



**Annual Report  
for the year ending 31<sup>st</sup> March 2020**

## From the Trustees

### Bismillahir Rahmanir Rahim

"In the name of Allah, the Most Gracious the Most Merciful

May the peace, blessings and mercy of Allah be upon you and your family.

#### Introduction

A very warm welcome to our second formal Annual Report. As mentioned in our annual report last year, we began the process of professionalising our operations three years ago and the new reports and methods of connecting with the community are part of that process. Some of the changes were reactive such as anticipating regulatory and governance requirements and challenges, others were proactive such as the need for engaging more widely with our community, and in different ways, to reflect our increasingly younger and diverse community and how they seek and consume information and how they connect with each other. For example, the new website had received positive comments about the information it covered, its mobile compatibility to access the prayer timetable, to contact the trustees etc. but it came into its own when the masjid went into lockdown just before Ramadan. We were able to maintain connection and spiritual nourishment to the community during the whole month by providing daily and Jumma audio bayaan by maulana Suleman. The learning curve from using audio files has meant the bi-weekly Dars-E-Quran are now shared via WhatsApp. Use of video technology has meant that the maulana is able to use Zoom for video sermons. Teachers were able to maintain contact with Madrassa pupils via Zoon too. More on this in the report later.

The past year has been another challenging year for the charity sector and SIF. Whilst this report is for 19/20, ending in March, we cannot help but focus on the coronavirus pandemic that has had, and continues to, impact all aspects of life. None of us alive today have experienced anything like it in our life. Who would have thought mosques around the world would be locked during Ramadan; Muslims around the world would not be able to celebrate Eid or travel to undertake the hajj pilgrim? Never has such a global calamity from Allah SWT befallen humanity before and we need to reflect on why, in our own way. We are still in the midst of this misfortune, but the initial lockdown and impact on communities and especially mosques, has been profound. More on this later in the report.

Despite the pandemic, which affected the last month covering this report period, there has been much to celebrate. Much has happened in the past year and we hope to share some of the key highlights in the following pages. The governance changes, outlined in the previous report have been embedded in our governance structure, fulfilling regulatory requirements, whilst at the same time providing much more

engagement opportunities and autonomy for volunteers. SIF associates, the new name for those wishing to serve the masjid and community, offers many fulfilling and meaningful opportunities. Some highlights of how volunteers have contributed are covered in other parts of this report. Further changes are ongoing, such as having a Trustees Advisory Group (TAG), for those, who for various reasons, are not able to serve as regular volunteers but can offer occasional, one-off advice and insights on key issues, such as legal, regulatory, health & safety and strategic issues. We continue to improve systems, processes, and policies in line with our aim to ensure SIF becomes a much more professionally competent, adept and nimble organisation, seeking to extend the range and quality of services it provides to the community.

#### Masjid Construction update

The internal work in the new building saw further progress, mainly around finishing and commissioning the electrical and mechanical works. External work centered around building a platform on the roof to house the heavy air handling equipment and associated ducting and pipe work. Understandably much work was required around the technical aspects.

The building is large and building control requirements meant expensive heating and ventilation had to be installed as a building condition. This was costed as being the second largest item for the whole project. Due to delays in construction and lack of funds since initial quotes some 8 years ago, approximately 25% was added to the cost, as newer equipment was needed as well as the need to meet new standards. By the grace of Allah, we made the final payment for this part of works, with a total cost of £287,435.39. We now have a state of the state-of-the-art heating, ventilation and air conditioning system. Zoning allows us to target the areas, saving running costs.

The commissioning and earlier related installation and fitting could not have been completed without the expertise and dedication of brother Sarwar Ayub as project manager. It is said Allah always find the right people at the right time and this was never truer than in this case. Previously we had to hire people with expertise in many areas, some charging £100 an hour or more just to visit. Sarwar, a much-experienced building controls engineer by trade, took this huge undertaking freely and dedicated himself completely to this project, saving us not only tens of thousands of pounds but also much more in terms of expertise and insights across many areas. He continues to oversee the close-out of the electrical fittings, CCTV security, broadband installation across the site, refitting of the bungalow and other areas of work. We are grateful to him and may Allah reward him as he sees fit, not least with good health.

There are few minor remaining works before the final ceiling tile fitting and the new carpet can be fitted. One

of the issues delaying completion is the leaking roof. Many people will not be aware, but the original plan was to fit a sloping slate tiled roof for the medium term (10-15 years) as we would not need, nor have the funds, to complete the second floor. This was the recommendation of the trustees and reasonable quotes had been obtained for this work. Unfortunately, the misconstrued and mislabeled executive committee structure meant that a majority vote was taken to go for a cheaper temporary roof, something the building was not designed for. The rationale being that we should not waste money as a second floor should be built as soon as possible. The low pitch of the roof and material used has meant sealing the roof has been problematic, with the metal buckling in extreme heat, whilst wind and rain seep in during the winter. After several attempts hopefully the roof is now secure but a period of “wait and see” is needed before we can be sure it is permanently sealed.

