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2024 Annual Report





فَلَا وَرَبِّكَ لَا يُؤْمِنُونَ حَتَّىٰ يُحَكِّمُوكَ فِيمَا شَجَرَ بَيْنَهُمْ ثُمَّ لَا يَجِدُواْ فِىۤ أَنفُسِهِمْ حَرَجًا مِّمَّا قَضَيْتَ وَيُسَلِّمُواْ تَسْلِيمًا

"By your Lord, they will not be true believers until they let you decide between them in all matters of dispute, and find no resistance in their souls to your decisions, accepting them totally"

[4:65]



## Welcome

All praise be to Allah and may peace and blessings be upon His messenger Muhammad

2024 has been a year of sorrow for Muslims across the globe, and it pains us to see that if we do nothing, the injustices and suffering we see will simply continue. Islamic Council promotes shari'ah as a solution for the challenges facing humanity in our time. We see the justice and mercy in the shari'ah as something that would benefit the entire human race as well as the environment around us.

However, over the past few months, we have seen those dark hate-filled corners of the media ramp up their attacks on shari'ah and anyone who decides to follow the blessed guidance in Islam. These attacks are now targeting all aspects of Muslim society. The dialogue around nikah now comprises of threats of it being criminalised. The narrative around shari'ah service providers has now morphed into Muslims applying parallel laws. If we don't make a stand now, we may soon see problems being raised with halal food and issues being raised with shari'ah compliant finance options.

Allah says "Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded."

[16:90]

With this verse as our guiding principle, we are proud to stand up against such fear-based attacks on the Muslim community. Just as the Jewish and Catholic communities have laws that their communities can turn to, the same right should apply to all those who wish to live by shari'ah, wherever they are.

I am honoured to present to you the 2024 Annual Report which demonstrates the work we continue to do and the impact we have had on the lives of so many who turn to us. Whether it's about family or finance, we aim to be there to guide, advise and help bring resolutions.

I pray that, with your support, we can continue to defend the shari'ah and promote it as the solution that we so deeply believe it offers.

Shaqib Juneja General Manager



## Who are Islamic Council?

Islamic Council is an institution that was established by scholars, Imams and leaders from the Muslim community to provide avenues for Muslims who live in countries where they do have access to shari'ah to carry out their religious obligations and needs when it comes to matters relating to everyday life.









### Vision:

### To see a world living by divine justice

We want to see a world where all individuals and communities see Allah's law and guidance as their guide to all aspects of their lives. We want them to seek guidance in all matters of their lives, and solutions to their problems through Islam and the shari'ah.

### Mission:

### To be the leading institution of Islamic law that educates and empowers the world to live upon Islamic quidance

Islamic Council seeks to educate people on the importance of shari'ah and how it is a light to give them every success in this life and the next. Islamic Council also empowers individuals and communities to live their lives in accordance to shar'iah, by providing services that make the application of its teachings in the easiest way possible. We believe this is what Allah & wants from us on this earth and that this is the methodology of the Prophet using the Qur'an and Sunnah as a guide for people to live all aspects of their lives by.

### Allah & says:

إِنَّ ٱللَّهَ يَأْمُرُكُمْ أَن تُؤَدُّواْ ٱلْأَمَانَاتِ إِلَى أَهْلِهَا وَإِذَا حَكَّمْتُم بَيْنَ ٱلنَّاسِ أَن تَحْكُمُواً بِٱلْعَدْلِ ۚ إِنَّ ٱللَّهَ كَانَ سَمِيعًا بَصِيرًا ٱللَّهَ كَانَ سَمِيعًا بَصِيرًا

"Indeed, Allah commands you to return trusts to their rightful owners; and when you judge between people, judge with fairness. What a noble commandment from Allah to you! Surely Allah is All-Hearing, All-Seeing."

