

KOKNI ITTIHAD-UL-MUSLIMEEN
Masjid-e-Saliheen

Charity Number 1159311

Report of the trustees and
Unaudited Financial Statements

For the year ended 31 December 2024

Masjid-e-Saliheen

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Masjid-e-Saliheen

For the year ended 31 December 2024

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
For the year ended 31 December 2024

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 2024 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 2024**

	Notes	2024 £	2023 £
Income Resources			
Membership Fees	1	8245	8647
Lillah Donations	2	31347	73921
Sundry Income	3	69983	44807
Total Income Resources		<u>109575</u>	<u>127375</u>
Expenditure			
Cost of activities in furtherance of the charity's object	4	150269	100111
Net Movement of funds		<u>(40694)</u>	<u>27264</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 2024

		2024	2023
	Notes	£	£
Fixed Assets		294945	294945
Current Assets			
Debtors		1482	-
Cash at bank		61164	91652
Cash in hand		9154	20476
		71800	112128
Creditors: amounts falling due within one year	(5)	-	360
Net currents assets (liabilities)		£366745	£406713
<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)		£366745	£406713
<u>Represented by:</u>			
Accumalated Assets	(6)	£366745	£406713

Masjid-e-Saliheen

Notes to the Financial Statements For the year ended 31 December 2024

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	150269
Other operating costs	
	<u>150269</u>

4. STAFF COSTS, Wages and PAYE

Wages & PAYE	£ nil
Casual Wages	<u>12010</u>

5. CREDITORS

Expense creditors (paid within one year)	<u>£ nil</u>
Loans and other creditors to be paid after more than one year	<u>£ nil</u>

6. Capital employed

<u>Accumulated Funds</u>	£
Balance (b/fwd)	406713
Adjustment	726
Excess of Expenditure over Income	(40694)
	<u>£366745</u>

Masjid-e-Saliheen

**Notes to the Financial Statements
For the year ended 31 December 2024**

9. FIXED ASSETS	Property	
At cost	294945	294945
Additions	-	-
At December 2024	<u>294945</u>	<u>294945</u>
At December 2023	<u>294945</u>	<u>294945</u>

Masjid-e-Saliheen

Detailed Trading and Profit and Loss Account For the year ended 31 December 2024

		2024 £	2023 £
Membership Fees	1	<u>8245</u>	<u>8647</u>
Lillah Donations	2		
Friday Donations		15113	16862
Home box Collection		1148	560
Online Donations		0	24581
Eid-ul-Fitre		0	4164
Ramadhan (27th Night)		15086	0
Donations & Collections		0	27754
		<u>31347</u>	<u>73921</u>
Sundry Income	3		
Calender sales		12	359
Maintenace Donations		3790	3645
Khajoor Sales		60	2010
Sadqa		847	628
Gift Aid		15932	0
Carpet & Musalla		25742	0
Minaret		1658	8588
Merchandise		0	25
Jamaat Lillah		350	-
Lillah		8492	0
Marriage Certificate		1430	400
Room Rents Hire		420	1355
Ghusle Khana		-	14930
Fun day		8945	8648
Fun Day Sponsor		2305	4219
		<u>69983</u>	<u>44807</u>
Total		<u>109575</u>	<u>127375</u>

Wages & PAYE	-	-
Wages (Molana Saeed)	12010	11540
Care Taker Wages	2740	-
Gardner Wages	570	3430
Water	495	562
Light & Heat	18400	15889
Telephone	757	704
Masjid Repairs and Maintenance	15489	2866
Insurance	628	598
Carpet & Masala	12190	-
Fun day expenses	1835	4455
Printing, Postage & Stationery	-	475
Minaret	30975	-
Merchandise	-	1551
Cleaning	-	508
Masjid Programme	-	12706
Ghusl Khana Project	46619	22574
New Jamaat Khana	6285	-
Sadaqah	35	20395
Membership & subscriptions	-	518
Reciever Fees	707	853
Accountancy & Other Professional Fees	300	360
Legal & Professional Fees	174	35
Bank Interest Charges	60	92
	<u>150269</u>	<u>100111</u>
<u>Other operating charges</u>		
Depreciation	-	-
Total operating costs	<u>150269</u>	<u>100111</u>
Profit on ordinary activites	<u>£(40694)</u>	<u>£27264</u>

Annual Report for Year Ending 31st December 2024

My Respected Members of Kokni Ittihad-ul-Muslimeen,

We regret that we were unable to hold the Annual General Meeting (AGM) for 2023. Due to various factors, we faced challenges in scheduling this important gathering. However, we trust that you've taken the time to review our annual report and accounts, which were submitted for transparency. You can access the report here: [Annual Report & Accounts](#).

Since 2023, we have navigated through turbulent times, and we are still in a period of transition.

