

# al-mīzān

charitable trust

## **Annual Report & Accounts 2011-2012**

**2 Burlington Gardens, London, W3 6BA**  
**Registered Charity No. 1135752 & Registered Company No. 7228603**

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## Legal Information

Al-Mizan Charitable Trust is governed by a Memorandum & Articles of Association, which was adopted on 1 January 2010. The organisation was incorporated on 20 April 2010 and registered with the Charity Commission on 29 April 2010.

The organisation's objects are charitable and are outlined in its governing document as follows:

*“The provision of goods, services and grants of money for any charitable purpose or purposes connected with or relating to the advancement of education, the relief of poverty, need or hardship, the preservation of health and other purposes which are charitable according to the laws of England and Wales, among the peoples of the united kingdom mainly but not exclusively.”*

The Trustees of the Charity are also Directors of the Company. They are legally responsible for the organisation, and govern its strategic direction.

## Board of Advisors

Dr Robina Shah	Various Directorships of NHS Trusts (North-West England)
Mr Roger Chester	Head of Finance, Lion Heart Benevolent Fund
Imam Sikander Pathan	Muslim Chaplain, Feltham Young Offenders Institute
Dr Chris Hewer	Lecturer in Muslim-Christian Relations
Dr Judith Pfeiffer	Professor in Islamic History, University of Oxford

## Board of Trustees

Ali Orr	Chair	
Afshaan Hena	Secretary	(Appointed October 2011)
Amir Rizwan	Treasurer	(Appointed October 2011)
Rukaiya Jeraj	Founding Trustee	
Syed Mohammed Musa Naqvi	Founding Trustee	
Habib Dato	Founding Trustee	(Resigned July 2011)
Sanjana Deen	Trustee	
Karim Farrag	Trustee	
Sonia Malik	Trustee	
Fatema Zehra Bandali	Trustee	
Sarfaraz Hussain	Trustee	(Appointed July 2011)
Mohammed Ellis-Francis	Trustee	(Resigned July 2011)
Nabeel Rauf	Trustee	(Resigned July 2011)
Ahmed Moinie	Trustee	(Resigned July 2011)
Adela Suliman	Trustee	(Resigned July 2011)

## Management Committee

Mohammed Sadiq Mamdani	Founder & Director
Mohamed Mishal Mohamed	Deputy Director
Elham Choaie	Senior Grants Officer
Abbas Dhalla	Finance Officer
Ali Khimji	Marketing & Outreach Officer

## Report from the Chair

1.6 million children in the UK live in severe poverty. Yet the notion of poverty in a welfare state and one of the world's most wealthy countries will always be controversial. Can we compare the 'poverty' of children in the UK with the 'poverty' of children in developing countries who live on less than a dollar a day? Such comparisons will always be meaningless, without taking into account the vast difference in cultures and communities across the globe.

Regardless of these idiosyncrasies, the phenomenal comparisons demonstrate some similarities. Do children in the UK go hungry as do children in the developing world? Unfortunately, and to the angst of ardent politicians who defend welfare cuts, the answer is firmly 'yes'. But hunger alone can never be a true reflection of poverty. Food and shelter are a human right. Poverty is far more.

At Al-Mizan Charitable Trust we recognise that in challenging poverty, we must confront the multitude of factors which inhibit an individual from sustaining (not just maintaining) a dignified existence and positively engaging in the community. Poverty includes all those obstacles which deny individuals and families basic opportunities to live and be part of society.

This year, the Board of Trustees approved an amended Grants Policy for our flagship funding programme, the General Welfare Fund. In keeping with the Trust's ethos for universal access, we have sought to consider individual 'need' in its broadest sense, rather than limiting our support or allocated budgets to a particular demographic profile or the specific circumstances of the applicant. For our core service, we pledge to support all and anyone in need.

The General Welfare Fund has built a strong portfolio of case-studies encompassing wide-ranging beneficiary groups and supporting multiple needs including basic subsistence, essential household items and vocational training. By making small investments in individuals, families and communities, we seek to challenge poverty at our doorstep.