[4:58]

### Principles we uphold:

- 1. Championing Heritage
- 2. Embodying Religious Pride & Practice
- 3. Cultivating Exemplary Character
- 4. Fostering an Ummah Mindset
- 5. Serving Society
- 6. Pursuing Excellence



### Why establishing Islamic Council was necessary

Muslims living in the West have long called for providing solutions through Islamic guidance.

Islamic Council is here to provide real contextualised solutions and guidance on issues facing Muslims in the West; ones that will inevitably help them connect, love and build a relationship with Allah's guidance in

### A lack of just or fair solutions

Muslims, like the rest of society often seek everyday guidance and solutions to problems that affect their lives through the normal routes: family, friends and organisations set up as support services. Many of these, however, are grounded in philosophies and values that don't always align with Islamic views of fairness and justice.

### Families are at crisis point

Muslim families in crisis or at breaking point often turn to religious institutions for help. Couples on the brink of divorce with their children facing instability often find there is little support in their own community to help them unravel their issues and help them find the best solutions to their challenges.

### Uncertainty in halal services

Muslims living in non-Muslim countries are often faced with a blurred choice of financial products and a great deal of uncertainty exists around those that are halal or shari'ah compliant.

### A loss of trust in religion

Religion is sometimes used for personal gain or vengeance and this has lead to a lack of trust and questioning of the integrity of those involved in mediation and adjudication. For some parts of the community, the lack of trust in religious authorities has seen them become less of as a source of guidance in recent times.

Muslims living in non-Muslim countries often find themselves faced with options that are not compliant with the shari'ah. Whether these relate to family issues, navigating the legal system or simply finding halal solutions, the problems Muslims face are at every turn.

While every problem has its proposed solution, we often find that those which are not grounded in shari'ah are rarely the best solutions, and can sometimes lead to other problems or simply make things worse.

# Our Services



### MARRIAGE SUPPORT

- Marriage Counselling Service
- Couples' Counselling Support Group
- Wali related Support Service

### MARITAL DISPUTES AND DIVORCE

- Divorce Certification Service
- Khula' Services
- Divorce Incident Investigations

### PARENTAL SUPPORT

- Non-financial & Non-marital

Individual & Personal Services

Dispute Resolution Service

### **ISLAMIC GUIDANCE, SUPPORT &** DISPUTE RESOLUTION

- - Personal Parent Counselling Service Parent Counselling Support Group
  - Guidance Publications on Pertinent Islamic Topics



### **SHARI'AH CONSULTANCY & COMPLIANCE SERVICES**

- Shari'ah Consultancy for Personal Finance
- Shari'ah Consultancy for **Business Ventures**
- Shari'ah Compliance Check & Evaluation

### FINANCE CERTIFICATION **SERVICES**

- Business, Finance, & Investments Shari'ah Certification
- Shari'ah Fintech Consultancy & Certification
- Zakah Consultancy & Certification
- Waqf Consultancy & Certification

### IFA EDUCATIONAL **SERVICES**

- Knowledge Building & Skills Development
- Research & Development

### **WILLS & INHERITANCE SERVICES**

### FINANCE DISPUTE RESOLUTION & **ADJUDICATION SERVICES**

- Wills & Inheritance Advice Service
- Will Writing Service

- Inheritance Dispute Resolution Service
- Finance Dispute Resolution Service

# Our journey

### 2016

Name changed from Reconcile to Islamic Council of Europe (ICE)

New website and branding launched

### 2018

First Event: Cryptocurrency seminar held with industry experts

### 2014

Reconcile begins, taking marriage advise cases

### 2017

Landmark Cases: Grenfell Tower and DoubleInterment burial fatwa

### 2019

Landmark Case: Tafi da Rageeb High Court Guidance

Marriage Event: First marriage workshop held

### 2020

ICE goes online due to Covid-19 pandemic

Covid-19 Burial guidance issued and training of lawyers in Philippines

Symposia: 2 symposias held with Imams and Scholars

### 2022

US Expansion: Expansion to North America

IC was born out of a desire to provide solutions to the everyday challenges

Muslim communities face and to establish a framework upon which a just society would grow. What we started as a reconciliation service has grown into a broad advisory and legislative body, a one-of-a-kind for Muslims living in non-Muslim countries. Just as the lives of Muslims in the West are steeped in challenges around everyday living, including managing everyday relationships, finding halal alternatives for daily transactions are just as important. With this in mind, we have continued to expand our financial services while simultaneously continuing to

