



# Annual report 2009



# vision

A caring world where the basic requirements of people in need are fulfilled.

# mission

Inspired by Islamic humanitarian values, Islamic Relief Worldwide aims to help meet the needs of vulnerable people and empower them to become self-reliant so that they can live with dignity and confidence. We help individuals, groups and institutions to develop safe and caring communities and make it possible for those who wish to support others to reach people in need of their help.

# work

We provide help where it is needed most and wherever we are best placed to assist. We do this regardless of race, colour, political affiliation, gender or belief and without expecting anything in return. We work to mitigate the effects of disasters, preparing for their occurrence where possible and responding with emergency relief and rehabilitation. We promote sustainable development through our work in the sectors of education, health and nutrition, water and sanitation, and livelihoods. We also advocate on behalf of the poor. We hope to contribute to achieving the Millennium Development Goals (MDGs) through raising awareness of the issues that affect poor communities and through our work on the ground.

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# Message from the chair of the Board of Trustees

Assalamu alaykum  
Peace be upon you all.

During a period of considerable change, 2009 saw Islamic Relief Worldwide (IRW) come to the end of a successful three-year strategy, and, building on the aspirations and ideas of the whole organisation, look ahead to a new set of objectives for the next five years.



In 2009, we marked our 25th year of working with vulnerable communities around the world. Islamic Relief has come a long way since we opened our first office in the United Kingdom in 1984 and received our first donation of 20p. Today, we raise £58 million a year, supporting 360 development projects. With our international partners, we have offices in 38 countries with over 300 employees, and we are grateful to all our supporters and staff who have shown incredible generosity and commitment in making our work possible.

During Saleh Saeed's first full year as chief executive, we have seen continuing financial and environmental insecurity around the globe, with the most vulnerable communities suffering the most. As part of our new strategy for 2010-2015, we are focusing on enabling communities to adapt to, and meet the challenge of, living in environments at risk from climate change, natural disasters, conflict and global market changes. This will include a greater emphasis on promoting self-sufficiency so that individuals and communities are empowered to support themselves — for example, by receiving skills-training, interest free loans or advice on setting up a small business.

Alongside a shift towards encouraging sustainability, there has been a growing realisation that the sector-led approach adopted in the last strategy has not always encouraged integrated approaches, which see communities' needs in a holistic way. Islamic Relief will therefore be moving towards a far more collaborative model of working using integrated approaches that focus on making livelihoods sustainable. These will enable us to address the underlying causes of poverty and suffering coherently and effectively with support from all our partners around the world.

Our organisation continues to go from strength to strength in supporting and empowering individuals and communities in need, as this report reflects. I would like to thank Dr Essam El-Haddad and Ibrahim El-Zayat who have shared the role of chair of the board until my appointment, and I look forward to another 12 months of IRW's activities and achievements.

Dr Mohammed El-Alfy  
Chair of the Board of Trustees  
Islamic Relief Worldwide  
September 2010

# Message from the CEO

Assalamu alaykum  
Peace be upon you all.

My first full year in office in 2009 was a time of review, adaptation and expansion. We successfully implemented our internal change process, which will help to make the organisation more efficient, both in the way we operate and in how best we can achieve our wider humanitarian goals. In this climate of continued economic uncertainty and food shortages around the world, we are working to meet the needs of our beneficiaries, partners, donors and supporters more effectively, ensuring they have the quality of service they deserve.



Emergency relief continues to be a key area of our work and, in 2009, we supported communities affected by disasters around the world: for example, Cyclone Aila in Bangladesh, the Sumatra earthquake, the Gaza conflict, and fighting in north-west Pakistan and in northern Yemen.

Last year, Islamic Relief celebrated its 25th anniversary, which gave us an opportunity to mark our successes in serving humanity — since 1984, we have supported more than two million people in 25 countries. Our theme for 2009 and for our anniversary centred on empowerment. We strive to empower our beneficiaries to lead sustainable livelihoods while becoming less reliant on aid, and we look forward to another 25 years of working to support vulnerable communities around the world to become stronger and more self-sufficient.

Our drive towards empowerment and improvement has been supported by our internal change process, which we initiated in 2008 and rolled out in 2009. This process has focused on ensuring that we have a more efficient and responsive organisational structure — we have improved our role as an employer, and are concentrating on developing every member of staff, through training and ongoing reviews.

This report presents the achievements and finances of the organisation, which show the continued generosity of our donors. Without this and the hard work of our staff and volunteers, none of our relief or development work would be possible, so I would like to thank everyone who has been involved in making a positive difference to so many people around the world. May such good work help us to reach even more individuals and communities in the future.

Saleh Saeed  
CEO of Islamic Relief Worldwide  
September 2010

# Report of directors/trustees

## Organisational aims in 2009

Islamic Relief Worldwide (IRW) works to relieve the suffering of the world's poorest people by providing emergency relief and supporting sustainable development. During 2009 we continued to meet these aims by providing humanitarian aid to those affected by conflict in The Gaza Strip, in northwest Pakistan and in northern Yemen. We also responded with emergency relief to those affected by Cyclone Aila in Bangladesh and the earthquake in Sumatra, and we continued our emergency response work with Rohingya refugees in Bangladesh and those affected by Cyclone Nargis in Myanmar.

The plight of the world's poorest people remained critical this year as communities continued to feel the impact of the global food crisis across the developing world. Basic food commodities were still unaffordable and drought left many unable to grow their own crops or rear their livestock. Millions of people remained vulnerable to malnutrition and were pushed back into poverty.

In 2009, our work towards the aims of the Millennium Development Goals continued as we helped reduce poverty and increase access to basic services in some of the world's poorest countries. Our projects in 25 countries are helping to provide people with food, clean water, quality healthcare, education and the means to make a living. Wherever we can, we aim to empower people to help themselves so that they are no longer rely on aid.

## Responding to emergencies

The impact of emergencies is often most devastating in the world's poorest countries where people may lack the resources to rebuild their lives. We aim to increase our capacity to respond effectively to natural and man-made disasters. We also work towards reducing vulnerability through disaster preparedness programmes that empower communities to deal proactively with emergency situations. We continue to help communities rebuild their lives after the initial emergency period.

## Caring for orphans and children in need

Children who have lost their parents or who face extraordinary challenges such as conflict, displacement or HIV, may struggle to meet their basic needs. We provide support to orphans and other

vulnerable children to help them realise their full potential. We do this by offering a comprehensive orphan support and child welfare programme that takes care of their education, health, social welfare and domestic needs.

## Supporting education

Education is key to ensuring long-term development for poor communities. We aim to support access to educational opportunities by promoting formal and vocational education, particularly among disadvantaged communities.

## Providing access to healthcare and water

Poverty and ill-health often go hand in hand due to a lack of access to clean water and healthcare services. We strive to improve the health of the communities we work with by providing access to clean and sustainable water and sanitation facilities, as well as increasing knowledge of hygiene practices.

We also provide healthcare services and awareness training, with a focus on caring for mothers and children.

## Promoting sustainable livelihoods

Supporting people to earn a living is key to reducing dependency on aid and helping them move out of poverty. We are working to increase the economic, social and physical capacity of communities to sustain their livelihoods. We will continue to offer support through providing training, tools and interest-free microfinance loans.

## Campaigning and advocacy on humanitarian issues

We believe effective partnerships are key to alleviating global poverty. We have increased our work with other international NGOs, speaking out against poverty and raising awareness about the issues facing those with whom we work. We do this by developing policies, awareness-raising, researching, lobbying and campaigning. We will continue to increase awareness of our Islamic humanitarian values and our inclusive approach.



