

Information Sheet



Colchester is a town located 60 miles from Colchester. It is one of the England's fastest growing town with over 4000 Muslims of mixed backgrounds and social class. Islam is the fastest growing religion in Colchester. There is a small Masjid (*a converted house; capacity for 200 worshippers*) which is unable to accommodate the growing number of worshippers. Moreover, the existing Masjid does not provide essential community facilities like Islamic body wash facility for our deceased. Such funeral facility is not currently available for Muslims in Colchester at all.

Colchester desperately needs a second mosque and community centre not just for additional prayer capacity but also for provision of vital community facilities which enhance the lives of Muslims.

By the Grace of the Almighty ﷻ, the **Colchester Islamic Community Centre (CICC)** was formed in January 2017, when it was recognised that the growing Muslim population needed more facilities; We were granted full charity status in October 2017 (*Registered Charity No. 1175376*) (<https://www.ciccentre.org/>)

Having an Islamic Community Centre would improve the wellbeing of our community (*muslim and non-muslim alike*) and would allow us a base to establish our activities and community services. We are a young organisation with **BIG** ambitions but with limited resources **and need your help**.

Activities we are currently running include **Weekly Sisters Quran classes (Tajweed), Annual Sister Conference, Girls Youth Circle (incl Teens), Sisters Coffee Morning, Ladies only swimming sessions, Revert Support Group, Monthly Islamic Lecture Series, Ramadan Programme (Iftaar gatherings, Kids Ramadan Workshop).**

Currently CICC utilise rented venues with large halls to host the above activities whilst Eid prayers are performed by approximately 1,000 people in a local park due to a lack of capacity.

I am certain you would affirm the actions of our Beloved Prophet ﷺ and the position of establishing a Masjid in Islamic Society and our need to fulfil this critical need. We therefore wish to purchase a property for our Islamic Community Centre (*with a Masjid incorporated*) as the current Masjid facilities are no longer sufficient to meet the needs of our growing Muslim population.

By the Grace of the Almighty ﷻ raised over £200,000 from our local community (*in only 18 months*) but urgently need to raise more funds to secure a property. We have made an offer which has been accepted for a property costing £475,000 which is ideal for our needs. It has half an acre plot which allows for expansion at a later date. We need another £250,000 to purchase this property.

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Our Beloved Prophet Muhammad ﷺ is reported to have said in a hadith reported by Imam Bukhari and Imam Muslim; "**Whosoever builds for Allah a Masjid, Allah will reward him similar to it in Paradise.**" Or so said our Beloved Prophet ﷺ.

Qardh Hasan

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ

Who is it that would loan Allah a beautiful loan so He will multiply it for him, and he will have a noble reward? *Surah Al-Hadid 57:11, Holy Quran*

To assist in the purchase of a property for CICC, we have set up a scheme whereby you can offer an **interest free loan** and have the funds returned to you within a specified time period. This is known as Qardh Hasan which is defined below:

"Qardh Hasan: A virtuous loan. An interest-free loan given for either welfare purposes or for fulfilling short-term funding requirements. This type of loan does not violate the prohibition on Riba, since it is the only type of loan that does not compensate the creditor for the time value of money. Such loans have not been uncommon in human history among peers, friends, family and relatives."

We wish to avoid obtaining loans from financial institutions for several reasons including avoiding paying interest, fees, strict conditions etc. We also feel that Qardh Hasan allows us to engage the Muslim community local or otherwise in this noble project. We are after all one Ummah.

Many Muslims often save money for weddings etc in zero interest current accounts which often remain dormant for many years. By lending us your money, your money will be used now to make a real difference since it will mean we can buy this property now. If we are unable to pay the full amount before completion of purchase, we will lose our deposit. This is something we wish to avoid.

You may loan any amount for a minimum of two years. Your money will be exclusively used to purchase and refurbish the property. At the end of the period we will offer to repay your loan in full with no interest. If you do not need the money at the end of the loan period and want to extend the loan you may do so. Alternatively, if you wish to convert your loan into a donation, this will be gratefully accepted. Our priority will be to pay back your loan and it will not be used for other projects without your express consent. If we are unable to pay back your loan (due to constraints in finance) at the end of your loan period, we will agree a repayment plan with you. If you wish to be repaid before the end of the loan period, this will be at the discretion of the trustees. CICC is a CIO and therefore the trustees are not personally liable for loan repayments.