

KOKNI ITTIHAD-UL-MUSLIMEEN
Masjid-e-Saliheen

Charity Number 1159311

Report of the trustees and
Unaudited Financial Statements

For the year ended 31 December 2022

Masjid-e-Saliheen

Contents of the Financial Statements

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Masjid-e-Saliheen

For the year ended 31 December 2022

Trustees

Saleem Kapadi
Samir Khan
Ayaz Kheratkar
Suhail Ainarkar
Mohammed Irfan Jalgaunkar
Athiq Ali

Charity Number

1159311

Registered office address:

Accountants

Ahmed Alam Accountants
63 Johnston Street
Blackburn
BB2 1HD

Bankers

HSBC Bank
60 Church Street
Blackburn
Lancashire
BB1 5AS

Masjid-e-Saliheen

**Report of the Trustees
For the year ended 31 December 2022**

ANNUAL REPORT FOR YEAR ENDING 31ST DECEMBER 2022

Welcome

It gives me great pleasure to welcome you all to the Annual General Meeting. I thank you all for having spared your valuable time and made it convenient to attend and thank you for being an invaluable part of this growing community.

Chairman's Summary

On behalf of the Management Committee, it is my honour and pleasure to present to you all our annual report for 2022. Summarising our performance, progress and achievements throughout the most difficult year in adverse conditions and also maintained a positive attitude and demeanor despite unforeseen problems.

Our Aims & Objectives

We came into office with priorities to move forward.

- Modernise the Ghosl Room was our first priority.
- Modernise the Kitchen.
- Make space to accommodate the Jamaat's that arrive.

New Beginning

1. **Civil Marriages:** Our building was officially registered, to carry out Civil Marriages as from 21st January 2022.
We will appoint our very own registrars in due course.
Nikah and Civil Marriages will be able to take place in tandem.
2. **Defibrillator:** We would like to Thank IMO and their Volunteers to have installed the first Defibrillator in our Masjid on 30th January.
3. **Maintenance Donation:** Introduction of the Maintenance Donation Scheme, which entitles everyone in the community to support us with the increasing demands of high energy rates, Alhamdulillah the list is growing, but we all need to promote it, this is payable from Ramadan to Ramadan.
4. **Leaning Tree:** Granted consent from the council to have the leaning tree removed near the substation.

Unexpected Turn of Events

Every effect has a cause and the cause is the reason for things not to happen and "Everything happens for a reason" and that very reason causes changes. Sometimes it hurts, sometimes it's hard and sometimes it's all for the best.

Storm Franklin swept the country on Monday 21st February just after Fajr Salah; the strong winds caused devastating Damage to a significant portion of the Masjid roof, ceasing all our activities.

This day was very challenging, it was windy and raining, we had already suffered significant damage, and now we had to have temporary measures put in place so that we did not suffer more losses.

I would like to thank everyone who played a part in clearing the site that evening and to make the place safe and hazard free.

We have over 180 members, but we have only a handful that come to help, this was a day that everyone should have shown some concern for the Masjid

Recovery & Restoration

Emergency meetings took place continuously to set a clear roadmap for recovery and restoration.

- Financial Assistance & Masjid Appointments.
- Type of roofing that would be sustainable and last for many years.
- There were many options: Felt, fiberglass, rubber, liquid and cladding.
- A unanimous decision opted to have the cladding as this would be the most sustainable with a lifespan of over 25 years.
- Additionally, we had a survey done for the Main Masjid Roof and the report was very poor, and could be very dangerous.
- We also called a Members Update meeting on 27th March –only to see 22 members turning up (this itself shows the concern of our members)

Fund Raising

Work had to commence, but our financial circumstances were a concern.

Appointments were being made at other Masjids to raise funds, and I would like to sincerely thank those who supported us.

Work was moving fast, funds were drying up every day was a challenge, lots of ideas were there but what we were lacking was volunteers to help.