Rebrand to Islamic Council and IFA for Finance Advisory

grow our family services across the globe.

IFA Zakat framework published

Training of lawyers in Malaysia

### 2024

The IFA begins leading on political engagement with Muslim FinTech leaders and government ministers

Published 7 guidance documents on shari'ah matters for Imams, faith leaders and the general public

Used over £47,000 from our Hardship Support Fund to help vulnerable clients

### 2021

Milestone: 1000+ cases taken

Officially launched the Islamic Finance Advisory under the supervision of Shaykh Dr. Sajid Umar

### 2023

Islamic Council Germany launched



## Our Team in 2024

### Structure of Islamic Council

**Islamic Council Advisory Board** 

**Islamic Council Leadership Team** 

### **Fatwa Panel**

Shaykh Dr. Haytham Al-Haddad Independent Chair

> Shaykh Shaqur Rahman Vice Chair

**Shaykh Farid Haibatan** Vice Chair

**Shaykh Fuad Abdo** 

Shaykh Ali Hammuda

Shaykh Dr. Sajid Umar

Shaykh Dr. Ali Ahmed Islamic Council America

Islamic Finance (IFA) Panel

Shaykh Dr. Sajid Umar Chair

Shaykh Fuad Abdo Vice Chair

**Umer Suleman** 

Shaykh Mohamed Akkouh

Netherlands

Shaykh Ibrahim Hourani

Islamic Council Germany

Saad Abbas Hussain

Legal Counsel



## New to Our Team in 2024



### Welcome Umm Safwan to our Advisory Board

Umm Safwan is a certified life coach, and mentor, dedicated to empowering Muslim women to grow in faith and fulfil their potential. With a Bachelor's degree in Childhood and Youth Studies and multiple certifications in life coaching and mentoring, she brings over 25 years of experience in education, mentoring, and personal development.

For the past nine years, she has served as a lead Murabiyyah (mentor) for the Sabeel Sisters Development Programme, guiding sisters to embody Islamic values in leadership and everyday life. She is passionate about tarbiyah (holistic nurturing) and now trains new mentors across the UK and Europe to continue this vital work.

At the heart of all her work, Umm Safwan is driven by a vision of building a faith-driven legacy, empowering women to strive for excellence with purposeful ambition, and a focus on the Hereafter.



### Welcome Umm Sulayman to our Advisory Board

Umm Sulayman is a mentor, educator, and community leader with a passion for empowering Muslim women and fostering a faith-driven legacy. She has three children and two longterm foster children and has dedicated much of her life to education, serving as a teacher and headteacher at an Islamic school in Bristol for nine years.

Umm Sulayman is a co-founder of the sisters' da'wah organisation Shajarah Tayyibah and has previously worked as a Women's Development Officer. For the past nine years, she has been a lead Murabiyyah (mentor) with the Sabeel Sisters Development Programme, focusing on nurturing women to embody Islamic values and grow into confident, faithcentred leaders.

Umm Sulayman's vision is to inspire and equip Muslim women to lead lives of excellence, grounded in faith and focused on building a legacy for the Hereafter, while establishing communities rooted in excellence and Islamic values.



### **Welcome Shahinoor Alom to Islamic Council**

Shahinoor joined Islamic Council in February 2024 as its representative in Wales.