The Al-Mizan Charitable Trust has set in motion a unique initiative from within the British Muslim community, supporting the disadvantaged regardless of their faith or cultural background. It is this feature of the Trust that originally attracted me to its work, and which rallies the support of many of our Muslim donors and supporters from across the UK.

On behalf of the Trust and its beneficiaries, I am grateful to them all.

Ali Orr  
Chair of the Board of Trustees

## Report from the Director

The first half of the year focused heavily on infrastructure building: testing and piloting our approach to grant-making through extensive research and benchmarking, building and enhancing our funding processes and evaluating the impact of our grants and interest-free loans. With confidence in our funding model, the Trust embarked on its first marketing and fundraising drive in July 2011, coinciding with the Muslim month of Ramadan, in order to increase both capacity and access to our core service, the General Welfare Fund.

Despite the prevailing stereotypes of single-parents and the unemployed in a welfare state, the Trust received an overwhelmingly positive response to its mission, no less due to the challenging economic times, which has unveiled the true extent of poverty in our midst. With the support of the British Muslim community we have, over the course of the year, expanded our fundraising through a number of events and sponsorship activities that has substantially increased our revenue stream. We continue to focus heavily on regular monthly donations in order to allow us to set grant budgets across the financial year.

As the Trust has grown, and supported a wider pool of applicants, we have amended our grant-making processes to improve the experience of applicants as well as to ensure that there is a rigid framework of accountability. Our volunteer team is continually learning and developing, and we have intentionally placed greater emphasis on achieving small, but successful outcomes, rather than unsustainable growth. In September 2011, we launched an online application process, which is now the standard method of submitting an application to the General Welfare Fund. The virtual process has significantly improved our data collection and ensured that we are in a better position to process large numbers of applications swiftly and economically.

In the past year we have received 148 applications for support of which 90 were awarded with grants or interest-free loans, 38 were rejected and 20 applications were discontinued, normally because the applicant no longer needed the funds. With the vast majority of applications submitted in the last 6 months of the financial year, and the number of applications increasing every month, we will shortly face a situation where we will reject worthy applications, solely because we have depleted our available funds. Whilst the nature of our service makes such a scenario inevitable, we have planned extensively to deal with this emerging situation.

The coming year offers new opportunities and no doubt, many more challenges, but the successes of the past year place the Trust in a strong position to pursue growth and development.

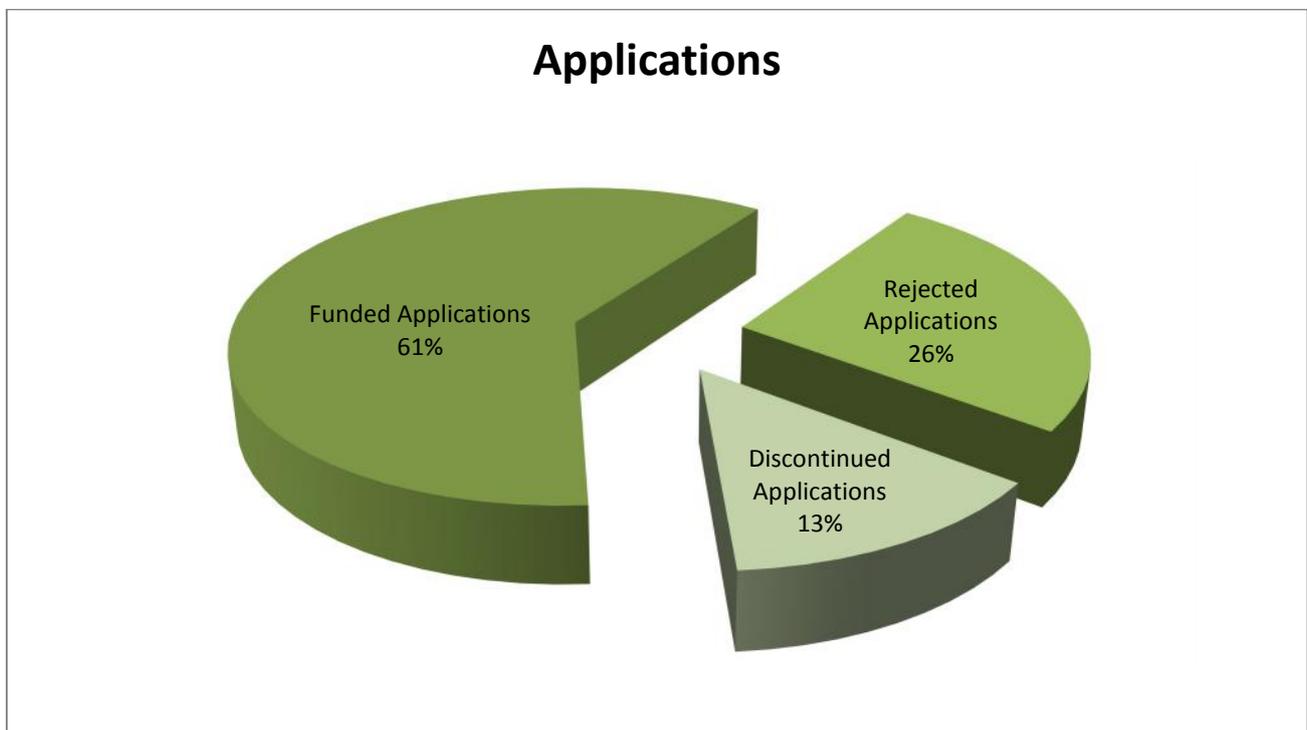
I would like to thank the Board of Trustees for the support and guidance, and the unwavering dedication of my small volunteer team for sharing in this noble mission.