As we are against compulsory donations, we suggested that the members should come forward and donate whatever you can or become a fundraiser from the comfort of your own home.

Our initial target was to raise £70,000 for the damaged roof and this figure included the complete North & South wing, until we got a survey done for the remaining roof above the Masjid.

Contractors Appointed

Roof:

The roof is the main part of a building where the job cannot be given to any builder just to save pennies and then have regrets; it has to be done by qualified traders.

After several quotations, the contract was finally awarded to Clad-It who are certified and accredited with all the credentials in the roofing trade.

Several Meetings took place with the roofing contractors, for expecting the work to be completed within the regulations.

Dome:

Again several meetings took place, discussing the restoration of the old Dome, which would have cost us in excess of £3,000, for a dome that was on its last legs.

With having a modern sustainable roof, the only way forward was to install a new dome.

Drawing and Planning along with specifications was very important to stay in line with the colour scheme.

Masjid Appointments

On behalf of the management team I would like to take this opportunity to thank everyone that played a key role for raising funds by attending the fundraising appointments in other Masjid, and also express our heartfelt gratitude to all the organisations and to **thanking them** for being there for us when we needed them the most.

Re – Branding & Merchandise

We have changed our Logo's to give it a more modern touch and introduced our Merchandise for Men & Women to promote our Masjid.

We're working hard to make Masjid-è-Saliheen a brand that would play a key role by setting a benchmark and be recognised everywhere.

EVENTS

Suggesting ideas, supporting ideas for hosting any events is easy, being part of the idea and to execute the plan is hard.

The challenge in event planning is time management. There are always more things to do than there are hours in the day, and it's easy to get overwhelmed.

Forward planning, graphics, advertising, looking for sponsors, leaflet door drops.

The only way to overcome this challenge is for volunteers to come together so we can create a task list and priorities, and work together as a team.

Saturday 7th May:

Community BBQ organised on a smaller scale due to ongoing building works to raise the extra funds.

Saturday 11th June:

Yorkshire 3 peaks walk was arranged and approximately 16 members came forward to take up this task and to help our Masjid to raise funds. Again we appreciate their efforts and the concern shown towards this time in need.

Street Collection 6th August:

License was approved from Blackburn council, to carry out a street collection, Alhamdulillah we got a decent enough turnout could have done with a few more, so we could have done some leaflet door drops.

Thank you to all that took part and supported us to raise these funds.

Fun day 20th August:

Our 2nd year to host another fun day, a lot of hard work, credit goes out to Athiq; no doubt it was a success, but it is also very disappointing that our members do not turn up to show the numbers. It's very embarrassing that our own Kokni Community is hardly to be seen.

Muft Menk Friday 26th August:

We had the opportunity to have Mufti Menk in our Masjid who was welcomed by the little stars of Saliheen Scouts. It was the first time, since we have opened to see over 2,000 people attend a Jum'uah Salah. Along with this we also had the first Shahadah.

Basic Life Saving 8th October:

CPR event was arranged and we have received positive reviews, with the community wanting more of this kind.

Quran Maqamaat Recitation 22nd October:

Our Madrassah teachers arranged for us the presence of Qari Sheikh Mohammad Ayyub Asif who has studied in Egypt to present us with Maqamaat recitation. Even though we had two days to promote this event, it was greatly appreciated.

Visit My Mosque 5th November: This was the re-scheduled event led by to give insight knowledge of Islam. Looking ahead, this event needs to be carried out in line with the MCB event.

Menopause Event 9th November:

For the very first time a Sisters Event held by Sisters for Sisters in our Masjid with an overwhelming turnout.

Baligha Event 4th December:

An awareness and breakdown of the word "Baligh" a talk about what is important to understand and keep in mind at this new phase of life. This was received very well by all mothers asking us to arrange more of these sessions.

Family Fajr – over 2 weekends:

This year we decided to try the Family Fajr event over two weekends in December, this was not received well. A feedback was received that we keep this event during half term. On behalf of the management committee I would like to thank the sponsors for their immense support.

