

# al-mīzān

charitable trust

## **Annual Report & Accounts 2010-2011**

**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 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
Fatema Zehra Bandali	Secretary
Nabeel Rauf	Treasurer
Rukaiya Jeraj	Founding Trustee
Habib Dattoo	Founding Trustee
Syed Mohammed Musa Naqvi	Founding Trustee
Mohammed Ellis-Francis	
Karim Farrag	
Ahmed Moinie	
Sanjana Deen	
Sonia Malik	
Shafiq Aslam	(Resigned on July 2010)
Adela Suliman	

## 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

Al-Mizan Charitable Trust was founded in January 2010 as the first Muslim Charitable Trust in the UK which makes grants to individuals across cultural and religious boundaries. Since May 2010 I have had the privilege and responsibility of leading the nascent organisation and chairing the Board of Trustees. A privilege to have the opportunity work to advance the cause of social justice in the UK; but also a responsibility, for the need among those affected by poverty is real, it is clear and it is growing.

Whilst the UK's welfare and benefits system sustains those living at the margins of society, our grants *empower* individuals and families to break through the multiple barriers which perpetuate the cycle of poverty. Aside from food and shelter, we believe that people need to access the skills and opportunities which allow them to maintain a dignified existence above the poverty line and positively engage in the community. We seek in particular to support those who are affected by illness and disability or have suffered bereavement, domestic violence or abuse. The financial assistance we provide covers subsistence, specialist medical treatment and essential social services, as well as access to vocational skills, personal development and employment.

Our aims and objectives are clear:

1. To promote and campaign for social justice, in all its forms, across the UK;
2. To deliver a fair and accountable system of grant-giving, based on individual need and circumstances;
3. To respond effectively to changing social, economic and political trends in the UK by directing funds towards the most deprived individuals and, where appropriate, with creativity and innovation;
4. To adhere to all recognised good practice models and quality standard measures;
5. To develop a culture of sustainable and responsible charitable giving, ensuring the rights of both the donor and the beneficiary.

In drawing on the generosity of Muslim communities in the UK and their traditions of charitable giving, and through demonstrating their empathy and concern for fellow citizens irrespective of faith or culture, we also hope that over time the work of the Trust will contribute to strengthening community relations.

This first year has undoubtedly presented many challenges, and our strategy has been to focus on establishing a firm foundation from which to build in future years. This foundation embraces good governance, robust processes and financial sustainability, and to this end I believe we have made great strides.

Through the tireless hard work and dedication of our founder, Mohammed Sadiq Mamdani, and his voluntary management team, we now have in place agreed grants policies and processes, an online application system integrated into the website, and a five year strategy for raising funds.

Of equal importance has been the work to develop our trading arm [HR services, consultancy and a corporate training programme] which will ensure that we are able to adhere to the central principle that no donation is used to cover any administrative cost.

At the heart of successful charity is good governance. Our Board of Trustees is composed of individuals with a wide range of skills and attributes, but in order to maintain the balance of skills we have set out a system of Board rotation which ensures that we keep our skills base up to date. We have also put in place a series of subcommittees with clear terms of reference and reporting structures in to the Board. The appointment of a Board of Advisors will ensure that we have a sounding board of eminent individuals from across the sector.

Finally, we are grateful for the generous assistance provided by partner trusts, in particular Family Action who have been instrumental in helping u to shape our grants policies and processes.

Ali Orr

Chair of the Board of Trustees

## Report from the Director

The last two decades have marked a major transformation in the workings of the third sector in the UK, as socially-conscious entrepreneurs have sought to apply innovation and new learning to the strategic design, management and delivery of charitable activities. Sustainability is the buzzword in an economic climate of austerity where resources are numbered and corporate models demand a more long-term approach to challenging need in its many forms.

Yet the contemporary requisite for a more sustainable approach to philanthropy lies much further in the past. Medieval Islam was characterised by a proliferation in charitable giving which often took the form of permanent endowments (*waqf*) to provide funding for humanitarian causes including medical care, education and welfare. The endowment normally comprised land or property designated for charitable purposes well beyond the lifetime of the benefactor, continually generating an income for good causes. It reflected the Islamic doctrine of sustainable charitable-giving (*sadaqa jāriya*) as a means of attaining reward and forgiveness after death. During the Crusades, Europeans visiting the Muslim lands were impressed by the many endowment trusts, and this model was quickly adopted by the wealthy, with its own special status enshrined in charity law.