Mohammed Sadiq Mamdani  
Founder & Director

# Grant-Making: A Quick Summary

## 1. Numbers of Applications

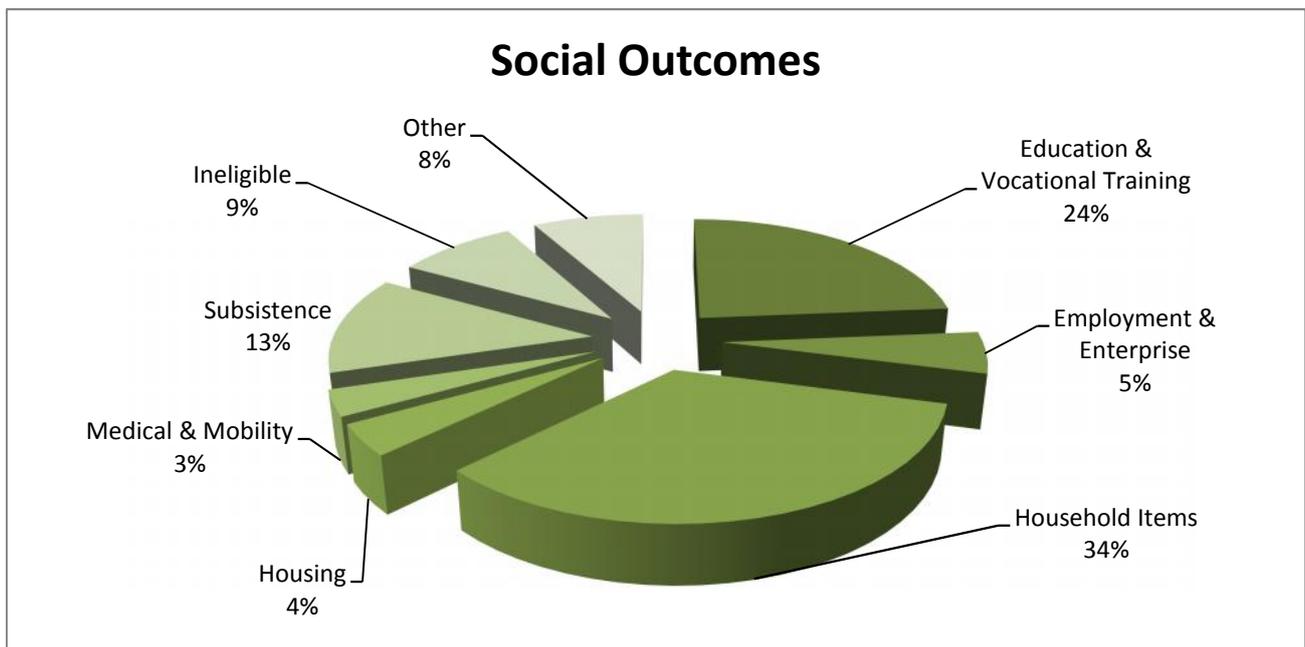
Category	Number	Percentage
Funded Applications	90	61%
Rejected Applications	38	26%
Discontinued Applications	20	13%
Total Number of Applications*	148	100%



\* Al-Mizan Charitable Trust formally accepted new applications from July 2011. This data represents 9 months of grant-making activity.