In anticipation of the final fitting, several brothers volunteered during the lockdown to paint both halls and the foyer area. This was a huge undertaking and saved about £8k. This was another example of volunteers willing to come forward to undertake specific duties, for a specified period of time.

Often there is frustration at the general slow pace of work but there are always good reasons for any delays, some of which are mentioned above. The key factor, of course, is financial resources. Since the very beginning, the trustees have always been financially prudent and only committed to any work if there were funds available. This often has knock-on impact on costs of construction, such as for example, around the heating and mechanical work mentioned earlier.

We obtained several quotes for the mihrab and dome decorations and carpeting. The former came out far too extravagant and expensive for us and has been parked for the short and medium term. In terms of the carpet, it has vital importance as it is the main feature of the halls, is in constant use and needs to be both comfortable and hard wearing. Given the layout of the main hall, it was highly desirable that we sought a bespoke solution. Several quotes were obtained and a reputable vendor from Yorkshire was chosen. The cost of the carpet and fitting was quoted around £30k and mashallah funds were raised from the community and a 50% deposit paid. Had we been able to have the building ready, the fitting would have taken place in the autumn and winter, but we asked for a delay due to the leaking roof. Unfortunately, the pandemic happened, and all businesses shut, including the carpet factory. They have recently opened up and should have the carpet ready, should we give the go ahead, with a month's notice.

## Tan Bank

Tan Bank is a very old a building, well over 130 years old and part of Wellington's history. It is however

deteriorating structurally. Restoration will require significant time commitment from a dedicated set of volunteers to explore possible partnerships such as with Telford and Wrekin council, Wellington town council, perhaps Shropshire County council, various heritage organisations and trusts. It will require annual maintenance too and the trustees have taken a prudent decision to set aside £5k yearly just to keep the building safe and secure from further deterioration. Were 5 times prayers to continue at Tank Bank, along with annual maintenance, the sum involved is likely to be approximately £15k year, especially as the cleaning is no longer undertaken by volunteers but by a paid person.

The previous annual report heightened the results of a consultation among the leading families in the community. Whilst there were many opinions on what cannot be done with Tank Bank, including rejection of transfer to another Muslim religious group, no one has come forward with a viable, fully costed, plan of what should be done with the building, now that 5 times prayer has resumed at King St masjid.

The offer to pay the utilities from a member of the community appears to have been withdrawn when the average cost of utilities over an 18-month period - around £500-600 a month - became apparent. Some other brothers have offered a smaller amount that might cover bills if it is not used for daily prayers, otherwise it is not viable. Another key point to note is that funds from the community are finite, so any payments towards Tan Bank outgoings merely displaces funds from King St. The running costs of King St masjid, when fully running, will be 3 to 4 times that of Tan Bank. So, the solution to Tan Bank can only be around new, additional income from some other income generating activities.

What the solution might be, will be a key priority for current and future trustees. Currently thoughts are being explored around expanding Telford Islamic Academy, Arabic provision, additional after school provision etc. All involve upfront costs however; no easy way forward is likely to emerge in the near future.

## The Bungalow

Further work was completed on the bungalow, with fund raising from STUWA (Shropshire & Telford United Women's Association) and other donations. The master plan for the king street site envisaged the “Bungalow” as a major community hub for activities for adults, children, and the wider community. After decades of neglect much work was needed to renovate and refurbish it. The windows and fire exit doors have been replaced. The internal space was gutted and rebuilt to suit future planned usage. The whole building has been rewired, and data communication cabling installed. The former storage space has been converted into toilets (tiling has taken place, but fitting has yet to take place - pending funds), with 2 adjoining small rooms and a

large hall providing multi-usage spaces. A small kitchen caps the renovations, although again fitting of appliances and cupboards is on hold till further funds emerge. We are reviewing the heating arrangements that will provide the most cost-effective option. Once fitted, the bungalow will serve as the hub for STUWA activities as well other classes, community activities, meetings etc.

### The “Garage”

The building known as the “Garage” continues to serve many purposes. Apart from serving as the main storage area and providing space for some activities such as fundraisers downstairs, until the lockdown the upstairs was used most days of the week. The decision to install toilets proved very beneficial. Initially the rooms were used by the girl’s madrassa, and now serve as the hub for the Sunday Arabic classes, the kidz club, and various activities by the sisters, such as halaqa meetings. The large room has modest amenities for refreshments. The two small rooms host meetings of trustees and volunteers. The plan is to increase usage of these rooms but currently due to social distancing and safe space working, it is likely to remain closed for quite some time.

