

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY

REGISTERED CHARITY NUMBER: 294050

**TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2015**

CONTENTS

Pages 1 – 6	Trustees' Annual Report
Page 7	Independent Examiner's Report
Page 8	Statement of Financial Activities
Page 9	Balance Sheet
Page 10 - 13	Notes to the Accounts

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY

REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT

31 MARCH 2015

The Society's Trustees present their report together with the independently examined accounts for the year ended 31 March 2015.

SOCIETY'S OBJECTS

The principal objects of the Society are the advancement of the Islamic faith and the relief of poverty, i.e. by offering help and assistance to widows and widowers, the elderly, the disabled, the unemployed and the under-privileged generally, in whatever way possible, and by helping to arrange and attend to the burial of any deceased members of the Muslim Community and to assist the bereaved generally.

ORGANISATION

The Society carries out its objectives at the Worthing Islamic Cultural Centre. The Trustees determine the general policy of the running of the Worthing Islamic Cultural Centre. The day to day management of the Worthing Islamic Cultural Centre is delegated to the Imam.

PUBLIC BENEFIT

The current activities of the Society are detailed in the Trustees' Annual Report. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the Society's aims and objectives and in planning its future activities.

POLICY

The policies of the Society are driven by its objectives. Policies also take into account current legislation relating to Charities. The Centre makes its facilities available to the local Muslim community and, in addition, opens its doors to the wider community (i.e. educational visits by local schools, local church groups, local cubs & scouts, etc.).

STATUS AND ADMINISTRATION

The Worthing Islamic Social and Welfare Society is governed by a Constitution adopted by resolution dated 17 November 1985 (as revised and ratified by full membership at AGM 1998 and subsequently transcribed verbatim to digital media in 2009), and being registered with the Charities Commission, is required to comply with the Charities Act. Its principal address is Worthing Islamic Cultural Centre, Ivy Arch Road, Worthing, West Sussex. BN14 8BX

FINANCIAL RESULTS

The accounts comply with current statutory requirements, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued March 2005, and with requirements of the Society's governing documents.

The results for the year are set out in the Statement of Financial Activities on page 8.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT
31 MARCH 2015

REVIEW OF THE SOCIETY'S YEAR

In the year ended 31 March 2015, the Society received £75,225 (2014: £72,751), in donations, madrasah fees, grants, subscriptions etc., and spent £76,830 (2014: £77,656) leaving an overall deficit of £1,605 (2014: deficit £4,905). During the year the Society successfully fulfilled many of its core objectives, some of which are mentioned below:-

- 1) Offered facilities for the five Daily prayers, Friday prayers and the two Eid prayers.
- 2) Made arrangements for Ramadhan, i.e. Taraweeh prayers, Iftar, Iktikaf, etc.
- 3) Distributed donations of £13,535 (2014: £12,770) to the poor and needy and to other institutions with similar objectives.
- 4) Organised Quran reading and Islamic knowledge classes for children.
- 5) Organised Islamic study circles and courses for adults.
- 6) Organised Islamic knowledge programmes for Muslims and non-Muslims.
- 7) Organised 'Ladies Only' Islamic knowledge programmes.
- 8) Visited the sick at their homes and in hospitals.
- 9) Performed marriage ceremonies and provided marriage and divorce counseling.
- 10) Performed funeral services i.e. washing, burial and prayers, and comforted the bereaved.