Membership Donations & Support

We would like to thank all the members that came forward with their donations towards the new roof & dome, members that were unable to donate due to personal reasons than you had the opportunity to become a fundraiser to help us achieve the target, just like many others.

Although it is becoming difficult to raise money, we kindly suggest to all our members of Kokni Itthihad-ul-Muslimeen to pay their fees at the beginning of the year.

LCM

Our subscription has expired, and we have no intentions to renew.

If LCM is a voice than this voice should have been there for us during our most difficult times, not one representative of LCM neither made a site visit or a phone call to check as to what damage we have suffered. The least they could have done was send an internal memo to all the affiliated members that are associated to LCM.

The annual fee we are paying is not explainable, to any services we receive.

Jurisprudence

The Qur'an is the first and most important source of Islamic law and the second source of authority in Islam is the hadith that complements the Qur'an and provides the most extensive source for Islamic law.

Masjid-è-Saliheen has been, is, and will remain a Shafi'i school of legal jurisprudence. Any legitimate differences of opinion can be a source of confusion as Muslims feel conflicted over which opinion to follow in their day-to-day practice of the faith. Some may even find the mere existence of differing opinions to be a source of religious doubt. Islam is simple, don't make it complicated.

Rules & Regulations of Funds

Mosques are classified as Non - Profit Organisations (NPOs), and they are funded by Public donations.

The control over the financial activities in handling funds received and expended by the organisation, will always become an interesting area to be investigated.

Giving loans to the mosque in cash (as interest free), but returned by cheque is a practice that will NOT be allowed. This would be classed as money laundering laws to apply to places of worship.

Administration

A "filing" is when a legal document becomes part of the public record, e.g. if our accounts are submitted to the Charity Commissioners it becomes public.

A filing system is the central record-keeping system for an organisation. It helps you to be organised, systematic, efficient and transparent. It also helps all people who should be able to access information to do so easily.

Accountability

The Trustees have ultimate legal responsibility for the charity, and to ensure good governance is carried out, we have a duty to fulfil that works for the betterment of the majority. We as trustees have legal duties to carry out the fulfillment of the day to day activities and are answerable to the following organisations:

Charity Commission: - We must operate our charity that complies with our charity's governing document and the law, every trustee is responsible for this, even if certain tasks are done by individual trustees.

HMRC: - Preparing our Annual Returns and Annual Accounts – proper filing system **MUST** be in place.

*Just in case you are not aware of the difference: **Annual returns** are something that looks at the surface of our organisation, whilst **Annual accounts** are purely financial.*

Health & Safety Executive (HSE): - Safeguarding the children, the vulnerable and the people that attend from any risks and recording of all incidents that occur (i.e. carrying out risk assessments)

Insurance companies: - Public liability - again to carry out risk assessment for the safety of everyone.

In a nutshell: It's not just the Masjid we're operating we also have to look at everyone's wellbeing and safety.

No matter whom you work for, what your experience is: every establishment is different and to serve the establishment the purpose is different. We are NOT here to copy & paste the working structure of any other organisations;

We are here to provide a service which would suit our organisation the best.

Risk Assessment & Risk Management

Risk is defined as uncertainty, whether positive or negative, that will affect the outcome of an activity or intervention. The term 'management of risk' incorporates all the activities required to identify and control the exposure to risk that may have an impact on the achievement of an organisation's objectives.

Risk management is a key part of good management. The analysis of risk is an essential part of the design of any activity, whether large or small, internal and narrowly focused. Risk management is a term that describes the efforts of an entire organisation to avoid risks, while a risk assessment is the process by which specific problems may occur and how issues are resolved.

Governance

Our constitution is quite outdated; our working practices have changed post COVID. We are in the process of amending our constitution to adapt towards the new direction of our working practices and line with the Code of Fundraising Practice.

We have to work on this governance so it is complete before the next AGM.