Shahinoor is the Government Affairs Manager at The King's Trust. He is an experienced public affairs professional leading on advocacy for the Muslim Council of Wales as Deputy Secretary General. He is also a member of the Welsh Government Youth Work Strategy Implementation Board, as well as an Independent Advisory Group member for Gwent Police.

Shahinoor is a graduate of the Sabeel Development Programme with over 10 years of Islamic tarbiyyah development.

## Our Model

A system that enables people to access adjudication based on shari'ah

- Trained & educated in the relevant areas
- Have integrity and are held in respect
- Experienced in the relevant fields

Advisors

Admin

- Trained
- Professional
- Skilled in communications
- Dedicated to privacy
- Abide by code of conduct

Infrastructure

2024 has been a year of growth with some notable achievements to date. We have dealt with over 700 case sessions in this year alone. We've also impacted almost 4000 people that have now directly engaged with our webinars, courses and workshops.

The Islamic Finance Advisory has continued to provide a reliable and knowledge-based range of services to the Muslim community, offering solutions, guidance and advice on complex financial matters, including Islamic inheritance and wills, halal home ownership, usury (riba), financial disputes, and other Islamic finance and shari'ah compliant options.

- Process Flows
- Data Access & Storage
- Panels / Advisory Boards
- Compliancy with law
- Connections with solicitors

## Our Impact in 2024...

Total no. of case sessions 708

Breakdown of case types

**Family** Jurisprudence **Finance** Jurisprudence

541

105 62

**Non-Family Related** Jurisprudence

JAN-NOV

### Allah 🐉 says:

لَّا خَيْرَ فِي كَثِيرٍ مِّن ِنَّجْوَلْهُمْ إِلَّا مَنْ أَمَرَ بِصَدَقَةٍ أَوْ مَعْرُوًفٍ أَوْ إِصْلَحٍ بَيْنَ ٱلنَّاسِ ۚ وَمَن إِنْ أَلنَّاسِ ۚ وَمَن إِنْ فَعَلْ ذَٰلِكَ ٱبْتِغَآءَ مَرْضَاتِ ٱللَّهِ فَسَوْفَ نُؤْتِيهِ أُجْرًا عَظِيمًا



There is no good in most of their secret talks—except one who encourages charity, kindness, or reconciliation between people... and whoever does this seeking Allah's pleasure, We shall grant them a great reward."

[4:114]



### How we did this

## The Hardship Support Fund

The Hardship Support Fund (HSF) is a vital initiative from Islamic Council to support our Muslim brothers and sisters in their times of greatest need.

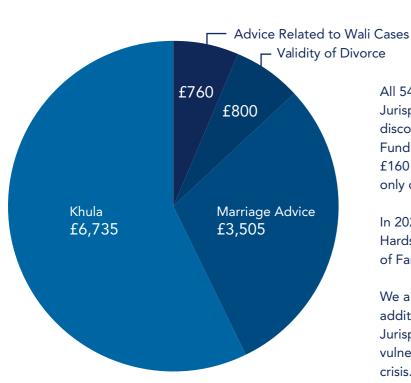
### In 2024 we collected:



**Contributions** arranged through the IFA

£21,545

Through our **Hardship Support Fund Campaigns** 



All 541 case sessions of Family Jurisprudence in 2024 received a 40% discount through our Hardship Support Fund. This means we don't charge clients £160 for each hourly session but instead only charge £95 per session.

In 2024, we spent £35,165 from our Hardship Support Fund to subsidise cases of Family Jurisprudence

We also spent £11,800 to support an additional 70 case sessions of Family Jurisprudence where the client was vulnerable and going through a time of crisis.