Several other significant events also took place during the course of the year, as follows:-

1. The children's Madrassa continues to flourish under the dedicated leadership of Imam Idris with the help of Hafiz Shafiul Islam, Hafiz Zahid, Maulana Mohammed Alhaan and Sister Talhet Nazir and several volunteers. A total of 125 (2014: 118) children are now on the Madrassa register and an average of 89 (2014: 81) regularly attend. In addition to the daily Quran and Islamic Study classes, the following events took place:-
 - a. Quran completion and awards presentation evening.
 - b. Parents' evening organised to discuss children's progress.
 - c. Individual student progress reports sent out to parents.
 - d. Completed the Tasheel Series of books for each year group.
 - e. Temporarily held Saturday Morning Islamiyyat classes to ensure Tasheel books were completed on time.
 - f. Helpers recruited to help and support the children's classes.
 - g. Eid celebration organised for the children.
2. Quran and Islamic Knowledge sessions for sisters took place throughout the year, thanks to the hard work put in by several sisters. These sessions have been going on for several years now.
3. The maintenance of an on-line document repository for the secure archiving of all Society related documents.
4. The maintenance of a family of Email addresses for use by members of the executive management committee.
5. The internet domain names www.worthingmasjid.com and www.worthingmosque.org continued to be formally reserved by the centre. The Masjid website continues to offer many facilities including:-
 - a. Real-time display of Jamaat times throughout the year
 - b. Information about forthcoming events and talks at the centre.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY

REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT

31 MARCH 2015

REVIEW OF THE SOCIETY'S YEAR (continued)

- c. Downloadable prayer timetables for the year.
 - d. Downloadable online documents such as the constitution and gift aid/bankers order forms, visitor guidelines and timetables.
 - e. 'Ask the Imam' and 'Ask the Committee' email portal for suggestions, queries and support.
 - f. 'How to Find Us' and 'About us' sections.
 - g. WIS Library application form and booklist sections incorporated.
6. Actively engaged with local authority and community organisations such as:-
- a. Sussex Police Muslim Forum.
 - b. Community Police Panel.
 - c. Worthing Council for Voluntary Sector.
 - d. Worthing Churches Homeless Project.
 - e. Faiths in Worthing and Faiths in Sussex.
 - f. Worthing Churches and other faith groups.
7. Throughout the year we welcomed various local community/religious groups, schools, scouts and cubs etc to the Masjid. The Imam also visited local schools to give talks on Islam. He has also been invited and now sits on the Board of "SACRE" which is the body responsible for religious education for schools in Sussex.
8. As can be seen in the Accounts, this year the Masjid claimed back income tax on gift aid donations totalling £2,804 (2014: £2,610).
9. A key fob and door entry procedure is kept in operation, thereby improving Masjid security and allowing freer use of the Masjid facilities.
10. Charitable collections were made throughout the year, including for donations made to:-
- a. Human Relief Foundation
 - b. Human Appeal International
 - c. Muslim Aid
 - d. Global Aid Trust
 - e. Ummah Welfare Trust, and
 - f. Various Masajids and Madrassas.

RESERVES POLICY

Unrestricted funds at 31 March 2015 were £318,483 (2014: £319,982) of which £303,625 (2014: £306,627) was invested in tangible fixed assets for use by the Society. The Society therefore had a surplus of free reserves at 31 March 2015 of £14,858 (2014: £13,355), mainly represented by cash at bank and in-hand and debtors and prepayments.

The Trustees have determined that the priorities for the coming year are:-

- a. To remain at the forefront in the provision of Islamic education in Worthing and the surrounding areas.
- b. To continue providing support to the local Muslim community and related Islamic organizations.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY

REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT

31 MARCH 2015

RESERVES POLICY (continued)

- c. To continue the propagation of Islamic Awareness to the Non-Muslim community of Worthing and the surrounding areas.

The trustees are aware that the level of the Society's financial reserves must be maintained which means that various fund-raising efforts will have to be organized to ensure the required finance are available to meet the objectives above.

RISK MANAGEMENT

The Trustees continue to keep the Society's activities under review, particularly with regard to major risks that may arise from time to time, and to monitor the effectiveness of the systems of internal controls and other viable means, including insurance cover where appropriate, by which those risks already identified by the Trustees can be best mitigated.

