

TRUSTEES' REPORT

And financial report for the year ended 31st March 2025



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 05-06
7. Plans for the future.....	Page 07
8. Trustees Statements of Responsibilities.....	Page 08
10. Independent Examiner Reports.....	Page 09
11. Statement of Financial activities.....	Page 10
12. Charity Balance Sheet.....	Page 11
13. Notes to the financial statements.....	Page12-17

SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR

CHARITY
COMMISSION

CHARITY
COMMISSION

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

Trustees: Effective from 02/05/2023:

Zahir Said Al kharusi	Chairman
Rashid Ali Sagaf	Secretary
Othman Ali	Deputy Secretary
Mussa Mango	Treasury
Yussuf R Khamis	Deputy Treasury
Twaha Ahmed Salim	Non-Executive

Bankers HSBC Bank
Lloyds Bank

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

Part4. ORGANISATION PROFILE.

Organisation Objective:

The principal objectives of the charity as set out in the Governing Document, which is among others including to advance the Islamic faith and Muslim community. Our aims are to provide facilities and to provide services to the Muslim population across Birmingham City. Above all, 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 Birmingham 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 and vigorous tool to move this institution 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.

Part5. ACHIEVEMENT & PERFORMANCE

During the year under review, the community has successfully fulfilled many of its core objectives. Below are some of the key highlights:

Spiritual Services

- Continued to provide essential spiritual services during Ramadhan, including organizing and supervising **Tarawih prayers, Iftar, Itikaf**, and other related activities.
- Conducted home and hospital visits to support sick members of the community whenever practically possible.
- Oversaw and facilitated **marriage ceremonies** and provided **divorce counselling**.
- Delivered comprehensive **funeral services**, including washing, burial, and offering comfort to bereaved families.

Education Centre (Madrasah)

- The Madrasah services were suspended during the COVID-19 pandemic and remain on hold. We recognize this as a vital pillar of our community and are actively working to restore this service for our youth.

Eid Congregational Prayers & Celebrations

- Successfully organized **Eid prayers in the park** in collaboration with another masjid in Birmingham.
- Hosted **Eid celebrations** at Highfield Community Hall, welcoming participation from both Muslims and non-Muslims to foster inclusivity and shared joy on this significant occasion.

Community Cohesion

- Actively engaged with local authorities and community organizations to promote unity in our diverse neighbourhoods.
- Collaborated with **West Midlands Police, Birmingham City Council**, and various ethnic minority groups to make Birmingham a better place to live and work.

Youth Engagement

- Recognizing that youth are the backbone of any thriving community, we are proud of the active involvement of our young members in religious and community activities.
- We remain committed to protecting them from harmful influences and ensuring they make the most of their formative years.

Events and Talks

- Hosted a series of community events and educational talks delivered by **prominent UK scholars, community leaders**, and **emerging ustadh**, enriching the spiritual and intellectual life of our members.

Part6. ACTIVITIES AND ACHIEVEMENTS



Part7: PLANS FOR THE FUTURE

7.1 Madrasah Revival and Youth Development

The community is actively planning to **revive the Quran School (Madrasah)**, with a strong focus on improving teacher welfare, other long-term goals include:

- Supporting secular education alongside religious studies.
- Organizing youth group activities, including sports events.
- Promoting health and fitness programs.
- Establishing a crèche and nursery to support young families.
- Promoting the Swahili language to preserve cultural heritage.

7.2 Islamic Centre Project – Fundraising and Vision

We are pleased to announce the launch of the Islamic Centre Project, envisioned as a central hub for Daily worship and Islamic activities, other focus including:

- Youth protection and moral development.
- Preserving and extending the religious values of our forefathers.

Apparently, we are in the initial phase of identifying potential donors and supporters. The next phase involves developing a timeline and outreach strategy to secure both financial and moral support for this noble initiative.