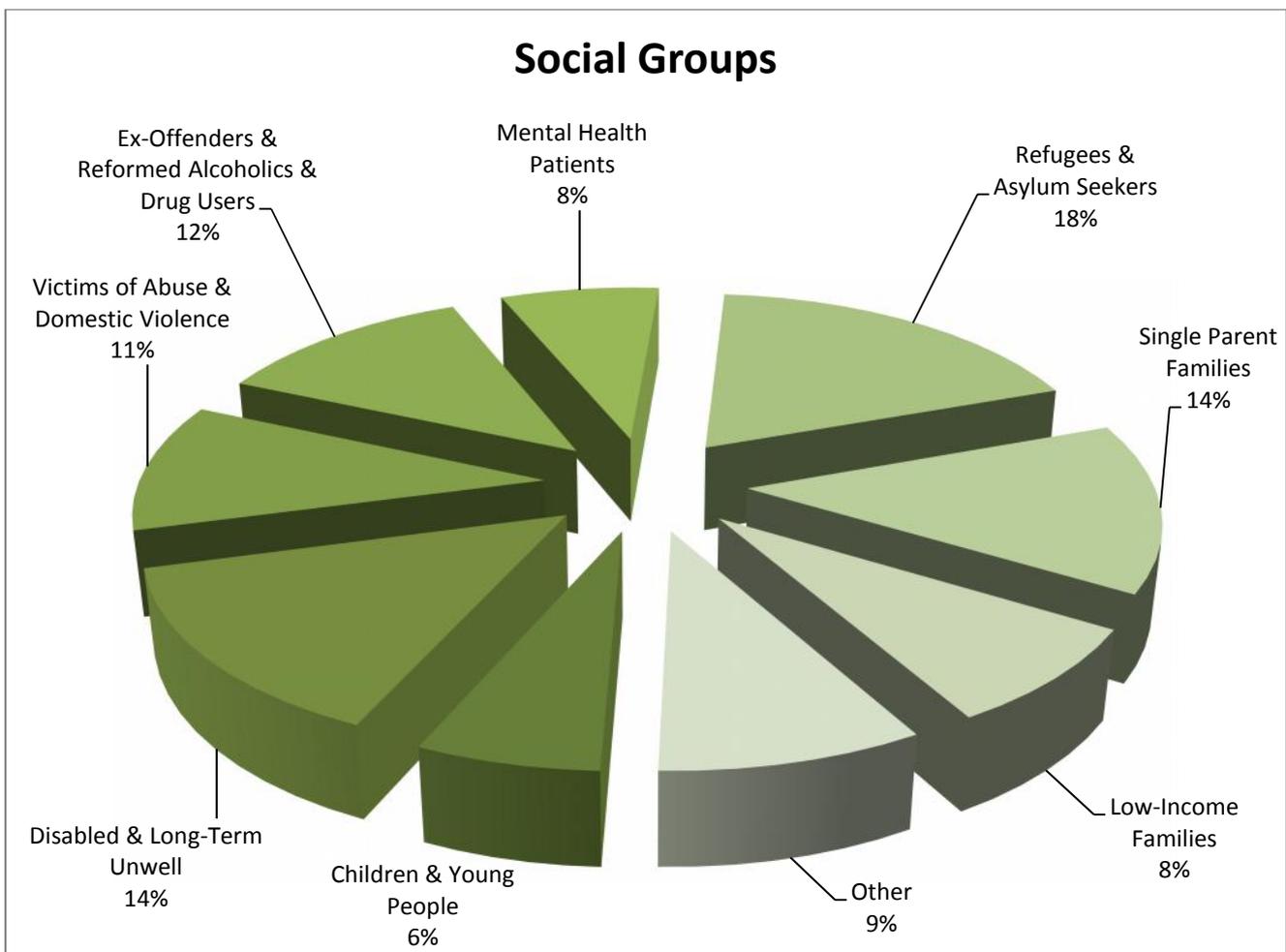
**2. Social Outcomes**

<b>Category</b>	<b>Number</b>	<b>Percentage</b>
Education & Vocational Training	35	24%
Employment & Enterprise	8	5%
Household Items	50	34%
Housing	6	4%
Medical & Mobility	5	3%
Subsistence	19	13%
Ineligible	13	9%
Other	12	8%
<b>Total</b>	<b>148</b>	<b>100%</b>



### 3. Social Groups

Category	Number	Percentage
Children & Young People	9	6%
Disabled & Long-Term Unwell	21	14%
Victims of Abuse & Domestic Violence	16	11%
Ex-Offenders & Reformed Alcoholics & Drug Users	18	12%
Mental Health Patients	11	8%
Refugees & Asylum Seekers	27	18%
Single Parent Families	21	14%
Low Income Families	12	8%
Other	13	9%
Total	148	100%



## Sample Case-Studies & Beneficiaries

### Domestic Violence

Aarti, 42 years, left her husband two years ago with her 12-year old son following several years of domestic violence. It was a courageous decision for Aarti, but it has been a difficult period in her life moving from one refuge to another, in constant fear that her husband was pursuing her. Although she has now been re-housed, she continues to battle against depression and has regular panic attacks.

She wrote to us saying, "I want you to please help me to buy house hold things. I don't have any flooring in my house. I don't have any curtains. We even don't have anything to sit in our house. This funding is very important for me and my son, as it will help us to start our lives back again after 2 years. We hope to change our house to home."

*The Grants Panel awarded Aarti a grant of £400 towards household items.*

### Children & Young People

William is 13 years old and one of six children. He has an older brother who has a brain tumour and is blind and a younger brother who is autistic. William has always cared for his siblings and is very helpful at home. His mum wrote to us saying, "he is dyslexic and has trouble concentrating in school and finds it very difficult to get out his thoughts onto paper, although he is very good at coming up with ideas in his head. He knows what he wants to say but can't get it down on paper. William has severe problems caused by constipation, which we are trying to address with diet and he is still wetting the bed every night."

