



Inside this issue:

<i>Community News</i>	1
<i>Dua of the Month</i>	1
<i>Community News</i>	2
<i>Monthly health tip</i>	3
<i>Business of the month</i>	3
<i>Salah timetable</i>	4



Statistics

9,300 - Number of new debt problems dealt with by Citizens Advice Bureau (CAB) each day.

£57,937 - Average household debt (including mortgages).

£181m - Personal interest paid in UK daily.

Every 11.2 minutes a property is repossessed.

1,995 people made redundant every day.

Debt

Borrowing and lending are today seen and accepted in the developed world as essential in generating wealth. Debt drives the economies of most countries; indeed it is the main form of finance used worldwide. Financial institutions in modern economies thrive on debt marketing. Today, borrowing takes place at every level in society from individuals to governments.

At individual level, the general attitude towards debt is: what you can't earn, you can borrow. Recently cheap financing options and reckless lending made it possible for low earners and even unemployed to acquire finance which often they could not repay.

Organizations and countries, borrow, for various reasons. Manufacturing companies borrow to increase their production capacity. Countries often borrow to provide goods and services to the people.

Even though the recession

has made people aware of the problems associated with the high levels of debt at personal and national level, debt (lending) is still considered the driver for economic growth. Governments of the developed world are, therefore, urging their financial institutions to resume and/or increase lending to spur economic growth.

Question: Is debt a necessary evil that we need to keep the economy going? And, is debt acceptable even on a personal level? Admittedly, huge effort and a lot of research are needed to create an alternative to the debt driven capitalist system. Yet, one does not need to try hard to understand the destructiveness of debt. Today, Third world debt is recognised as a major impediment to human development. The enormous debt that Third world countries owe to rich nations has severely hindered human development, security and political or economic stability. "This process is designed to perpetuate itself

thanks to a diabolical mechanism whereby debt replicates itself on an ever greater scale..."", South Centre Bulletin, 85, August 2004.

Taking on debt is not forbidden in Islam (it is reported that the Prophet (pbuh) once took as a loan a camel) but it should always be viewed as a last resort. Allah (SWT) has allowed money lending among Muslims so that they may help one another, so the lender should help (give Qard Hasan) and not exploit the need of the borrower. On the contrary, interest-related debt (lending and borrowing on interest) adds further burden on the indebted and hence is absolutely forbidden. It is duty upon the debtor to repay his/her loan. Prophet (pbuh) has stated that when a Muslim dies as a martyr all of his sins will be forgiven except unpaid debts. This is why even interest free debt should not be taken lightly and one must always be observant in paying the debt back in full at the due time.

Dua of the Month

Allahumma anta Rabbi la ilaha illa Anta. Khalaqtani wa ana abduka, wa ana 'ala ahdika wa wa'dika mastata'tu, A'udhu bika min Sharri ma sana'tu, abu'u Laka bini'matika 'alaiya, wa Abu'u Laka bidhanbi faghfirli fainnahu la yaghfiru adhdhunuba illa anta.

O Allah! You are my Lord! None has the right to be worshipped but You. You created

me and I am Your servant, and I am faithful to my covenant and my promise as much as I can. I seek refuge with You from all the evil I have done. I acknowledge before You all the blessings You have bestowed upon me, and I confess to You all my sins. So I entreat You to forgive my sins, for nobody can forgive sins except You.

Shaddad ibn Aws (RAA) re-

lates that the Prophet (SAAWS) said that the most superior way of asking for forgiveness (Sayyid al-Istighfar) is to say (the above du'a). And that "If someone recites it in the morning with firm faith in it, and dies the same day, he will be from the people of Paradise; and if someone recites it at night with firm faith in it, and dies before the morning, he will be from the people of Paradise."

