



SWAHILI COMMUNITY OF WEST MIDLANDS  
88 RYLAND ROAD, SPARKHILL  
BIRMINGHAM, B11 3NR  
CHARITY NO 1179421



THE SWAHILI COMMUNITY OF WEST MIDLANDS UK  
Notes to the Financial Statements for the Year Ended 31 March 2021

**8. Cash on Hand & Bank**

	<b>Funds 2021</b>	<b>Funds 2020</b>
Al-Rayan Bank	0	3,288
Lloyds Bank	17,545	5,345
HSBC Bank	6,866	6,541
<b>Sub total</b>	<b>24,411</b>	<b>15,174</b>

**9. Cash Flow statement**

<b>Cash at beginning of the year</b>		<b>15,174</b>
<u>add: Cash inflow:</u>		
Receipts from Bereavement	9,227	
Donation	823	
Fund raising	599	
Other	0	10,649
<u>Less: Cash Outflow</u>		
Rents & Rates	0	
Fund raising costs	0	
Council Tax	0	
Stationeries	0	
Charity Donation	1,385	
Governing costs	27	
Accountancy	0	1,412
<b>Cash at the end of the year</b>		<b>24,411</b>



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**5. Analysis of funds**

	Funds 2020	Incoming	Expending	Funds 2021
<u>Generated Funds</u>				
Unrestricted funds	3,682	1,422	1,512	3,592
<u>Charitable Funds</u>				
Bereavement funds	11,292	9,227	0	20,519
Total Funds	<b>14,974</b>	<b>10,649</b>	<b>1,512</b>	<b>24,111</b>

**6. Net Assets by Funds**

	Unrestricted	Restricted	Funds 2021	Funds 2020
Tangible Assets	0	0	0	0
Add: Currents Assets	6,866	17,545	24,411	15,174
Less: Creditors: due within a year	300	0	300	200
Less: Creditors: due more than a year	0	0	0	0
Net Assets	<b>6,566</b>	<b>17,545</b>	<b>24,111</b>	<b>14,974</b>

**7. Fixed Assets**

	F/hold land	Furn&Equip	Funds 2021	Funds 2020
Balance brought forward	0	0	0	0
Additions	0	0	0	0
	0	0	0	0
<u>Accumulated Depreciation</u>				
Balance brought forward	0	0	0	0
Charge for the year	0	0	0	0
Net Book Value	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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Notes to the Financial Statements for the Year Ended 31 March 2021

**3. Charitable Activities**

	Unrestricted	Restricted	Funds 2021	Funds 2020
Bereavement Receipts	0	9,227	9,227	4,747
Funds Raising/Eid fitr donation	599	0	0	2,153
Others	0	0	0	205
Sub-total	599	9,227	9,227	7,105

**4. Total Resources Expended**

Direct Costs

Funds Raising costs	0	0	0	1,120
Accountancy fees (provision legal and professional	100	0	100	100
	0	0	0	0
Sub-total	100	0	100	1,220

Support Costs

Rents & Rates	0	0	0	500
Council Tax	0	0	0	0
Stationeries	0	0	0	0
Telephone& internet	0	0	0	0
Charity Giving	1,385	0	1,385	220
Governing costs	27	0	27	500
Sub-total	1,412	0	1,412	1,220
Grand total	1,512	0	1,512	2,440

**4. Creditors: Due within a year**

Accountancy fees	300	0	300	200
	300	0	300	200



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Notes to the Financial Statements for the Year Ended 31 March 2021

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

**Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**Financial instruments**

**Classification**

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all its liabilities.

**2. Activities from generating funds**

	Unrestricted	Restricted	Funds 2021	Funds 2020
Community donation	823	0	823	3,456
Others	0	0	0	0
Sub total	823	0	823	3,456



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Notes to the Financial Statements for the Year Ended 31 March 2021

***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

***Support costs***

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

***Governance costs***

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

***Taxation***

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

***Tangible fixed assets***

Individual fixed assets costing £1,500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

***Depreciation and amortisation***

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Fixtures and Fittings	Straight line - 33.33%

***Trade debtors***

are amounts due from customers for merchandise sold or services performed in the ordinary course of business are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of is established when there is objective evidence that they will not be able to collect all amounts due according to the original terms of the receivables.