### Future Construction

In terms of construction the future for the King St site has short, medium and long-term elements to it. In the long term (10-15 years), inshallah there will be a 2-storey main building, a new street facing frontage, a multi-purpose hall, a funeral facility and a community building. The site will look like a masjid, with domes and minarets. It will be the centre of Muslim life for the community, a place to pray, learn, socialize, celebrate and mark the cycles of birth, life and death.

In the medium term (3-5 years), the focus will be on completing a funeral facility. The designated space will be on the side of the Garage, utilising the medium sized storage area, partitioning, installing all the services, and fitting in body storage chillers and a body washing table. The main garage hall will serve as the janaaza space. This phase of the project is very dear to us all, as some day we will all need it. We have secured planning consent but there is no funding yet. Various options are being explored and we will update the community as things progress.

Related to the above, as the Muslim area of Wellington cemetery is near capacity, working with the council, we have secured several other sites for the future.

In the short term (12-18 months), we first need to resurface the car parking area, and second, to build a canopy over the main front doors. Both are key as we need to ensure dirty shoes do not enter the foyer and from there the new carpets, as well as protecting the doors. There are no funds for either and we need

fundraising ideas. Further details are under fundraising.

### Telford Islamic Academy (TIA)

The TIA continued to thrive, under the auspices of maulana Suleman and his dedicated team of teachers. There are 6 classes, three for boys and three for girls. The classes run from 5-7 weekdays. In the past there has been some frustration for new enrolments, with new parents missing the enrolment date and having to wait a whole year but this was resolved, with children able to enrol in September or January terms. Consequently, there has been overall expansion in pupil numbers, but we are near capacity, both in terms of space and availability of staff.

As mentioned in the previous report, there is acknowledgment that the current model of delivery is restrictive in many ways, not just in terms of availability of staff, quality and mode of learning but also in balancing the needs of children in combining their schoolwork and daily attendance at the madrassa. The daily madrassa visits can take up to 3 hours of child’s time after school. This leave virtually no time for schoolwork.

The rule of thumb is that a child should spend a minimum of 15 minutes on school homework at each year level. So, for example, for years 7 and 8 this would be anything up to 90 minutes per day. Year 9 would need to do 1 to 2 hours per day and years 10 and 11: 1.5 to 2.5 hours per day. These are minimum.

As a community we lag behind pupil attainment at all levels at each key stage (1-4). Where South Asians go onto to do A levels, they do tend to do better but the proportion of those going onto 6<sup>th</sup> form education are low. Even before the pandemic, digital transformation, artificial intelligence, machine learning, self-driving cars and automation are predicated to sweep away or radically change many jobs, including the so-called white-collar jobs such as accountancy, law etc. Uber announced in 2019 its self-driving taxi to come into service in 2023, so even traditional routes such as taxi driving, are unlikely to be available in the next 10 years. So, the challenge for the community is how to prepare our children for the world of work, where jobs are going to be scarce and highly competitive. Endemic societal and institutional racism means our children will have to do even better, just to be on a level playing field.

So, what can we, as a community do to balance parental desires for their children to excel in their secular education whilst ensuring they gain important Islamic education? We began to explore these issues but due to other commitments around construction, our plans to explore alternative ways of re-configuring and improving the education provision mentioned in the previous report did not progress beyond initial thoughts.

The impetus for radical changes was imposed on us

due to the pandemic, when in March we went into lockdown. The maulana and the teachers responded magnificently and kept the education going, albeit in very limited and constrained circumstances, by daily Zoom and telephone contact. Parents responded positively and need to be thanked for their patience and cooperation and continuing to pay the fees, without which we would have struggled to pay staff. The unexpected set of circumstances has spurred us on, to imagine where we might innovate to address all of the above challenges.

The Chinese word for crises has two meanings, “danger” and “change point”. The latter is wrongly used sometimes to refer to “opportunity” but the sentiments in both have same meaning and imply action, a time to seize an unforeseen event to make positive changes. The pandemic is our change point. COVID-19 will be a catalyst for TIA to innovate solutions for Islamic education.

So, the priority for 20/21 will be exploring digital transformation, and innovations in teaching and learning. We will consult as widely as we are able, ahead of the new academic year. We will craft a 3-year strategy to transform Islamic and Arabic learning for the community. In the noble cause we urge volunteers, with educational experience (qualified teachers, teaching assistants), those with expertise in virtual learning platform, social media for learning and school governance to come forward and be part of the journey. More on this will covered in a separate learning and teaching strategy plan.

In other areas, the masjid hosted some school visits during the year although some, scheduled for spring and summer had to be cancelled due to the lockdown.