اللَّهُمَّ أَنْتَ رَبِّي لَا إِلَهَ إِلَّا أَنْتَ، خَلَقْتَنِي وَأَنَا عَبْدُكَ، وَأَنَا عَلَى عَهْدِكَ وَوَعْدِكَ مَا اسْتَطَعْتُ، أَعُوذُ بِكَ مِنْ شَرِّ مَا صَنَعْتُ، أَبُوؤُ لَكَ بِنِعْمَتِكَ عَلَيَّ، وَأَبُوؤُ لَكَ بِذُنُوبِي فَاعْفِرْ لِي فَإِنَّهُ لَا يَغْفِرُ الذُّنُوبَ إِلَّا أَنْتَ.



*Timperley Methodist Church
Stockport Road, Timperley
ALTRINCHAM WA15 7UG*



Quiz night - Pictures



*Well done to the winning team
(shown at the bottom).*

Community News

INTERFAITH GROUP VISIT TO TIMPERLEY METHODIST CHURCH

Through the Altrincham Interfaith Group of which the Altrincham Muslim Association is a founder member and current chair an open invitation was sent to members of all faith's to visit and get some basic information on the history of the Methodist Church. The event attracted over 50 guests with most faiths represented and proved to be very informative and well received.

The evening was hosted by Rev Andrew Bradley, who provided an insight into the history and path taken by the Church to be where it is today. The reverend presented many interesting slides some of which were very informative and others which were light hearted and humorous. The evening included a questions and answers session and was rounded off with tea / coffee and a mixture of tasty cakes and biscuits, during which there was ample opportunity to meet and interact with other group members.

The evening proved both interesting and enjoyable. It emphasised that even though we have may have different faiths there is much common ground between us. I also believe that if people made the extra effort to understand the basic message of other faiths, our world will be a better place.

QUIZ NIGHT

The event proved to be a big hit attracting over 100 people; providing quite a battle of general knowledge between the teams varying in numbers and ages. There were also a recitation provided by one of the local youths as well as a stand up comedy act. Food was available to purchase, including snacks ranging from sandwiches, samosas, pakoras and cakes etc. The overall winners on the night proved to be un-stoppable and achieved an almost perfect score!! I for one hope these events continue and that the community continue to support them by attending in large numbers, Insha'Allah.

AMA CENTRE - REFURBISHMENT WORKS

You may already have noticed the main hall is undergoing a number of improvements. These refurbishments include the following:

Ladies Toilets – Remove current basins and toilets; construct a new shaped room allowing 3 new toilets and 3 new wash basins. Entrance will be changed to enter through the old kitchen.

Kitchen – Upgrade sink and units nearest to the windows. Install a new hot water system.

Windows – All windows in the main hall and kitchen area will be replaced with double glazed units.

Men's Toilets – Upgrade with 2 new toilets and 3 new “wudu” wash basins.

External Works -, Felt kitchen roof, replace hand railing and repair the stairs to the side of the main hall leading to the kitchen with security lights on pathway.

Heating – To be serviced and reconfigured.

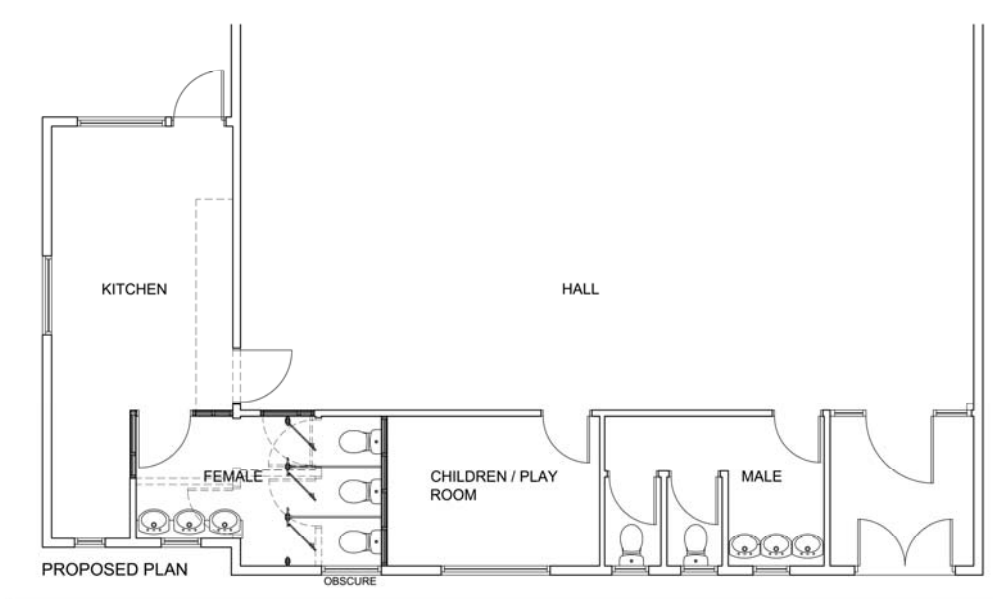
General – Upgrading lights, flooring, paint and decorate. Routine maintenance checks to electrics/plumbing.

