

REGISTERED COMPANY NUMBER: 11473276 (England and Wales)
REGISTERED CHARITY NUMBER: 1186352

Trustees' Report and
Financial Statements for the Year Ended 31st July 2020
for
JAMIA ALMAARIF

Silver Arc
Chartered Certified Accountants
Suite 3
52 Upton Lane
London
E7 9LN

**Contents of the Financial Statements
FOR THE YEAR ENDED 31ST JULY 2020**

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JAMIA ALMAARIF

Reference and Administrative Details FOR THE YEAR ENDED 31ST JULY 2020

Trustees

Mrs F B Bodhee Treasurer

Mrs S Chaudhry

Mr M A Karim Chairman

Miss Rachel Hamilton (appointed 06.12.2019)

Miss Adeeba Khan Vice Chairman (appointed 06.12.2019)

Registered office

7 Tanner Street

The Triangle

Barking

Essex

IG11 8QA

Registered Company Number

11473276 (England and Wales)

Registered Charity Number

1186352

Bank

Barclays Bank UK PLC

Barking Road

London

Executive committee

Adeeba Khan (Youth Lead)

Sobia Amin (Youth & Revert Support)

Kinzah Iqbal (Youth Support)

Rachel Hamilton (Reverts Lead & Communications Officer)

Shamrez Iqbal (Reverts & Men's Classes Coordinator)

Firyal Iqbal (Youth & revert support)

Ishrat Parveen (Islamic Studies Lead)

Suneela Iqbal (On-line Activities Coordinator)

Nusrit Khatun (Teacher Support)

JAMIA ALMAARIF

Trustees' Report FOR THE YEAR ENDED 31ST JULY 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st July 2020. The trustees have adopted the provisions of 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 2019).

COMPANY HISTORY

Our free of charge madrassa started as a home setting, with children of friends and family. The trustees felt they could do more for the community and with that in mind madrassa free of charge was opened at Barking Community Centre in January 2017 to benefit more children and families in the local area. The madrassa was run during the weekday evenings at first. With the madrassa up and running, there was demand to also provide activities during the day to benefit the local women and to engage the youth. Recreational activities were set up during the weekends and school holidays so that children could develop friendships in a safe environment as well as learn about their faith in a fun way. Weekday, evening and Weekend meditation classes were provided to cater for everyone. We also started providing religious advice or pastoral support required by the local community. More activities were set up as more volunteers with a wide range of skills and professional background joined the charity. All of the services provided were free of charge.

OBJECTIVES AND ACTIVITIES

Objectives and public benefits

The objectives of Jamia Almaarif, as set out in its Articles of Association, are:

- 1) To advance the Islamic religion in the United Kingdom for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals, producing and/or distributing literature on Islam to enlighten others about the Islamic religion.
- 2) To promote for the benefit of the inhabitants of the United Kingdom. The provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interest of social welfare and with the object of improving the condition of life of the said inhabitants.

In pursuance of these objects, the charity hosts a range of activities for the benefit of the public.

JAMIA ALMAARIF

Trustees' Report FOR THE YEAR ENDED 31ST JULY 2020

OBJECTIVES AND ACTIVITIES

Significant activities

The charity has continued to provide facilities to the public at the centre in Barking (London), as well as doing outreach work in other cities.

It continued to deliver activities for all the family through meditation sittings, language classes, support for new Muslims and activities for the youth both for their Islamic and their recreational needs.

Since the pandemic, the charity has adapted the way it has delivered its services and activities. The charity facilitated its existing services through online platforms whilst launching new online services and programmes to which has occupied and lifted the spirits of families during the difficult times the whole nation has faced.

Through live feeds, users across the UK have benefitted from daily lectures and work initiated by some of the students of Jamia Almaarif. Primetime; where children sent in their stories, recitations of Quran, message of encouragement, nasheeds and quizzes (uploaded onto the Jamia Almaarif YouTube channel), and daily quizzes were particularly popular.

The Live Seerah quizzes were a fun way of engaging families to participate together whilst learning the blessed life of the Holy Prophet Muhammed (PBUH). The social media platforms of Jamia Almaarif had daily uploads of artwork from Jamia Almaarif students, including calligraphy of comforting Quran verses and art-work in support of the NHS care workers and Front-line workers.