SOCIETY'S TRUSTEES

The Trustees who served during the year to 31 March 2015, and (except for those who have resigned) are still serving at the date of signing this report, were:-

Ali Abdul Rahman	Chairman (re-appointed 24 May 2015)
Shafique Uddin	Deputy Chairman (resigned 24 May 2015)
Liton Chowdhury	Deputy Chairman (appointed 24 May 2015)
Abdul Khahar	Treasurer (resigned 24 May 2015)
Aksar Uddin Sikder	Treasurer (re-appointed 24 May 2015)
Mamunur Basher	Secretary (resigned 24 May 2015)
Zia-ul Islam	Secretary (appointed 24 May 2015)
Khalid Hasan	Assistant Secretary (resigned 24 May 2015)
Ammar Hamid	Assistant Secretary (appointed 24 May 2015)
Sarmad Jamal	(re-appointed 24 May 2015)
Fokur Uddin Ahmed	Assistant Treasurer (re-appointed 24 May 2015)
Abdul Fatah Fansa	(resigned 24 May 2015)
Sultan Ahmed	(re-appointed 24 May 2015)
Jahangir Alam	(resigned 24 May 2015)
Millad Chowdhury	(resigned 24 May 2015)
Nadeem Khan	(re-appointed 24 May 2015)
Imran Hafeez	(appointed 24 May 2015)
Rashid Mohamedi	(appointed 24 May 2015)
Rafiqul Islam	(appointed 24 May 2015)
Abdullah Mokul	(appointed 24 May 2015)
Moynul Islam	(appointed 24 May 2015)

Election to the Society's Board of Trustees is for a period of two years, at which time all shall stand down. Election shall be by ballot of all the full members present at the Annual General Meeting.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY

REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT

31 MARCH 2015

SOCIETY'S CUSTODIAN TRUSTEES

The current Custodian Trustees for the Society are:-

Abdul Hadi Khabbazeh

Abdul Fatah Fansa

Khalid Hasan

Jamal Ahmed Khan

Aksar Uddin Sikder

The Register of Custodian Trustees, which according to the Society's constitution must be reviewed every five years, was last reviewed at the Monthly Executive Committee Meeting on 1 June 2013.

SOCIETY'S MAIN AGENTS AND ADVISORS

Bankers:	HSBC Bank plc, 16 Goring Road, Worthing, West Sussex. BN12 4AW
Solicitors:	Rosemary Hensby, 20 Mulberry Lane, Goring-by-Sea, West Sussex. BN12 4NS
Honorary Independent Examiner:	Iqbal Mohamed FCCA, 25 Dunsfold Rise, Coulsdon, Surrey. CR5 2ED

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the annual report and accounts in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the society and of the incoming resources and application of resources of the Society for that year. In preparing those accounts, the trustees are required to: -

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the society will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the society and to enable them to ensure that accounts comply with Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the charity's governing document. They are also responsible for safeguarding the assets of the society and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

TRUSTEES' ANNUAL REPORT
31 MARCH 2015

INDEPENDENT EXAMINER

A resolution to reappoint Iqbal Mohamed FCCA as honorary independent examiner will be put to the members at the Annual General Meeting.

Signed for and on behalf of the Society's Trustees by:

SIGNED
Ali Abdul Rahman
Chairman

SIGNED
Aksar Sikder Uddin
Treasurer

SIGNED
Zia-ul Islam
Secretary

Date: 13.12.2015

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY**

I report on the accounts of the Worthing Islamic Social and Welfare Society for the year ended 31 March 2015, which are set out on pages 8 to 13.

Respective responsibilities of trustees and examiner

The Society's trustees are responsible for the preparation of the accounts. The Society's trustees consider that an audit is not required for this year under section 144 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 Society and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 statement below.

Independent examiner's statement

In connection with my examination, 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 2011 Act; 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 in order to enable a proper understanding of the accounts to be reached.

