

al-mīzān

charitable trust

Annual Report 2013-2014

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 Trustees

Ali Orr	Chair	
Amina Shafi	Vice Chair	(Resigned 26 October 2013)
Afshaan Hena	Secretary	(Resigned 26 October 2013)
Amir Rizwan	Treasurer	
Rukaiya Jeraj	Founding Trustee	(Resigned 31 March 2014)
Syed Mohammed Musa Naqvi	Founding Trustee	
Sanjana Deen	Trustee	(Resigned 26 October 2013)
Karim Farrag	Trustee	
Fatema Zehra Bandali	Trustee	
Sarfaraz Hussain	Trustee	
Masuma Rahim	Trustee	

Management Committee

Mohammed Sadiq Mamdani	Founder & Director	
Mohamed Mishal Mohamed	Deputy Director	
Zahra Shirzad	Grants Officer	(Resigned 31 July 2013)
Abbas Dhalla	Finance Officer	
Ali Khimji	Project Manager	
Ali Jawad	Marketing Officer	(Appointed 1 September 2013)

Report from the Chair

The past year has seen some of the biggest changes to the welfare system for decades. In April 2013, the coalition government introduced the benefit cap, a restriction on annual benefit increases to 1%, the universal credit system and the infamous bedroom tax.

When all of these policies were announced, charities across the country cried out to say that these reforms would drive more people into poverty. The demand for our services over the past year has only re-affirmed that. In cutting the budget deficit, rather than opting for a more equal distribution of wealth by increasing opportunities for economic prosperity, the government has promoted a one-sided policy of cutting welfare payments.

Through our work, we see that everyone is at risk of falling into poverty. An elderly man may be diagnosed with cancer and cannot afford to put his heating on, because he now has to pay to travel to access specialist treatment. A father might lose his job and within a month be faced with little option but to go with his family to the food bank, because they cannot afford the weekly shop. A single mother who has fled from domestic violence may be placed in council housing with no washing machine, and now has to send her son to school in dirty clothing. The old adage that many of us are only a few paycheques away from homelessness could not be truer in modern day Britain.

Unfortunately, the myth that poverty is a life-choice or self-imposed because of idleness, continues to persist. The media are quick to perpetuate this through marginal examples, concluding that the suffering of disadvantaged people is a result of their own inaction. Regardless, benefit dependency is no longer, if it has ever been, a comfortable existence, and there is little impartial evidence to support this claim.

I am indebted to the many people who have supported Al-Mizan Charitable Trust over the past year and who have been able to see past the media and government's agenda of separating people into "strivers" and "skivers". You have been able to recognise the sheer reality that we now live in a country where families cannot afford to eat, have nowhere to sleep, and are constantly having to make difficult financial decisions.

On behalf of my fellow Trustees and the beneficiaries of the charity, I would like to extend my gratitude to our Director, Mohammed Mamdani, and his committed team, for their stewardship and dedication to this cause.

Ali Orr
Chair

Report from the Director

Three years ago, Al-Mizan Charitable Trust embarked on an ambitious vision to support disadvantaged people and deprived communities across the UK, regardless of their faith or cultural background. I am pleased to announce that during this past year, Al-Mizan Charitable Trust has undergone a period of expansion, where we have continued to provide support to worthy beneficiaries across the UK.

The work of the Trust revolves around the General Welfare Fund, which provides small grants and interest-free loans up to £500 for a specific purpose. Our grant-making priorities have remained broad and we have responded to the particular needs of our beneficiaries, whether it be funding an educational course to provide someone with the skills to access employment, or household items for underprivileged families who simply cannot afford to purchase them. This year, the General Welfare Fund has supported 168 deprived families across the UK, a 25% increase on the previous year. The largest proportion of funded applications paid for household items and we have also responded to growing demand for assistance with subsistence costs. This shift in our work is a clear consequence of the welfare reforms that target the most vulnerable people in our society. Whether Britain can be called a “welfare state” when one million people are forced to visit a food bank is an issue to be debated.