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THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)  
Notes to the Financial Statements for the Year Ended 31 March 2021

## **1 Accounting policies**

### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

### **Basis of preparation**

THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

### **Exemption from preparing a cash flow statement**

The charity is exempted from preparing a cash flow statement as it early adopts Bulletin 1 published on 2 February 2016. However, SCWM decide to include a cash flow statement in these financial statements for more transparency.

### **Going concern**

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

### **Income and endowments**

Voluntary income including donations, gifts, legacies, and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured with sufficient reliability.

### **Gifts in kind**

Gifts in kind are recognised in different ways dependent on how they are used by the charity:  
(i) Those donated for resale produce income when they are sold. They are valued at the amount realised.

(ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

(iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading those aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.






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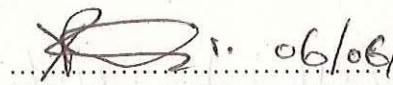


THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)  
Balance Sheet As at 31<sup>st</sup> March 2021.

	Notes	Funds 2020	Funds 2019
<b>Fixed Assets</b>			
Tangible Assets	7	0	0
<b>Current Assets</b>			
Debtors		0	0
Cash on Hand & Bank	9	24,411	15,174
		<u>24,411</u>	<u>15,174</u>
Creditors: Falling due in a year	4	300	200
Creditors: Due more than a year		0	0
<b>Net Assets</b>		<u><u>24,111</u></u>	<u><u>14,974</u></u>
<b>Total Funds of Charity</b>			
Restricted Funds	5	3,592	3,682
Unrestricted Funds	5	20,519	11,292
<b>Total Funds of Charity</b>		<u><u>24,111</u></u>	<u><u>14,974</u></u>

Signed off on behalf of Trustee of the charity

  
Rashid A. Sagaf (Charity Secretary)

  
Y.R. Khamis (Charity Treasury)



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THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)  
Statement of Financial Activities for the year ended 31<sup>st</sup> March 2021.

**Incoming Resources**

		Unrestricted	Restricted	Funds 2021	Funds 2020
Activities from generated Funds	2	823	0	823	5,814
Resources from Charitable Activities	3	599	9,227	9,826	4,747
Total Incoming Resources (a)		1,422	9,227	10,649	10,561

**Resources Expended**

Governance Costs	4	100	0	100	2,440
Charitable Activities	4	1,412	0	1,412	0
Total Resources Expended (b)		1,512	0	1,512	2,440


**Net Resourced (a-b)** (90) 9,227 9,137 8,121

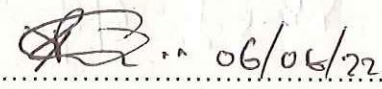
**Reconciliation of Movement**

Total Funds Brought forward		3,682	11,292	14,974	6,854
Net Resources during the year		(90)	9,227	9,137	8,121
Total Funds Carried forward		3,592	20,519	24,111	14,975

All incoming resources and expended are derive from continue activities. Charity has no recognize gains or losses for the year other than the result above.

Signed off on behalf of Trustee of the charity

  
Rashid A Sagaf (Charity Secretary)

  
Y.R. Khamis ( Charity Treasury)



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### **Independent Examiner's Report to the trustees of THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)**

I report on the accounts of the charity for the year ended 31 March 2021 which are set out on pages 12 to 16.

#### **Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 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 is limited to those matters set out in the next statement.

#### **Independent examiner's statement**

I have not identified matters of concern.

In connection with my examination, apart from the matter referred above indicating that the accounts are not fully compliant with the accounting requirements of section 396 of the Companies Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

.....  
Independent Examiner's Name  
Suleiman Ali  
29 Clinton Road,  
Coventry,  
CV6 7AJ.