7.3 Administration and Management Affairs

As a young and growing community, we aim to invest significantly in administrative capacity building, including:

- Ensuring compliance with regulatory standards and alignment with Islamic principles. New trustees have been appointed for a two-year term effective from 02/05/2023.
- **Othman Ali** – Deputy Secretary
- **Mussa Mango** – Deputy Treasurer
- **Twaha Ahmed Salim** – Non-Executive Trustee

7.4 Collaboration with Other Charities

Our success is closely tied to our ability to collaborate with sister charities across the UK. Over the coming years, we plan to travel nationwide to seek support and build partnerships that will strengthen our Islamic Centre Project.

7.5 Risk Management

To ensure responsible governance, new trustees will receive periodic training covering:

- Legal obligations under charity law.
- Decision-making processes.
- Declaration of trust and financial oversight.

Part8: 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.


.....
Zahir Al Kharusi (Chairman)
On behalf of Trustees


P. P.
Rashid Ali Sagaf (Secretary)
On behalf of Trustees

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 2025 which are set out on pages 12 to 18.

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 Acthave 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



THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)
Statement of Financial Activities for the year ended 31st March 2025.

Incoming Resources

		Unrestricted	Restricted	Funds 2025	Funds 2024
Activities from generated Funds	2	0	7,680	7,680	8,702
Resources from Charitable Activities	3	12,385	860	13,245	10,773
Total Incoming Resources (a)		12,385	8,540	20,925	19,475

Resources Expended

Governance Costs	4	550	0	550	656
Charitable Activities	4	10,637	0	10,637	6,222
Total Resources Expended (b)		11,187	0	11,187	6,878

Net Resourced (a-b)		1,197	8,540	9,737	12,597
----------------------------	--	--------------	--------------	--------------	---------------

Reconciliation of Movement

Total Funds Brought forward		9,802	38,509	48,311	35,714
Net Resources during the year		1,197	8,540	9,737	12,597
Bereavement Funds Adjustment		0	(2,765)	(2765)	0
Total Funds Carried forward		10,999	44,284	55,283	48,311

All incoming resources and expenditures are derived from continuing activities. The charity has not recognised any gains or losses during the year other than those reflected in the reported results.

Signed off on behalf of the Trustee of the charity



 Rashid A Sagaf (Charity Secretary)



 M Mango (Charity Treasury



SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR



THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)
Balance Sheet As at 31st March 2025.

	Notes	Funds 2025	Funds 2024
Fixed Assets			
Tangible Assets	9	0	0
Current Assets			
Debtors	6	12,794	5,176
Cash on Hand & Bank	10	50,301	44,093
		63,095	49,269
Creditors: Falling due in a year	5	7,812	718
Creditors: Due more than a year	5	0	240
Net Assets		55,283	48,311
Total Funds of Charity			
Unrestricted Funds	7	10,999	9,802
Restricted Funds	7	44,284	38,509
Total Funds of Charity		55,283	48,311

Signed off on behalf of the Trustee of the charity


P.P.
Rashid A. Sagaf (Charity Secretary)


M Mango (Charity Treasury)



SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR



THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)
Notes to the Financial Statements for the Year Ended 31 March 2025

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 exempted from preparing a cash flow statement as 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.



SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR



THE SWAHILI COMMUNITY OF WEST MIDLANDS (UK)
Notes to the Financial Statements for the Year Ended 31 March 2025

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 £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:

Asset class

Fixtures and Fittings

Depreciation method and rate

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.

THE SWAHILI COMMUNITY OF WEST MIDLANDS UK
Notes to the Financial Statements for the Year Ended 31 March 2025

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 2025	Funds 2024
Bereavement Subscription dues	0	7,680	7,680	8,702
Madrasah Receipts	0	0	0	0
Sub total	0	7,680	7,680	8,702

SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR

CHARITY
COMMISSION

CHARITY
COMMISSION

THE SWAHILI COMMUNITY OF WEST MIDLANDS UK
Notes to the Financial Statements for the Year Ended 31 March 2025

3. Resources Charitable Activities

	Unrestricted	Restricted	Funds 2025	Funds 2024
Community & Public donation	1,134	0	1,134	569
Funds Raising Receipts	11,251	0	11,251	8,244
Islamic Centre Project Fund	0	860	860	1960
Sub-total	12,385	860	13,245	10,773