The Eid festival at the end of Ramadan, was celebrated virtually with Jamia Almaarif providing a platform for the youth from all over the UK to perform in a live on-line Eid party. Families from all over the UK were connected and enjoyed the recitation of verses of the Quran, nasheeds, poems and shared Eid greetings.

Eid party under lockdown. Jamia Almaarif students celebrate Eid together from home - Eid 2020 - YouTube

Volunteering

The charity continues to operate with minimum administration costs with much of the work being completed by a team of dedicated and committed volunteers (who are skilled in many areas). With the strength and motivation of the volunteers, the charity has continued to provide benefit to its users and was able to continue seamlessly with the children's madrassa at the beginning of the pandemic. With additional volunteers coming on-board more people and children from other parts of the UK have benefitted from the services of the charity. All volunteers who are working closely with children have been DBS checked and trained for health and safety. It is estimated that their contribution of time was worth around £130,000 this year. Their contribution is greatly appreciated by all users of Jamia Almaarif.

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

ACHIEVEMENT AND PERFORMANCE

Achievements and performance

The charity measures success through user feedback and educational achievements. The charity always welcomes and acts upon feedback. We have received ample positive feedback and continue to strive to improve our services. Our range of activities, including reviews can be found on our website, Instagram and Facebook pages.

Religious Projects and Services

Religious Teaching

Spirituality has remained at the core of our religious teachings which encourages the need for individuals to improve their characters (in accordance with the teachings of the Quran and the noble practises of the Prophet Muhammad (PBUH). Meditation sittings and lectures in London as well as in other cities in the UK have inspired individuals to reflect upon their actions and to improve their behaviour in their dealings with others, keeping up with British values as well as improve their ritual practise.

Lectures have reminded individuals and families to adhere to lockdown rules, and to follow the advice of Prophet Muhammad (PBUH) on how to stay safe during an epidemic. The Prophet (PBUH) gave the following advice:

"When you hear that [a plague] is in a land, do not go to it and if it occurs in a land that you are already in, then do not leave it, fleeing from it," [Al Bukhari]

With the mosques being closed during the pandemic and Ramadan (a special month that Muslims congregate for worship and gatherings) were spent at home, it was a welcome comfort to our users that so many activities were available on-line, keeping them socially and spiritually engaged during isolation.

Jamia Almaarif provided:

- Daily Explanation of the Quran (English and Urdu sessions)
- The Daily Seerah Quiz
- Daily Meditation Sessions
- Friday Sermon live streamed by Imam Sheikh Muhammad Amir Karim
- Special Eid Programme live streamed for the Eid sermon and supplication.

After school madrassa

Our teachers are all dedicated and hard-working volunteers. Under the guidance of the Sheikh and Sheikha, the teachers at Jamia Almaarif have strived hard to make sure that our children progress with their learning. In this time, it is extremely important for our youth today to understand the beauty of Islam and grow up with the true principles and perception of Islam.

The Seerah Conference held in December 2019, provided a platform for children to demonstrate how much they had gained from their learning at the madrassa. The children and teachers worked very hard to put on an excellent performance. Through their performance of stories, poems and recitation of nasheeds, they demonstrated the level of their knowledge of their religion, and the etiquettes that they had developed through this learning. The children displayed confidence in performing and presenting effectively in front of a large audience of friends and family members. It was a fun and happy event for all the children, the teachers and their families

Some of the parents' feedback are listed here:

"Really enjoyed the conference today! All the beautiful kids made such nice effort and well organised... all credit goes to the respected teachers. All Mehfil was beautiful successful event. Thank You Very Much Indeed For inviting us. Jazak'Allah Khair"

Afzah's mum

JAMIA ALMAARIF

Trustees' Report FOR THE YEAR ENDED 31ST JULY 2020

"Thank you soo much for the invitation we really enjoyed it, although both my children joined the madrasah a month ago they have worked n learned so hard for the seerah conference n both participated. The teachers have worked extremely hard to do an amazing conference n made all children with their efforts. The mehfil was so inspirational, the snacks n food too. Thank you once again, we are very proud parents alhumdullia."
Ruqayah & Ismail's mum