### **Total Hardship Support** Fund Used in 2024

£47,060

### Imagine being at a crossroads...

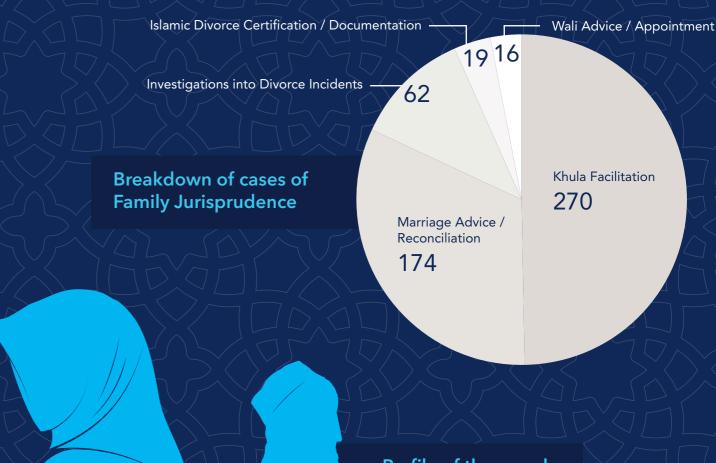
65%

Women

Picture this... your family is experiencing turmoil, and you're in financial difficulty. You're at a crossroads, feeling stuck with nowhere to turn. The emotional and mental toll from a failing or abusive marriage is overwhelming, and you can't see a way out.

This is where the Hardship Support Fund comes in.





35%

Men

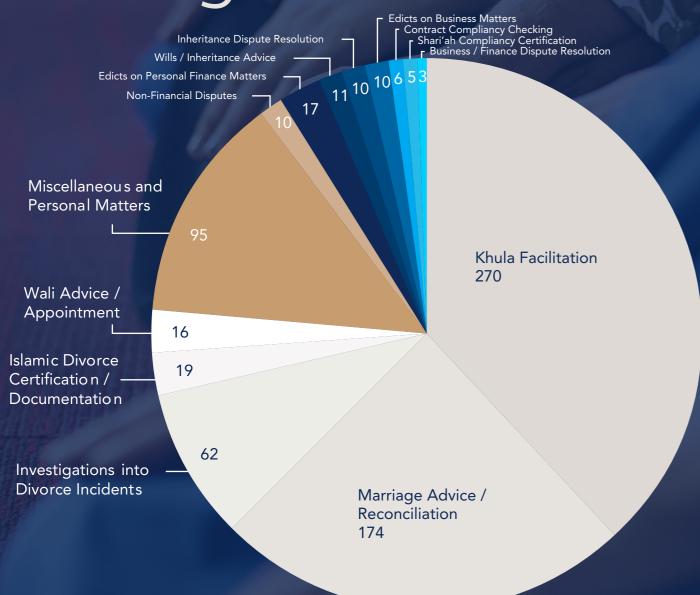
Profile of the people booking with us

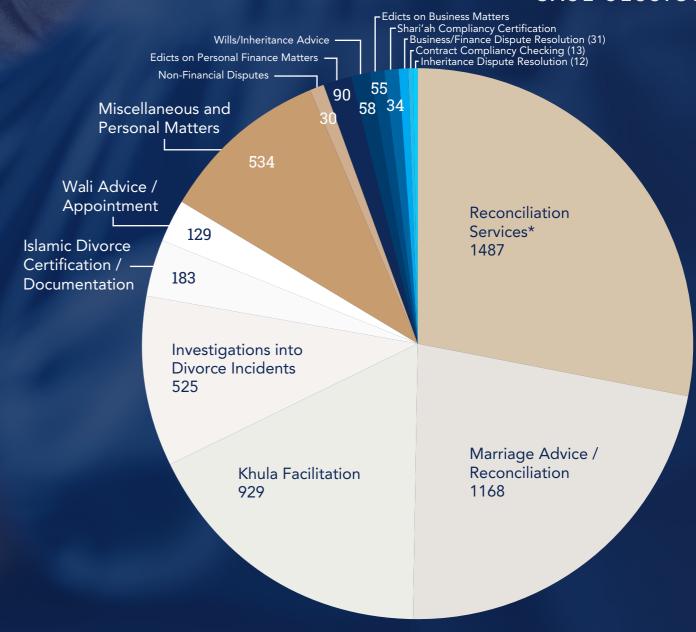
CASE SESSIONS

Stats & Figures

How we did this

CASE SESSIONS





\*this service was ended in 2019 and reorganised into the services of Islamic Council