In addition to the General Welfare Fund, we launched a number of seasonal campaigns to highlight the issues that particular vulnerable groups face. Our annual Ramadan campaign continues to focus on food poverty, by providing food parcels to low-income families across the UK, through a network of grassroots charities. During winter, when over 20,000 elderly people die because of the cold weather, we distributed Winter Warmer Packs in London and Birmingham, which contained emergency food for when it snows, supplies to keep warm, and toiletries to keep well. In preparation for Mother’s Day, we focused our efforts in raising awareness of the challenges facing new mothers and their babies, who receive limited or no maternity support. The ensuing appeal raised £6,000 for 100 Mother & Baby Kits, which contain nappies, toiletries and clothing and will be distributed over the coming few months.

Food poverty has dominated our headlines over the last year, and with an increasing number of applicants applying for food vouchers, the Trust formalised its partnership with the Beta Charitable Trust, Battlers Well Foundation, My-Community UK and the Islamic Unity Society to set up a food bank in the London Borough of Brent. Sufra NW London, which launched its service in October 2013 has made a huge impact in its short history, providing emergency food aid to 3,483 people. The Trust remains committed to replicating similar models that meeting pressing local needs by investing in future partnerships to deliver sustainable programmes bringing long-term change to hard-pressed communities.

As part of our fundraising and outreach strategy to build our supporter base across the UK, we held fundraising dinners in London, Birmingham and Manchester, with 450 guests in attendance across the three events. Imran Yusuf, Shaista Aziz and Saif Adam provided entertainment at our events. The Trust released a short film about our work, titled ‘Tackling Poverty in the UK’, which featured interviews with three of our beneficiaries, so that our supporters could better understand the impact

of their donations on the lives of impoverished people in the UK. We also published a short booklet, titled 'Making Sense of Poverty in the UK', which explored why particular groups were susceptible to falling into poverty and some of the long-term effects of inequality and disadvantage in the UK.

Although the majority of our donors and volunteers come from the British Muslim community, over three-quarters of our beneficiaries subscribe to a faith other than Islam or no faith at all. As a charity for the public good, we remain committed to supporting anyone who falls on hard times.

I am very grateful to all our supporters, who make this possible.

Mohammed Sadiq Mamdani
Founder & Director

Charitable Activities

General Welfare Fund *(168 Families/387 People Supported)*

The vast proportion of our annual budget continues to fund our grant-making to vulnerable individuals in financial hardship. The online application system ensures that all applications received are correctly completed and include all the information we require to make a full assessment of each case. All applicants who approach us directly will undergo a formal interview, followed by reference and security checks, before payment is issued in-kind. For applications received via trusted referral agencies, we carry out similar security checks. To facilitate quick disbursement of the grant, we have introduced direct payments to referral agencies, where appropriate.

A full breakdown and analysis of our grant-making can be found on the following pages.

Campaigns *(900 Families/1,632 People Supported)*

As part of our commitment to promote greater understanding of poverty in local communities, the Trust organised a series of seasonal campaigns combining awareness raising through social media and hands-on community activism. These include:

Ramadan Food Parcels

During Ramadan, the Muslim month of fasting, Al-Mizan Charitable Trust launched a £20,000 appeal to distribute food parcels to poor and low-income families across the UK living in food poverty. Each parcel contained non-perishable food items to the value of £40 including staples such as pasta, rice and lentils, tinned fruit and vegetables, tea and coffee, cereals and snacks. Over 100 volunteers took part in packing the food parcels, which were distributed in partnership with 17 grassroots charities.

Winter Warmer Packs

During the cold winter months, Al-Mizan Charitable Trust provided 300 Winter Warmer Packs to vulnerable and isolated elderly people across the UK. Each pack, costing £50, included warm clothing, a blanket, emergency food items, and toiletries, to ensure that elderly people were kept alive and well. Over 50 volunteers took part in packing the Winter Warmer Packs.

Mother & Baby Kits

To coincide with Mother's Day, Al-Mizan Charitable Trust launched a £6,000 appeal for 100 Mother & Baby Kits, which are for new mothers who are struggling to purchase essential baby items. Each pack is worth £60 and contains nappies, clothing and toiletries. The 100 Mother & Baby Kits will be distributed during the next financial year.