SIGNED

Iqbal Mohamed FCCA
Honorary Independent Examiner

26.12.2015

Date:

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 31 MARCH 2015

	Notes	Restricted £	Unrestricted £	Total 31.3.15 £	Total 31.3.14 £
Incoming resources					
Donations	2	-	56,978	56,978	52,420
Subscriptions		-	2,265	2,265	4,150
Income tax refund		-	2,804	2,804	2,610
Madrassah fees		-	10,560	10,560	10,975
Zakat and Fitrah	8	2,618	-	2,618	2,596
Total incoming resources		<u>2,618</u>	<u>72,607</u>	<u>75,225</u>	<u>72,751</u>
Resources expended					
Wages and salaries	3 9	-	23,149	23,149	24,973
Rent		-	13,755	13,755	14,920
General and water rates		-	3,437	3,437	3,113
Building insurances		-	1,692	1,692	1,644
Light and heat		-	4,457	4,457	4,382
Repairs and renewals		-	3,759	3,759	1,756
Cleaning		-	653	653	1,010
Postage and stationery		-	312	312	381
Donations made		2,618	10,917	13,535	12,770
Telephone		-	1,108	1,108	902
Islamic books		-	1,224	1,224	1,068
Islamic awareness day		-	-	-	591
Youth activities		-	503	503	1,166
Sundry expenses		-	6,244	6,244	6,018
Depreciation - building		-	1,651	1,651	1,651
Depreciation - equipment		-	1,351	1,351	1,311
Total resources expended		<u>2,618</u>	<u>74,212</u>	<u>76,830</u>	<u>77,656</u>
Net movements in funds		-	(1,605)	(1,605)	(4,905)
Transfer of funds		(106)	106	-	-
Total funds brought forward		1,875	319,982	321,857	326,762
Total funds carried forward		<u>1,769</u>	<u>318,483</u>	<u>320,252</u>	<u>321,857</u>

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

BALANCE SHEET
AS AT 31 MARCH 2015

	Notes	31.3.2015		31.3.2014	
		£	£	£	£
FIXED ASSETS	4		303,625		306,627
CURRENT ASSETS					
Debtors and prepayments	5	3,679		4,130	
Cash at bank		12,978		11,887	
Cash in hand		25		136	
		<u>16,682</u>		<u>16,153</u>	
LESS: CURRENT LIABILITIES					
Creditors and accruals	6	<u>55</u>		<u>923</u>	
		55		923	
NET CURRENT ASSETS			<u>16,627</u>		<u>15,230</u>
			<u>320,252</u>		<u>321,857</u>
Financed by:-					
ACCUMULATED FUND (Page 8)					
Unrestricted fund			318,483		319,982
Restricted fund	8		<u>1,769</u>		<u>1,875</u>
			<u>320,252</u>		<u>321,857</u>

Approved by the Society's Trustees on 13.12.2015

SIGNED

.....
Ali Abdul Rahman (Chairman)

SIGNED

.....
Aksar Sikder Uddin (Treasurer)

SIGNED

.....
Zia-ul Islam (Secretary)

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

NOTES TO THE ACCOUNTS - 31 MARCH 2015

1. ACCOUNTING POLICIES

1.1 Basis of Accounting

The financial statements have been prepared on an accruals basis under the historical cost convention, and in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005 and the Charities Act 2011.

1.2 Depreciation

Depreciation is calculated to write down the cost less estimated residual value of all tangible fixed assets, other than freehold land, over the period of their expected useful lives. The depreciation rates applied are as follows:

Freehold Buildings	2% per year on a straight line basis
Equipment	33% per year on a straight line basis

1.3 Fixed assets

All tangible fixed assets costing more than £250 are capitalised and carried in the balance sheet at historical cost.

Donated assets are capitalised at a reasonable estimate of their value to the Society.

1.4 Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subjected to restrictions on the expenditure imposed by the donors. Although some donations are received mainly for specific programmes organised and run during the year, the trustees consider these to be unrestricted.

1.5 Incoming resources

All incoming resources including voluntary income, received by way of grants and donations, are included in the statement of financial activities as soon as (a) the charity is entitled to the income and (b) the amount can be quantified with reasonable accuracy.