# Meeting our organisational aims

In 2009, Islamic Relief Worldwide (IRW) came to the end of its three-year strategy that defined its six major areas of work. This section highlights some of our activities over 2009 that helped us to meet our organisational aims. We have also provided a table at the end of each aim, listing individual projects relating to that aim, including target beneficiaries and expenditure.

A woman carrying Ramadan supplies in Egypt



A man rests on the rubble of destroyed buildings in Gaza

# Responding to emergencies

## Aims:

- ❖ To develop our organisational capacity to respond effectively to emergencies.
- ❖ To reduce vulnerability via food supply programmes — for example, our Ramadan and Qurbani interventions.

Islamic Relief Worldwide (IRW) is committed to increasing its capacity to respond to emergencies as quickly as possible in order to meet the urgent needs of those affected. Our strategy for 2009, included increasing the number of emergency response personnel ready to respond to disasters at short notice. It also focused on increasing our disaster-preparedness work to mitigate the effect of disasters on poor communities.

In 2009, Islamic Relief responded to a number of emergencies including Cyclone Aila in Bangladesh, the Gaza conflict, the Sumatra earthquake, and fighting in northwest Pakistan and in northern Yemen. We also continued our emergency response work with

Rohingya refugees in Bangladesh and those affected by Cyclone Nargis in Myanmar. Throughout 2009, we worked to increase our capacity to respond quickly to disasters, and in the Gaza Strip we began distributing aid within hours of the outbreak of conflict.

In Bangladesh, we ensured our disaster-response work included building the resilience of communities to deal with future emergencies.

We have also implemented Ramadan and Qurbani programmes, where food or meat is distributed to more than three million people in 27 countries.



# Cyclone Aila response and recovery Bangladesh

On 25th May 2009, Cyclone Aila struck southwest Bangladesh, causing tidal waves that affected more than three million people. Over 42,000 homes were destroyed and a further 1.9 million were damaged.

Islamic Relief worked in the Shathkhira and Khulna districts to provide food for over 27,000 people, water and sanitation facilities for around 22,000, emergency and transitional shelter for 13,500, and cash-for-work opportunities for more than 7,500 people.

Islamic Relief responded to the disaster through the Cyclone Aila Response and Early Recovery programme, funded by the European Community Humanitarian Aid Department (ECHO), which benefited more than 70,000 people. The project aimed to provide support to help the cyclone-affected communities of southwest Bangladesh recover from the disaster. We achieved this by providing shelter for those made homeless, providing cash-for-work opportunities to those who lost their livelihoods, and ensuring access to clean water and sanitation to help prevent the spread of waterborne diseases.

With Islamic Relief's support, those given new shelters or who were helped to repair their damaged accommodation could move from the makeshift roadside camps to homes that were safer and more comfortable. People employed through the cash-for-work scheme could earn a living by repairing their local area while also building their capacity to work together on community projects. Access to clean water and better sanitation facilities has helped improve the health of communities, as has our efforts to raise awareness of good hygiene practices.

To help communities living in disaster-prone areas in the long term, IRW and ECHO also began implementing a programme to help communities prepare for and



A hygiene promotion session for local people in Natrakona

cope with future disasters. The Building Disaster Resilience and Safer Communities project in Natrakona and Sylhet began in July 2009, with the aim of helping to enhance the capacity of local communities and institutions to mitigate and respond to natural disasters.

## Post-conflict recovery in Gaza Palestinian Territories



A woman carrying supplies donated by Islamic Relief as part of the emergency relief operation in Gaza

The conflict in the Gaza Strip that began on 27th December 2008 devastated Gaza's fragile infrastructure. Around 1,300 people were killed, more than 5,000 were injured and 40,000 people were displaced from their homes.

Islamic Relief's emergency response began just hours after the conflict started, with truckloads of emergency food, medical aid and survival kits delivered to displaced and injured people. Once the 22-day war ended, we began a post-conflict recovery programme to help restore basic services to the worst-affected families. The programme included repairing 200 homes and 20 schools, providing psychosocial care for 1,000 children and giving 500 families essential survival items such as hygiene kits and blankets.

Throughout 2009, Islamic Relief has been implementing various rehabilitation programmes in Gaza funded by partners including Reach Out to Asia, the Catholic Agency for Overseas Development (CAFOD) and the United Kingdom Department for International Development (DFID).

Through our post-conflict programmes, 80,000 families have received food aid and 25,000 children at risk of malnutrition have received fortified milk and high-energy biscuits on a daily basis. A further 22 schools have been repaired and equipped, benefiting thousands of students. Also, in 2009, 36,000 children suffering from trauma were helped through specialist care sessions, and a new psychosocial centre was opened to support children and parents.



Orphans in Gaza who received fortified milk from IRW as part of the emergency relief operation

To help restore the health sector, Islamic Relief has renovated eight primary health centres and has repaired and equipped a further 32. An intensive care unit has been established at Al Shifa Hospital and we have set up a new blood bank to serve three other local hospitals. Islamic Relief is also providing Gaza's only artificial limbs centre with prosthetic limbs that allow adults and children who are injured and disabled to live a more active life.

To help those who lost their livelihoods, IRW ran a three-month cash-for-work scheme that provided 1,500 unemployed people with temporary work. We also built 12 agricultural wells that have helped farmers who were struggling to make a living after irrigation systems were destroyed.

## Emergency relief for displaced families Pakistan



Children fetching water from a pump supplied by Islamic Relief at Char Gulli School

In April 2009, a conflict broke out in Pakistan's North—West Frontier Province (NWFP), forcing around three million people to flee their homes. Most of the displaced fled from Swat, Buner and Dir to the districts of Mardan and Swabi, where they sought refuge with host families, in rented accommodation or in camps.

Islamic Relief began an emergency response programme in Mardan to help support displaced people and host communities. We provided more than 3,500 families with emergency relief items, and we set up water and sanitation facilities in 26 villages. Mercy Centres were also established, which provided over 4,500 children with access to healthcare, counselling, education and other activities. More than 11,000 patients were also treated through Islamic Relief health clinics.

As the security situation in Buner improved, Islamic Relief began to support the rehabilitation of houses for over 35,000 people returning to their homes.

To help improve the health of children, Islamic Relief provided food packs for 9,000 school children and healthcare services for 3,000. We also trained 250 teachers to monitor children's health, and more than 200 health education sessions were carried out to promote good health practices. School health days were also held in ten primary schools.

## CASE STUDY

### Abdul Khaliq — Pakistan

Thirty-year-old Abdul Khaliq fled his home in Swat in June 2009 when his village was attacked. He and 16 members of his family sought refuge with a family in Char Gulli, Mardan, where they lived in one room. Abdul Khaliq and his son, Yaar Zameen, received free medical care at Islamic Relief's Basic Health Unit in Char Gulli.

"My three-year-old son Yaar Zameen was sick and I wasn't well either but I didn't know how I could afford any medical care, as I have no money," said Abdul Khaliq. "Then someone told me about the free medical care that Islamic Relief gives so I went to their health centre with my son.

"We both got proper medical treatment and we were given everything for free. The Islamic Relief team was so friendly, and the free medical service has helped a lot to improve our situation. At least I won't have to worry about our medical needs while we're living here"



Abdul Khaliq with his son, receiving medical care from Islamic Relief.

Islamic Relief's medical teams provided antenatal and postnatal healthcare, out-patient services, vaccinations for children, and mental health support, as well as a 24-hour ambulance service taking people to hospital.