Any organisation is controlled and operates the mechanisms of Leadership, working ethics; risk management, compliance and administration are all elements of governance.

Leadership

- Leadership is defined by vision, passion, inspiration and conviction.
- A leader has to think of the betterment of the organisation and the majority of the community, not just the handful.
- We are operating a charity registered organisation, we have to have rules & regulations in place, because this is not just a Masjid where anyone can come in and do as they please.
- It's about responsibility to overlook and keep in line with government rules and regulations for operating a Charity registered organisation and the guidelines of HMRC for our annual accounts.

NEW DIRECTION

Looking forward, we have had to take essential steps during critical circumstances to assist in giving help to the causes by reason of "acts of God" and any occurrence or contingency beyond its reasonable control that is affecting the livelihoods.

Providing humanitarian aid is very important: Humanitarian aid not only provides temporary shelter for people affected by crises, but also offers materials, labour, and other resources to help communities and societies rebuild in the wake of disasters.

Humanitarian aid: can play a big role in providing safe and secure shelter.

The principles of humanity, neutrality, impartiality and independence are fundamental to humanitarian action. Humanity means that human suffering must be addressed wherever it is found, with particular attention to the most vulnerable.

Pakistan Floods: Unprecedented monsoon rains had caused widespread flooding and landslides across Pakistan, affecting millions of people. The funds raised were sent via Masjid-al-Falah as in intermediary.

DUE DILIGENCE

Due Diligence is a process that involves risk and compliance check, conducting an investigation, review, or audit to verify facts and information about a particular organisation / subject.

Verifications: Our verification will be a process that will be used to evaluate whether the organisation applying to either promote their services or fundraise is a registered Charity / NGO, has a system in place and it complies with the regulations / missions, and specifying the purpose of the fundraise or the promotion of the event.

Appointments: Any external organisations wanting to either promote an event or fundraise in Masjid-è-Saliheen will be thoroughly checked of the authenticity. Once all the verification's are carried out establishing actual facts of the proposed organisation, only then will the appointments be confirmed with the approval of the management.

Verifications of Scholars: from time to time this will also include carrying out checks on any Scholars, there background and criminal activities if any, before they are confirmed to give any talks in Masjid-è-Saliheen.

Reporting of Crimes

Now that we have taken a turn towards new changes and allowing other organisations to fundraise and promote events, every institute, organisation and individuals will be reference checked before granting an appointment date.

We will be committed to the following: The Proceeds of Crime Act 2002 (POCA) and tackling Money Laundering (MLR) and Combatting the Financing of Terrorism (CFT)
Any acts of violation will be reported to the National Crime Agency (NCA)

Keeping it Simple

Masjid-è-Saliheen has come a long way; we want to lead from the front and are here to welcome everyone.

Masjid-è-Saliheen has a belief of working in line with all guidelines that a charity organisation should operate.

For the past three years we have made it clear that we are in no position for anyone, either Scholars or groups coming here and changing our working ethics.

Our aim is to be the best; we are not here to please any scholars with their ideologies, as there are 73 sects in Islam out of which, 4 are the main branches.

We will follow the basics of Islam from the teachings of the Qur'an and the Hadith.

Giving Space to the Ladies

Women in Masjid: We will be providing a separate space for women to gather and pray, we will open the doors Masjid-è-Saliheen for women as of Ramadan 2023 .

Our Scholars need to see the surroundings in today's times and should make this permissible and encourage the women current times to go to the mosque where we must seek refuge for many reasons.

The Shari'a recognises these needs; and, clearly, the obligation of praying the daily prayers on time remains for them.

Based on this, it becomes a communal obligation for them to be safe and have adequate prayer and washroom facilities for them. The absence of such facilities renders communities sinful. It's surprising how many mosques do not have these facilities.

In a convenient world young women in Islam are attending Schools, Colleges and Universities upon completion of the education the women then commence employment with their degrees, and in times all the women need to be out of the house for extended periods for various legitimate reasons including shopping.

