



***MUSLIM
EDUCATIONAL
CONSULTATIVE
COMMITTEE
(MECC TRUST)***

**ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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Chairman and Vice Chairman's Message

Bismillah-ir-Rahman-ir-Raheem

We are pleased to present the Annual Report for MECC Trust for the year 2024/2025.

During this reporting year, the Board adopted a strengthened governance and safeguarding approach in response to operational pressures that emerged in late 2024. To stabilise delivery and reinforce internal systems, the Board requested that the Chair, Mazar Dad, assume interim day-to-day oversight for a defined period.

Recognising the need for full transparency and strong conflict-of-interest safeguards, the Board simultaneously empowered the Vice Chair to apply enhanced scrutiny across strategic and operational decision-making. This provided an independent counterbalance and ensured the Charity Commission's expectations for good governance were met throughout.

This dual arrangement preserved clear lines of accountability, protected organisational integrity, and ensured uninterrupted service for the community during a period of transition.

This has been a year of challenge and determination. With rising living costs, increasing pressure on statutory services, and growing inequalities across Birmingham, MECC Trust has remained a stable, reliable and essential source of support for thousands of residents.

Our commitment has remained consistent: to provide practical help, culturally sensitive support, and a welcoming, dignified environment for the most vulnerable in our community.

The period of transition in late 2024 required renewed focus on strengthening governance, improving monitoring systems and increasing clarity around organisational processes.

Although the Chair took on interim day-to-day responsibilities partway through the year, we worked closely in our respective roles, with the Chair leading operational stabilisation and the Vice Chair providing supporting the chair in strengthening scrutiny and oversight. Together, this enabled us to rebuild structure, reinforce reporting, and set a clearer direction for MECC's next stage of development. These combined efforts have already strengthened confidence across the organisation and improved MECC's systems and resilience.

Our financial position remains steady, and the Board has continued to prioritise investment in frontline services that make a tangible difference to people's lives. Alongside this, we have strengthened our reserves policy, refined financial controls and tweaked governance arrangements to ensure MECC Trust remains robust, compliant and prepared for long-term sustainability.

We extend our heartfelt thanks to all our donors, partners, staff and volunteers. Your dedication enables us to support people with dignity, compassion and meaningful impact.

Together, we look forward to continuing MECC Trust's mission with integrity, purpose and determination.

Maz D'ad, Chairman / Interim Chief Of Operations

Parvez Ahmed, Vice Chairman

Mission Statement

Our mission is to build a supportive, resilient and inclusive community where every individual is valued, respected and empowered to thrive. We work to reduce inequalities, improve well-being and promote social inclusion for disadvantaged and marginalised residents across Birmingham.

We ensure people have access to:

- **Benefits and welfare rights advice** that protects income, prevents crisis and strengthens financial stability.
- **Energy efficiency and fuel poverty support** that helps households stay safe, warm and able to manage rising living costs.
- **Employment, skills and training opportunities** that build confidence, independence and improved life chances.
- **Health, social and wellbeing services** that reduce isolation, promote early intervention and support vulnerable adults to live with dignity.
- **Cultural and Islamic information and faith-sensitive support** that fosters understanding, confidence, belonging and access to community-led learning.
- **Community development activities**, including arts, heritage and storytelling projects that strengthen identity, wellbeing and social cohesion.
- **Outreach and engagement programmes**, including mobile advice services and walking groups, that remove barriers and bring support directly to residents.

These services reflect our longstanding commitment to practical support, compassion, and community empowerment, grounded in the Islamic values of integrity, mutual care, and serving those in need.

Together, these services help individuals build independence and resilience and support the wider community to thrive.

Annual Report Summary

MECC Trust continues its long-standing commitment to supporting disadvantaged and marginalised communities across Birmingham, particularly in Balsall Heath, Sparkbrook, Sparkhill, Highgate, Moseley and Small Heath.

The year 2024/2025 has been one of transition, consolidation and renewed purpose, as the organisation strengthened its systems while continuing to meet high levels of community need. Our services remained vital as many households faced financial hardship, fuel poverty, digital exclusion, health challenges and language barriers. Throughout the year, MECC Trust provided practical, culturally sensitive and accessible support that helped residents stabilise their circumstances and build confidence.