## Projects relating to responding to emergencies in 2009

Country	Project	Links to other organisational aims*	Target beneficiaries	Expenditure (£)
Bangladesh	Food assistance for unregistered Rohingya refugees		9,600	476,741
Ethiopia	Health and nutrition improvement programme	Aim 4	5,400	26,601
Kenya	Integrated nutrition project in Northeast Province		49,100	499,534
Niger	Food security and livelihood rehabilitation	Aim 5		97,111
Occupied Palestinian Territories (OPT)	Family sponsorship project – Phase III	Aims 3 and 4	15,000	238,104
	Gaza Strip emergency and relief			174,566
	Cash-for-work for unemployed graduates and Feed the Needy project in Gaza	Aim 5	700	737,405
Pakistan	Supporting community resilience in Mardan in North-West Frontier Province (NWFP)		101,600	30,163
	Pakistan emergency in NWFP		98,000	616,149
Somalia	Emergency support to internally displaced people in Lower Shabelle	Aim 4	27,900	900,399

Note: For most projects and countries it is possible to obtain beneficiary numbers (which have been rounded up or down to the nearest 10 or 100). However, in some cases, it is difficult to access this data. For example, some societies may not want details about their family members to be added to non-governmental organisation (NGO) statistics.

\*For a full list of aims, refer to page 3.



Nine-year-old Chifaa Abu Niaj from Lebanon has been sponsored by Islamic Relief since 2006

# Caring for orphans and children in need

## Aim:

- ❖ To contribute to alleviating child poverty by offering a comprehensive orphan support and child welfare programme, covering education, health, social welfare, sponsorship and shelter.

Losing one or both parents is traumatic for any child. In countries where war, famine and HIV/AIDS are a part of everyday life, millions of children are orphaned or left to struggle for survival. In the short term, our orphan—oriented projects provide food, clothing, healthcare and shelter for orphaned children and their families around the world. We also offer longer-term support by helping orphans to access education that will give them a better chance in life. Our strategy for 2009 aimed to ensure that all sponsored children of school age were attending school, and that they had a basic school kit of stationery, books and, where needed, a uniform — and we achieved this in 99 per cent of cases.

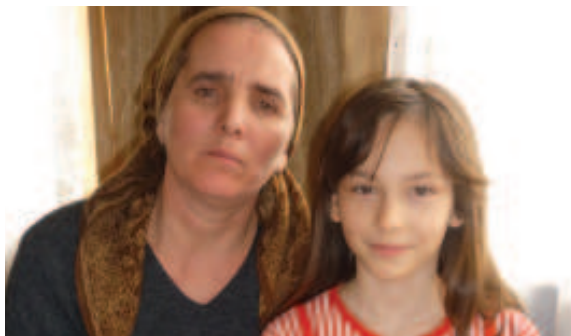
Families of orphans are vulnerable too, particularly widows and women who have to care for their families and be the main breadwinners. So we also offer them financial and practical support — for example, microcredit schemes, which include training to help them set up small businesses. We have programmes in Bangladesh, Bosnia, Kosova and Sudan.

In 2009, Islamic Relief's comprehensive One-to-one Sponsorship programme reached nearly 27,000 orphans in 22 countries around the world, making sure they have decent housing, adequate healthcare and that they can attend school. All of the orphans are supported by staff who have undergone an extensive training programme.



## Sponsoring vulnerable children and their families

### Chechnya



Khaka Bokova, aged 9, has been sponsored by IRW since 2007. Sponsorship means she can receive vaccinations and regular medical check-ups. She enjoys reading, cycling and craftwork and would like to train to be a doctor

In the aftermath of two military campaigns, many children in Chechnya in the Russian Federation were orphaned: more than 1,230 children lost both parents, and over 25,000 children lost their father or mother. Our One-to-one Sponsorship programme supports such vulnerable children and their families, by distributing quarterly packages of food, seasonal clothing, soap, detergent and school stationery. A key focus is on improving the children's diet and health, by making sure they have nutritional food and hygiene items. By 2009, we had sponsored more than 1,750 children in the region and we also expanded the programme to cover more remote mountainous villages.

All school-aged children who we sponsored had the opportunity to go to school and 130 of the poorest children received a school bag and stationery at the beginning of the school year.

Unemployment in Chechnya is rife, and children often leave school early to try to find work to support their families. To ensure that children have better job opportunities, we supplied carpentry and sewing equipment for two classes at the Vocational Training Centre for Grozny Boarding School, which was set up by Islamic Relief in 2008.

## One-to-One Sponsorship programme

### Lebanon



Anis Khder, aged 5, is from Tyre. His family relies on sponsorship money to secure their basic needs for food, accommodation and healthcare

After the war in Lebanon in 2006, many children were left homeless and orphaned. Children who have lost one or both of their parents often experience higher levels of emotional neglect, anxiety, depression and psychological distress than other children. In 2009, through its One-to-one Sponsorship programme, Islamic Relief supported almost 900 Palestinian orphans living in refugee camps in Lebanon by giving regular sponsorship payments to their families, which helped to ensure that their basic needs for food, medical care and adequate housing were met.

In 2009, we sponsored 695 orphans in five different refugee camps in Sidon and Tyre. During Ramadan, we gave out food parcels, and we also provided clothes for the children at Eid.

Orphaned children often miss out on school or perform poorly, as their education is interrupted because of domestic and economic pressures. Many of these children have to leave school to work, as they have become the sole breadwinners for their family. To help secure a good education and future for these orphans, we donated money towards school fees, and offered educational support to children who were having difficulty learning at school.

# Dental healthcare for orphans and poor families

## Kosova



Brahmin Morina, aged 11, before having one of his teeth removed

For vulnerable families facing poverty in Kosova, dental hygiene is low on their list of priorities. With no water supply inside the house, inadequate roads, and the nearest health clinic a long way away, people often wait till they have serious problems with their teeth before seeking emergency help. Even then, treatment is often poor, using unsterile and inadequate equipment.

**In nine months, almost 6,000 people had treatments to fix problems with their teeth.**

But Islamic Relief has helped to change that by setting up a dental health project that has given free treatment to orphans and poor families in Drenas, central Kosova, since March 2009. We set up two dental centres where qualified dentists and their assistants carried out general check-ups and treated existing problems, for example, by removing teeth, treating infections or fitting fillings. The project has also promoted longer-term dental health by teaching people about good oral hygiene.

## CASE STUDY

### Edona — Kosova



Edona receiving dental treatment

Eight-year-old Edona Gashi from Drenas is proud of her new smile. She's one of many children from poor families who have benefited from the free dental treatment on offer as part of Islamic Relief's dental health project in Kosova.

"Before, we were begging on the road. Islamic Relief gave us clothes and food packages. Thank you for the opportunity to have our teeth looked after at the dental wellness centre — before, most of us didn't even have toothpaste or had never been to a dentist. Now we have great treatment here. I have had two teeth taken out and now all the dental decay has gone."

Unlike her 50-year-old father, who doesn't have a single tooth left, Edona — and many other children like her — now have a healthier start and, with a better understanding of oral hygiene, they have a much smaller risk of losing teeth in later life.

As Edona beams, "Thank you for giving me my smile back."