"Asslamoalekum i m very happy to attented such a magical and spiritual gathering and i really enjoyed all the performances"
Sadia Sajjad

"Asalaam allikum what a wonderful conference yesterday, the whole afternoon went so fast and the children were a credit to themselves and to the teachers who obviously have put in a lot of work. Looking forward to attending the next one. MashaAllah and well done to everyone involved."
Lisa Hadees

At the beginning of the pandemic, Jamia Almaarif's Online Madrassa was quickly established, to ensure children receiving an Islamic Education in our Barking Centre would continue to learn throughout the pandemic. We now have over 200 students joining online (5 days a week) from various cities across the UK. We have maintained the high standards once again and with lots of positive feedback. We now have children on a waiting list and we are doing our level best to accommodate them by engaging more volunteers and staff.

Classes for all the family

Our focus at Jamia Almaarif remains to improve the spiritual well-being of the whole family, particular for those who are from less privileged backgrounds who would otherwise not be able to afford paid classes. Jamia Almaarif has provided a whole range of classes available for families to increase their knowledge, improve their practise of Islam and support their children to develop their Islamic and British values. The classes include Quran tafseer, Quran tajweed, Islamic essentials, meditation for the parents and for the public. All classes are free of charge and open to people of all faith who are interested to learn about Islam and Quran. Around 200+ students have benefited from these free classes during the year including non-Muslims.

Social Welfare

Religious Advice and Support

The Imam has provided advice and guidance on religious matters, on issues such as marriage, family disputes and practical aspects of Islam.

At the announcement of mosque closures at the beginning of the pandemic, Imam suggested we turn our homes into beacons of Allah Almighty's worship, doing Salah in congregation with our families, reading and reflecting and do dua (pray) for all those suffering around the world. He emphasised that we should take this opportunity not to feel imprisoned in our homes but to gain closeness to our Creator and bonding with our families.

He also encouraged us to be aware of those in need living near us such as the elderly or disabled who are living alone etc offering them help and assistance too.

During the pandemic, the Imam has continued to be a source of light in many homes nationally through his online classes and lectures for all those seeking Islamic Knowledge and comfort in these hard times. He has provided a listening hear to those families who have suffered loss of family members and loss of livelihood, with words of comfort and hope for better times to come.

Many of the students have expressed the permanent impact in their connection with their creator after the mentoring of the Imam. The Imam has helped many to find inner peace with the practise of silent meditation, which has been a vital source of help for their mental well-being during this pandemic.

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

Emotional Support

In addition, few of our volunteers are trained to deal with people who suffer from mental health issues and have worked with both adults and child patients. Sessions were arranged to support young people in dealing with any emotional issues by setting tasks and activities to develop and better their mental health during the hard time of pandemic.

Meditation classes

Our meditation classes have continued to provide a source of peace and tranquillity for all the family and a space for individuals to reflect and develop a connection with their creator. Non-Muslims have been welcomed to join in, exploring inner peace through meditation and enhancing their spiritual wellbeing. These classes have also provided a platform to build friendships and an opportunity for families of all backgrounds to integrate. During the pandemic, the online meditation classes have provided a vital source of comfort for our users, their friends and families. People from all over the UK have connected virtually to console each other through prayer and reflection at a time when many have lost their loved ones.

When the first lockdown ended on the 4th of July 2020, the face-to-face meditation classes were resumed at the Barking Centre. A risk assessment was carried out to ensure that the sittings could safely take place and how many people could be accommodated within the space to ensure social distancing. There were several sessions organised to enable more people to attend. Approximately 120 people attended over 4 sessions on a weekly basis.

Youth Club

We have continued to provide a youth club with free recreational activities open to all the public - open to all faith background. Over 50 children joined the summer camp which was held in August 2019. Activities included a bus tour of London, a trip to the Olympic Park, trampolining at 'Flip Out', outdoor sports and a meal at Franzos Restaurant.

A further camp was organised during the winter holidays. Over 40 children took part in a first aid training session and all enjoyed a new experience of horse riding.