Family Jurisprudence cases taken by Islamic Council

541

**Non-Family** Jurisprudence cases taken by Islamic Council

105

**62** 

Finance Jurisprudence cases taken by the **Islamic Finance Advisory** 

Reconciliation services taken by Reconcile

1487

**Family** Jurisprudence cases taken by **Islamic Council** 

**Non-Family** Jurisprudence case sessions taken by **Islamic Council** 

564

Finance Jurisprudence cases taken by the Islamic **Finance Advisory** 

### How we did this

## Guidance Documents

Guidance documents we released in 2024 =



### **Audiences we wrote**

**guidance for = Imams and Community Leaders, local** and national governments, and the Muslim community and wider public.

In 2024, we released 7 guidance documents covering various topics - all designed to help people live their lives according to the guidance of the shari'ah. Together with Muslim FinTech companies, we've engaged with Ministers to explore the possibility of shari'ah compliant pensions.

We also advised the Department of Education, in light of the shar'iah, on the RSE Curriculum, and we released 5 guidance documents to support the Muslim community and its leaders on a number of issues pertinent to our living here in the West - as well as our responsibility from a global humanity perspective.

### **Advice to Local/National Government**



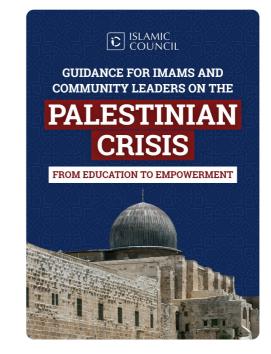
### **RSE Curriculum Guidance**

In July, Islamic Council wrote a guidance document to the Department of Education on what we felt was the best approach to sex and relationship education.

### **Shari'ah Compliant Pensions**

In November, the Islamic Finance Advisory - together with a cohort of Muslim FinTech leaders - submitted a document to the office of MP Sir Stephen Timms, Minister of State (Department for Work & Pensions), addressing a number of current financial challenges.

### **Advice to Imams and Community Leaders**



### The Palestinian Crisis

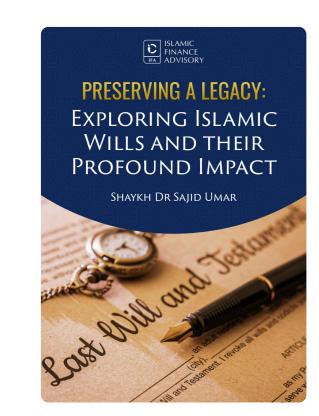
In October, 1 year after the war on Gaza started, Islamic Council launched a guidance document with 37 calls to actions for Imams and Community Leaders, highlighting their role and responsibilities towards the people of Palestine.

ISLAMIC COUNCIL



### **UK Home Finance Options**

In September, the Islamic Finance Advisory launched a guidance document on halal home purchase options in the UK.



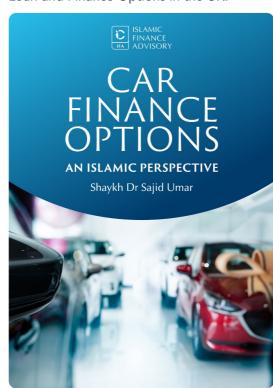
### Wills & Legacy Planning

In November, the Islamic Finance Advisory launched a guidance document on writing a will and leaving a legacy.



### Guidance the DFE on RSE

In January, the Islamic Finance Advisory in collaboration with the British Board of Scholars and Imams (BBSI) - launched a guidance document on University Student Loan and Finance Options in the UK.



