Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2025		31	December	2025

Section A Reference and administration details

Charity name	SOLIHULL MUSLIM COMMUNITY ASSOCIATION CIO
Other names charity is known by	
Registered charity number (if any)	1168840
Charity's principal address	20 Ferndown Road
	Solihull
	West Midlands
	Postcode **B91 2AT**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr. Sabir Hussain			
2	Mrs. Azra Hussain			
3	Mrs. Asna Akram			
4	Dr. Farah Sultana			
5	Mr. Maqsood Aslam			
6	Mr. Mohammed Ayub			
7	Mr. Salman Sheikh			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointments

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance document

Solihull Muslims Community Association CIO (also known under working names as SMCA, and Solihull Muslims) was established on 19 August 2016 and constituted as a Charitable Incorporated Organisation (CIO). It is governed by a constitution last updated on 26 April 2017.

Organisation structure and management

The Board of trustees consists of a minimum of four and a maximum of eight trustees of which at least two must be female. If the number falls below the minimum, the remaining trustees may act only to call a meeting of the charity trustees to appoint a new trustee or trustees. The Board is responsible for all major decisions affecting the operation of the CIO and in particular financial decisions.

The CIO delivers its services through 4 sub-committees: Bereavement Support; Social Events; Religious Affairs; and Education. Two further sub-committees: Management; and Administration and IT Support provide support to the organisation. Each sub-committee is led by a Trustee and supported by a second Trustee. The sub-committees are free to seek support from the community of associate members to help them perform their duties. The sub-committees, report to the Board with updates at the Board meetings.

The Board meets a minimum of 5 times throughout the year. The Trustees

elect 3 officers from
amongst themselves: Chairperson, Secretary and Treasurer for a period of 2 years.
The Chairperson plans and chairs all Board meetings and the Secretary take notes and issues
on internal and external communications. The Treasurer manages the financial accounting
reviews, records and processes.
Decisions at Board meetings are taken by majority voting on resolutions.
The Trustees give their time freely and receive no remuneration or other financial benefits. The
CIO do not own any premises of their own but conduct all activities through the hiring of halls,
schools, meeting rooms and churches as necessitated by the activity or service in question.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1- Advance the Islamic Religion.
2- Advance the education of the Muslim and non- Muslim community
3- To promote conflict resolution and promote religious and racial harmony and the equality and diversity; and
4- Provide facilities for recreation and leisure time occupation in the interests of social welfare.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Vision and Mission
Inspired by the messages of family and social care, peace and harmony in our Islamic faith and guided by our values, our vision is to create an inclusive environment where everyone is welcome.
Our motto sums it up: There are no strangers — only friends to meet.
Our mission is to serve the local community, educate both young and old about the true Islamic teachings and create religious harmony.

Strategy
We believe that our services and activities in the West Midlands provide the general public living
there with essential public benefits as outlined below.
We provide education to the general public on Islamic Studies and Asian Languages in supplementary schools and thus:
a. promote good links between generations (Children-Parents-Grandparents);
b. improve the next generations' skills in foreign languages that will help them deliver
services to those who only speak those foreign languages; and
c. improve the opportunities available for people to advance their businesses with countries that speak these Asian languages.
To achieve its aims, sustain its effectiveness and provide benefit to the general public, the SMCA charges reasonable fees for teaching children and adults, but for people who are unable to afford
them and are on a low income, it waives the fees and provides the education free of charge and covers any shortfall from its surplus by organising fund raising events.
The SMCA promotes itself to Muslims and non-Muslims and by doing so it aims to provide the wider community with facilities and platforms to promote community cohesion, improve interfaith relationship and create a healthy understanding of Islam when they mix and integrate with Muslims

and learn about it from trusted sources.
From time to time the CIO joins with other charities, local and national in response to their appeals for funds and relief for the public benefit of their causes. This provides the public benefit of improving religious and social harmony by bringing different communities together in a common cause. The C|O funds this through fund raising events and donations from generous patrons.
The CIO provides children with facilities to improve their understanding and achievement in subjects that are taught in mainstream schools and provides its services inclusively regardiess of sex, race, colour or country of origin.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Use of Volunteers
The CIO uses volunteers from the community to help deliver its services. Our volunteers are
essential to deliver the services cost effectively. Volunteers are particularly important, as the CIO
don't have premises of its own and hires the venues it needs. This means that venues have to be
prepared and set-up each time a service is delivered or an event is held and dismantled
afterwards. Volunteers come forward from the community and the Trustees. Anyone coming into
contact with children and other vulnerable people are CRB checked.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Achievements and Performance
Our activities are organised by Sub-Committees (SC) as below:

The Bereavement Support SC provided bereavement support, and funeral and burial process information to bereaved families in the community. This is an important service as bereavement is a stressful time for any family but can be particularly so for Muslim families where time is of the essence and burials must take place as soon as possible after death. Timely guidance as to the steps involved can help smooth the process and remove some of the stress.