Al-Mizan Charitable Trust emerges from this rich history. Although a Muslim charity, our goal is to create a financial resource that can challenge disadvantage and deprivation at the grassroots of the community, without distinction of creed, culture or background. In our first year of operation, the

Management Committee has rightly focused its energy on capacity building and designing our first funding stream, the General Welfare Fund, which provides small grants and interest-free loans of up to £500 to individuals and families living in a condition of poverty. In May 2011, the Management Committee designed its inaugural Grant Policy for the General Welfare Fund, which prioritised key neglected social groups, such as young people failed by mainstream education, the mentally ill and disabled, isolated senior citizens and the victims of abuse, crime and terrorism. Whilst our funding inevitably supports basic subsistence, the Trust favours applications which offer tangible development opportunities for beneficiaries that break the cycle of poverty, which includes not only the unemployed, but also the many working poor.

Over the year, members of staff have attended training courses run by the Association of Charitable Foundations and the Association of Charity Officers, of which we are now affiliate members. By exploring different approaches to grant-giving, and in light of good-practice and the latest development in the grant-making sector, we have constructed a robust application and assessment process, which have now been benchmarked against procedures employed by established Trusts. These systems have undergone rigorous tests and pilots and this year we made 35 grant payments to beneficiaries across the UK.

Whilst fundraising has not been a major focus of our work this year, we have invested in creating a reputable infrastructure that is essential preparation for the official launch of Al-Mizan Charitable Trust in the coming year. As a charity reliant exclusively on the generosity of our donors, we are confident in our systems, which reach out to those most in need at the margins of society.

Launching any new enterprise, and no less a non-profit cause, is a challenging feat at the best of times. In times of scarcity, it can be daunting. I am truly grateful to my volunteer staff who have shown tremendous commitment to build the Trust over the last year, and the support and guidance of the Board has been crucial in making this possible. My staff and I look forward to a challenging year ahead as we officially launch our grant-giving programme to the community.

Mohammed Sadiq Mamdani  
Founder & Director

## Sample Case-Studies & Beneficiaries

### Mental Health

Adults with mental health problems are among the most excluded groups in society and they consistently identify stigma, discrimination and exclusion as major barriers to health, welfare and quality of life.

In comparison to people without mental health problems they are more likely to fall behind with bills, experience problems with daily living and have experienced a major life event such as bereavement.

Small grants can go some way towards improving people's immediate circumstances and surroundings and helping them to regain a sense of control in their lives.

**Jonathan** is 45 years old and lives in London. His support worker from a homeless project wrote:

"Jonathan has been diagnosed with borderline personality disorder. This has resulted in Jonathan having numerous stays in hospital due to suicide attempts and having to leave his full-time job.

Jonathan is currently on an intensive course of therapy and attends therapeutic services 3 days a week from 9am until 3pm. He is also prescribed medication from his GP for depression. Jonathan is currently trying to rebuild his life and one day hopes to return to work.

Jonathan has 2 sons who are very dear to him and he benefits greatly from seeing them at the weekend. Unfortunately Jonathan's financial situation means he is unable to provide his sons with a bed and at present he is unable to have them stay at his property. This may sound trivial however it is playing on Jonathan's mind and he is very conscious that he cannot adequately provide for his children. Further to this Jonathan's old bed is broken and he is unable to sleep on it and his bedroom and living room are in desperate need of decoration.

A grant would further contribute to the progress that Jonathan has made, and allow him further access to his children which would benefit him greatly."

*A grant of £250 was made for household needs.*

**Mrs Shah** is 40 years old and lives in London. Her support worker from Family Action wrote:

Mrs Shah is the carer for her husband. Mr Shah has mental ill health and is diagnosed with paranoid schizophrenia and psychosis. He is also known to the local Community Mental Health Team. The family are struggling very much financially due to depending on benefits for their daily living. The family consists of two parents and three children, two of whom are adults and in full time education and the youngest is 11 years old. Mrs Shah also suffers from depression due to her constant and enduring care role, which affects her daily living.