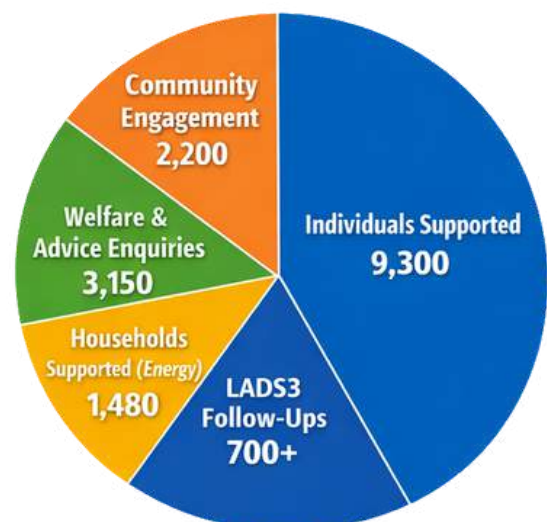
In 2024/2025 we:

- **Delivered welfare rights advice and income-maximisation support**, helping residents secure their entitlements and strengthen financial stability.
- **Supported residents with energy advice and fuel-poverty interventions**, including tariff guidance, billing issues and home energy support.
- **Provided employment guidance, skills development and assistance with job-related requirements**, reducing barriers to work and improving independence.
- **Offered health, social and wellbeing support to older adults and vulnerable individuals**, helping reduce isolation and improve access to essential services.
- **Supported individuals with Islamic information and self-organised women's Qur'anic learning groups**, which reduce isolation, build confidence and create safe, empowering spaces for personal development.
- **Delivered arts, storytelling and cultural-heritage activities**, enabling residents to express identity, build community connections and improve wellbeing.
- **Reached residents through mobile outreach, walking groups and wider community engagement**, bringing support directly to people who may not access centre-based services.

Together, these activities reflect MECC Trust's mission to empower individuals, promote dignity and strengthen community resilience during a year of both challenge and positive organisational development.

MECC PROJECTS

2024–2025 Projected Support Distribution



Interim Head of Operations Review

(Appointed December 2024)

I am pleased to present my first report as Interim Head of Operations for MECC Trust, having taken on day-to-day operational oversight in December 2024 at the request of the Board. Stepping into this role during the final quarter offered a clear view of both the strengths of the organisation and the challenges faced by the communities we serve.

It was immediately evident how deeply MECC is rooted within the local community. Our services are not simply useful, they are essential. Many residents come to us facing complex and overlapping difficulties, and MECC often represents the only accessible, culturally sensitive support available to them.

Throughout the year, we continued to support individuals and families experiencing:

- Severe financial hardship and income insecurity
- Fuel poverty and rising household costs
- Complex welfare and benefit issues
- Language barriers and digital exclusion
- Social isolation, health limitations and wider wellbeing challenges

Alongside frontline service delivery, a significant focus of my early work has been strengthening MECC's internal systems and organisational resilience. My priorities have included:

- Strengthening financial controls, reporting processes and operational oversight
- Reviewing and updating the reserves policy in line with Charity Commission expectations
- Improving monitoring, data collection and impact reporting across all service areas
- Supporting staff and volunteers with clearer structure, processes and communication
- Laying the groundwork for sustainable growth and future strategic development

We have also strengthened our partnerships with organisations across the city, expanding our outreach activity and developing deeper strategic collaborations. These relationships not only enhance service delivery but also position MECC more strongly for future funding opportunities.

These improvements were supported through enhanced governance oversight from the Vice Chair, ensuring transparency, clear accountability and compliance throughout the transition period.

I want to express my sincere appreciation to our staff, volunteers and Trustees for their commitment, professionalism and patience during a demanding year. Their collective effort ensured uninterrupted support for the community, even as we strengthened the organisation from within.