We are grateful to the Beta Charitable Trust for supporting all our Campaigns.

Food Bank – Sufra NW London

This year, Al-Mizan Charitable Trust launched Sufra NW London, a local food bank that serves the London Boroughs of Brent, Harrow and Ealing, in partnership with Beta Charitable Trust, My Community-UK, Battlers Well Foundation and Islamic Unity Society. The Trust has nominated two individuals to represent the organisation on the Board of Trustees of Sufra NW London.

The five partner organisations committed an annual investment of £35,000 for a three-year period (of which Al-Mizan Charitable Trust provided £10,000 for the first year) to establish a food bank service that not only provided food aid, but also an array of subsidiary services that contend with individual experiences of poverty. This model of service delivery recognises that food banks provide an opportunity to reach vulnerable people, who may have little or no engagement with statutory or voluntary sector organisations, but present themselves at the food bank in crisis.

Sufra NW London began distributing emergency food aid in October 2013. In the six months between then and the end of the financial year, the food bank issued 883 food parcels, supporting 3,483 people. Almost a quarter of guests (23.7%) stated that the main reason for accessing the food bank was due to disruptions in the benefit payments. In contrast, 27.3% of guests were from working families who could not afford the cost of living, despite being in employment.

Grant-Making: A Quick Summary

The General Welfare Fund is the core charitable activity of Al-Mizan Charitable Trust. Alongside the statistical data provided overleaf, we present the following summary points, demonstrating our grant-making programme in practice.

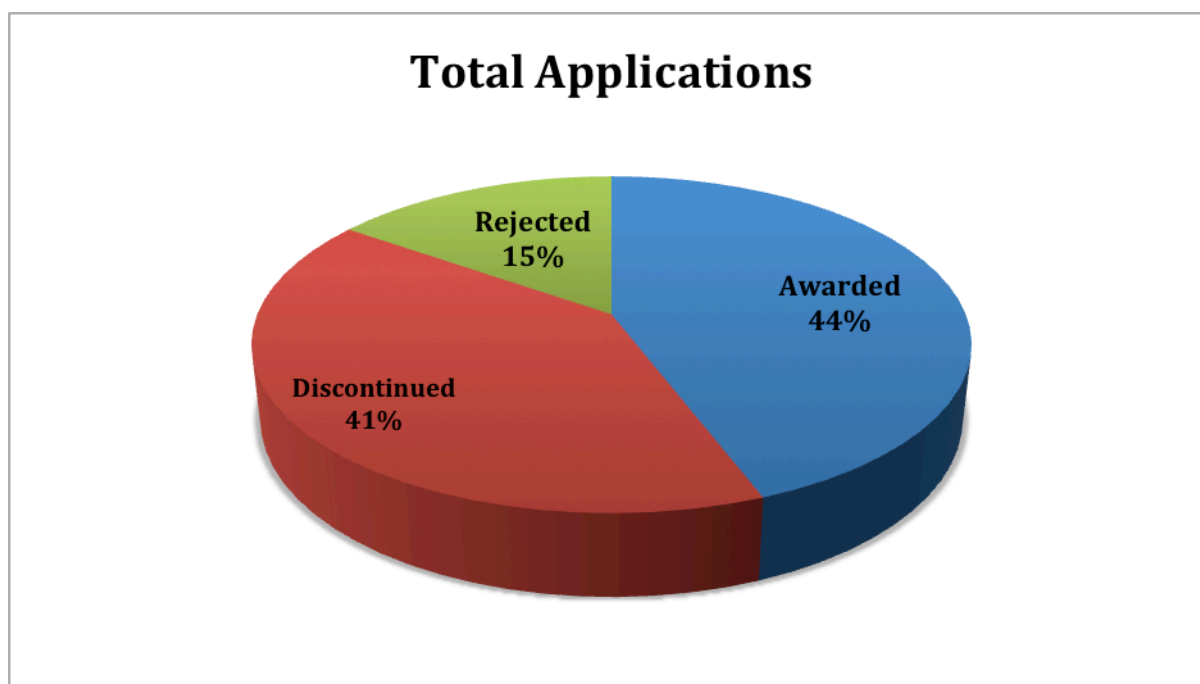
In comparison with last year, there has been a 68.1% increase in the number of applications.