As mentioned in the previous report, we recognise the current school visits are reactive, as the requests come from schools themselves, as well as being limited to primary schools. We need to work harder to be proactive and visit schools as well as extending this to secondary schools and colleges in the county. How volunteers might help in this is expanded in another section.

### Kids Arabic Language and Tajweed Classes

In addition, during the term time every Sunday Kids Arabic Language and Tajweed Classes were organized and run by Sister Dr Ekram Khalifa with the support of qualified native Arab speakers. These classes compliment the formal TIA provision and were held at King St.

### Events and Activities

There were no major events at either of our premises. Given the limited resources and huge efforts needed, we chose not to take part in the 2020 “visit our mosque” day. The nationwide initiative led by the Muslim Council

of Britain, is popular but due to the pandemic, it was curtailed, with some mosques, with digital capabilities and resources, holding a virtual tour.

We did take part in the “Connecting Communities” event at Oakengates Theatre in November. Organised and led by Telford & Wrekin Council cabinet member Raj Mehta, the event was designed to promote inclusivity by bringing together local community groups to promote mutual understanding. This was an ideal opportunity to show case Islam and its peaceful common heritage with other faiths. The event comprised exhibitions and activities - with stalls set up by groups and organisations to showcase what they offer. We were fortunate to be given a room to ourselves, where we could display the full range of Islamic teachings and life across the world. Trustee Shaukat Ali, and leading volunteer brother Nazim, along with his son, took part in the event.



*Connecting Communities and our displays “Discovering Islamic” literature in the background*



A small fundraising dinner event for ladies only was held in early January.

## Shropshire & Telford United Women's Association (STUWA)

STUWA, a not-for-profit community group, founded in 2006 by Ashia Miah, encourages and empowers the community by providing health, educational, spiritual and recreational programmes.

In the previous report we reported the formal incorporation of Shropshire and Telford United Women's Association (under SIF governance), following several years of informally working under the SIF umbrella, hence the inclusion of their activities in this report. However, the merger highlighted many areas of incompatibility in terms of key aims and objectives. In particular it became clear that much of the funding streams STUWA tapped into would no longer be available, given that SIF is a religious charity. These funding streams tend to be community well-being and service orientated. Therefore, by mutual agreement, it was decided to de-merge and go back to the previous informal arrangements.

Whilst remaining separate, STUWA will continue to work together with SIF to provide community, health, social and education services (see below). It will also continue to fundraise via community events and make donations to SIF and use its premises for key events and activities.

### Education

STUWA continue to facilitate Arabic language classes, tajweed & Islamic classes for women, youth and children. These sessions are held throughout the week during term time. From initial informal sessions, these have grown into much more formal classes. The limiting factor on numbers is space but it is hoped once the bungalow is available for full use, more space will be available.

This year STUWA has facilitated the start of a Youth Club for boys aged 11-18 to complement the existing Youth Club for girls. This has been a much-needed facility for the Muslim youth and currently has a sizeable waiting list. Also, this year, a ladies Urdu tajweed class was initiated.

Among other offerings, STUWA supports revert sisters on their Islamic journey and helps vulnerable members of the community to access internal and external services.

All educational classes are run and taught by volunteers. A modest fee is charged for some classes and all proceeds are donated to SIF to contribute towards mosque expenses and building renovations.

SIF also has plans for the future of Arabic education and these are outlined in the next section.

### Health, Social & Recreation

STUWA host a number of social events and activities throughout the year. These are very popular and well-attended. Firstly, these provide an opportunity for social connections, facilitating community cohesion, and improving mental and physical health outcomes. Secondly, some events double-up as fundraising opportunities for SIF contributing towards mosque expenses and building renovations. Thirdly, these events are used to forge links between the community and external partners such as MacMillan Cancer and the NHS. This provides them with a platform to develop and expand their services aligned to the need of hard-to-reach communities. Coffee mornings are held regularly and this year STUWA also hosted a successful dinner party and an afternoon tea function.



STUWA delivers a number of health and well-being activities. These include swimming, pilates, tai-chi, sports festivals and a walking group. These are enjoyed by both the Muslim and non-Muslim STUWA members and have been particularly well-received as mainstream activities often present barriers for the Muslim community. Next year StUwa have plans in place to increase their offerings in this area – including a weight management programme, netball and badminton provision.

Working with Manin Place STUWA was also able to raise funds to distribute essential items for the local homeless community. The other major activity was the food bank initiative. Led by STUWA, in conjunction with SIF and the local council, a vital source of support for the needy at a crucial point in the lockdown was quickly put in place in the early days of the pandemic to help the local community. Funds were raised and the food bank was quickly well-stocked and food distributed.

COVID-19

# FOOD BANK



As the situation unfolds in relation to COVID-19, we have set up a HALAL food bank and Ramadan community support from King Street Mosque in collaboration with STUWA predominantly to support Muslims from all ethnicities. We are also open to support needy families from all faiths and communities irrespective of race, religion, sex, color, ethnicity or creed.