In a conventional world we need to look at these priorities and allow women to attend mosques, contrary to what has been said in the past because in today's world they have nowhere to go if they are looking for an Islamic environment.

Appreciation

On behalf of Kokni Ittihad-ul-Muslimeen as a whole, we thank everyone who has helped us in any which way or form, for our progress and look forward to building on this success every year.

Our work and achievements are only made possible by the generosity, commitment, passion and enthusiasm of all those who support Masjid-è-Saliheen.

We give our most sincere thanks to all who have given to us their support over the year from volunteering and to your kind donations.

Volunteers

Volunteers are the heartbeat of the function of any Masjid; it is because of these committed members that the Masjid operates smoothly.

Volunteering in the house of Allah is a great honor; through this service is the honor that will be given by Allah (swt) on the day of judgement to those who had a connection and attachment with the house of Allah (swt).

Ladies

The group of ladies has stood by us in supporting every event we've held in the past few years, and again this year through our struggles they have supported us, we cannot thank them enough, we are very grateful and appreciate their support.

ACKNOWLEDGEMENT

I feel privileged to thank every member, who played a vital role in supporting our Masjid, during the most devastating times.

The youngsters who were constantly supportive and always turned up when we needed them, without their support and tireless efforts we could not be where we are today.

Officials

All the current officials are doing an exceptional job in their respective posts; it will be unfair to point out any individuals.

As we are growing, we need additional members to join the office to share the workload.

The Management Committee

Finally no organisation will succeed if we fail to acknowledge the hard work and dedication of certain members who have made a tremendous amount of contribution of their time and energy.

Deputy Chair has stood by me, did everything that was asked for during such hard times, and also looking after the Madrassah and generating all the graphics throughout the year.

Deputy Treasure, I had to utilise him more as we were at such a crossroad and there was no room to make mistakes. He has done a fantastic job in handling the accounts.

Finally

Masjid-è-Saliheen still has a long way to go; this can only be done with a dedicated team that knows how to keep moving forward, a team that is eager to listen learn and adapt.

This year has undoubtedly been very challenging, the coming year will undoubtedly throw up more challenges, the road to success is full of lessons from failure, making mistakes, and facing challenges.

Challenges can be amazing learning experiences – things that force you to grow and change.

We are genuinely excited to see how we move forward in 2023; hopefully it should be a year to finally replace fear with pride and rejoice with the community.

Once again I want to take this opportunity to thank you all for your unwavering support.

Saleem Kapadi
Chairman



Kokni Ittihad-ul-Muslimeen
(Masjid-è-Saliheen)

Masjid-e-Saliheen
For the year ended 31 December 2022

Independent examiner's report to the trustees on the unaudited financial statements of Masjid-e-Saliheen

I report on the financial statements of Masjid-e-Saliheen for the year ended 31 December 2022 which comprise of financial activities, the balance sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed it is my responsibility to :

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to 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 Commissioners. 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 limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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) Regulation 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.

I 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

Ahmed Alam Accountants
63 Johnston Street
Blackburn
BB2 1HD

Masjid-e-Saliheen

**Statement of financial activities
For the year ended 31 December 2022**

	Notes	2022 £	2021 £
Income Resources			
Membership Fees	1	8780	6994
Lillah Donations	2	94395	37968
Sundry Income	3	156533	43206
Total Income Resources		<u>259708</u>	<u>88168</u>
Expenditure			
Cost of activities in furtherance of the charity's object	4	238147	31083
Net Movement of funds		<u>21561</u>	<u>57085</u>

All recognised gains and losses are included in the profit and loss account.

The notes on pages 5 form an integral part of these financial statements.