- The size of grants ranged from £33.75 to £500, with the average grant size of £232.31.
- The General Welfare Fund continues to support wide-ranging beneficiaries from all social groups. The top social groups represented were the Disabled/Terminally Ill, Single Parents and Children & Young People. In comparison to last year, the Trust has improved on the number of people with a history of substance abuse accessing the Fund.
- The largest proportion of funded applications paid for household items and white goods (42.3%), followed by subsistence costs (18.5%). Access to education, skills and career development accounted for a quarter of funded applications. The increase in demand for household items and subsistence costs can be attributed to the welfare reforms implemented during this year.
- The number of funded applications in each social category broadly reflects the actual amount of money spent. Funded applications providing education and vocational training represented 17.3% of total applications and 21.1% of the General Welfare Fund budget.
- Almost half of applicants (48.8%) were from White British and White Other backgrounds. The ethnic minority group with the largest number of applications was Black African background (23.8%).
- There has been a significant increase in number of applicants that described themselves as Christian (47.0%). This was followed by those of no faith (25.0%) and Muslims (23.2%). Although the Trust is mostly funded by the British Muslim community, three-quarters of applications were received from applicants who described their faith as other than Islam. The Trust, remains committed to ensuring that we are supporting all people, regardless of faith, and that each application is solely assessed based on need.

Grant-Making: Statistics

1. Total Applications

	2013-2014		2012-2013	
Category	Number	Percentage	Number	Percentage
Funded Applications	168	44.2%	135	59.7%
Rejected Applications	58	15.3%	36	15.9%
Discontinued Applications	154	40.5%	55	24.3%
Total Number of Applications	380	100%	226	100%