Feel free to ring below contacts and we arrange home delivery right at your door step.

MEN contact: Br. Nazim 0777 184 34 72 (or) Br. Yahya 0747 377 11 23  
Women Contact: Sis. Ashia 0785 786 80 97 (or) Sis. Sophie 0796 808 19 78

إِنَّمَا نَطْعُوكُمْ لِرِجْوَةِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكْرًا

"We feed you for the sake of God; no reward do we desire from you, nor thanks" [Qur'an 76:9]  
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## STUWA Funds

As well as fundraising events, STUWA works with external organisations to acquire social and capital funding. This year they were successful in acquiring the following grants:

Organisation	Amount	Allocation
Telford & Wrekin Council (Capacity Funding)	£10,000	Bungalow renovations
Telford & Wrekin Council (Get Telford Active Fund)	£1500	Health activities
The Community Foundation (TTax Funding)	£4097	Health, Social & Recreation

Also, through STUWA activities and fundraisers we have contributed £7858 towards building renovations.

## The Future of Arabic language

The future for Arabic learning will feature in the new Learning and Teaching Strategy. Although anyone can become a practicing Muslim regardless of their background, language, or culture, the truth still remains that without understanding the Arabic language there is

a large limitation on how deeply one can understand Islam. If the community is to reach a higher level of understanding of the Deen, a start needs to be made early. We will explore ways, even as soon as the 2020 academic year to help children (and others) who want to attain a deeper understanding of Islam by facilitating the education of the Arabic language and supporting Muslims on their path for knowledge and understanding.

Along this, most school children study as language at GCSE. There is no reason why this cannot be Arabic language and we will explore possibilities to offer this.

## Fundraising, Strategic governance and Financial highlights and Annual Accounts

### Fundraising

We rely totally on the goodwill and generosity of the community and our performance and successes throughout the year would not have been possible without the donors, local and afar. Many of our most generous supporters either do not live locally or moved away many years ago but they continue to support us, and they are a vital part of keeping our Charity going forward.

Although there was no major fundraising event, we continued to enjoy reasonably well diversified sources of funding. The bulk of day to day expenses are paid via the Friday (Jumma) collections, typically generating around £700-800 per week. The two Eid collections generate £6-7K. We also have several collection boxes in various shops, and they generate small amounts. We also receive a small amount from standing orders.

Next year's funds will be constrained due to the lockdown for nearly 4 months when apart from the standing orders, we had virtually zero income, and no Ramadan collections or Eid-ul-fitr donations. To help with income we have been actively encouraging more people to set up £20 (i.e. £5 per week) monthly standing orders.

We also usually receive £2k via our online PayPal but this year saw less income from this source.

Over the years several members of the community have given loans (quarz-e-hasna) for 2 to 5 years. Last year we paid back £15k and our current loans remain at £20k as no requests for repayment have been made. If anyone can set aside unused funds for a few years, please contact the trustees. New loans will be very much welcomed to cover the costs for car park renovations.

Gift Aid has been a significant source of income for SIF but it is complicated and requires very precise records and consumes a lot of time. As mentioned in the previous report, to date we have received about £80K in gift aid since the charity was formed and it is estimated that some £60-80K has been unclaimed over

the past 15 years due to lack of information on donors, unsigned gift aid forms. Last year, with help from brother Shahad Purwaiz, who has agreed to become assistant treasurer, the claim for 17/18 was submitted to HMRC. We are waiting to hear about the outcome.

Work has started on the 18/19 and 19/20 claims so much help is needed to maximise the claims. So community member might be approached for help to allow us to do this by providing timely and accurate information. Our yearly, realistic target is now £12-15K as we have come to accept that we will not have all information for earlier targets of £20-25k.

It is important to note that we can only claim gift aid if a donor has paid tax equivalent to the amount claimed. It is the tax paid that we claim back. For example, if a person donates £800, we can claim £200 in gift aid if £200 tax has been deducted. If donors do not pay tax or not enough to cover the claim, please do not sign the gift as we cannot make a claim.

## Appeals

Specific appeals are likely to be the main source of large funds going forward. Mashallah the carpet appeal for 30k was quickly met and we are grateful to all those contributing to it.

Perhaps less glamorous but equally important, our next need will be for the car park renovation, mentioned earlier. This is estimated to be between £45-55K for a professional, long standing resurfaced car park.

Further appeals will be made for a canopy to over the entrance doors and the next priority - funeral services.