## Projects relating to caring for orphans and children in need in 2009

Country	Project	Links to other organisational aims*	Target beneficiaries	Expenditure (£)
Albania	Orphans' summer school		200	20,771
Bangladesh	Alternative education for children affected by Cyclone Sidr	Aim 3	600	37,651
	Orphans' water facility	Aim 4	500	4,250
	Livelihood promotion and handicraft production for widows and children	Aim 5	80	6,874
	Providing water and sanitation for orphans	Aim 4	500	8,840
Bosnia-Herzegovina	Orphans' educational centre		600	25,550
Chechnya	School bags for orphans	Aim 3	100	5,099
	Vocational training centre for orphans in boarding schools		60	9,533
	Improving facilities at child rehabilitation centre in Argun		200	117,182
	Livelihood support for orphans households		600	51,964
Egypt	Early rehabilitation intervention centre (ERIC) for mentally challenged children	Aim 4	2,400	130,460
	Building land and building for ERIC new home	Aim 4		45,862
Ethiopia	Increasing income generation for widows and orphans	Aim 5	400	81,662
Kenya	Orphans micro enterprise project	Aim 5	600	59,559
Kosova	Dental care for orphans and poor families		5,600	79,753
Mali	Centre of Hope orphans (waqf funding)		11,700	26,756
	15 child-friendly villages in southern Mali		55,300	37,836
	Child-friendly village		100	25,284
	Strengthening partnership with Mali vulnerable children		5,000	47,969
Occupied Palestinian Territories	Emergency intervention in the Gaza Strip		131,200	472,616
	Psychosocial counselling centre in northern Gaza		30	85,935
	Milk for pre-school children		3,500	120,553
	Family sponsorship		3,400	140,397
	School feeding for students in the poorest and marginalised areas		10,000	72,024
	Eid clothes project for children and orphans		2,500	91,445
Pakistan	Supporting community resilience in emergency area of Mardan in North-West Frontier Province (NWFP)	Aims 3 and 4	3,600	13,938
Sudan	Education enhancement for orphans		4,800	39,171
	Providing educational support to internally displaced students in Darfur	Aim 3	11,600	63,421
	Community-based reintegration of children affected by war in Upper Nile State		3,600	8,971

Note: For most projects and countries it is possible to obtain beneficiary numbers (which have been rounded up or down to the nearest 10 or 100). However, in some cases, it is difficult to access this data. For example, some societies may not want details about their family members to be added to non-governmental organisation (NGO) statistics.

\*For a full list of aims, refer to page 3.



Girls studying at the Kabul family integrated development centre, Afghanistan. The centre provides literacy and language classes and computer training to widows and orphans.

# Supporting education

## Aim:

- ❖ To broaden opportunities for children and communities through improved education.

Education provides the key to a better future, helping people to increase their skills, fulfil their potential and pursue their goals. But this basic human right is denied to millions of children and adults in poor communities throughout the developing world. Poverty, a lack of infrastructure and poor access to schools are some of the obstacles that stand in the way of a child's education. The United Nations Children's Fund (UNICEF) estimates that around 100 million children of primary school age are currently not in school, and many have to stay at home to support their families.

Our strategy for 2009 focused on getting more children into school by building new schools and rehabilitating existing ones, making regular attendance a realistic option for them, training teachers and providing educational materials. We prioritise the needs of the most vulnerable people, including children, and those living in conflict areas and rural regions.

We also focus on adult education and vocational training. By working directly with local communities, we ensure that our educational projects are relevant to their needs, offering them new skills and realistic work opportunities as a way out of poverty.



# Meeting the educational needs of internally displaced people

## Somalia



Children in class at a camp for displaced people camp in Mogadishu

Islamic Relief has been working in Somalia since 2006 to support families living in the numerous refugee camps in the Mogadishu-Afgoi Corridor, set up for those fleeing the fighting in the capital.

Basic needs for food, water and shelter take priority over secondary needs such as education. However, providing education in such unstable environments as internally displaced people (IDP) camps is vital: school gives children an escape from the violent realities they have experienced, offering a routine, psychosocial support and learning. Education helps children to believe that they have the potential to achieve stable, constructive lives and that their studies will help them to get good jobs.

In 2009, Islamic Relief funded 25 teachers to support more than 1,200 children in IDP camps in Mogadishu. The project helped to ensure that schools remained open in the camps, which meant that enrolment remained high and students had a consistent and continuous education.

# School extensions in Tarmiya

## Iraq



Children at a newly renovated school in Tarmiya

The education system in Iraq is facing complex challenges and demands: thousands of schools throughout the country have suffered tremendous neglect and underfunding as a result of economic sanctions, continued warfare and civil conflict. Many schools need major building work, but funding is limited.

To raise health and hygiene awareness among the school children, we conducted two participatory seminars at each school on best health and hygiene practices, and distributed 1,500 hygiene kits to the children.

In Tarmiya, north of Baghdad, Islamic Relief has improved the condition of three primary schools by extending and rehabilitating the buildings, and updating the water and sanitation facilities. Working with local labourers, we have reconstructed 15 classrooms and supplied them with desks, blackboards and teaching materials. Around 1,500 children have benefited from the project.

As a result of the improved school environments, the enrolment rate of school children in the Tarmiya District – especially girls – has increased.

# Rebuilding schools in the Gaza Strip

## Occupied Palestinian Territories



Renovation of a damaged school in Gaza

More than 160 schools were damaged in the recent conflict in the Gaza Strip, leaving many children unable to access a decent education. Six months later, some schools were still operating a double-shift system – where some students were taught in the morning, and others in the afternoon – which compromised the quality of education. Gaza desperately needs to have its schools rebuilt, repaired and equipped with learning materials. Education for children who are traumatised is particularly important as it offers them stability and a sense of normality.

**Around 20,000 students, 1,000 teachers and 300 labourers have benefited from the rebuilding schools project, which is set to expand to more schools within Gaza.**

In a joint partnership with Reach Out To Asia (ROTA), Islamic Relief aims to provide a safe and healthy learning environment for Palestinian students in Gaza. In 2009, we reconstructed and rehabilitated 22 schools that were severely or moderately damaged.

As part of this ongoing project, we have developed libraries, science laboratories, health rooms, educational technology and computer training labs in the schools, as well as psychosocial and educational counselling rooms. We have also set up a training programme for 300 teachers, focusing on increasing knowledge and improving teaching skills in the latest curriculum subjects, especially technology.

### CASE STUDY

#### Mahmoud — Gaza



Mahmoud in his classroom

Mahmoud Aldous is 12 years old and attends the Al-Zohoor school in the west of Gaza. His school was seriously damaged during the fighting and is now being repaired by Islamic Relief.

“When I went back to school after the war I found the windows were broken and the walls were damaged,” said Mahmoud. “Then I went to find my friend who I used to sit next to, but he wasn’t there anymore because he had been killed. The days of war were very frightening and I really wish I could live in a safe place.”

The conflict has seriously affected all the children in Mahmoud’s school, many of whom had their homes destroyed. The teachers say many are suffering from trauma and find it difficult to concentrate or have behavioural problems, such as being violent towards each other.

After the war, Islamic Relief provided psychosocial support to thousands of school children in Gaza to help them deal with the trauma they had experienced. We also mended the windows, repaired the walls and painted the bathrooms of the schools we work in. Having a pleasant place in which to study is even more important for children living in such an unstable environment. As Mahmoud said: “We had to take our exams but we couldn’t study surrounded by such destruction. But the new school environment makes us feel motivated and we all want to study now. My favourite subject is English and when I’m older I want to study abroad.”