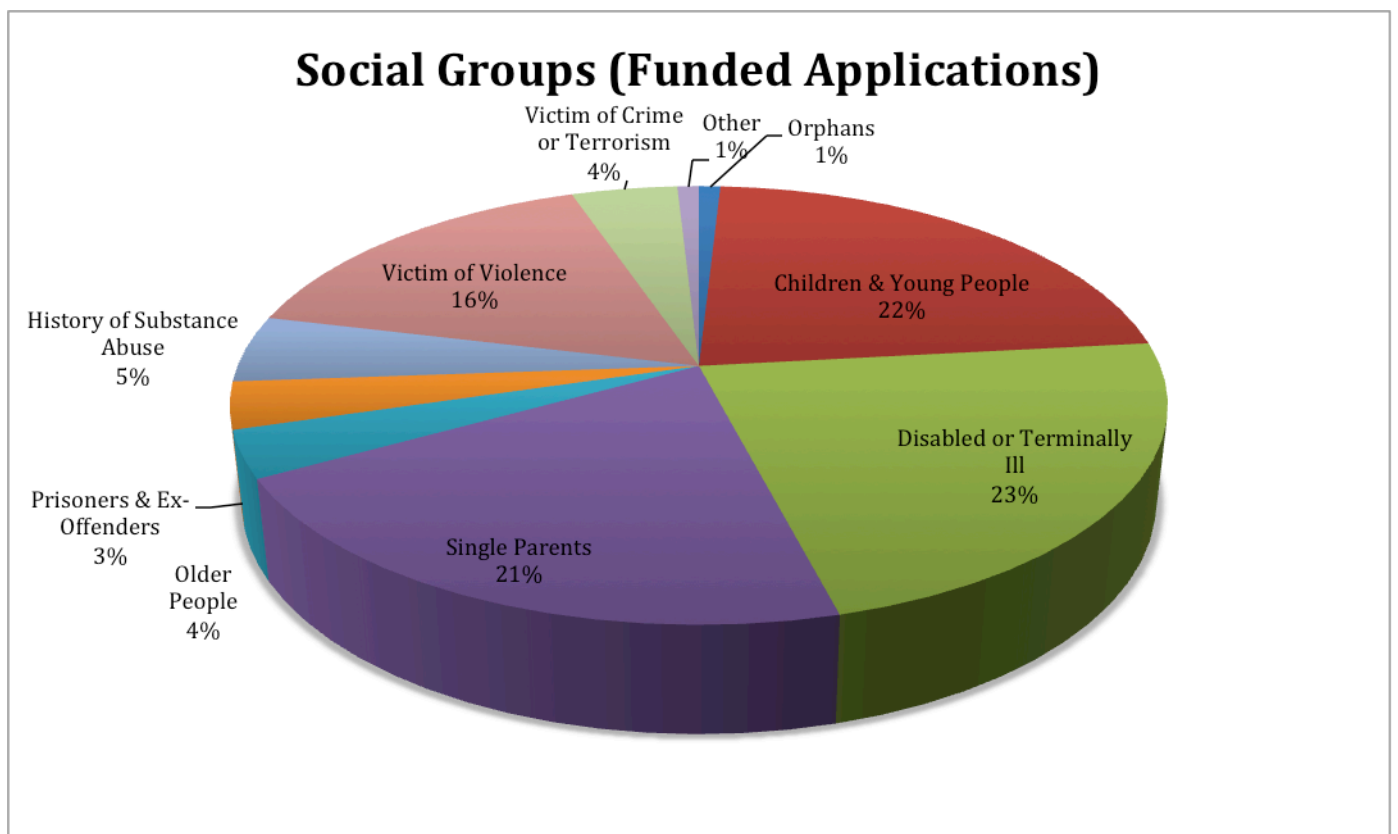
2. Grant/Loan Size

Smallest Grant	Largest Grant	Average Grant
£33.75	£500.00	£232.31

3. Social Groups

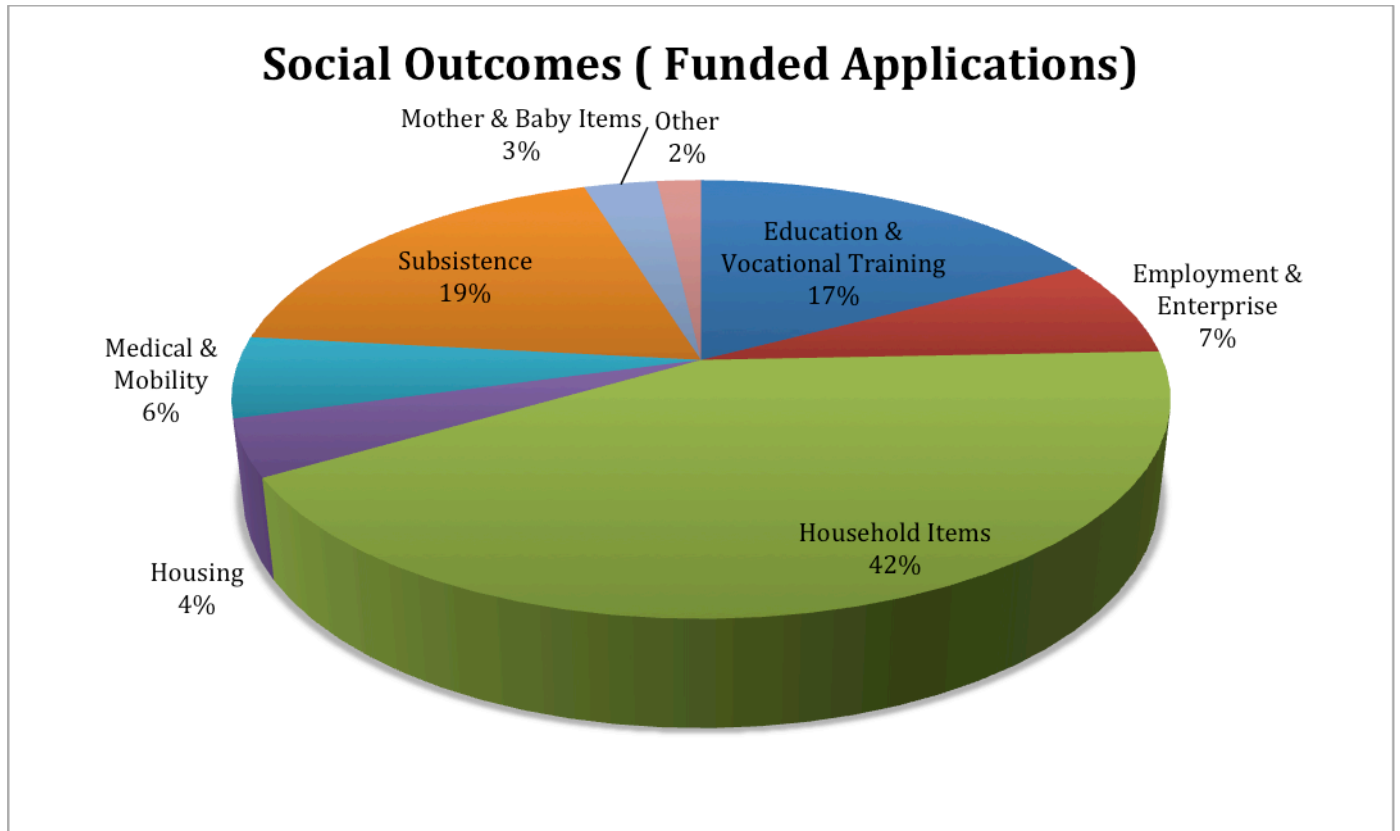
Category	All Applications		Funded Applications	
	Number	Percentage	Number	Percentage
Orphans	11	2.9%	3	1.8%
Children & Young People	152	40.0%	77	45.8%
Disabled or Terminally Ill	156	41.1%	78	46.4%
Single Parents	151	39.7%	72	42.9%
Older People	21	5.5%	12	7.1%
Prisoners & Ex-Offenders	28	7.4%	12	7.1%
History of Substance Abuse	32	8.4%	17	10.1%
Victim of Violence	110	28.9%	55	32.7%
Victim of Crime or Terrorism	35	9.2%	15	8.9%
Other	5	1.3%	3	1.8%