Following a dyslexia assessment in school, his teacher recommended that William have access to a laptop to help him with school work and improve his literacy and numeracy skills at home. With only a part-time income, William's mum and dad are struggling to find the funds to help him with his dyslexia.

*The Grants Panel awarded William a grant of £300 towards a laptop.*

### Disability

Jade is 35 years old, and has suffered from Multiple Sclerosis since 1996. She is now severely disabled and her only movement is from the neck upwards. Jade is wheelchair bound and bed ridden.

Her brother wrote to us saying, "I have been told that Jade only has a matter of a few years to live. Jade has not had a holiday in 5 years, her clothes no longer fit her due to weight increase and she needs a bigger TV as her eyesight has severely deteriorated and a specialist voice activated phone as this is the only way she can communicate without help. Her fridge which holds all her medication, drinks and snacks is almost 15 years old needs replacing and although I have tried my best to financially support her, I am now struggling because of my own financial problems. Since Jade has such severe mobility

issues, I would like help in purchasing a suitable wheel-chair so that I can take her out into the garden and on short walks. The cost is almost £1,000 and I can only spare £500 at the moment."

*The Grants Panel awarded Jade a grant of £500 as a contribution towards the cost of a wheel-chair.*

### **Single Parents**

Husna, 36 years, is a single mother of two children who is HIV positive, and unlikely to survive the next year. She is very frail and on heavy medication. She sleeps in the living room as she does not have the strength to climb the stairs. With no family income, she lives with her children in sparse surroundings. Her community nurse applied to the Trust for £400 to purchase a new sofa for her to sleep in the living room, a small table for the family to eat together and a wardrobe for her son, who currently stores his clothes in black bags.