2. DONATIONS RECEIVED

Included in the donations received figure of £56,978 (2014: £52,420) are receipts totalling £21,237 (2014: £18,881) from Friday Collections, £10,917 (2014: £10,174) from Charities Collections and £12,937 (2014: £11,330) from General Donations.

3. RESOURCES EXPENDED

Expenditure is recognised on an accruals basis i.e. as and when a liability is incurred.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

NOTES TO THE ACCOUNTS - 31 MARCH 2015

4. FIXED ASSETS

	<i>Land</i>	<i>Buildings</i>	<i>Equipment</i>	<i>Total</i>
<i>COSTS</i>				
As at 31.3.14	50,000	270,856	15,943	336,799
Additions	-	-	-	-
As at 31.3.15	<u>50,000</u>	<u>270,856</u>	<u>15,943</u>	<u>336,799</u>
<i>DEPRECIATION</i>				
As at 31.3.14	-	17,011	13,161	30,172
Charge for year	-	1,651	1,351	3,002
As at 31.3.15	<u>-</u>	<u>18,662</u>	<u>14,512</u>	<u>33,174</u>
<i>NET BOOK VALUE</i>				
As at 31.3.15	<u>50,000</u>	<u>252,194</u>	<u>1,431</u>	<u>303,625</u>
As at 31.3.14	<u>50,000</u>	<u>253,845</u>	<u>2,782</u>	<u>306,627</u>

5. DEBTORS AND PREPAYMENTS

	<u>2015</u>	<u>2014</u>
	<u>£</u>	<u>£</u>
Light and heat	-	645
Rent-in-advance	875	875
Gift aid tax repayment	<u>2,804</u>	<u>2,610</u>
	<u>3,679</u>	<u>4,130</u>

6. CREDITORS AND ACCRUALS

	<u>2015</u>	<u>2014</u>
	<u>£</u>	<u>£</u>
Donations payable	-	344
Net wages payable	55	45
PAYE & NIC	<u>-</u>	<u>534</u>
	<u>55</u>	<u>923</u>

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

NOTES TO THE ACCOUNTS - 31 MARCH 2015

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Total 31.3.2015</i>
Fixed Assets	303,625	-	303,625
Current Assets	14,913	1,769	16,682
Current liabilities	(55)	-	(55)
Total net assets	<u>318,483</u>	<u>1,769</u>	<u>320,252</u>

8. RESTRICTED FUNDS

	<i>Balance at 1.4.2014</i>	<i>Incoming resources</i>	<i>Resources expended & transfers</i>	<i>Balance at 31.3.2015</i>
School Visits Fund	325	-	(106)	219
Building Fund	1,550	-	-	1,550
Zakat and Fitrah	-	2,618	(2,618)	-
	<u>1,875</u>	<u>2,618</u>	<u>(2,724)</u>	<u>1,769</u>

The School Visits Fund totalling £325 are specifically for the purpose of funding visits to Worthing Masjid by local schools and youth organisations. During the year the sum of £106 was utilised to subsidise such visits.

The Building Fund totalling £1,550 were received with a restriction imposed by the donor that these monies should only be used for any future building projects.

Zakat and Fitrah funds are a form of specific charitable giving regulated in accordance with the tenets of the Holy Quran, to be solely used for the relief of poverty and financial hardship of Muslims wherever they may be.

WORTHING ISLAMIC SOCIAL AND WELFARE SOCIETY
REGISTERED CHARITY NUMBER: 294050

NOTES TO THE ACCOUNTS - 31 MARCH 2015

9. EMPLOYEES

Number of employees

The average monthly number of employees during the year was 3.0 (2014: 2.5).

Employment costs

	<u>2015</u>	<u>2014</u>
	<u>£</u>	<u>£</u>
Salaries	23,149	24,186
National insurance	-	787
	<u>23,149</u>	<u>24,973</u>

There were no employees whose annual emoluments were £60,000 or more.

10. TRUSTEES

None of the trustees (or any persons connected with them) received any remuneration during the year and none of them were reimbursed any expenses.