not have enough funds to repay.

### Going Concern

The trespassers and unlawful occupier's have made the reputational damage to the charity and financial misconduct during their occupation. According to the judgement dated 02/09/2020 we are still in process to recover the financial loss from the trespassers.

Trustees do not consider that the reclassification of some of the private loans (Qard Hasanah) as 'short-term' implies an increased risk to operational continuity. In any case, the BHIS has an agreement in principle for a loan of £3,30,000 received from Community and these interest free loan need to repayment to landers when they ask for return by 90 days' notice. As noted above, the BHIS has base of regular donations, especially from collections on Fridays. The community is also very



responsive to appeals for Qard Hasanah, should the BHIS decide to increase this form of interest-free borrowing repayment to the lender who has given the notice for repay the loan.

### Independent Auditor

The Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd include a directors' report and accounts prepared under the Companies Acts and as per SORP. Before we handed all the account records to the accountant, an independent group the members of the community have inspected all the records and draft papers relate to income and expenditure in the meeting.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

The Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd memorandum and articles of Association incorporated 12<sup>th</sup> December 2008 as amended by special resolution registered at companies' house on 22<sup>nd</sup> December 2021.

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of The Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources, including the income and expenditure, of the charitable company for that period. 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 SORP 2015 (FRS102);
- make judgments and estimates that are reasonable; and
- prepare the financial statements on the going concern basis unless it is not appropriate to assume that the charitable company will continue in operation.

The Board of Trustees is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company, and to enable them to ensure that the financial statements comply with Companies Act 2006. They are also responsible for safeguarding the assets of the company and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a director /trustee at the date of approval of this report confirms that:

- there is no relevant audit information of which the company's independent group of community auditors are unaware; and
- they have taken all the steps that they ought to have taken to make themselves aware of any relevant accounting information and to establish that the company's independent group of community auditors are aware of that information.

The Trustees' Annual Report and the financial statement were approved by the Board of Trustees (in their capacity as company directors) on 31<sup>st</sup> May 2021 and signed on its behalf by:

Bilal Ahmed

Mohammed Faruk Ahmed



Director/Trustee

Signature:

Date:

21/09/2022

Director/Trustee

Signature:

Date:

21/09/2022

Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd

Annual Account for year 1st January 2021 – 31st December 2021.

Company Number: 06771843, Charity Number: 1131215

BHIS Limited Total income: Should be £126,445 to the bank statement entry records and BHIS Limited through the bank account have collected the madrasah fee on behalf of BHIS Should be £18,080. The grant received was £51,500. Donation/other was £56,866.00.

Income entry in to BHIS bank account £126,445 including BHIS Madrasah fee

Less BHIS Madrasah fee of £18,080.

End of year BHIS total gross income £126,445

Total gross expense: £122,538,

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Total breakdown of the income and expenditure for year 1st January 2021 to 31st December 2021 as following:

Should be BHIS, General income from the congregations and attendees of Masjid

Income:

Jummah/Donation £56,866

Madrasah Fees £ 18,080

Grant Received £ 51,499

Others donations income including Qurbani via bank and cash £ 000

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Total Income £126,445

Expenditure:

Wages £ 30,960.00

Light & Heat £ 1,710.00

Telephone £ 994.00

Maintenance & Repair £ 2,817.00

Grant Spent £ 46,500.00

Madrasah Expenses £ 150.00

Interest Free Loan Refund £ 21,500.00

Professional Fees £ 13,509.00

Activities £ 3,248.00

Volunteer Cost £ 000.00

Rent & Rates £ 595.00

Transport and Volunteers expense £ 555.00

Other Expense £ 000.00  
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Total Expense £122,538.00

Becontree Heath Islamic Society (Dagenham Central Masjid) Ltd

BALANCE SHEET Company No: 06771843

Charity Number: 1131215

Current/Fixed Assets:	£
50% own Freehold Land and Buildings	395,590
Cash at bank & in hand	3,906
	.....
Total:	399,496
Creditors: Falling due within one-year 2021	
Trade Creditors – (liabilities).	26,800
Qard Hasanah - Private Loan (liabilities).	270,000
	.....
Total:	296,800
NET ASSETS	TOTAL: 102,696

"Qard Hasanah" are loans from the trustee's family, family friends and charity's beneficiaries, which are repayable on request. There is no interest due, but verbal security has given by the directors/trustees for these loans when taken.


Long-term Qard Hasanah loans have been contractually agreed with private individuals, as not repayable within 12 months with 90 days' notice.

Short-term loans can be repayable at any time.

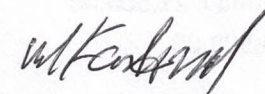
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Bilal Ahmed – Director

  
21/09/2022

Mohammed Faruk Ahmed - Director

  
21/09/2022