Masjid-e-Saliheen

Balance Sheet
As at 31 December 2022

		2022	2021
	Notes	£	£
Fixed Assets		294945	294945
Current Assets			
Debtors		-	77
Cash at bank		84541	52266
Cash in hand		263	10900
		84804	63243
Creditors: amounts falling due within one year	(5)	300	300
Net currents assets (liabilities)		£379449	£357888
<u>Total Fixed & Current Assets</u>			
Creditors: amounts falling due after more than one year	-5	£ nil	£ nil
Provision for liabilities			
Total Net Assets (Liabilities)		£379449	£357888
<u>Represented by:</u>			
Accumalated Assets	(6)	£379449	£357888

Masjid-e-Saliheen

Notes to the Financial Statements For the year ended 31 December 2022

1. ACCOUNTING POLICIES

(a) In accordance with the applicable accounting standards. They have also prepared on a going concern basis, which assumes that the company will continue in operational existence for the foreseeable future because of the continuing support of its creditors.

2. TURNOVER

Turnover is supplied, and is all attributable to the principal activity of the company and arising in the United Kingdom.

3. OPERATING COSTS

These comprise:

Administration costs	238147
Other operating costs	238147

4. STAFF COSTS, Wages and PAYE

Wages & PAYE	£1790
Casual Wages	10010

5. CREDITORS

Expense creditors (paid within one year)	£300
Loans and other creditors to be paid after more than one year	£ nil

6. Capital employed

<u>Accumulated Funds</u>	£
Balance (b/fwd)	357888
Adjustment	0
Excess of Expenditure over Income	21561
	<u>£379449</u>

Masjid-e-Saliheen

Notes to the Financial Statements
For the year ended 31 December 2022

9. FIXED ASSETS	Property	
At cost	294945	294945
Additions	-	-
At December 2022	<u>294945</u>	<u>294945</u>
At December 2021	<u>294945</u>	<u>294945</u>

Masjid-e-Saliheen

**Detailed Trading and Profit and Loss Account
For the year ended 31 December 2022**

		2022 £	2021 £
Membership Fees	1	<u>8780</u>	<u>6994</u>
Lillah Donations	2		
Friday Donations		15236	11781
Home box Collection		50	1305
Online Donations		58593	5522
Eid-ul-Fitre		3700	3900
Ramadhan (27th Night)		8251	8785
Donations & Collections		8565	6675
		<u>94395</u>	<u>37968</u>
Sundry Income	3		
Calender sales		78	420
Maintenace Donations		5950	-
Khajoor Sales		711	-
Sadqa		3615	-
BBQ Donations		100	-
Roof appeal		98506	-
Dome		14230	-
Minaret		12739	-
Merchandise		943	-
Jamaat Lillah		-	125
Weddings Haq Dena		260	50
Marriage Certificate		620	900
Heating & CCTV Project		-	8162
Room Rents Hire		7580	14380
Ghusle Khana		620	8744
Fun day		9831	7265
Fun Day Sponsor		750	3160
		<u>156533</u>	<u>43206</u>
Total		<u><u>259708</u></u>	<u><u>88168</u></u>

Administration Costs

Wages & PAYE	1790	8230
Wages (Molana Saeed)	10010	-
Care Taker Wages	2500	-
Gardner Wages	680	-
Water	1075	-
Light & Heat	9605	2698
Telephone	683	565
Masjid Repairs and Maintenance	17492	3089
Insurance	628	454
CCTV Projects	10973	10934
Fun day expenses	2534	2944
Domain Registration	-	50
Sadqa	3590	-
Merchandise	1844	-
Outdoor Light	1223	-
Masjid Programme	4538	-
Minaret	747	-
Dome	18712	-
Roof	148500	-
Ghusl Khana Project	170	-
Family Fajr Week	-	1208
Sadaqah	-	470
Card processing Charges	-	18
Reciever Fees	300	-
Accountancy & Other Professional Fees	300	423
Bank Interest Charges	253	-
	238147	31083
<u>Other operating charges</u>		
Depreciation	-	-
Total operating costs	238147	31083
Profit on ordinary activites	£21561	£57085