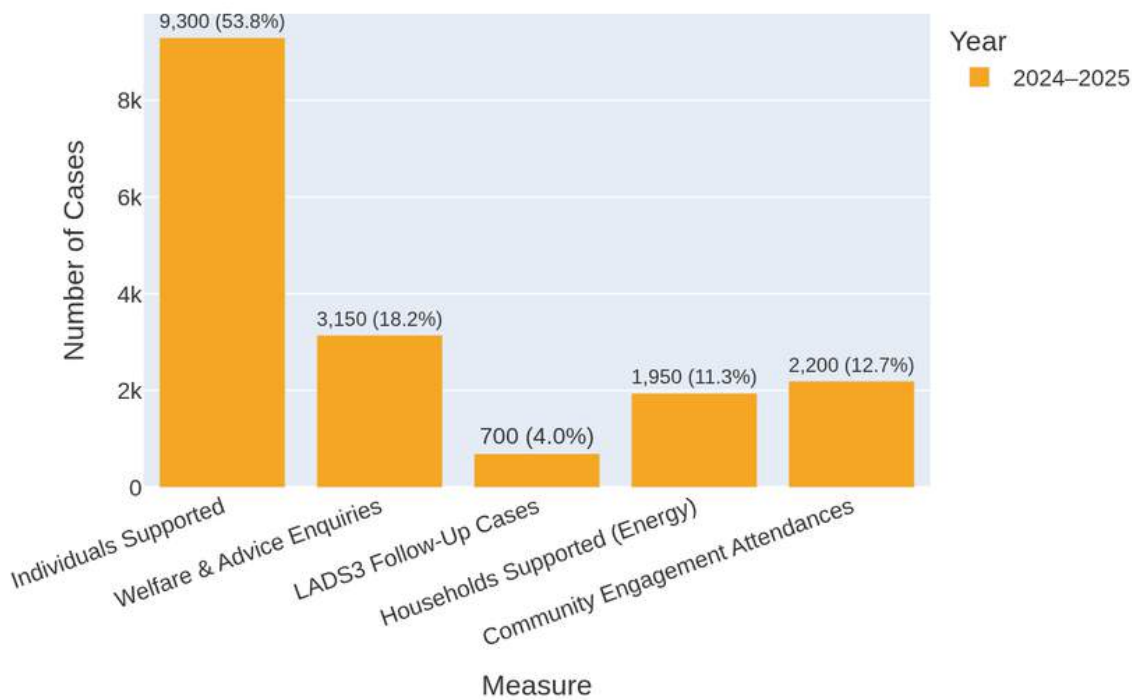
As we move into the new year, my focus remains on ensuring strong operational foundations, effective governance and a clear strategic direction that enables MECC Trust to continue delivering high-quality, dignified and impactful support.

Mazar D'ad, Interim Head Of Operations

Projects 2024/2025

MECC Trust delivered a diverse range of projects and community services throughout 2024/2025, each contributing to our mission of reducing inequality, supporting vulnerable residents and strengthening community resilience. Our work this year reflects both the depth of need across Birmingham and the value of sustained, culturally sensitive support. Below is an overview of our key project areas and their impact.

MECC PROJECTS — 2024–2025



Brum Energy Project

MECC continued its important role within the city-wide Brum Energy partnership, supporting residents to manage rising household costs and improve the efficiency of their homes. We provided face-to-face energy advice, helped households resolve complex billing issues, and supported referrals into retrofit and insulation schemes. This work has been essential in addressing fuel poverty and improving the safety and comfort of vulnerable residents.

LADS3 Green Home Grants – Legacy Support

Although the formal delivery phase of LADS3 concluded previously, MECC Trust continued to support households who had benefitted from insulation and retrofit measures. We provided follow-up guidance to ensure residents could make best use of the improvements, while also signposting onward to emerging energy-efficiency opportunities across the city.

Lottery Cost of Living Project

The Cost-of-Living Project remained central to our response to the ongoing financial pressures facing many households. Through this programme, we delivered comprehensive benefits assessments, income reviews, financial advice, hardship referrals and budgeting support. This has helped residents stabilise their circumstances, avoid crisis and navigate increasingly complex welfare systems.

Income Maximisation Fund (IMF)

The IMF continued to be one of MECC's most impactful services. Staff worked closely with clients to secure additional benefit income, prepare applications and challenge unfair decisions. This support has prevented homelessness, reduced debt escalation and helped families regain a sense of security and independence.

Health & Social Project

Our Health and Social Project provided a range of integrated support for older adults, vulnerable individuals and those facing barriers to accessing mainstream services. This included welfare guidance, home visits, women's health sessions, emotional wellbeing support and advocacy. For many, these interventions reduced isolation, promoted early intervention and improved overall wellbeing.