Badminton sessions were also organised for the weekend club for both boys and girls. Outdoor games were organised at Barking Park.

Just before the start of the pandemic, a professional was hired to deliver an 8-week course on Calligraphy as an after-school activity. 2 sessions were offered with 16 students in attendance. Students really enjoyed this class and the sessions were oversubscribed. We hope to offer this class again when we resume face to face activities at the centre.

Arts & Crafts club

This popular club has remained open to the public from all faiths and backgrounds. Students created beautiful artwork (more on our social media platforms)

During the pandemic, the social media platforms of Jamia Almaarif had daily uploads of artwork from Jamia Almaarif students, including artwork in support of the NHS care workers and Front-line workers.

The Charity has continued to provide a platform for children and youth to develop their artistic skills by encouraging them to submit their artwork for various competitions and for display on our online platforms.

'Art by Faiza' through our YouTube channel has been a free resource for our youth to develop their artistic skills.

Patterned Landscape Tutorial | Art with Faaizah - YouTube

Ka'bah (Eid) Pop Up Card Tutorial | Art With Faaizah - YouTube

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

Youth from all over the UK have also benefitted from free online Islamic Studies classes, to learn about their faith and develop good manners according to the principles of Islam. Students have been encouraged to submit their learnings through drawings, and art projects. Children have looked forward to online quizzes to test and recap on their knowledge.

Quiz part 11 Test your knowledge on Quran - Fun activity for the family - YouTube

Quiz part 12 Test your knowledge on Quran - Fun activity for the family - YouTube

Our weekly online Primetime programme has provided a platform for children to be motivated to participate in by sharing their learnings in a fun way. Young students have been given the opportunity to develop their confidence and speaking skills as hosts of the online programmes.

New Muslims

We have welcomed many new Muslims and held a regular social circle in our community centre up until March 2020. Due to the effects of isolation, we have launched an Online Mentoring Programme for the new Muslims we had been supporting prior the lockdown. The reverts mentoring programme was launched on the 30th of June. The aim of this programme is to support new Muslims with their spiritual journey, supporting them with their learning needs free of charge. Anyone interested to learn about Islam can also join this programme. Each student on the programme is offered a weekly 1-1 and Arabic reading class, easy access to all our courses and an 8-weekly meeting with our Sheikha for any religious advice and wellbeing check. To facilitate this, we have several mentors on board from a wide range of career paths and demographics. All new enrolments are taken through an official induction to assess their educational levels so that they may be enrolled on the appropriate course for them and to ensure they are aware of all our free services available to them. Due to demand, we have set up 'Jamia Almaarif Reverts Course', a buddy scheme and a monthly On-line Social Gathering enables the new Muslims to share their experiences and make new friends. There were 30 reverts who signed up for this programme and regularly accessed the classes and support on offer.

'I am glad that I have the opportunity to participate in the classes given by Jamia Almaarif, I have learned more than I can imagine. At Jamia Almaarif, teachers teach us in an exemplary way, but for me they are much more than teachers, an atmosphere of family, friendship and trust is installed. In'sha Allah I want to be part of this family as much as possible, thank you Jamia Almaarif'

Alina Florentina London

Social & interfaith activities

Our Mother & Toddler group continued to provide a welcoming space for all to socialise and play. Activities included rhyme time, exercise and outdoor play in the nearby Barking Park. A weekly coffee morning was attended by local women including New Muslims and non-Muslims at our Barking centre. This enabled ladies from various backgrounds, faiths and ethnic communities to make friendships and share their experiences. When the Barking centre closed in March, all were invited to join in our on-line activities.

Free language classes

Ladies of the community from all faiths and background, also benefit from free Language classes - For those who struggle with English as a new language or those who want to communicate in foreign languages. Our team of volunteers are skilled to teach English, Urdu and Arabic. Due to our centre being based in a multicultural area with many transnational marriages our urdu classes have proved to be very popular with English speakers who want to be able to communicate their new family members.