*The Grants Panel awarded Husna a grant of £400 towards household furniture.*

### **Education & Vocational Skills**

For a period of 15 years, Tony, 48 years has physically cared for and emotionally supported, his partner who suffers from depression and debilitating Raynaud arthritis. The couple have two sons, both of whom are now old enough to take care of themselves. As a result, Tony is keen to return to work and provide a better future for his family but without the pre-requisite skills and work experience he knows that he will find it difficult to find sustainable employment. After exploring his options with a local charity that supports family carers, he has decided to undertake a Level 3 course in Vehicle Body and Paint Operations, which costs £1,500.

*The Grants Panel awarded Tony a grant of £250 towards training on condition of match-funding for one or more other Trusts.*

### **Increasing Employability**

Latifa, 36 years, has been unemployed for several years and is struggling to find a job. She has decided to set up her own design company, printing original t-shirts which she plans to sell online. She applied to the Trust for funding towards a graphic design course and help to start up her own business.

*The Grants Panel awarded Latifa a grant of £250 towards a design course and an interest-free loan of £100 to purchase basic supplies for her new business initiative.*

### **Refugees & Asylum Seekers**

Basmalla, 27 years, is an asylum-seeker from Iraq. She suffers from Mixed Anxiety and Depressive Disorder. She also suffers from stomach problems that may be related to her mental health condition and has recently been told that she is unable to conceive a child naturally which has been an extra cause of distress.

Basmalla lives in accommodation provided by the National Asylum Support Service (NASS) with her husband and they receive £72.52 each week for both of them. She currently attends English classes from Monday to Friday. She and her husband find it very difficult to manage financially and often have to sacrifice basic items in order to meet ends meet. She applied to the Trust to purchase basic items such as a toaster, kettle and a Hoover for their accommodation.

*The Grants Panel awarded Basmalla a grant of £150 towards household items.*

### **Reformed Substance Users**

Timothy is 52 years old and has struggled with alcohol use since his father passed away last year. Since April 2011, he has been accessing substance misuse services and has made a real effort to turn his life around. His key worker confirmed that he has now been sober for 6 months and has regularly been attending the Job Centre to look for work, although this has proved difficult. Last week, Timothy was accepted to join the Upper Rooms scheme, which offers free driving lessons in return for voluntary work, delivering food for charities.

His key worker wrote to us saying, "We are requesting funding of £50 to enable Timothy to get a provisional driving license, without which he cannot join the Upper Rooms scheme. He is on an extremely limited income and simply cannot afford the £50 required to get a provisional license. Terry has been looking for work for months but needs to get some skills and experience in order to be successful in finding work. Getting his provisional license so he can be accepted on to the Upper Rooms scheme will really improve his confidence and sustain his rehabilitation."

*The Grants Panel awarded Timothy a grant of £50 towards a provisional driving licence.*

### **Homelessness**

Martha is 33 years old and has been homeless for 4 months. She was recently sectioned under the Mental Health Act for paranoid schizophrenia and has now been in hospital for 3 weeks without essential clothes or toiletries. Her mental health advocate wrote to us saying that Martha was in urgent need and in great distress as she was reliant on borrowing clothes and toiletries from other patients.

*The Grants Panel awarded Martha a grant of £100 towards essential clothing and toiletries.*

### **Excellence in Sports**

Johnny is 18 years old, and alongside his studies, he is a full-time carer for his disabled mum, Deborah. Deborah has twice endured the trauma of cancer in the last 3 years, leaving her with long-term disabilities including impaired vision and mobility issues. Although she worked all her life prior to her illness, Deborah is now dependent on welfare support. Throughout her ordeal, Johnny has been there for her, running the home and looking after his mum during her darkest moments. Despite his caring duties, Johnny achieved a triple distinction in his BTEC National Diploma in Sport and an A-grade in

Physical Education at A-Level. He is also a keen sportsman, and plays cricket at country level whilst volunteering as a sports coach for disabled children in the community.

His mum wrote to Al-Mizan Charitable Trust saying, "I don't want to hold Johnny back because of all of my problems...he is a good kid. I would like to apply for a grant to enable him to do a cricket coaching course so that he can teach disabled children the fun of cricket and earn some money for himself."