Our Energy Advisors Farheen & Heather on home visits

Walk in the Park Project & Mobile Advice Truck

Our walking groups and mobile advice outreach continued to be an innovative and accessible way of engaging residents who may not attend centre-based services. By combining physical activity with on-site advice, we supported participants to improve their health while receiving practical guidance on employment, welfare, housing and local services. The Advice van enabled us to reach deeper into neighbourhoods and connect with those who are otherwise isolated.



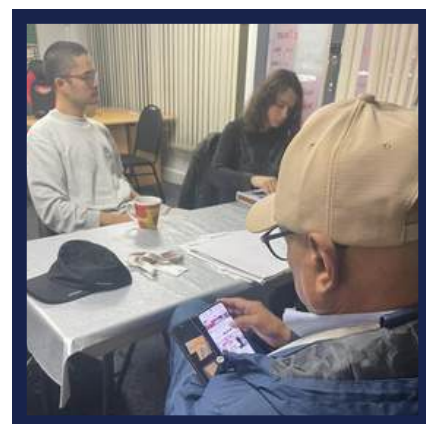
MECC Mobile Advice Truck at Cannon Hill Park

Employment & Training Support

We continued to help residents facing barriers to work, including those with limited English or digital skills. Support included job searching, CV development, digital skills training, understanding Universal Credit work requirements and navigating online government systems. This practical support helped residents build confidence, develop skills and move closer to sustained employment.

Arts & Cultural Project

Our arts and cultural programme offered creative opportunities for residents to express themselves, share stories and celebrate community heritage. Through energy café workshops, exhibitions, storytelling sessions and digital projects, we supported wellbeing, strengthened community identity and contributed to wider cultural inclusion across the city.



Intersect Project - young people music project

Information Services (Islamic)

MECC Trust continued to provide Islamic information and culturally relevant support to individuals, schools and community groups. This included literature distribution, school engagement, cultural guidance and support for women’s self-organised Qur’anic learning groups. These groups offer much more than faith education, they provide safe, empowering spaces where women can build confidence, reduce isolation and connect with others.

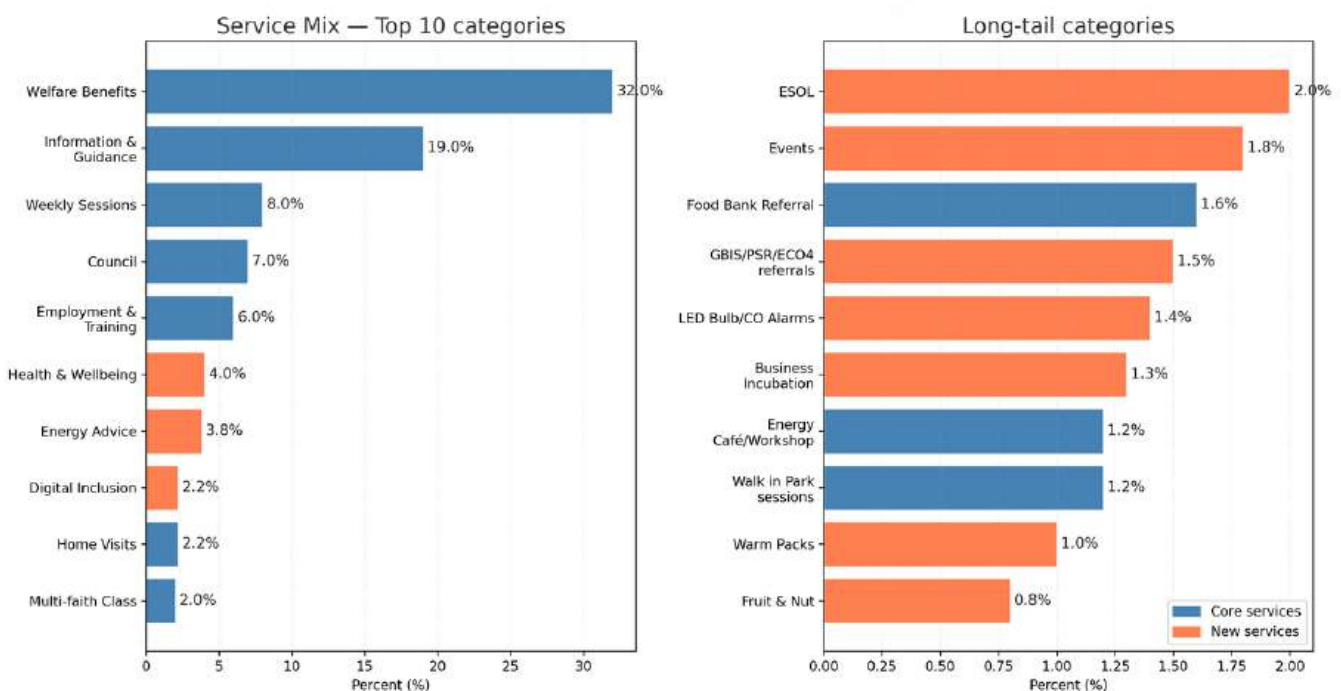
Business Incubation & Enterprise Support