Mr Shah is mentally unstable and relies solely on his medication to help him get through the day, hence he stays at home all the time as he becomes panicky and confused when he goes out on his own. Therefore, Mrs Shah has to be with him at all times. Mrs Shah supervises and monitors him throughout the day and night so that he does not harm himself or anyone else. Mrs Shah

dedicates all her time to her husband and always remains concerned about his health and his life, which is also affecting her health and the stability of her family.

Mrs Shah is over worked and carries out all of the household chores and maintaining the family, she takes Mr Shah to all his appointments. The family are in desperate need of some household items to make their life a little easier and manageable.

Mrs Shah requires a cooker as the old one's oven does not work properly and the hobs do not work properly. It would benefit her immensely if she could receive some financial help so the family can have proper cooked meals.

The family urgently require the item and would be happy with whatever help they receive. They do not have enough financial resources to purchase this item.

Furthermore, this would also help the family to better their living conditions. It would improve the family standard of living. Hence I would like to stress the urgency of this matter considering the great stress to the family caused by the continuous worry of how they can afford to buy the basic necessities."

*A grant of £250 was made towards the cost of a cooker.*

## **Domestic Abuse**

Domestic abuse is happening every day, in every part of the UK. Every minute in the UK police receive a call from the public for assistance with domestic abuse. The results can be horrific; from loss of confidence or cuts and bruises to complete breakdowns and, in the worst cases, murder.

Many children who witness abuse demonstrate significant behavioural and/or emotional problems including anxiety and fears, sleep disruption, anger issues and problems at school.

To help them to safely leave abusive situations, victims and their families need sensitive and reliable resources and support; small grants can help in setting up new homes and in some instances, repair family homes after the perpetrator has left.

**Sarah** is 22 years old and lives in Sheffield. Her support worker, from a tenancy support scheme, wrote:

"Sarah moved to her current tenancy in May 2010 with her now ex-partner, her 4 year old son and 3 month old son. This was a fresh start for them, after suffering harassment and anti-social behaviour in their previous home.

Tragically, 2 days after they moved the baby died; a victim of Sudden Infant Death Syndrome. This was devastating for the family and Sarah's partner, already a heavy drinker and former user of crack cocaine and cannabis became, more reliant on these. Any money coming into the house, he used for alcohol and drugs with Sarah having to hide and ask her friends to hold on to her bankcard so he would not take money out of her account.

As his drinking and substance misuse increased, his behaviour became increasingly unreasonable and aggressive, blaming Sarah for the baby's death and taunting her for spending time with him after he died. He began to push Sarah around, which soon led to him assaulting her. The police eventually arrested him after a neighbour witnessed him punching and dragging Sarah into the house by her hair. He was charged with assaulting Sarah and his bail conditions



were not to reside with or contact Sarah. The police had attended Sarah's home on 9 previous occasions but Sarah was too afraid to press charges.

He did not keep to the conditions of his bail and returned to the house on a number of occasions smashing windows and damaging the door causing it to be replaced. As a private tenant Sarah has been liable to pay for the repairs to the damage caused. The last time he visited he managed to gain entry to the house causing considerable damage, breaking her cooker, fridge freezer, beds and destroying bedding and clothes.

By this time he had been in Court and received a suspended sentence but was subsequently arrested and is currently serving his sentence in prison.

Sarah is slowing rebuilding her life, her confidence and self-esteem. Both she and her son are receiving counselling to help them come to terms with the death of the baby and the violence inflicted on Sarah and witnessed by her son. They have been assessed as a priority to move and hopefully they will be able to move before her ex-partner is released from prison.

With the support of a local charity Sarah is concentrating on reducing the debts that accumulated whilst living with her ex-partners, setting up payment schemes with the utilities and TV license. We have been successful in applying for grants to replace her white goods but Sarah is still in need of replacement beds and bedding for herself and her son. Any grant you may award would be spent with support and supervision and would be greatly appreciated by Sarah."

*A grant of £150 was awarded and a recommendation that grant applications be submitted to Dibs for bedding and ButtleUK for the needs of the child.*

## **Respite**

**Elisha** is 25 years old and lives in south London with her baby daughter, Sue. Her support worker wrote

Elisha and Sue moved into refuge accommodation in 9<sup>th</sup> April 2011, having fled their home in north London the day before. Elisha met her ex-partner in 2009. She was working in her family's café in north London and they would see each other on the way to work. The relationship was fun at first, but the perpetrator soon started being rude and mean to Elisha, calling her names and accusing her of meeting other men. He began to hit her around her head and face and would punch her on her arms and legs, leaving bruises which Elisha would cover up and try to hide or explain away. Tensions soon started to mount between Elisha's family at work and her partner at home, leaving Elisha trapped in the middle. Elisha thought this would get better.