Annual General Meeting for 2024

Unfortunately, we are also unable to convene an AGM for 2024. On behalf of the committee members and trustees, I offer my sincerest apologies for this. The year has been challenging, with some projects completed and others still in progress, expected to be completed in 2025. We are confident that this report will highlight our progress and achievements despite these challenges.

Chairman's Summary

On behalf of the Management Committee, I am honoured to present our annual report for 2024. This report outlines our aims and objectives for the year, the projects completed, ongoing initiatives, and the incredible team that has worked tirelessly through challenging times.

Our Aims & Objectives

Upon taking office, we set clear priorities to move forward:

- Complete the Minaret
 - Modernize the Ghusl Room (our first priority)
 - Convert the kitchen into a prayer space for It'ikaf
 - Create accommodations for Jamaat (travelers)
-

Masjid, Islam, and the Community

In our 2023 report, we briefly discussed the importance of Masjid, Islam, and the community. We emphasized that our purpose is not to please individuals, but to serve the needs of the community. We remain committed to this vision.

Constitution

In our 2023 report, we highlighted that our constitution was outdated. We have started the process of amending it to align with our evolving working practices and the Code of Fundraising Practice.

Fundraising

Our charity has been raising funds to maintain our place of worship and support renovations. While we do not work with professional fundraisers, we are currently in the process of registering with a fundraising regulator to ensure full compliance with the required standards.

Commitment

- **Appointments:** We are committed to working within the charity framework, and we are one of the few Masjids that carefully screen organizations before confirming their appointment. This will remain our policy.
 - **Post Collection:** Any organization failing to meet requirements within a stipulated timeframe will have their application for subsequent years refused, unless a valid reason is provided in writing.
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Disputes

We take any disruption or abuse seriously. Disruptive behaviour, especially in our place of worship, will not be tolerated. We are committed to maintaining a respectful environment and will take immediate action when necessary.

Sham Fundraising

To protect our donors, we are actively addressing scams. We are closely monitoring potential fraud and ensuring that all donations go directly to our charity. We strongly advise verifying the legitimacy of new fundraising campaigns and avoiding any donations through unverified channels.

The Bandwagon Effect — A Wake-Up Call

I would like to briefly revisit a topic I discussed in last year's report — one that remains just as relevant today. It's about the **Bandwagon Effect** — or, more simply put, **herd mentality** — and how it impacts the progress of our organisation.

Every time we make meaningful progress as a community — whether through successful events, completed projects, or improved governance — we notice a pattern. A small but vocal group, rather than supporting or offering constructive feedback, chooses instead to **sow doubt, discourage involvement, and manipulate narratives** to serve their own ends.

Instead of contributing positively, they cling to cultural habits and traditions — some outdated, some personal — that do not align with the values or vision of our organisation moving forward. This is not just frustrating — it is harmful.

What we need to build, is a **culture where individuals feel respected, included, and connected to a shared vision**. A space where people are empowered to step forward, to participate, and to be part of meaningful change.

But we cannot achieve that if we are constantly distracted by noise from the sidelines. We all know — as humans — we have a natural tendency to follow the crowd. It's easier. It's safer. It's comfortable. But let's remember — ease is not always guidance.

📖 Islamic Perspective

The **Qur'an** warns us very clearly about blindly following the majority:

“If you obey most of those on earth, they will mislead you from the way of Allah. They follow nothing but conjecture, and they do nothing but lie.”

— *Surah Al-An'am (6:116)*

This verse reminds us that truth is not always with the majority — and it's not determined by popularity. Sometimes, the truth is upheld by the few.

And our beloved Prophet Muhammad (ﷺ) also taught us to speak the truth — no matter how uncomfortable it may be:

“Let not fear of people prevent you from speaking the truth when you know it.”
— *Sunan Ibn Majah (4007)*

What This Means for Us

Let me be clear: we welcome feedback. We welcome discussion. We welcome accountability. But we cannot, and will not, allow negativity to derail the work of sincere people who are giving their time, energy, and effort for the sake of Allah and this community.

We are here to serve the Deen, to serve the community, and to leave a legacy for future generations. That can only happen if we rise above the noise — if we choose integrity over influence, sincerity over showmanship, and courage over comfort.

Let us **not be led by the crowd**, but instead be guided by **principle, purpose, and truth** — all grounded in the values of our Deen.

CVI Final Report – Charity Commission Investigation (CVI)

Please note: The conclusion, next steps, and advisories provided here are not the management's report, but rather the findings of the **CVI (Compliance Visit and Inspection)** conducted by the Charity Commission's investigation team. These steps and advisories are mandatory for the charity to follow without exception.

Clarification before Inquiries:

Before any inquiries are made regarding the **CVI Visit** and its conclusions, it is important to recognize that failure to read and understand the **2023 Annual Report** will reflect poorly on your level of engagement and concern for the organization's well-being. It is crucial that all members familiarize themselves with the findings.