## Projects relating to supporting education in 2009

Country	Project	Links to other organisational aims*	Target beneficiaries	Expenditure (£)
China	Girl students' home project in Haiyuan County		100	6,694
Ethiopia	Afar local area development programme: education support			92,017
India	Improving access to education for underprivileged girls		1,500	36,788
	Improving education for underprivileged people		13,200	59,854
Iraq	School extensions project in Tarmiya, North Baghdad		1,500	136,703
Kenya	Sponsorship of female staff			2,978
Occupied Palestinian Territories	Construction of school at the new Askar refugee camp		500	354,344
	Supply safe water for coastal schools in the Gaza Strip	Aim 4	10,200	28,041
	Primary school renovation programme		11,300	55,616
	Improving health environment in girls' schools		4,800	174,783
	Emergency intervention in Gaza		131,200	472,617
	Post-conflict recovery in Gaza		14,100	770,481
	Supplying food at school for students in the poorest and marginalised areas		13,100	37,920
	Kindergartens' environment enhancement programme		16,500	65,106
	Supporting school health programme		16,200	35,174
	Improving educational access and quality in Gaza		147,400	694,882
Pakistan	Kashmir Emergency Relief and Rehabilitation education project		900	734,179
	Balochistan education support project		2,500	179,535
	Small-scale enterprise development project	Aim 5	2,200	63,092
	Community health and education support project	Aim 4	3,100	25,074
Somalia	Teachers for internally displaced people (IDP) camps		40	5,937
Sudan	Education support projects		6,100	125,888
	IDP basic needs project in West Darfur – Phase II	Aim 4	14,000	130,311
	Reconstructing education facilities in Blue Nile State		5,100	33,309

Note: For most projects and countries it is possible to obtain beneficiary numbers (which have been rounded up or down to the nearest 10 or 100). However, in some cases, it is difficult to access this data. For example, some societies may not want details about their family members to be added to non-governmental organisation (NGO) statistics.

\*For a full list of aims, refer to page 3.



Tahir Saeed, who was trained by Islamic Relief, treating a young patient at his pharmacy in Pakistan

# Providing access to healthcare and water

## Aims:

- ❖ To increase access to appropriate, clean and sustainable water and sanitation facilities, with a focus on increased knowledge of hygiene practices.
- ❖ To improve the health of communities.

According to the United Nations Educational, Scientific and Cultural Organization (UNESCO), one billion people lack access to safe drinking water and nearly half of the developing world's population — 2.4 billion people — still do not have adequate sanitation. Without decent healthcare facilities, and with poor access to medical supplies, clean drinking water and health education, people fall ill and die from preventable diseases and health concerns.

To tackle this problem, Islamic Relief's strategy aims to increase access to safe, clean drinking water and sanitation facilities. By working closely with local communities, we have established sustainable water sources, for example, by digging wells and setting up traditional water collection systems. Through training, communities are then empowered to manage these services.

By providing communities with cash, material and medical equipment, we can support the regeneration and building of health facilities. We are also helping these communities to improve preventive and curative health series, such as child immunisation, antenatal and postnatal care, and therapeutic care. Training and awareness-raising programmes for local health workers and community health committees help to increase knowledge of hygiene practices.

Women and children are often the most susceptible to illness and disease — according to the United Nations Children's Fund (UNICEF), more than half a million women die during pregnancy or childbirth, and around nine million children under five die every year, largely from treatable or preventable diseases. By providing access to suitable health clinics, medicine, skilled health professionals and nutritional support, we are working to reduce maternal and child mortality in communities and to offer mothers and children the medical care they need.



# Improving water and sanitation in Warrap State

Sudan



Local people using a hand pump in Warrap State

Years of inter-ethnic fighting, poverty and under-development mean that many people in South Sudan face a challenging future, with basic services in many regions seriously lacking.

To support the most basic of human needs — water — Islamic Relief set up a project to provide clean water and improved sanitation facilities in Tonj North County in Warrap State. Ten boreholes were drilled, which were fitted with new hand pumps in ten villages, and 34 broken hand pumps were repaired. Hygiene promotion sessions were carried out with the whole community. Topics included how and when to wash your hands, the importance of covering water containers to prevent contamination, and how to use latrines.

**As a result of the project, almost 40,000 people in 44 villages now have access to safe, clean drinking water.**

The project was keen to empower local people to keep existing hand pumps in good working order so, in partnership with the South Sudan Relief and Rehabilitation Commission (SSRRC), 48 people from several villages were trained in hand-pump maintenance and repair. UNICEF donated specialised tools to support them.

In addition, 700 cement slabs were cast for household latrines, built by labourers from the villages using local materials. A school latrine was also built, ensuring that more than 1,000 people had safe, clean toilet facilities.

# Reconstruction of Sayasan Hospital

Chechnya



Groups of local female labourers worked to plaster walls, fix windows and paint doors in the new hospital. This gave them a valuable source of income and also a sense of ownership towards the new hospital.

The Sayasan Hospital in the Nozhay-Yurt region is one of the largest hospitals in this mountainous part of Chechnya. However, most of it was destroyed in the recent war, which left around 45,000 people from 13 villages with no access to medical care and prevented many of those displaced by the fighting from returning home.

**The renovated hospital has 12 new wards including surgery, maternal healthcare, and specialist wards for tuberculosis and infectious diseases. It supports more than 65,000 people from Sayasan and surrounding villages, including over 11,000 returnees who had fled the fighting in the region.**

The local community of Sayasan had already made efforts to rebuild a small ward on the site of the Sayasan Hospital, but this could only offer first-aid services. Working with the local community, Islamic Relief got involved in the reconstruction, and the new hospital was completed in July 2009.

There are currently six doctors and 30 medical staff working at the new hospital, and they are enthusiastic about their brand new premises. The high-quality healthcare they can offer means that people don't have to travel long distances to get treatment, and some displaced families have even been encouraged to return to their pre-war homes.

# ‘Water for life’ in the Mandera district

## Kenya



Livestock is a vital resource for communities in the Mandera district, so it is important to ensure they have enough clean water to drink

Due to successive and cyclic droughts in the Mandera district in northeast Kenya for the last three years, water has been in critically short supply. Many families have to survive on less than four litres of water per person per day. Islamic Relief has set up the Water for Life project, to ensure that around 75,000 people and more than 250,000 livestock have access to safe, clean drinking water.

**We have installed vital water harvesting and storage systems in five locations, including five masonry tanks, five power houses, 20 water kiosks and 20 reticulation systems.**

Now, communities can easily access and store water. The distance to the nearest supply has been greatly reduced. As a result, women, who usually collect the water, have more time to look after their children and give them healthier food. Waterborne illnesses have decreased since IRW staff increased the monitoring of water quality.

Members of the five villages benefiting from the scheme earn a living by selling water to those outside of their immediate communities. We have carried out training sessions on community water resource management, how to use water productively, and how to set up kitchen gardens — this ensures that the facilities are productive and sustainable.

### CASE STUDY

## Fatuma — Kenya



Fatuma collecting water

Fatuma Dakane Muhumed, 42, comes from Libehiya in the Mandera district, which has been seriously affected by the recurring droughts. A mother of seven, she lives in cramped conditions in a single thatched hut with her with her children, her parents-in-law and her husband (the sole breadwinner) who works as a local labourer,

Access to food and water has been limited because of the droughts, and the family now has to survive without the milk and meat they used to enjoy. But the Water for Life project means Fatuma can now collect water easily to feed her family and livestock.

“Before we used to fetch water from shallow wells a long distance away, which were contaminated and dirty. Now we don’t have to walk far to get water, as the kiosk is just 20 metres away from our house. This means I’ve got time to take my children to school.”