Please note: Most beneficiaries will fit into multiple social groups



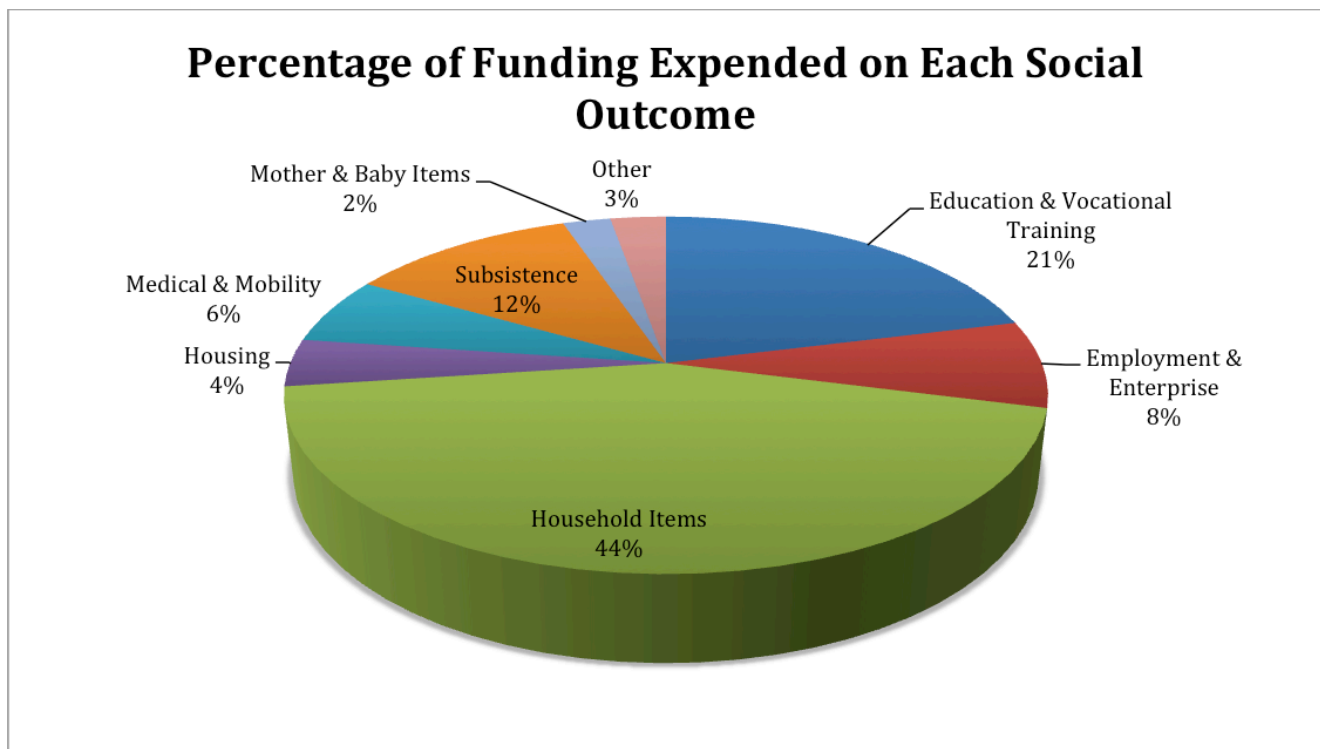
4. Social Outcomes

Category	All Applications		Funded Applications	
	Number	Percentage	Number	Percentage
Education & Vocational Training	68	17.9%	29	17.3%
Employment & Enterprise	31	8.2%	12	7.1%
Household Items	148	38.9%	71	42.3%
Housing	20	5.3%	7	4.2%
Medical & Mobility	18	4.7%	10	6.0%
Subsistence	60	15.8%	31	18.5%
Mother & Baby Items	12	3.2%	5	3.0%
Other	23	6.1%	3	1.8%
Total	380	100%	168	100%



5. Expenditure vs. Social Outcomes

Social Outcome	Funded Applications		Funding Proportions	
	Number of Applications	Percentage of Total Applications	Amount Expended per Social Outcome	Percentage of Funding Expended on Each Social Outcome
Education & Vocational Training	29	17.3%	£8,237.58	21.1%
Employment & Enterprise	12	7.1%	£3,076.76	7.9%
Household Items	71	42.3%	£17,134.53	43.9%
Housing	7	4.2%	£1,690.17	4.3%
Medical & Mobility	10	6.0%	£2,363.93	6.1%
Subsistence	31	18.5%	£4,494.35	11.5%
Mother & Baby Items	5	3.0%	£925.93	2.4%
Other	3	1.8%	£1,105.00	2.8%
Total	168	100%	£39,028.25	100%



6. Demography of Funded Applications

Ethnicity	Number of Applications	Percentage of Applications
Asian – Bangladeshi	2	1.2%
Asian – Indian	5	3.0%
Asian – Pakistani	4	2.4%
Asian Other	15	8.9%
Black – African	40	23.8%
Black – Caribbean	5	3.0%
Black Other	4	2.4%
Mixed – Black & White	7	4.2%
Mixed Other	4	2.4%
White – British	69	41.1%
White Other	13	7.7%
Total	168	100%

Faith	Number of Applications	Percentage of Applications
Buddhism	6	3.6%
Christianity	79	47.0%
Hinduism	0	0%
Islam	39	23.2%
Judaism	0	0%
Sikhism	2	1.2%
Other Faith	0	0%
No Faith	42	25.0%
Total	168	100%

Sample Case-Studies & Beneficiaries

Asylum Seekers

Samuel is a 22-year-old Pakistani Christian that fled his home with his mother and two younger siblings after his community came under persecution from Muslims. They were housed in Manchester and were appealing against a Home Office decision on asylum. He and his mother are not allowed to work and have no recourse to public funds, but they have become very active in the local community by volunteering at the church. Samuel's mother also cooks meals for the local breakfast club, food bank and women's group.

Samuel had started training as a plumber in Pakistan and was keen to continue his education here, so that he could begin working as soon as he received asylum. He had enrolled at the local college, but they were unable to provide a bus pass or tools for the course.

The Grants Panel awarded Samuel a grant of £200 towards a bus pass and plumbing tools.

Mother & Baby

Maria is 35 years old and came to the UK from Nigeria in 2004. The person that helped her come to the UK then stole her passport and forced her to work as a prostitute. Maria managed to escape after two years and entered into a relationship with a man, who turned out to be extremely abusive. On one occasion, she called the police following an assault, but they arrested Maria because she did not have any official documents.