For all these, we need dedicated volunteers with fundraising ideas. The sums may seem large but when broken down, they are manageable. If a 100-year-old Captain Tom Moore can walk 100 laps in his garden, with a Zimmer frame and fundraise over £30m, surely our burly community members can do more. For example, 20 youngsters from the community walking the 50k Telford trail, each with £500 sponsorship from families will generate £10k. Perhaps climb the Wrekin every day for a month? How about the 3 or even 4 peaks challenge? There are no barriers to imaginative ways to fundraise.

## Challenges

Among the challenges faced by all charities is the increased scrutiny of the Charity Commission and the introduction of General Data Protection Regulation (GDPR) in May 2018. Added to this has been increased due diligence by banks to ensure that funds generated in this country by charities do not end up financing unlawful activities abroad. For the latter, we have taken the decision not to raise funds for any overseas purposes, either directly or indirectly via third parties.

In the case of the GDPR, we do our best to ensure that we are compliant, reviewing all our policies, as part of our robust due-diligence processes. Breaches of GDPR can be very costly for organisations, with fines of tens of thousands of pounds for small charities, millions for very large charities.

Many members of the community unfortunately do not understand the regulations and have no experience of the charity sector or organisations. For clarity, we would again remind all members of the community that lay members have no right of access to internal documents, accounts, invoices, list of donors, or bank statements of any organisation. These are restricted to designated authorized entities only.

One should not have to repeat the above because most of us donate to several charities and would not dream of asking to see their internal records or see their bank statements. Many of us hold shares in companies, and whilst we are legally co-owners of those companies, as individuals we have no right to any their internal data.

So, we would remind members of the congregation that we donate and volunteer for the sake of our akhira and community, but this does not confer any special rights viz-a-viz access to internal data.

## Governance & Regulation – meeting the needs of today.

We continue to live in a period of significant change which requires us to be vigilant in our delivery of our objectives.

Regulatory scrutiny around conduct of charities remains in sharp focus. Several large Muslim charities are under investigation by the Charities Commission. During the past two years the public expectation to ensure good guardianship and management of charitable funds has become heavier, and the legal and regulatory framework surrounding that expectation has become increasingly onerous.

As we are seeing raised expectations and a tighter framework for charity governance with an increasing deluge of laws and regulations, our obligations to comply with best practice has increased exponentially, and a priority for the trustees continues to be on-going review of our governance structure and assess whether it meets the needs of our needs and the regulatory bodies, and to consider what needs to change. Our deliberations led to the new governance structure that came into place during 2018, replacing a loosely made up committee, with a much-focused volunteer structure. SIF associates, the name for volunteers, has proven to be successful, with volunteers offering service best suited to their capability, capacity and time commitments, free of governance responsibilities.

Looking ahead, as we near the end of phase one of the



King St project, a journey that has taken at least 15 years, the trustees are actively looking to pass on the baton to a new generation who will take over the next and future developments. An 18-24-month transition period is envisaged with gradual transfer of responsibilities. There is no decision more important for trustees than to transfer responsibilities to qualified and capable successors. So, a comprehensive new trustee document will be written up soon, so that potential trustees can make informed decisions about their aptitude and willingness to serve.

One potential barrier that may have prevented many qualified people to consider being a trustee, that of personal liability, will be removed via incorporation of the charity.

### Policies

We continue to update and implement safeguarding policies and procedures. Strict monitoring of events and activities via the introduction of a booking form (CAET – Classes, Activities, and Events) form continues for all events and activities that organisers have to complete. This extends to jamaat visits in response to any potential safeguarding concerns arising. All volunteers in any substantive roles will undergo DBS checks too. These measures are part of our evolving on-going compliance, safeguarding and monitoring processes.

### Appreciation

We are a well-respected charity in the county and we firmly believe that what makes us are our many dedicated volunteers (too numerous to mention individually) who generously give their free time. We are also proud of the high levels of employee engagement.

On behalf of the Charity as a whole, we thank everyone who has helped us in our work and look forward to building on this success next year.

Our work and achievements are only made possible by the generosity, commitment, passion and enthusiasm of all those who support SIF. We give our most sincere thanks to all who have given to us their support over the year, with more to come in the future.