*The Grants Panel awarded Johnny a grant of £389 towards a cricket coaching course.*

### **Ex-Offenders**

Aaron, 21 years, is due to be released from prison after a sentence of 12 months for drug-dealing. Whilst in prison, he has completed several courses in painting and decorating and would like to work on a self-employed basis in the construction industry. He is determined to leave behind his old life and has made lots of plans to make sure he doesn't get into trouble again. Working is a central part of this plan, as he knows that earning a legitimate income will keep him away from the streets. He applied to the Trust for funding to purchase new tools on his release so that he can start looking for work and private jobs immediately.

*The Grants Panel awarded Aaron a grant of £250 towards painting and decorating tools.*

\* All names have been changed to preserve the anonymity of the beneficiary.

## Accounts

		<b>Restricted</b>	<b>Unrestricted</b>	<b>Total - 2012</b>	<b>Total - 2011</b>
<b>Income</b>	Interest	£0.00	£32.63	£32.63	£21.52
	Trading and Income Generation	£490.02	£1,521.77	£2,011.79	£1,676.40
	Voluntary Income	£22,357.16	£11,968.05	£34,055.21	£8,816.42
	<b>Total Income</b>	<b>£22,847.18</b>	<b>£13,252.45</b>	<b>£36,099.63</b>	£10,514.34
<b>Expenditure</b>	Administration	£0.00	£174.00	£174.00	£478.82
	Infrastructure & Development	£0.00	£0.00	£0.00	£2,213.34
	Fundraising	£387.52	£1,706.19	£2,093.71	£0.00
	Grants	£22,147.64	£0.00	£22,147.64	£6,679.14
	Subscriptions and Membership	£0.00	£220.00	£220.00	£195.00
	Training	£0.00	£39.00	£39.00	£921.00
	<b>Total Expense</b>	<b>£22,535.16</b>	<b>£2,139.19</b>	<b>£24,674.35</b>	£10,487.30
<b>Net Ordinary Income</b>		<b>£312.02</b>	<b>£11,113.26</b>	<b>£11,425.28</b>	£ 27.04
<b>Balance C/F</b>		<b>-£505.93</b>	<b>£532.97</b>	<b>£27.04</b>	£0.00
<b>TOTAL</b>		<b>-£193.91</b>	<b>£11,646.23</b>	<b>£11,452.32</b>	£27.04

# Acknowledgements

## **Organisations:**

Association of Charitable Foundations, Association of Charity Officers, Lion Heart Benevolent Fund, Family Action, Muslim Youth Helpline, Ansar Youth Project, EMEL Muslim Lifestyle Magazine, Look Ahead Housing & Care, JRS UK and Ulfa Aid.

## **Individuals & Volunteers:**

Abidali Alibhai, Zaydali Kesvani, Riyaz Dhalla, Ali Kanani, Mohammed Hashim, Mohammed Adam Mittib, Mohammed Jawad Kanani, Ali Hussain, Imran Mistry, Esmat Jeraj, Zahra Kanani, Irfan Mistry, Abbas Premji, Fatima Damani, Naseera Kassam, Yram Premjee, Mudassir Kadiri, Abdul Azim Hassan, Aamina Kurji, Mustafa Ramji, Ilyas Govani, Muhammad Iqbal Kassam, Muhamad Gulamhussein, Zainab Walji, Siddika Kassam, Muhaddisa Kassam, Fatima Rahim, Sabera Hashim, Zainab Hemani, Masuma Moledina, Fatema Moledina, Fatemah Ali, Huseinali Alidina, Ismat Hiridjee and Raza Alihassan.

## **Charity Cyclists:**

Mohammed Salim Kassam, Abbas Dhalla, Ali Bachoo, Imranali Khaki, Arif Govani, Murtaza Virani, Abbas Merali, Ali Walji, Sajjad Merali, AbdulHusain Manekia, Hasan Baig, Nadir Khawaja, Aitzaz Mirza, Musaddiq Gangji, Riaz Kaba, Sarfraz Jeraj, Ali-Asgar Dhamani, Alireza Dato, Hussein Hussein, Abbas Walji, Shaheed Hussain Walji, Ismail Keekeebhai, Ali Mawji, Ali Abbas Molu and Sulaiman Butt.