In 2009, Maria had a miscarriage, which was caused by the abusive behaviour of her partner. When she became pregnant again in 2013, she was determined to save the life of her unborn baby and escaped her partner. She found support at a women's refuge, but they were only able to provide her with accommodation, because they did not have sufficient resources.

The Grants Panel awarded Maria a grant of £220 towards baby items.

Domestic Violence

In 2012, Carol found out that her husband was having an affair. When she confronted him and told him that the marriage was over, he became violent and aggressive, and refused to let Carol and their six-year-old son move out. Carol was forced to leave her job behind and flee the area with her son.

When Carol approached us for support, she was afraid to put her heating on during the cold winter months, because she was unsure if she could afford it. She was suffering from stress, anxiety and depression and had received support from her local Citizens Advice Bureau. Carol was keen to start work again, so that she could provide for her son.

The Grants Panel awarded Carol a grant of £300 towards food and clothing for her son.

Education & Vocational Training

Ben is an 18-year-old in full-time education and has grown up caring for his mother, who suffers from a range of mental health conditions, including bipolar disorder, paranoia and post-traumatic stress disorder. He had been sleeping on the floor on an old mattress and most of his clothes were torn, because he had grown out of them. Ben had ambitions of going to university and starting his own business, but he did not have enough money to purchase textbooks, stationery or notepads.

The Grants Panel awarded Ben a grant of £400 towards a bed, clothing and college equipment.

Ex-Offenders

Shireen had just been released from prison after serving a two-year sentence for robbery and possession of a firearm. Her partner had coerced her into committing the crime and she had suffered abuse from her family throughout her life, who were all involved in criminal activities.

When Shireen approached us, she was being supported by a housing project that re-unites mothers with their children after release from prison. They had been impressed by her progress and she had fulfilled all of the conditions of her probation. Shireen's children were doing well in school and she was volunteering with an organisation to help her develop the skills to get a full-time job. She had been provided with independent accommodation, which was unfurnished.

The Grants Panel awarded Shireen a grant of £350 towards household items.

Access to Employment

Laura is a 21-year-old single parent with a two-year-old son. She dropped out of college when she became pregnant and had been unable to work or go back to college since then. Her son was starting nursery soon and Laura was keen to undertake a PA & Secretarial Diploma course, so that she did not have to rely on benefits and could build a more stable life for herself and her son.

The Grants Panel awarded Laura a grant of £300 towards the course.

Long-Term Illness

Roger had been raising his two grandchildren since they were young. His daughter was serving a prison sentence and Roger had obtained a residence order to become a legal guardian of them. He suffers from various chronic illnesses, including emphysema, kidney disease, arthritis and angina, and receives three home visits each week from the local nursing team for oxygen and nebulisers. Roger's oldest grandson had recently been diagnosed with ADHD and had been referred to a child psychologist for self-harm. Roger's fridge-freezer had broken down and he was reliant on tinned foods to feed his grandchildren.

The Grants Panel awarded Roger a grant of £200 towards a fridge-freezer.

Acknowledgements

With thanks to the following organisations for their support over the last year:

Age Concern Birmingham

Age UK Birmingham

Age UK Brent

Age UK Merton

Ahmed Ali Petkar Foundation

Al-Mahdi Institute

Al-Manar Muslim Cultural & Heritage Centre

Ansar Youth Project

ASHA

ASIRT

Association of Charitable Foundations

Association of Charity Organisations

Balham Mosque & Tooting Islamic Centre

Battlers Well Foundation

Beta Charitable Trust

Booth Centre

British Red Cross

Clark & Deen Accountants

Community Links Trust

DASAC

East London Mosque

Ed-bus

FAST London UK

Freedom from Torture

Irish Community Care

Islamic Unity Society

JRS UK

Look Ahead Housing & Care

MRCF

My Community UK

Pharmaco

St Bride's Church

Stockwell Good Neighbours

The Salaam Centre

Trident Reach the People Charity

Waterloo Action Centre

Webintrix