SWAHILI COMMUNITY OF WEST MIDLANDS

88 RYLAND ROAD, SPARKHILL

BIRMINGHAM, B11 3NR

CHARITY NO 1179421



## Part7: STATEMENT OF RESPONSIBILITIES:

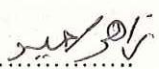
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law. Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charity and of its net outgoing resources for that period.

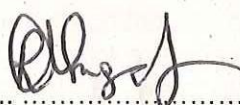
In preparing these financial statements, the trustees are required to:

- a) Select suitable accounting policies and then apply them consistently.
- b) Make judgments and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (accounts and Reports) regulations 2008 and the provisions of the trust deed. 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.

On behalf of Trustees Board, we hereby satisfied that Trustee report give a True and fair view of the situation of the charity and of its net outgoing resources for the period under review.

 06/06/22  
.....  
Zahir Al Kharusi (Chairman)  
On behalf of Trustees

 6/6/22  
.....  
Rashid Ali Sagaf (Secretary)  
On behalf of Trustees



## Part6: PLANS FOR THE FUTURE

6:1. Madrasah: Not only Community is planning to improve quality and services of our madras but also want to improve teachers' welfare and other associate volunteers who devote their time for this sake. In long term, among other thing we plan:

- a) To provide help and support on circular education.
- b) Youth group activities i.e., sports events.
- c) Health and fitness activities.
- d) Crèche and Nursery.
- e) To promote mother tongue Swahili language

6:2. Innovation of new fund-raising avenues for Islamic Centre Project:

Like any other ethnic minority, Community is intending to lunch an Islamic Centre project. it will be merely a meeting point for Muslim community for daily worship deeds and other Islamic related activities. Above all, a centre will be hub for protecting our youngsters under one roof against intolerable behaviours and extending religious of their forefather. The work at this preliminary stage including to identified potential donor and support for our project. The second stage is to draw time scale and way forward on how to reach those donors for their financial and moral support towards this noble Islamic Centre Project.

6:3. Administration and Management affairs:

As young community we intend to invest heavily on Management and Administration training in particularly how to run charity in better way not only will suite regulator requirement but also to will suite the way Allah will pleased the most and make our community as better institution to engage on.

6:4. Working with other charities:

Our success depend how we are going to work with our sister charity across UK with similar objective. Next few years we are intended to go up and down across UK to seek help and support from our fellow Muslim brother to support in our Islamic Centre Project.

6:5. Risk Management

New trustees will have periodic trainings to briefs their legal obligation under charity law. Which including areas on Decision Making; Declaration Trust and Financial supervision. Insurance on Building need to be arranged as part of risk mitigation scenario.

## Part5. ACHIEVEMENT & PERFORMANCE

During the year under review, community has successfully fulfilled many of its core objectives, some of which are mentioned here below: -

- a) Made arrangements for Ramadhan, i.e., Taraweeh prayers, Iftar, Itkaf, etc.
- b) Organised 'Ladies Only' Islamic knowledge programmes.
- c) Visited the sick at their homes and in hospitals.
- d) Performed marriage ceremonies and provided marriage and divorce counselling.
- d) Performed funeral services including washing, burial and comforted the bereaved.

### Education Centre (Madrasah):

The children's Madrassa continues to flourish under the dedicated leadership of Ustadh Ali Nassor along with Ustadhat Salama Hilal and several volunteers. A total of 40 children are now on the Madrassa register. In addition to the daily Quran and Islamic Study classes, the following events took place:—

- a) Parents' evening organised to discuss children's progress.
- b) Individual student progress reports sent out to parents.

### Eid Congregation Prayer & Eid Celebration in the Park:

We have successfully organised the Eid prayer congregational prayers in the park in collaboration with another masjid across Birmingham. In addition to that, Eid Celebrations are conducted at Highfield Community Hall in Birmingham 2018 to allow even non-Muslims to join in celebrations on most important Muslim calendar.

### Community Cohesion:

Actively engaged with local authority and community organisations aims to bring together people in diverse neighbourhood making Coventry better place to live and work. In making these ideas ticking, we're currently working together with West Midland Police force, Coventry City Council, Bengal, Somali, and Gujarati community just to list few.