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

Premises

The existing building in Barking is on a license agreement and remains in a good condition. We remain on good terms with the landlord and expect to stay at the existing premises until we are able to afford a larger property in the local area as a permanent location. Prior to the pandemic it accommodated the madrassa and the meditation sittings and a place for prayer. For larger meditation and social gatherings, Medina Mosque hall was hired to cater for people who travelled from several cities to attend the monthly gatherings and the performance by the madrassa children and youth. During the pandemic the building remained closed under lockdowns and catered for limited services outside lockdown. The premises are still fit for purpose at an affordable rent.

Fundraising activities

The main source of income for the charity are madrassa fees. The monthly fee remains very low and affordable. Children are offered over 20 hours of teaching over the course of the month for less than £1 per hour. Those who join as a family of 3 children, are given a family discount. We offer those who cannot afford to pay free places or reduced fee. For this financial year 5 children received free places and 3 children were offered reduced fee places at the madrassa. With the benefit of an on-line madrassa, and through the help and support of dedicated volunteer teachers, the charity was able to expand the madrassa. As of July 2020, there were 180 children enrolled in the madrassa.

Donations from users have continued to be mainly from our users and their family and friends who have donated generously specially during the month of Ramadan. We also did various fund appeals to raise funds. However, due to pandemic, we were unable to make big fund calls. There was a welcomed gesture by one of Jamia Almaarif's student who set up a go-fund campaign to raise funds for us to be able to improve the delivery of our programmes through our on-line platforms. This was extraordinarily successful and over £8,500 was raised through this initiative. In addition, more people have come forward for setting up a standing order to support our work.

We continue to offer most of our activities free of charge so that the larger community can benefit from the activities and support on offer to enrich their lives with spiritual growth and enlightenment.

FINANCIAL REVIEW

Reserves policy

Charity has funds applied to the relevant purpose. An analysis of expenditure is shown in the Statement of Financial Activities on page 22 - 23. The reserves are kept at £104,868 of which 100% are held in bank.

The reserves currently stands at £104,868 and details are as follows:

Unrestricted funds	£90,777
Restricted funds	£14,091

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

FUTURE PLANS

Governance and Administration

The trustees will continue to ensure that all the policies are in place, reviewed regularly and all volunteers are up to date with their training to ensure compliance with safeguarding children, health and safety and data protection. All volunteers who are working closely with children have been DBS checked and any new volunteers will undergo this check. A suitable insurance policy is in place.

Funding

The financial reserve of the charity is in a very good position despite the pandemic. Our current income exceeds our expenditure. Our funding forecast indicates that our monthly income will continue to exceed our monthly expenditure. We plan to raise more awareness of our good work to support our youth and new Muslims to encourage more donations.

Projects

On-line Portal and e-platform development

We plan to develop an online portal for all students at Jamia Almaarif to improve their learning experience. This will

be a professional platform where students can access class resources, track their progress with set goals, receive reminders for classes, and learning timetables. We will also be further developing our e-learning resources to make them more professional for our future students. We will be working with some IT developers who will help us enhance our e-learning tools and we are excited to see their contribution onto our e-educational platforms.

Our Youth Personal Development programme (PDP)

For some time, we had felt a need of a thorough mentoring programme for youth, very similar to the one we launched for reverts to give them a platform to express themselves and get the right support. We now have sufficient volunteers with the right experience to lead it and we will be launching it very soon. PDP will give the young people of today a tailored programme where they will obtain the key skills needed which will shape them for the future of tomorrow. The aim of the PDP programme is to improve the mentees wellbeing by providing mentorship and support in an academic, social and personal capacity promoting personal growth and confidence.

The programme will offer both long- and short-term goals and focus on a variety of assets - whether that's soft skills such as motivation and confidence or long-term goals such as education or employment. There will also be guest speakers from different professional and academic backgrounds, who will give inspirational presentations to the students to enable them to plan for their future career.

As a result of the pandemic, many people have found living in isolation exceedingly difficult. The youth have had to spend most of their time indoors, and their social interactions were limited. At this time there is now a greater need to provide activities that will compensate for what has been lost. As well as meeting their recreational needs, we will be arranging educational and spiritual retreats in a more peaceful and self-reflecting environment. Trustees believe that with the right support and guidance the youth of today can flourish and excel in their chosen careers whilst being proud Muslims.