MECC Trust continued to develop its Business Incubation Hub, supporting local residents to explore self-employment and move towards sustainable enterprise. The hub provides practical guidance, digital support and confidence-building for those who may not otherwise access formal business advice.

This year we supported several individuals to take significant steps forward. One client successfully launched a niche business wholesaling motorcycle protective clothing, securing premises and receiving early orders. We also supported a trainee solicitor who is now close to establishing his own office and progressing towards independent practice.

In addition, we have assisted a number of emerging entrepreneurs in areas such as digital and media marketing, AI-supported content work, and pathways into the retrofit industry for sole traders. Our focus remains on helping people understand their options, build skills and take early, achievable steps into entrepreneurship.

MECC PROJECTS — 2024-2025 Service Mix



Financial Review

The financial year ending 31 March 2025 reflects stable performance despite economic pressures.

Income streams included:

- Restricted grants
- Community funds
- Energy and wellbeing contracts
- Donations and other contributions

Expenditure was focused primarily on:

- Frontline service delivery
- Staff and volunteer operations
- Governance and compliance
- Community-based activities

***NEED TO ADD INCOME BREAKDOWN AND
EXPENDITURE GRAPHS***



Reserves Policy & Financial Controls

The Trustees have updated the Reserves Policy in line with Charity Commission requirements.

MECC's reserves are held to:

- Protect the charity against fluctuations in income
- Ensure commitments to staff and services can continue
- Allow for safe wind-down if required
- Provide flexibility for investment in systems and organisational development

In-year improvements included:

- Strengthened budget monitoring
- Improved audit trails
- Enhanced bank and payment authorisation controls
- Updated financial risk register
- Regular management accounts reporting

Structure, Governance & Management

MECC Trust is a registered charity governed by a Board of Trustees responsible for strategic oversight, compliance, and safeguarding the organisation's assets.

Trustees receive induction, training and governance guidance.

Day-to-day operations are delegated to the Trust Manager, who oversees staff, volunteers, financial monitoring and project delivery.

Future Development Goals

Our priorities for 2025/2026 include:

1. Strengthening core advice, energy and wellbeing services
2. Diversifying income streams and exploring social enterprise
3. Improving data and impact reporting
4. Enhancing staff and volunteer development
5. Expanding partnerships with statutory and voluntary sector organisations
6. Increasing community voice in shaping MECC services

Trustees

Current Trustees:

- Mazar D'ad – Chair
- Parvez Ahmed – Vice Chair
- Dr Kurram Bashir – Trust Secretary
- Mahmood Zahid Khan – Treasurer
- Ashfaq Ahmed – Trustee
- Mohammed Zulfiquar – Trustee

Staff & Volunteers

Staff Team (2024/2025):

- Maz – Trust Interim Head of Operations
- Mohammed Khalid – Senior Advisor
- Farheen Ahmed Bibi – Employment Practitioner
- Khaled Hazem – Advisor / Walk Leader
- Bashir Ahmed – Driver / Walk Leader
- Tasawar Bashir – Community Arts Consultant
- Rukia Bashir – Health & Social Practitioner
- Lila Monaghan – Communications
- Heather James – Energy Café Advisor
- [Insert additional staff names]

Volunteers:

- [Volunteer names to be added]

Acknowledgements

MECC Trust thanks all funders, donors, staff, volunteers and partners for their commitment throughout the year.

Our funders include:

- ACIVICO DCFM LTD
- Adults & Community Services
- DOD GROUP MIDLANDS
- National Grid
- NLF Community Fund
- BVSC
- Heart of England Income Max Fund
- And many more local supporters.

We also acknowledge our partner organisations across health, education, local government and the voluntary sector.

Thank you for supporting MECC Trust's mission.