### Youth Engagements

Youths are backbone of many communities. We're grateful to have good number of juveniles who are full involved on religious and community activities. It is our morale duties to ensure these crops of youngsters are protected against intolerable behaviours and enjoy their juvenile span wisely.

### Events and Talks

The Mosques has hosted a series of events and talks to the local community and delivered by prominent UK scholars, community leaders and emerging ustadh of modern day.



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## Part4. ORGANISATION PROFILE.

### **Organisation Objective:**

The principal objective of the charity as set out in the Governing Document which is to advance the Islamic faith and Muslim community. Our aims are to provide facilities for the Muslim population across Birmingham City to facilitate to worship of our Creator and to educate them about their faith based upon the teachings of the Qur'an and the Sunnah as understood by the companions of the Prophet (S.A.W) and by those that followed them.

### **Structure, Governance & Management:**

The Board of Trustee is appointed by General meeting for a term of 2years. They are responsible for the day-to-day management and administration. Trustees determine the general policy of running of the organisation. To assist with smoothly running of the charity, trustees have authority to delegate its power to sub-committees on various functions and activities. There is no remuneration receive.

### **Risk Management:**

Trustees have moral and legal obligation to exercise their duties in delicate care and skills by identifies potential threats of charity objectives and mitigate those threat appropriate and proportional. In reference to risk management, we have up and running complaint's handling procedure and managing conflict of interest policies.

### **Vision & Mission:**

Our vision is to build a vibrant Islamic centre that caters to the religious, education and social needs of wider Muslim Community. Our mission is to develop, support and promote a comprehensive Islamic way of life as delineated in the Holy Quran and Sunna. In addition, we would love to continue to provide positive contribution to Coventry City, British Society and make a positive global impact.

### **Area of Operation:**

West Midland Swahili Community operates within England and Wales. However, governing document does not restrict to extend its services beyond this boundary.

### **Volunteers:**

Volunteers are paramount mechanisms, catalysis, and vigorous tool to move forward and achieve community objective. Apparently, we have than 6 people's men and women devoting their time and wealth for community and faith related activities. Their work is vibrating for the organisation.

### **Public benefit:**

The trustees frequently review the activities of the charity to ensure that they continue to reflect the objectives and aims of the charity and provide an overall benefit to the public.



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### Part3: REFERENCE & ADMINISTRATIVE

Charity Name: Swahili Community of West Midlands:

Charity Registration No. 1179421

Principle Office: 8 Ryland Road, Birmingham, B11 3NR

Email Address: theswahili@yahoo.co.uk

Website: [WWW.SCOWM.ORG](http://WWW.SCOWM.ORG)

Trustees: Effective from 01/04/2019:

Zahir Said Al kharusi	Chairman
Rashid Ali Sagaf	Secretary
Yusuf Ramadhan Khamis	Treasury
Nassor Said Khalfan	
Osman Ali Sadiq	
Imrani Hamad Abdulla	

Bankers Al-Rayan Bank,  
HSBC Bank  
Lloyds Bank

Independent Examiner Suleiman Ali  
29 Clinton Road,  
Coventry, CV6 7AJ



SWAHILI COMMUNITY OF WEST MIDLANDS  
88 RYLAND ROAD, SPARKHILL  
BIRMINGHAM, B11 3NR  
CHARITY NO 1179421



## Part2: TABLE OF CONTENTS

1. Table of Contents.....	Page 02
2. Administrative & References.....	Page 03
5. Organisation's Profile .....	Page 04
6. Achievements and Performance.....	Page 05
7. Plans for the future.....	Page 06
8. Trustees Statements of Responsibilities.....	Page 07
10. Independent Examiner Reports.....	Page 08
11. Statement of Financial activities.....	Page 09
12. Charity Balance Sheet.....	Page 10
13. Notes to the financial statements.....	Page 11-16



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## TRUSTEES' REPORT

And financial report for the year ended 31st March 2021