The Social Events SC organised several religious celebratory events throughout the year, open to all in the community. These events such as Eid-al Adha and Eid-al Fitr celebrations were also attended by people from other faiths from the inter-faith forum. This SC also arranges monthly Ladies Coffee Mornings: these events double not only as social events where ladies can chat and support each other but also educational too with awareness presentations on health, beauty and other topical issues by visiting presenters. This team also arranged fund raising to support a charity appeal by Macmillan Cancer Support an established local charity. Due to covid restriction activates were affected over the last 2 years.

The Religious Affairs SC arranges all Friday Prayers, Ramadan Taraveeh Prayers, Eid al Fitr and Eid al Adha Prayers. All were very well supported by the community. Due to the Corona virus pandemic and government restrictions Friday prayers, Ramadan Taraveeh prayers and Eid al Fitr was suspended. Eid al Adha prayer facilities were made available as the government had lifted to social distancing and allowed congregations. Due to covid activities were restricted to maintain the government guideline.

The Education SC arranged children's supplementary school classes on Sundays in Arabic, Islamic Studies, Quranic Reading and supplementary Math's. In addition it held open day, sports day and achievement prize giving sessions open to the public. The SC delivers its services by working in partnership with St Peters Catholic School, Solihull who hire the school to us. These activities were temporarily suspended due to the government restrictions.

The Management SC and The Admin and IT Support SC managed Governance, Finance, Compliance, PR, Insurance and Administration needs of the CIO.

This year was only the fourth full year of the charity as a CIO. Its limited resources mean progress development progress is slower than might be for a larger charity. Work is ongoing to develop the structure, policies and processes to meet the organisational needs of the CIO and the service needs of the community.

Section E Financial review

Brief statement of the charity's policy on reserves	N/A
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Reserve policy
The charity holds reserves for one year as unrestricted funds for expenditure towards operational costs.
As stated earlier in this report, the CIO does not own any premises of their own but conduct all activities through the hiring of venues. It is a long-standing ambition to own premises of our own to deliver our services. To this end the reserve policy includes the CIO's declared aim to build up reserves to someday procure our own premises.

Income Sources
The CIO's income sources are mainly charitable donations at Friday Prayers and other fundraising community events. Annual associate membership fees and donations by Board members to fund specific events are also sources of income as well as fees charged to parents for school classes. For people on a low income who are unable to afford any fees, the CIO waive the fees and cover any shortfall from its surpluses and if insufficient, raise funds from donors and patrons and organise fund raising events.

Investment Policy
The charity has no long-term investments. Our cash reserves are held in cheque accounts with a high street bank that pays no interest.

Covid Impact
Most of the activities were on hold due to Covid during the year except the Friday Prayers but the charity was actively involved in collecting funds and supporting other charities that were collecting foods and funds to provide support to vulnerable and low-income people.

Section F Other optional information

Future Plans
Next year the SMCA will:
1. continue to deliver its core services;
2. continue its search for suitable premises of its own. It is only by having a base of its own that it can deliver services efficiently and to expand them as necessitated by the growing community; and
3. investigate the feasibility of partnerships with other likeminded charities to achieve its goals.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Sabir Hussain	
Full name(s)	Sabir Hussain	
Position (eg Secretary, Chair, etc)	Trustee	

Date	29/09/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

SOLIHULL MUSLIM COMMUNITY ASSOCIATION CIO	1168840

Receipts and payments accounts

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For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donation received	5,900	-	-	5,900	6,505
School Fees	-	-	-	-	-
Membership Fees	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	5,900	-	-	5,900	6,505
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	5,900	-	-	5,900	6,505
A3 Payments					
Salaries	3,320	-	-	3,320	4,110
Rent	1,835	-	-	1,835	1,770
Insurance	157	-	-	157	-
Bank charges	64	-	-	64	141
Accounting Fee	400	-	-	400	400
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	5,776	-	-	5,776	6,421
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	5,776	-	-	5,776	6,421
Net of receipts/(payments)	124	-	-	124	84
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	124	-	-	124	84

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank balance	229,822	-	-
		-	-	-
		-	-	-
	Total cash funds	229,822	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Equipments	Un Restricted	350	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Other Creditors	Unrestricted	400	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Sabir Hussain	Sabir Hussain	29/09/2026