Currently we are in discussion regarding the option of upgrading the ceiling structure to reduce heat loss and improve the general look and feel of the main hall. Once agreed, we will ISA start raising funds for this project.

We understand that having received planning approval for demolition and rebuild of the main hall, some of you are wondering “why have we not started the rebuild” and “why upgrade”. We hope that the following will answer your questions:

1. Even with twelve parking spaces afforded by the rebuild, at significant expense, this will not resolve our expanding parking problems.
2. In the current financial climate, the cost of the rebuild is not a good investment.
3. There still exists the potential of significant alienation of our neighbours.
4. We have continued to look at other location options for our centre.
5. We still reserve the right to rebuild if alternative relocation does not materialize.
6. The refurbishments are long due, and the costs have been kept to an acceptable level.

New layout for hall incorporating new 'wudu' facilities



"As well as new wudu facilities for Men and Women, Improvements will include heating system overhaul, new window frames, lighting, roof work and much more."

Monthly Health Tip : Hay fever

Hay fever is a type of allergic rhinitis caused by pollen or spores. Allergic rhinitis is a condition where an allergen (something that causes an allergic reaction) makes the inside of your nose inflamed (swollen).

It causes:

- Frequent sneezing,
- a runny or blocked nose,
- itchy,red or watery eyes.
- An itchy throat, mouth, nose and ears
- Less commonly, you may experience: loss of your sense of smell, facial pain (caused by blocked sinuses), sweats, and headaches. If you have asthma, your asthma symptoms may get worse when you have hay fever.

Hay fever usually occurs in spring and summer, when there is more pollen in the air. Trees, grass and plants release pollen as part of their reproductive process. Mould and fungi also release tiny reproductive particles, called spores. Hay fever symptoms usually begin when the pollen count is over 50. The pollen count is usually given as part of the weather forecast during the spring and summer months.

People with hay fever can experience their symptoms at different times of the year, depending on which pollens or spores they are allergic to.

It affects around 20% of people in the UK. Hay fever is more likely if there is a family history of allergies, particu-

larly asthma or eczema. In England, there may be over 10 million people with hay fever.

Hay fever cannot be cured completely, but there are a number of treatments available to relieve the symptoms. These include antihistamine tablets, nasal (nose) sprays and eye drops. Some can only be prescribed by a GP, but many are available over-the-counter (OTC) in pharmacies.

For persistent hay fever, a treatment known as immunotherapy can be used to gradually increase a person's exposure to the allergen while monitoring their response. This can be effective at reducing the severity of an allergic reaction, but is not suitable for everyone.



Hay fever, seasonal allergic rhinitis (SAR), is an allergic reaction that occurs when the immune system overreacts to substances that have been inhaled.

Business of the Month: Ansar Finance Group

The Ansar Finance Group is an Islamic Initiative established in 1994 to provide and to promote the awareness of "Halal" financial borrowings and investments among the Muslim community of U.K.

The aim of the initiative is to

establish an Islamic finance facility, operating within the principles of Islamic Law (Sharia), which will provide its members an alternative to Interest (Riba) related transactions in all types of financial matters.

By joining Ansar Finance Group you will become a part of a growing group of people who want to help each and every one of us break free from the shackles of the interest-based system. Membership is open to everyone.