Fatuma also doesn’t have far to take her goats to get water, as they can also drink at the shallow wells nearby, before going to graze in the valley.

As part of the project, Fatuma joined a focus group discussion on good hygiene, which has helped her to ensure her family can stay healthy.

Although life is still tough, Fatuma and her family are more optimistic about what lies ahead. “At least now, with help from Islamic Relief, we have more hope and confidence for the future.”

## Projects relating to providing access to healthcare and water in 2009

Country	Project	Target beneficiaries	Expenditure (£)
Afghanistan	200 shallow wells in Shortepa and Kaldar	35,000	118,334
	Eyesight rehabilitation	300	28,746
Bangladesh	Safer water supply and sanitation project	6,100	16,512
	Humanitarian assistance for unregistered Rohingya refugees	12,900	476,741
	Cyclone Alia response and early recovery programme	52,300	426,640
Chad	Chad emergency assistance water and sanitation project	25,900	306,234
Chechnya	Reconstruction of a water pipeline and water tower in Shalazhi village	6,000	76,933
	Reconstruction of Sayasan Hospital in Nozhay	68,400	198,606
	Provision of material to Grozny Prosthetic Orthopaedic Clinic	4,800	174,783
China	Rainwater catchment and harvesting in Gungh County and Haunxian	2,700	33,264
Ethiopia	Food security	146,300	168,636
	Water and sanitation improvement	400	95,383
	Local area development programme in Afar – health component – Part II	51,100	25,807
Iraq	Rehabilitation of two water treatment plants in Tarmiya	8,000	85,635
	Equipping maternity hospital in Tarmiya		46,254
Mali	Water and sanitation projects in South Mali	4,200	106,444
	Regional programme for blindness prevention	70,200	435,699
	Contribution to the eradication of malaria	5,000	39,234
Niger	Primary healthcare		55,191
OPT	Digging and rehabilitating water wells	11,000	123,887
	Construction of water network at Al Barazil	19,000	70,243
	Improving water availability in Al-Zbiebdar village	800	71,908
	Emergency intervention in the Gaza Strip		232,914
	Provision of artificial limbs for disabled people in Gaza	1,000	123,083
Pakistan	Water and sanitation project in Balochistan	1,300	183,228
	Prevention of blindness	11,000	15,296
	Qatar Red Crescent Field Hospital		72,645
	Chagai health intervention project	43,400	39,125
	Operational cost for basic health unit in Dhulli district in Bagh, AJK	15,000	37,990
	Kashmir Emergency Relief and Rehabilitation health project	12,000	241,697
Sudan	Water and sanitation improvement in South Kordofan	1,500	23,090
	Water and sanitation improvement in Warrap	18,800	123,651
	Water, sanitation and public health improvement projects	80,600	370,254
	Shelter improvement in Kerinding II internally displaced people (IDP) camp in West Darfur	2,300	82,366
	Provision of improved health services to people affected by conflict	14,800	51,165
	Improvement of primary health services for IDP and host communities	20,000	14,606
	Responding to displacement in Terekeka	14,300	16,067
Yemen	Al-Selo water and health project		48,879





Local people employed to pave roads as part of a cash-for-work project in Gaza

# Promoting sustainable livelihoods

## Aim:

- ❖ To alleviate poverty by increasing the economic, social and physical capacity of communities to sustain their livelihoods.

Everyone has the right to make a decent living but for those living in poverty, without skills and support, it's hard to get started. Employment means people can access basic services such as healthcare and education, and can secure a more promising future for themselves and their families.

As part of Islamic Relief's strategy to increase the ability of communities to maintain their livelihoods, we provide people with the tools, training and support they need to earn an income, whether it is running a business, growing fruit and vegetables or setting up a shop.

One of our most successful types of project involves Islamic microfinance. In 2009, we provided community organisations and individuals in more than 15 countries with interest-free loans, which they used to set up or expand a business. We also offer training and support to ensure people have the skills they need to make sure their enterprise is successful. Qard hasan (goodwill loans) are also provided to poor families to meet their immediate social needs — for example, school fees, costs for healthcare and housing repair, and other basic household costs.

Food-for-work and cash-for-work projects are key areas within our programme that we continue to support, mainly during emergency situations or as part of infrastructure or agriculture development projects. For example, we might pay local people with essential food items, such as oil, tea or sugar — or in cash — to rebuild roads and buildings after an emergency, or to build water supplies in areas of drought.



## Youth skills training Afghanistan



Barisa Mohammed, 19, in the beauty parlour she set up in her home in Mazar-e-Sharif, Afghanistan. Photo: Islamic Relief/Shaista Chishty

Afghanistan has long suffered the effects of war and instability in which many skilled workers have been killed or have fled the country. As a result, many families have been left without a breadwinner. The devastation of the country's infrastructure has also made it difficult for young people to gain vocational skills and find employment.

Working in the Balkh province of Afghanistan, Islamic Relief's youth skills training project had initially aimed to train just 30 youths, but demand was very high, so we managed to extend the number of places available, and trained 30 men and 30 women.

The training programme targeted young people who previously needed to be cared for, and helped them to become breadwinners in the industry of their choice, ranging from beauty therapy to calligraphy. Some of the participants were orphaned at a young age and had resorted to begging or drug smuggling. Through class participation, group discussion and quizzes, the students learned to think critically and dynamically, as well as developing their personalities and their plans for the future.

Working closely with the Afghan Ministry of Labor and Social Affairs, and the Afghan Ministry of Women's Affairs, the three-month programme not only equipped participants with vocational skills but also provided workshops on health, hygiene and the environment, to help combat unhygienic practices and improve their quality of life.

## Livelihood support in Aceh Indonesia



Farmers in Aceh Jaya were given more than 140,000 cocoa seeds and taught how to tend them.

Following 30 years of conflict, and after the devastating effects of the 2004 tsunami, the people of the Aceh Jaya district in Aceh Province, Indonesia, face a great deal of insecurity. With the region's infrastructure destroyed, state services such as health and education are non-existent or limited, leaving communities vulnerable. Many people live in the mountainous areas and, with limited sources of income, some of them illegally collect firewood and cut down trees.

In 2009, Islamic Relief set up a project to support farming and livestock families in five villages in the Aceh Jaya district and to discourage illegal logging. Through training in areas such as modern farming methods, and the care of poultry and livestock, we are helping more than 325 poor families and female-headed households to increase their income and have greater food security as a result of sustainable farming.

As part of the project, we will also be offering vocational training to 50 villagers in areas such as carpentry and sewing, which will help to generate income.

To encourage the long-term sustainability of the project, we are also working with local NGOs and communities to set up committees and groups to manage the programme activities. Training is provided in areas such as conflict management, fundraising and participatory approaches.

# Small-scale enterprise development (Islamic microcredit) in Rawalpindi Pakistan

In a country where, according to the World Bank, 33 per cent of the population live below the poverty line, it's tough for those who want to earn a living by working for themselves to set up in business. To get a loan from a bank is a lengthy process and isn't always available to poor people because of lack of collateral, and interest rates are prohibitively high.

But Islamic Relief's microcredit scheme, which has been running in Rawalpindi since 2002, enables people to access the initial capital they need to get started: the loans are interest free and the repayments are spread out in manageable amounts.

In 2009, we granted loans to more than 400 families, which benefited over 2,000 people — almost half of them female. Individuals and families set up a range of businesses, from tailoring and making clothes, to repairing computers and selling groceries. As well as helping those who have taken out the loans — by generating extra income to access better health services — the scheme also has a positive impact on the local communities, as the new businesses provide employment for local people.