**Trustees' Report
FOR THE YEAR ENDED 31ST JULY 2020**

Some of our youth participants have suffered loss of friends/family members and loss of family income, which has had an impact on their career development. Trustees have also discussed the potential of providing work experience or employment for young people in positions which will benefit the charity and will be researching funding sources to be able to deliver this. Opportunities for volunteering experience may include Media Production, fund raising and social media management.

We will also be funding activities that will further expand our young people's social and recreational skills as well as any specific skills that will enhance their career opportunities. An online digital arts class will soon be launched to teach how to make social media posts, basic photo editing and digital drawings.

Our aim is to provide our youth with the tools to become successful and confident Muslims who will be able to make positive contributions to the society.

New Muslims/Reverts resource development.

As more new Muslims have joined our programme, we now understand more about their needs and how they can be supported.

New Muslims often face difficulties when embracing a new way of life which is not always understood by their family members and previous friends. Embracing a new religion can be a lonely experience for many. Jamia Almaarif will continue to offer a place where New Muslims can turn to for support and a listening ear; a place where they can socialise and celebrate Eid, Ramadan and other auspicious occasions. Jamia Almaarif has also taken on board their need for family retreats and recreational outings and we are in a process of organising these in near future on a regular basis.

We will also fund the development of specific resources that will enable new Muslims to learn the basics of the Muslim faith. Potential resources include: Prayer guides, online pre-recorded tutorials, pamphlets, online quizzes which can be accessed anytime and a phone app for self-learning.

Developing Relationships

We will continue to open our activities/services to both Muslims and non-Muslims. The Imam has promoted community unity, peace, respect and tolerance for people of all backgrounds, faiths and ethnicities. As it becomes safer to do so, we will hold open days and coffee mornings for the local community to learn about the services we offer. Any future premises in other places will also be open to visitors to the area as well as the locals to learn more about Islam and celebrate different faiths and cultures.

Premises

The charity will continue to operate at the London premises in Barking for prayer and local community activities. We will be resuming more face-to-face activities in our Barking premises as lockdown relaxes. At present only prayer and meditation classes are taking place in the centre. Once restrictions are fully lifted, we will be resuming face to face madrassa classes and other social and recreational activities.

To meet the need of our users of a retreat centre, we are in the process of leasing a place for meditation and recreational retreat sessions in Broome, Norfolk. The place will be specifically used for prayer and meditation and will be a place for those who are based in urban areas to retreat to. We are also actively seeking new premises for local centres in Oldham and Peterborough where we have many of our users and trained volunteers who will deliver activities to support the local people for their spiritual and recreational needs. Such local centres will be extremely useful especially if further lockdowns are imposed, when people have travel restrictions and cannot travel frequently to London.

JAMIA ALMAARIF

Trustees' Report FOR THE YEAR ENDED 31ST JULY 2020

Our long-term goal is to have enough users and donors to be able to raise large funds to eventually have our own place, ideally in London, near our present premises. We will be actively looking for any potential building around the Barking area for our permanent base. However, with the pandemic, currently things do not seem that favourable for big fundraising campaigns, but we are hopeful for a larger venue of our own within the next 5-7 years.

School

For some time now the trustees of Jamia Almaarif have considered opening an independent school. As a result of the pandemic the plans were placed on hold, and we have sought to have an on-line learning provision and are awaiting Charity Commission approval of this object. Our longer-term goal will be to find suitable premises to open a school subject to DfE approval.

Staff

Currently there is no full time permanent staff. Six people have been engaged on hourly or part-time basis to help with the management and delivery of some of our key services. As the charity is developing, the trustees are recognising the need to employ more staff with specific skills to deliver its objects. Trustees have also discussed the potential of providing work experience or employment for young people in positions which will benefit the charity and are researching funding sources to be able to deliver this.

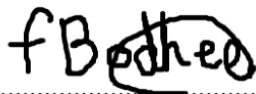
STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Its Articles of Association was last updated in August 2019. The Trustees have appointed an Executive Committee for the day to day run of the activities. The Board of Trustees retains ultimate oversight of financial controls, the management of risks, significant developments, and in ensuring the Charity operates in accordance with its Article of Association, charity law and other legal requirements and best practice.