For more information visit <http://www.ansarfinance.com> or call 0161 225 8900

In the name of Allah, the Beneficent, the Merciful

Altrincham Muslim Association

Registered Charity Number 1101378

Prayer Schedule April 2010

Day	Date	Fajr	Fajr Jama'at	Sunrise	Dhuhr	Dhuhr Jama'at	Asr	Asr Jama'at	Maghrib	Isha	Isha Jama'at
Thu	1	4:35	5:30	6:42	1:14	1:30	4:46	5:30	7:48	09:13	9:30
Fri	2	4:32	5:30	6:39	1:13	1:30	4:47	5:30	7:50	09:15	9:30
Sat	3	4:29	5:30	6:37	1:13	1:30	4:48	5:30	7:52	09:17	9:30
Sun	4	4:26	5:30	6:35	1:13	1:30	4:49	5:30	7:54	09:19	9:30
Mon	5	4:23	5:30	6:33	1:13	1:30	4:49	5:30	7:55	09:20	10:00
Tue	6	4:20	5:30	6:30	1:13	1:30	4:51	5:30	7:57	09:22	10:00
Wed	7	4:45	5:30	6:27	1:12	1:30	4:52	5:30	7:59	09:24	10:00
Thu	8	4:16	5:30	6:25	1:12	1:30	4:53	5:30	8:01	09:26	10:00
Fri	9	4:13	5:30	6:23	1:12	1:30	4:54	5:30	8:03	09:28	10:00
Sat	10	4:10	5:30	6:20	1:12	1:30	4:55	5:30	8:05	09:30	10:00
Sun	11	4:06	5:30	6:18	1:12	1:30	4:56	5:30	8:07	09:32	10:00
Mon	12	4:04	5:00	6:17	1:11	1:30	4:56	5:30	8:09	09:34	10:00
Tue	13	4:03	5:00	6:16	1:11	1:30	4:57	5:30	8:11	09:36	10:00
Wed	14	4:00	5:00	6:13	1:11	1:30	4:58	5:30	8:12	09:37	10:00
Thu	15	3:56	5:00	6:10	1:11	1:30	4:59	5:30	8:14	09:39	10:00
Fri	16	3:52	5:00	6:06	1:10	1:30	5:00	5:30	8:16	09:41	10:00
Sat	17	3:49	5:00	6:04	1:10	1:30	5:01	5:30	8:17	09:42	10:00
Sun	18	3:46	5:00	6:02	1:10	1:30	5:02	5:30	8:19	09:44	10:00
Mon	19	3:42	5:00	6:01	1:09	1:30	5:02	5:30	8:21	09:46	10:00
Tue	20	3:39	5:00	6:00	1:09	1:30	5:03	5:30	8:23	09:48	10:00
Wed	21	3:37	5:00	5:55	1:09	1:30	5:04	5:30	8:25	09:50	10:00
Thu	22	3:35	5:00	5:53	1:08	1:30	5:05	5:30	8:26	09:51	10:00
Fri	23	3:31	5:00	5:51	1:08	1:30	5:06	5:30	8:28	09:53	10:00
Sat	24	3:28	5:00	5:49	1:08	1:30	5:07	5:30	8:30	09:55	10:00
Sun	25	3:24	5:00	5:47	1:08	1:30	5:07	5:30	8:31	09:56	10:00
Mon	26	3:20	4:30	5:44	1:07	1:30	5:08	5:30	8:33	09:58	10:00
Tue	27	3:14	4:30	5:42	1:07	1:30	5:08	7:00	8:35	10:00	10:00
Wed	28	3:10	4:30	5:40	1:07	1:30	5:10	7:00	8:37	10:02	10:00
Thu	29	3:05	4:30	5:38	1:07	1:30	5:11	7:00	8:39	10:04	10:00
Fri	30	3:00	4:30	5:36	1:07	1:30	5:11	7:00	8:40	10:05	10:00
Jumma Khutba will start at 1:20pm											