The perpetrator then started to threaten her family, saying that if they turned up at the door, he would kill them and so on. He made threatening phone calls to Elisha's father. Elisha became pregnant with Sue and applied for a flat in her own name. She was heavily pregnant towards Christmas 2010 and was afraid to go and visit flats in case he accused her of meeting other men. She was not allowed to have the curtains open at home during the day, as this obviously meant she was eyeing up strangers as they passed!" Making plans to see girlfriends or her parents became a huge issue. Receiving emails of texts was also an issue. She only just got away with going to work because the perpetrator liked to spend the money she brought in, although she did have to be home within a certain time frame after work to avoid "causing" a problem and then having to cope with it all evening.

Even while pregnant, the perpetrator would subject Elisha to violence. Once, he woke her up in the middle of the night with his hands around her throat. Elisha was very frightened. He began to sleep with a huge trophy knife nearby, measuring 20 inches in length. This he began to wave around when he was shouting at Elisha, saying that he would kill her, he'd kill the family, he'd kill anyone that came to the door and so on. By this stage, Elisha was a shadow of her former self, unable to do anything without recourse to what he would think about it, unable to access any support and heavily pregnant. One day the perpetrator held the knife to her pregnant belly and threatened her. He was losing his temper often and going further and further each time with the knife.

When Sue was born, she stayed in hospital for 10 days. On the day Elisha brought her home, the perpetrator slapped her in the face. Elisha realised things had not changed. She was not really allowed to breastfeed, as he was jealous. He hit Elisha in the face while she had the baby in her arms. The knife was still being waved around. As the weeks passed when Sue was a tiny baby, she was not allowed to meet Elisha's parents and the perpetrator would march about the flat talking about how he wouldn't allow anyone to get too close to Sue and so on.

Elisha was extremely traumatised by living with this onslaught for a good length of time. She had tried to leave before, but didn't know where to go and was too scared of what he might do if he found her. One day she called her father while the perpetrator was out at work and her father helped her flee. Elisha and Sue went to a hotel and stayed the night there. The following day they came to the refuge.

Since coming to the refuge Elisha has had a chance to wind down. She is able to parent her daughter and both are flourishing. Elisha was initially afraid to go out, thinking she wasn't allowed to, but now she is back to normal. Mother and daughter are both doing really well. The perpetrator was arrested and bailed with conditions and there is a family solicitor arranging child contact formally (which he has already applied for and which we would need to take very seriously).

Meanwhile, I thought it would be nice if Elisha and Sue could go away to the seaside for a few days. I think they have been through so much stress that they deserve a period of time to relax. Therefore please find enclosed a completed application for a holiday grant, which is not too high an amount, but would be lovely for Elisha and Sue."

*A total grant of £279 was made, with £100 funded by Al-Mizan and £179 from Family Action.*

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

## Accounts

		<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
<b>Income</b>	Interest		£ 21.52	£ 21.52
	Trading and Income Generation		£ 1,676.40	£ 1,676.40
	Voluntary Income	£ 6,173.21	£ 2,643.21	£ 8,816.42
	<b>Total Income</b>	<b>£ 6,173.21</b>	<b>£ 4,341.13</b>	<b>£ 10,514.34</b>
<b>Expenditure</b>	Administration		£ 478.82	£ 478.82
	Infrastructure & Development		£ 2,213.34	£ 2,213.34
	Grants	£ 6,679.14		£ 6,679.14
	Subscriptions and Membership	£ -	£ 195.00	£ 195.00
	Training	£ -	£ 921.00	£ 921.00
	<b>Total Expense</b>	<b>£ 6,679.14</b>	<b>£ 3,808.16</b>	<b>£ 10,487.30</b>
<b>Balance</b>		<b>-£ 505.93</b>	<b>£ 532.97</b>	<b>£ 27.04</b>

## **Acknowledgements**

### **Organisations:**

Association of Charitable Foundations, Association of Charity Officers, LionHeart, Independent Age, Family Action, Muslim Youth Helpline and Ansar Youth Project

### **Individuals & Volunteers:**

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