Approved by order of the board of trustees on 31st May 2021 and signed on its behalf by:



Mrs F B Bodhee - Trustee

Independent Examiner's Report to the Trustees of Jamia Almaarif

Independent examiner's report to the trustees of Jamia Almaarif ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st July 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and 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.

U Zahoor

Usman Zahoor BSc (Hons)
ACCA
Silver Arc
Chartered Certified Accountants
Suite 3
52 Upton Lane
London
E7 9LN

31st May 2021

JAMIA ALMAARIF

**Statement of Financial Activities
FOR THE YEAR ENDED 31ST JULY 2020**

				PERIOD 19.7.18 TO 31.7.19
		Unrestricted fund £	Restricted fund £	YEAR ENDED 31.7.20 Total funds £
	Notes			Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	2	43,745	-	43,745
Charitable activities	3			
Madrassa		16,820	-	16,820
Mosque and community		-	3,416	3,416
Total		60,565	3,416	63,981
EXPENDITURE ON				
Raising funds	4	828	-	828
Charitable activities	5			
Madrassa		1,306	-	1,306
Mosque and community		28,771	1,250	30,021
Other		1,761	-	1,761
Total		32,666	1,250	33,916
NET INCOME		27,899	2,166	30,065
RECONCILIATION OF FUNDS				
Total funds brought forward		62,878	11,925	74,803
TOTAL FUNDS CARRIED FORWARD		90,777	14,091	104,868

The notes form part of these financial statements

JAMIA ALMAARIF

Balance Sheet 31ST JULY 2020

	Notes	Unrestricted fund £	Restricted fund £	31/7/20 Total funds £	31/7/19 Total funds £
CURRENT ASSETS					
Debtors	10	333	-	333	-
Cash at bank and in hand		92,845	14,091	106,936	76,053
		<u>93,178</u>	<u>14,091</u>	<u>107,269</u>	<u>76,053</u>
CREDITORS					
Amounts falling due within one year	11	(2,401)	-	(2,401)	(1,250)
		<u>90,777</u>	<u>14,091</u>	<u>104,868</u>	<u>74,803</u>
NET CURRENT ASSETS					
		<u>90,777</u>	<u>14,091</u>	<u>104,868</u>	<u>74,803</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>90,777</u>	<u>14,091</u>	<u>104,868</u>	<u>74,803</u>
NET ASSETS		<u>90,777</u>	<u>14,091</u>	<u>104,868</u>	<u>74,803</u>
FUNDS	12				
Unrestricted funds				90,777	62,878
Restricted funds				14,091	11,925
TOTAL FUNDS				<u>104,868</u>	<u>74,803</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st July 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st July 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

JAMIA ALMAARIF

Balance Sheet - continued
31ST JULY 2020

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 31st May 2021 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'f B Bodhee', with a horizontal line underneath the name.

Mrs F B Bodhee - Trustee

A handwritten signature in black ink, appearing to read 'Miss A Khan', with a horizontal line underneath the name.

Miss A Khan - Trustee

**Notes to the Financial Statements
FOR THE YEAR ENDED 31ST JULY 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	PERIOD
	19.7.18
YEAR ENDED	TO
31.7.20	31.7.19
£	£
Donations	64,491
Educational trips	-
43,745	64,491

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST JULY 2020

3. INCOME FROM CHARITABLE ACTIVITIES

		YEAR ENDED	PERIOD
		31.7.20	19.7.18
	Activity	£	TO
			31.7.19
		£	£
Madrassa income	Madrassa	16,820	1,700
Mosque project	Mosque and community	1,750	11,925
Zakat income	Mosque and community	1,300	-
Sadaka income	Mosque and community	366	-
		<u>20,236</u>	<u>13,625</u>

4. RAISING FUNDS

Raising donations and legacies

		YEAR ENDED	PERIOD
		31.7.20	19.7.18
		£	TO
			31.7.19
		£	£
Seerah project cost		786	-
Event cost		42	-
		<u>828</u>	<u>-</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct	Support	
	Costs	costs (see	Totals
	£	note 6)	£
		£	
Madrassa	1,306	-	1,306
Mosque and community	1,250	28,771	30,021
	<u>2,556</u>	<u>28,771</u>	<u>31,327</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST JULY 2020