The scheme also funds housing regeneration for poor families: 115 loans were distributed for home improvements, allowing families to repair their roofs, walls and sewerage systems, and build water tanks.

## CASE STUDY

### Wazir Abbas — Pakistan



Wazir Abbas welding a pipe

Wazir Abbas, 32, lives in Rawalpindi, Pakistan, with his wife and one-year-old daughter. He received an initial loan of 30,000 rupees from Islamic Relief in 2006, which he used to set up his own business buying old pipes that he welds and reshapes, before selling them on for household plumbing.

After paying back the initial loan, Wazir applied for and was granted a second loan in 2007, to expand his business even further.

"The staff at Islamic Relief have been very supportive and my business is doing well: I have three employees and I can support my family, which is good. Before I got the first loan from Islamic Relief I was in dire need of financial support. The loans have brought great change to my business and have helped me to keep going in difficult circumstances."

Wazir hopes that his business will go from strength to strength. Eventually, instead of buying in pipes from outside, he would like to be able to manufacture the pipes himself, and further funding from Islamic Relief could make this possible. As Wazir comments, "If there was someone who qualified for an Islamic Relief loan I would definitely recommend that they got one"

## Projects relating to promoting sustainable livelihoods in 2009

Country	Project	Links to other organisational aims*	Target beneficiaries	Expenditure (£)
Afghanistan	Afghan youth skills enhancement		40	45,423
Bangladesh	Vocational training and employment support services		200	4,788
	Health education and livelihood support (HELP Ultra Poor)	Aim 4	184,000	734,887
	Vocational training and employment support services		1,200	99,008
Chad	Microcredit programme		7,000	212,514
	Rehabilitation assistance project in Djourf and Salamat		58,600	243,147
China	Beilin irrigation development project	Aim 4	400	21,084
	Tongjiang education, health and water supply	Aim 4	1,300	45,367
	Haiyuan ecological management demonstration	Aim 4	1,500	36,185
	Fuyun integrated development	Aim 4	800	29,024
	Integrated rural development in Tongxin, Ningxia	Aim 4	10,700	7,598
Egypt	Microcredit programme for poorest		1,800	65,287
Ethiopia	Local area development programme in Afar			67,589
India	Livelihood and income for widows and orphans		100	22,338
Indonesia	Livelihoods support		3,200	653,694
Iraq	Promoting self-help among vulnerable Iraqi women		200	16,980
Kenya	Microcredit programme		300	140,759
Malawi	Promoting enterprise through microfinance		500	44,761
Mali	Community-based initiative			33,633
Occupied Palestinian Territories	Job creation for unemployed workers in the Gaza Strip		700	4,221
	Microcredit programme		80	72,433
	Small enterprises for rural women in the West Bank		700	90,263
	Post-conflict recovery in Gaza		14,100	770,481
	Debris and rubble removal project	Aim 4	5,700	82,110
	Job creation for people affected by crisis in Gaza		1,800	308,432
	Supporting small and microcredit enterprises		300	244,022
	Disasters Emergency Committee Gaza emergency appeal (emergency response personnel)		2,100	83,057
	Women's empowerment programme		500	26,624
Pakistan	Sustainable livelihood opportunities project in Balochistan	Aim 4	10,500	82,162
	Community livelihood improvement project	Aim 4	121,500	54,599
Sudan	United Nations Development Programme consortium in Blue Nile State		60,000	1,230,839

Note: For most projects and countries it is possible to obtain beneficiary numbers (which have been rounded up or down to the nearest 10 or 100). However, in some cases, it is difficult to access this data. For example, some societies may not want details about their family members to be added to non-governmental organisation (NGO) statistics.

\*For a full list of aims, refer to page 3.



Women from Linxia Hui in China carrying Ramadan supplies provided by Islamic Relief

# Campaigning and advocacy on humanitarian issues

## Aims:

- ❖ To work for poor and vulnerable people to ensure that their basic needs are met by conducting a range of activities, including policy development, awareness-raising, research, lobbying and campaigning.
- ❖ To increase awareness of Islamic values that encourage us to spend less on ourselves and more on people in need.
- ❖ To ensure that IRW's Islamic humanitarian values are embedded in our work and are promoted to donors and the public.
- ❖ To increase awareness of our inclusive approach.

To fully support our development work on the ground, it is crucial that we speak out against poverty, and raise awareness about the issues facing those we work with. As part of our strategy for 2009, we aimed to increase our partnership work with other non-governmental organisations (NGOs), in order to have a stronger collective voice on behalf of vulnerable

people. We carried out research and lobbied on issues such as the cancellation of debt, stopping climate change and encouraging fair trade, while continuing to run campaigns to support those affected by emergencies around the world.

We strongly believe in humanitarian aid issues (as expressed, for example, in the Red Cross/Crescent Code of Conduct for NGOs) and these are allied with the Islamic values of charity, justice and integrity. In 2009, we continued to capitalise on our distinct approach in using Islamic values as a basis for our work: for example, by promoting waqf as an important approach to addressing poverty in a sustainable and effective way. Waqf is a form of sadaqah jariyah (ongoing charity) in which a gift is donated to bring a charitable return. The gift is invested to make a profit, but cannot be sold. So if a field is given as a waqf, the crops can be used and sold by the beneficiary, but the field remains intact as the original investment. In 2009, we had seven waqf projects around the world, supporting more than 9,000 people.



## Jubilee Debt Campaign and the Muslim Charities Forum



Members of the Muslim Charities Forum exchange ideas and experience

In 2009, Islamic Relief worked alongside partners in the Jubilee Debt Campaign to bring 'vulture funds' to an end. These funds are private companies that buy up the debts of heavily indebted countries at a cheap price, then try to recover the full amount, often by suing through the courts. Such funds are unjust because they make poor people even poorer, so we lobbied and supported a law to ban such profiteering. Our joint campaigning work bore fruit in 2010, when the Debt Relief (Developing Countries) Act, which severely restricts the actions of vulture funds in the United Kingdom, was passed into law.

In 2009, the Muslim Charities Forum (MCF), of which Islamic Relief was a founding member, expanded its secretariat at IRW to include a board of trustees. MCF was set up in 2007 by four British Muslim-led international NGOs. The forum aims to improve British Muslim charities' contribution to international development by promoting the exchange of experience, ideas and information among its members, between networks of NGOs in the United Kingdom and internationally, and with governments. In 2009, we initiated a project among MCF members to improve financial management and transparency.

## Working in partnership to combat desertification Sudan



Distribution of tree seedlings donated by Islamic Relief in North Kordofan State

Many states in Sudan currently face food insecurity as a result of recurrent droughts and floods. Extreme poverty and the lack of sustainable livelihoods have led to trees being cut down for firewood or charcoal production.

To contribute to soil and water conservation, Islamic Relief set up a pilot project in North Kordofan State, in partnership with the Ministry of Agriculture and the forestry department. The Planting for Tomorrow project also involved community-based organisations, schools and farmers who were trained in the production and care of tree seedlings while also learning about measures to reduce the spread of desertification.

As a result of the pilot project's success, it was extended to two more states in south Sudan in 2009. In Blue Nile State, the project targeted 15 schools, where children were educated on the importance of environmental conservation. Tree seedling nurseries were set up and managed by 15 widows who received training in horticulture and nursery management.