## Financial Statement and Annual Accounts

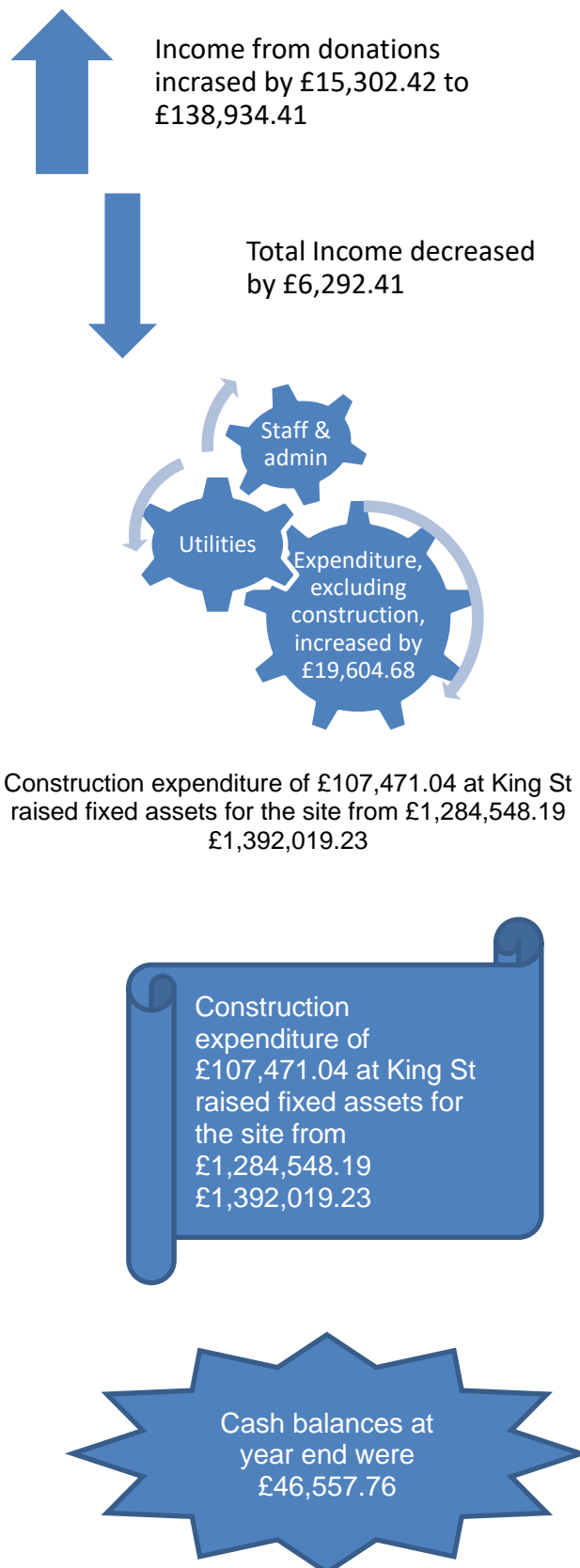
### An overview of our 2019/20 performance

#### Auditors

Bagri & Co Accountants (now part of APEX Accounts) continue to serve as auditors for the charity.

The Trustees have ultimate legal responsibility for the charity and work to ensure good governance, with the help of SIF volunteers. Our key performance indicators are summarised below. For further information, please see the full financial accounts in this report.

We conclude another year in a reasonably strong financial position. Although it is becoming harder to raise money. The audit accounts ar



## Appendix - Structure, Governance and Management

### Governing instrument

The charity is governed by The Trust Deed, 2005.

### About the Trustees

The Trustees are legally responsible for ensuring that the charity works towards its Charitable Objectives. As per the Trust Deed, there are three trustees. They are all volunteers with expertise and experience in a range of fields ensuring that the members reflect the breadth of knowledge required. Brief biography of the trustees is below.

#### **Dr MH Qureshi**

Founder trustee, has led fundraising efforts since the charity's inception, tapping into his vast network nationally. Recently retired, he was a GP in Telford for over 40 years, and has huge experience of serving on professional bodies, networking and community engagement. He serves as chair of Trustees

#### **Dr Shaukat Ali**

BSc (Eng) MA MBA PhD PGCE (HE) PgCE PgDipE CEng FHEA MIET MCIM

A university academic, he became a trustee in 2010 and oversees administration, finance, the website and acts as operations coordinator. He had served 8 years as trustee of a national charity prior to becoming a trustee of SIF. He is currently in his 12<sup>th</sup> year as trustee of another national charity. He is board director of 2 international professional bodies; served 9 years as governor of New College and 8 years as primary school governor. He served 7 years on a Telford & Wrekin Council Scrutiny Committee as community member and served 12 years as local councillor. He has set on numerous other committees in various roles. He is a director of Invicta Education.

#### **Rashid Hussain**

A local property developer and leading community member, Rashid is the "newest" trustee. He grew up in Wellington and is therefore close to the community and is the local contact person for volunteers. His experience of property development and many trade contacts has hugely benefited the masjid.

Based on their collective experience and knowledge, the trustees collectively set the overall strategic direction and tone of the Charity. Having well skilled and competent trustees providing ideas to keep the work moving forward, ensures the Charity is knowledgeable and compliant with all legal and regulatory requirements.

Trustees stay in daily contact via social media and meet informally weekly, more formally once a month and hold at least 2 formal Trustee meetings a year with a well-structured agenda to review the work, including finances, consideration of health and safety, risk management policies and performance to ensure that the Charity is on track to meet its objectives. Since the lockdown meetings have been held virtually via Zoom.