CVI Conclusion:

The Charity Commission has reviewed the information presented during the meeting. The Commission is satisfied with the steps the charity has taken since the incident. These actions are deemed sufficient to ensure that such an event will not recur in the future. As a result, the Commission has concluded its engagement with the charity and is closing its case.

Next Steps for Trustees:

The trustees must now consider what actions to take to address the incident fully, including the following potential measures:

1. **Evaluate Potential Damage:** Assess the impact of the individual's actions and the time spent by the trustees to resolve the issue with the Commission.
2. **Clarify the Individual's Role:** Reaffirm that the individual involved has no formal position or relationship with the charity (other than potentially worshiping at the Masjid, if applicable). He must not misrepresent himself as holding any authority with the charity, particularly to law enforcement.
3. **Limit Unauthorized Representation:** The individual should not reference the charity's name, charity number, or location in any official capacity. If stopped by enforcement officers, he must not claim association with the charity.

4. **Solicitation Offense:** It is an offense under Section 63 of the Charities Act 1992 to solicit donations while falsely representing oneself as being associated with a registered charity.
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Resignations of Trustees:

We have had two trustee resignations this year—one on personal grounds and another due to disagreements regarding the ban imposed on Mr. YY for violating our policies. As office bearers, we must ensure that policies are upheld, and that includes trustees. Misuse of power or influence will not be tolerated.

Behaviour:

Mr. YY has been banned from the giving the call to prayer due to his actions, which brought the charity into serious disrepute. His behaviour led to a **CVI (Compliance Visit and Inspection)** by the Charity Commission, resulting in negative publicity and damage to the organization's reputation, values, and public image.

Despite the ban, Mr. YY has claimed that he is entitled to act as he pleases within the mosque, asserting that no one can stop him. Furthermore, his behaviour escalated to the point of making threats against me, stating that he would "finish me," which constitutes a criminal offence and could have been reported to the police.

Reality:

When confronting reality, we must be prepared to face its true nature, especially when it is harsh, unpleasant, and difficult to accept. Reality is unvarnished, straightforward, and cannot be distorted or softened.

Unfortunately, some members have resorted to **gas lighting tactics**, manipulating facts for their own agendas, which only complicates the situation further.

Building Works & Maintenance:

- **Community Kitchen:** Application for a large community kitchen successfully granted, to be completed by the new administration.
 - **Ghusl Room:** Renovation completed before Ramadan 2024.
 - **Jamaat Khana Extension:** The old kitchen was demolished and converted into an extension to accommodate 60 additional worshippers.
 - **All Trade Printers:** We would like to express our sincere appreciation to **All Trade Printers** from Birmingham for their continued support in printing our annual calendars each year.
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Key Events in 2024:

1. **Carpets Fitted** – Tuesday, 23rd January 2024
Carpets were fitted in two rooms to create additional classrooms.
2. **Ramadan Appointments** – Wednesday, 31st January 2024
All slots for Ramadan appointments were verified and booked.
3. **Old Kitchen** – Tuesday, 1st February 2024
Work commenced with the complete demolition of the interior. New electrical wiring, including a consumer unit, was installed. Plumbing materials were kindly donated by Y&A Supplies.

4. **Fundraiser** – Friday, 9th February 2024
An overwhelming response for the Ladies' prayer hall carpet, with the fastest fundraising achieved. This highlights the strong desire for a designated prayer area for women.
5. **Office & Store Room** – Thursday, 15th February 2024
The store room door was sealed, the office was cladded, and electrical installations were completed.
6. **Ladies' Prayer Hall** – Wednesday, 28th February 2024
The carpet arrived on-site, and we greatly appreciate the efforts of the volunteers who carried it to the next floor, which was no easy task.
7. **Ladies' Prayer Hall Carpet Fitted** – Thursday, 29th February 2024
The carpet was successfully fitted in the Ladies' Prayer Hall.
8. **Staircase Carpet Fitted** – Wednesday, 13th March 2024
The staircase carpet was fitted, adding to the overall aesthetic of the Masjid.
9. **Qari Sheikh Essa al Enzy** – Sunday, 31st March 2024
We had an overwhelming turnout at the Masjid, with a full house, including the Ladies' prayer area.
10. **Family Iftaar** – Friday, 5th April 2024
On behalf of the management committee, I would like to extend our thanks to Aston Chemist for bringing the community together for a family Iftar.
11. **Revert Sisters** – Saturday, 13th April 2024
The Eid Gathering for revert sisters was a great success, as it has been every year.
12. **Life as a Teenager in Islam** – Saturday, 29th June 2024
This event, delivered by our Madrassah sisters, discussed the challenges of modern teenage life through the lens of Islam.
13. **Annual Fun Day** – Sunday, 15th September 2024
The success of this event was made possible by everyone coming together as a team. Unfortunately, we also faced opposition from a small group who sought to undermine the event and discourage others from participating.