4. Total Resources Expended

Direct Costs

Funds Raising costs	10,387	0	10,387	5,723
Accountancy fees (provision 2025	250	0	250	250
legal and professional	0	0	0	0
Sub-total (a)	10,637	0	10,637	5,973

Support Costs

Rents & Rates	0	0	0	0
Council Tax	0	0	0	0
Stationeries	0	0	0	0
Fund utilisation on Bereavement	0	0	0	250
Administrative & Donation	60	0	60	106
Governing costs(Community support	490	0	490	550
Sub-total (b)	550	0	550	656
Grand total (a+b)	11,187	0	11,187	6,629

THE SWAHILI COMMUNITY OF WEST MIDLANDS UK
Notes to the Financial Statements for the Year Ended 31 March 2025

5. Creditors: falling due within a year

Accountancy fees	250	0	250	250
Prepaid Subscription-Bereavement	0	911	911	468
Deposits in Bereavement	0	6541	6,541	0
Deposits in Bereavement-Rona	110	0	110	0
	<u>360</u>	<u>7,452</u>	<u>7,812</u>	<u>718</u>

6. Debtors

Subscription in Arrears-Bereavement	0	12794	12,794	5176
	<u>0</u>	<u>12,794</u>	<u>12,794</u>	<u>5176</u>

7. Analysis of funds

	Funds 2024	Incoming	Expending	Funds- 2025
<u>Generated Funds</u>				
Unrestricted funds	<u>9,802</u>	<u>12,385</u>	<u>11,187</u>	<u>10,999</u>
<u>Charitable Funds</u>				
Bereavement funds	35,639	7,680	0	43,319
<u>Bereavement Fund adjustment</u>	<u>(2,765)</u>	<u>-</u>	<u>0</u>	<u>(2,765)</u>
	32,874	7,680	-	40,554
<u>Jengo Project</u>	<u>2870</u>	<u>860</u>	<u>0</u>	<u>3,730</u>
Total Funds	<u>2,870</u>	<u>860</u>	<u>-</u>	<u>3,730</u>
	<u>45,546</u>	<u>20,925</u>	<u>11,187</u>	<u>55,283</u>

SWAHILI COMMUNITY OF WEST MIDLANDS
88 RYLAND ROAD, SPARKHILL
BIRMINGHAM, B11 3NR

CHARITY
COMMISSION

CHARITY
COMMISSION

THE SWAHILI COMMUNITY OF WEST MIDLANDS UK
Notes to the Financial Statements for the Year Ended 31 March 2025

8. Net Assets by Funds

	Unrestricted	Restricted	Funds 2025	Funds 2024
Tangible Assets				
Add: Currents Assets	15,073	48,021	63,094	49,269
Less: Creditors: due within a year	250	911	1,161	718
less: Deposits in Bereavement	110	6,541	6,651	0
Net Assets	<u>14,713</u>	<u>40,570</u>	<u>55,283</u>	<u>48,311</u>

10. Cash on Hand & Bank

	Funds 2025	Funds 2024
Llyod's Bank	35,227	31,187
HSBC Bank	15,073	12,906
Sub total	<u>50,301</u>	<u>44,093</u>

11. Cash Flow statement

Cash at beginning of the year **44,093.0**

add: Cash inflow:

Receipts from Jengo Project	860.00	
Bereavement Receipts	4,040.00	
Donation	1,134.00	
Fund Raising receipts	11,251.00	
Bereavement deposits in HBC	110.00	17,395.00

Less: Cash Outflow

Fund raising costs	10,387	
Creditors Payment	250	
Charity Donation	60	
Community Support	490	
fund utilisation on Bereavement	-	11,187.32

Cash at the end of the year

50,301

	Unrestricted	Restricted	Funds 2025
12. Current Assets			
Cash	15,073	35,227	50,300
Debtors	-	12,794	12,794
	<u>15,073</u>	<u>48,021</u>	<u>63,094</u>