### **Car Finance Options**

In October, the Islamic Finance Advisory launched a guidance document on Shari'ah Complaint Car Finance Options.

### How we did this

## Events, Courses & Workshops



Total no. of **Events, Courses &** Workshops in 2024



Total no. of participants who directly benefitted

### Where were these events?



**Event based in** USA [by Islamic Council America]



Live event in Birmingham, **England** 



Live event in Cardif, Wales



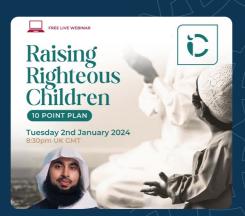
Events online, benefitting participants internationally

Total number of hours spent on **Events, Courses and** Workshops in 2024:

Percentage of people who were new to Islamic Council?

### C

### Islamic Council





Raising Righteous Children The Parenting Workshop

Online Webinar

298 participants online

1665 participants online



January

### **Marital Mastery**

Workshop

at Green Lane Masjid in collaboration with Green Lane Academy of Sacred Sciences

55 participants in person



### **Managing Marital Conflict**

Workshop

at Al Manar Centre, Cardiff, Wales

50 participants in person



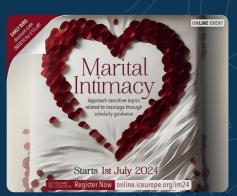
### Marriage: The Project of a Lifetime

Webinar

by Islamic Council America

641 participants online

December



### **Marital Intimacy**

108 participants online 68% new to Islamic Council



### Marital Mastery 2024 Workshop

in collaboration with Pure Matrimony, Marital Arts and IslamWise

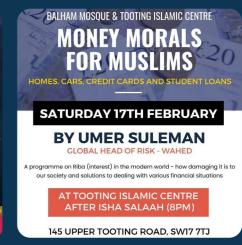
160 participants online

70% new to Islamic Council

### Islamic Finance Advisory



The Figh of Business Where Money Meets Blessing 100 participants online



**Money Morals for Muslims** 50 participants online



### **Decoding Forex**

**Weekend Course** 

January

84 participants online 73% new to Islamic Council



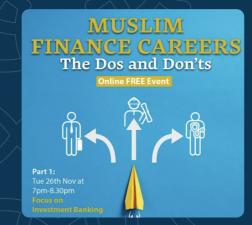
### Introduction to Islamic Finance

8 Week Course

326 participants online 92% new to Islamic Council



November



### **Muslim Finance Careers** Webinar

622 participants online

## Our **Future**

We see a future where Islamic Council provides people across the world with access to shari'ah services wherever they are. We believe that our services and shari'ah based solutions will soon have recognition from governments across the West and we hope to build partnerships from across the Muslim community and with key Muslim individuals to achieve this. Here are just some of the goals we plan to achieve within the next 10 years insha'Allah.

### Join us to turn our vision to see a just world into a reality

Establish a gold standard for shari'ah-related services throughout the West.

Help establish shari'ah service centres throughout Europe and the US.

Provide specialised shari'ah training to over 1000 scholars and judges throughout the West.

Establish an authoritative Islamic Finance Advisory service.

Providing shari'ah guidance to over 100,000 beneficiaries globally in the West.

## Your chance to be a part of it

When you support Islamic Council, you receive the reward for every marriage we save, every family breakdown we prevent, every relationship we reconcile and all the Islamic guidance and solutions we inspire the community to live with.

"I just wanted to say today's Islamic Council webinar saved my marriage...today we were just about to end our marriage..."

"My marriage is on the point of divorce but this Islamic Council workshop seriously helped and encouraged me to give it another chance"

"Nave been in a state of limbo for over 5 and a half years (since we got married). However the way you explained matters it really made sense to me. I have met many religious scholars but you left a deep mark"

### Your Jannah reward awaits you

www.islamiccouncil.com/donate







**VISIT** www.islamiccouncil.com



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