The Trustees are supported in their work by numerous volunteers, most notably by the project manager, Sarwar Ayub and by a whole host of volunteers, too numerous to mention, some in lead roles, others in supporting roles. All decisions reached are widely consulted on and decided by a majority vote of the trustees.

The Trustees give of their time freely and no Trustee receives any remuneration. The Charity holds Trustees Indemnity insurance cover of £1,000,000, but the cost is not separable from the total cost of insurance.

### Recruitment and appointment of Trustees

The number of Trustees is fixed at 3 as per the Trust Deed. This is appropriate for the size of the charity, but future needs are always under consideration and this may change depending on future needs. The policy of the Charity has always been to ensure that a variety of expertise exists amongst the individual Trustees. The membership is intended to ensure a balance of skills and experience relevant to the various sectors of the Charity and operational needs.

Upon a Trustee retiring recommendations for prospective new Trustees are generally made as a result of personal knowledge of the current Trustees and suggestions. The considerations are a mixture of current and future needs of the Charity, the skills and experience of a potential trustee, their time commitment, professional and personal background and standing, personal disposition, past dealings with the charity, Trustees, the community etc. All Trustees undergo strict DBS checks and usual scrutiny to ensure they are fit and proper persons and have not been engaged in any illegalities, extremism, or divisive activities that may bring the charity into disrepute.

# The Shropshire Islamic Foundation

Registered Number: 1112127

Charity Correspondent

SHROPSHIRE ISLAMIC FOUNDATION  
88 - 90 KING STREET  
WELLINGTON  
TELFORD  
SHROPSHIRE  
TF1 1NZ

## ACCOUNTS

FOR THE YEAR ENDED

31 March 2020

Bagri & Co.  
1st Floor  
Priorslee Local Centre  
Priorslee Avenue  
Telford  
TF2 9NR

**Shropshire Islamic Foundation**

**ACCOUNTS FOR THE YEAR ENDING**

**31 March 2020**

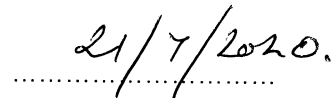
**ACCOUNTANTS REPORT**

The annexed accounts have been taken from the books, records and vouchers supplied to us; there were no discrepancies found and in my opinion reflect a true and fair view of the financial affairs of the Shropshire Islamic Foundation for the year to 31 March 2020.



**Bagri & Co., Accountants**

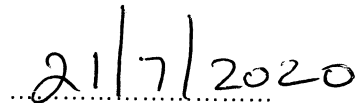
**Date**





**For & on behalf of  
Shropshire Islamic Foundation**

**Date**



**Shropshire Islamic Foundation**

**INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 March 2020**

<b>Income</b>	<u>2020</u>	<u>2019</u>
Donations	138,934.73	123,632.31
School Fees	25,796.37	27,599.99
Gift Aid	-	22,054.07
Other Income	2,262.86	-
	<u>166,993.96</u>	<u>173,286.37</u>
<b>Expenditure</b>		
Wages	34,399.09	31,617.35
Cost of Fundraising	72.75	160.00
General expenses	16,969.19	5,726.01
Utilities	16,790.20	11,488.65
Legal & Professional	1,640.66	1,312.90
Bank charges	75.20	38.50
Bad debts	354.00	
	<u>70,301.09</u>	<u>50,343.41</u>
Net movement of funds	96,692.87	122,942.96
	<u>166,993.96</u>	<u>173,286.37</u>

**Shropshire Islamic Foundation**

**BALANCE SHEET AS AT 31 March 2020**

	2020	2019
<b>Fixed assets</b>		
88 - 90 King Street	1,392,019.23	1,284,548.19
41 Tan Bank	<u>220,000.00</u>	<u>220,000.00</u>
	<u>1,612,019.23</u>	<u>1,504,548.19</u>
<b>Current assets:</b>		
Debtors	-	354.00
Shropshire Islamic Fund - general account (320)	13,038.36	34,594.92
Telford Central Mosque Trust Fund (513)	1,674.59	2,457.99
Shropshire Islamic Fund - building account (260)	<u>31,590.81</u>	<u>19,618.98</u>
	46,303.76	57,025.89
<b>Liabilities:</b>		
Creditors	<u>356.04</u>	<u>300.00</u>
Net current assets	45,947.72	56,725.89
Loans	<u>20,000.00</u>	<u>20,000.00</u>
<b>Net assets</b>	<u><u>1,637,966.95</u></u>	<u><u>1,541,274.08</u></u>
represented by:-		
<b>Capital account</b>		
Balance 1st April 2019	1,541,274.08	1,418,331.12
Surplus Income	96,692.87	122,942.96
	<u><u>1,637,966.95</u></u>	<u><u>1,541,274.08</u></u>