6. SUPPORT COSTS

	Information technology £	Governance costs £	Totals £
Mosque and community	<u>1,049</u>	<u>27,722</u>	<u>28,771</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

	YEAR ENDED 31.7.20 £	PERIOD 19.7.18 TO 31.7.19 £
Trustees' salaries	7,700	-
Trustees' social security	361	-
	<u>8,061</u>	<u>-</u>

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st July 2020 nor for the period ended 31st July 2019.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	YEAR ENDED 31.7.20	PERIOD 19.7.18 TO 31.7.19
Engaged on management and administration	<u>4</u>	<u>-</u>

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST JULY 2020

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	64,491	-	64,491
Charitable activities			
Madrassa	1,700	-	1,700
Mosque and community	-	11,925	11,925
Total	66,191	11,925	78,116
EXPENDITURE ON			
Charitable activities			
Mosque and community	2,829	-	2,829
Other	484	-	484
Total	3,313	-	3,313
NET INCOME	62,878	11,925	74,803
TOTAL FUNDS CARRIED FORWARD	62,878	11,925	74,803

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/7/20 £	31/7/19 £
Prepayments	333	-

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST JULY 2020

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/7/20	31/7/19
	£	£
Social security and other taxes	308	-
Net Wages	843	-
Accrued expenses	1,250	1,250
	<u>2,401</u>	<u>1,250</u>

12. MOVEMENT IN FUNDS

	At 1.8.19	Net movement in funds	At 31.7.20
	£	£	£
Unrestricted funds			
General fund	62,878	27,899	90,777
Restricted funds			
Restricted fund	11,925	2,166	14,091
TOTAL FUNDS	<u>74,803</u>	<u>30,065</u>	<u>104,868</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	60,565	(32,666)	27,899
Restricted funds			
Restricted fund	3,416	(1,250)	2,166
TOTAL FUNDS	<u>63,981</u>	<u>(33,916)</u>	<u>30,065</u>

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST JULY 2020

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31.7.19 £
Unrestricted funds		
General fund	62,878	62,878
Restricted funds		
Restricted fund	11,925	11,925
	<hr/>	<hr/>
TOTAL FUNDS	74,803	74,803
	<hr/> <hr/>	<hr/> <hr/>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	66,191	(3,313)	62,878
Restricted funds			
Restricted fund	11,925	-	11,925
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	78,116	(3,313)	74,803
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st July 2020.

JAMIA ALMAARIF**Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31ST JULY 2020**

	YEAR ENDED 31.7.20 £	PERIOD 19.7.18 TO 31.7.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	43,375	64,491
Educational trips	370	-
	43,745	64,491
Charitable activities		
Madrasa income	16,820	1,700
Mosque project	1,750	11,925
Zakat income	1,300	-
Sadaka income	366	-
	20,236	13,625
Total incoming resources	63,981	78,116
EXPENDITURE		
Raising donations and legacies		
Seerah project cost	786	-
Event cost	42	-
	828	-
Charitable activities		
Cost of food packs	1,250	-
Madrasa cost	630	-
Children activities	676	-
	2,556	-
Other		
Premises repair & Maintenance	1,556	152
Advertising and PR	193	-
Bank charges	12	-
Insurance	-	332
	1,761	484

This page does not form part of the statutory financial statements

JAMIA ALMAARIF**Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31ST JULY 2020**

	YEAR ENDED 31.7.20 £	PERIOD 19.7.18 TO 31.7.19 £
Support costs		
Information technology		
Sundries	-	97
Website and IT	1,049	632
	1,049	729
Governance costs		
Trustees' salaries	7,700	-
Trustees' social security	361	-
Wages	1,234	-
Independent examination fee	1,250	1,250
Consultancy fee	-	850
Cleaning	77	-
Rent	17,100	-
	27,722	2,100
Total resources expended	33,916	3,313
Net income	30,065	74,803

This page does not form part of the statutory financial statements