Ramadan 2024:

On behalf of the Trustees and the Management Committee, I would like to express my gratitude for your continuous support throughout the month of Ramadan.

Women and the Masjid:

Since opening our doors to women in 1999, Masjid-è-Saliheen has created a welcoming space for women to pray, learn, and contribute to the community. Today, we continue to champion their involvement, supporting a space where everyone is valued and empowered.

Donations & Support:

We sincerely thank all those who have supported our projects this year. If you are unable to donate, we encourage you to help as a fundraiser, just as many others have done.

Maintenance & Membership Fees:

As it becomes increasingly difficult to raise funds, we kindly request all members to pay their annual fees at the beginning of the year. Currently, only a handful of KIM members contribute towards the maintenance of the Masjid. We urge all members to support both the membership and maintenance funds to help us continue our work effectively.

Acknowledgements

I feel truly privileged to express my heartfelt gratitude to every member who has played a vital role in supporting our Masjid.

We are incredibly grateful for the dedication of all our volunteers. Your contributions, big or small, help Masjid-è-Saliheen thrive. Whether you serve behind the scenes, assist with collections, or help with events, your efforts are invaluable.

Volunteers:

Volunteers are the heartbeat of any Masjid. It is through the dedication of these committed individuals that our Masjid continues to function smoothly. Volunteering in the house of Allah is a great honour, and such service will be rewarded by Allah (SWT) on the Day of Judgement for those who maintained a connection and attachment with His house.

Jum'uah Collections:

Standing at the door every Jum'uah with the donation bucket is no easy task—it's a responsibility not everyone is willing or able to take on. We sincerely appreciate the effort of the individual who carries out this duty, and we hope they continue to support us in this vital role.

Community Hall & Kitchen Team:

This is a team we simply cannot overlook. No matter the event, they are always present, working tirelessly behind the scenes. We deeply appreciate their dedication and consistent support.

Dedicated Young Team of Volunteers:

Our young volunteers have shown exceptional support throughout the year. We are truly grateful for their willingness to give their time, energy, and talents. Their contributions have enabled Masjid-è-Saliheen to continue fulfilling its mission and serving the wider community.

Ladies:

The group of sisters who have supported us over the years—and particularly during challenging times—deserve special recognition. Their unwavering commitment to every event has been instrumental in our success. We are incredibly grateful for their ongoing support and encouragement.

Volunteerism:

In Islam, volunteering is both a virtue and a form of **Sadaqah**. The Qur'an and Sunnah strongly encourage us to share our time, wealth, knowledge, and kindness with others. Though often working behind the scenes, our volunteers are the backbone of every event and initiative. We could not do this without you. We are forever thankful for your time, dedication, and selfless service.

Appreciation

On behalf of Kokni Ittihad-ul-Muslimeen, we extend our heartfelt thanks to everyone who has supported us—whether through time, effort, resources, or kind words. Your contributions have played a vital role in our progress, and we look forward to building on this success in the years ahead.

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

We offer our sincerest gratitude to all who have supported us throughout the year—whether by volunteering, donating, or simply standing by us in our mission.

The Management Committee:

No organisation can succeed without recognising the hard work and dedication of its core team. We would like to extend our heartfelt appreciation to all those who have devoted their time and energy throughout the year.

Our current officials have performed exceptionally well in their respective roles. However, many now feel exhausted, as the burden often falls on the same individuals time and again. This imbalance highlights the need for greater participation and shared responsibility among all members.

The **Deputy Chair** has done an outstanding job in my absence, while also managing the Madrassah and creating all our graphic content throughout the year — a commendable effort.

The **Finance Team** has diligently fulfilled their responsibilities with professionalism and care.

The **Secretary**, despite a demanding personal workload, has continued to make time for the organisation whenever needed, and we thank him for his ongoing support.

What's in Store for 2025:

- Complete the Minaret
- Mehraab & Mimbar
- Fire Escape & Steel Staircase
- Jama'at Heating
- Jama'at Kitchen
- Fire Extinguishers & Exit Signs

Future Plans: Once these projects are completed, our focus will shift to the south wing, which is in urgent need of renovation. We had previously submitted an application for a purpose-built kitchen, and we are pleased to confirm that permission has now been granted.

FINALLY

Masjid-è-Saliheen still has a long way to go, but this can only be achieved with a dedicated team that knows how to keep moving forward. The road to success is full of lessons from failure, making mistakes, and facing challenges.

Challenges are powerful learning experiences that force us to grow and adapt.

We look forward to the opportunities and lessons that the coming year will bring.

Thank you for your unwavering support.

Saleem Kapadi
Chairman



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