In Central Equatoria, around 3,300 fruit and tree seedlings were distributed to families in three villages, which will increase the families' income when the fruit trees become productive. More than 800 community members attended awareness-raising sessions on tree planting and environmental conservation.

# Supporting widows and orphans by drawing on Islamic values

## India

Around 60 million Indian children under the age of 14 do not attend school and millions more are forced into labour. Childhood in India is often a struggle among the poorest communities, but life can be even harder without a breadwinner in the family.

The One-to-one Sponsorship programme aims to improve the quality of life for orphaned children. The additional financial support from the waqf fund also helps orphans and their families directly – from the produce and money that the goats generate — and indirectly, by empowering women to be able to earn a regular and sustainable income. The project will have long-term benefits for the orphans who will gain enough experience to develop a sustainable income of their own in the future. In addition, the programme generates growth because the first year's offspring from the initial 20 goats is given to other families in similar circumstances.

After the first year, the ten families can keep any other young that their goats produce. As the project develops, it will relocate to the areas in most need, with plans to continue it in Karnataka and to expand to Tamil Nadu.

## CASE STUDY Asmabi — India



Asmabi tending her goats

Forty-year-old Asmabi lives in a house with her mother and two sons: Mohammed Firdous and Arshad. Mohammed Firdous is sponsored through Islamic Relief's One-to-One Sponsorship programme, which ensures all his food, healthcare and educational needs are met.

Asmabi's family was given two goats to rear through Islamic Relief's waqf fund. Asmabi's main source of income is from the sponsorship programme, but she now also sells goat's milk, which provides her with a regular income.

Asmabi faces many daily obstacles: travel is difficult because there are no proper roads or frequent transport and, to get water, she has to go to another house in the village. However, with the help of the sponsorship scheme and the waqf fund, life has become easier. As she explains, "Now I have cleared my debts, and we're using the money we receive for my son's sponsorship to provide him with food, clothing, better hygiene and schooling." "We survive only on the generosity of Islamic Relief and its donors."

## Projects relating to campaigning and advocacy on humanitarian issues in 2009

Country	Project	Links to other organisational aims*	Target beneficiaries	Expenditure (£)
Pakistan	Afghan youth skills enhancement		40	45,423
	Integrated development for AJK and Balochistan	Aims 3, 4 and 5	147,800	147,800
Sudan	Planting for Tomorrow – combating desertification in Sudan		2,000	2,000
	Partnership Programme Agreement (PPA) baseline survey in African countries	Aim 5		54,224

Note: For most projects and countries it is possible to obtain beneficiary numbers (which have been rounded up or down to the nearest 10 or 100). However, in some cases, it is difficult to access this data. For example, some societies may not want details about their family members to be added to non-governmental organisation (NGO) statistics. \*



# New strategic directions

As Islamic Relief's strategy for 2007—09 came to an end, this gave the organisation an opportunity to re-evaluate the effectiveness of its mission, approach and conceptual framework, and to consider new strategic directions. In developing a strategy for the next five years, we considered it crucial to consult with the whole organisation and build on everyone's aspirations and ideas. This provided a unique opportunity to engage all our stakeholders in addressing the huge external challenges that face the communities we work with, and the internal development needs of an organisation that has grown enormously in the last decade.

The formulation stage of the new strategy project has resulted in the following strategic priorities:

- ❖ In response to the rapidly changing environmental context and the increased vulnerability of many of the communities we work with, we have realised that a major shift in emphasis is needed: from responding to emergencies, to enabling communities to adapt to — and meet the challenge of — living in environments at risk from climate change, natural disasters, conflict and global market changes.
- ❖ There is a growing realisation that the sector-led approach adopted in the last strategy has not always encouraged integrated approaches that consider communities' needs in a holistic way. As part of the new strategy, we will therefore be moving towards a far more collaborative model of working. This will use integrated approaches that focus on making livelihoods sustainable – such methods will enable us to address the underlying causes of poverty and suffering coherently and effectively, with support from all our partners around the world.
- ❖ In tandem with this integrated development approach, Islamic Relief will place a greater emphasis on enabling communities to advocate and express the need to tackle the causes of poverty and suffering both at a local and international level. We will also provide more leadership on clarifying and promoting human rights, and on drawing on faith teachings and values to tackle poverty.
- ❖ By developing programmes that communities and individuals in the developed world can easily engage with and be partners in, Islamic Relief hopes for a future where its core donors and supporters can more actively participate in and contribute to fundamental changes that are needed to fully support and empower our beneficiaries around the world.



Supporters raised funds for Islamic Relief through a sponsored trek to the summit of Mount Everest.

## Fundraising and local activities

To raise funds for development and emergency projects around the world, IRW partners launched a variety of local campaigns in 2009. By running marathons, climbing mountains, crossing deserts and undertaking parachute jumps, daredevil volunteers around the world raised almost £200,000 in sponsorship donations. Fundraising dinners, school activities and educational tours also contributed to raising money and increasing awareness about the issues affecting the communities we support.



## Events in the United Kingdom



Celebrating 25 years of IRW at the gala dinner

Throughout the year, Islamic Relief United Kingdom ran numerous campaigns, using a variety of media – including television, online appeals and e-marketing – to fundraise for our international projects. A key focus was our 25th anniversary, which involved celebrating our achievements over the last quarter century, thanking all our supporters and paying tribute to the strength and spirit of the individuals and communities we have reached through our work. In December 2009, we held a prestigious gala dinner in London, attended by Islamic Relief supporters from around the world, and by HRH The Prince of Wales, who praised us for our “outstanding work in providing humanitarian aid”.

To celebrate the anniversary and Islamic Relief’s work in empowering communities, we commissioned a photo exhibition called ‘Hope and Empowerment’. Renowned photographers Stefano Massimo and Shaista Chishty travelled to Afghanistan, Yemen, Bangladesh, Kenya and Bosnia-Herzegovina to capture the lives and stories of communities living in poverty and their efforts to improve their circumstances.

The images were displayed at various IRW events and activities throughout the year, including at the gala dinner.



Volunteers shake their tins on the streets of Wales for the Gaza appeal.

From bazaars, dinners and street collections, to school activities, sponsored events and live TV appeals, volunteers and donors came together to raise more than £5 million in 2009 to support those affected by the crisis in Gaza. Such generosity ensured we could instigate an efficient emergency response, as well as setting up a post-war recovery plan.

Younis Khan and Shahid Afridi, stars of the Pakistani cricket team joined Islamic Relief as ambassadors for a week-long fundraising dinner tour in five cities around the United Kingdom to raise money and awareness for our work with people affected by the conflict in northwest Pakistan. The sold-out tour, supported by more than 2,500 people, raised over £500,000 to allow IRW to provide healthcare, education, clean water and trauma care to those rebuilding their lives in the volatile Swat region.



Funds from our campaign helped to irrigate parts of the desert in Mali

As part of the Kenyan Water for Life campaign, retired Texan chaplain Shaykh Yusuf and Islamic Relief volunteers toured mosques and community centres around the United Kingdom to share their experiences of their visit to vulnerable communities in Kenya. Their tour raised more than £500,000 for the project, which helped to ensure that around 75,000 people have access to safe, clean drinking water.

Our Turning the Desert Green campaign, which focused on raising funds for water projects in Mali, exceeded its target and raised more than £200,000. Iman Zaid, the American imam and speaker, headlined four events in England where he shared his own experiences of his visit to Mali and inspired people to donate.

# Middle East and emerging markets fundraising



The artificial limbs centre in Gaza

The Middle East and emerging markets department, based in Birmingham, trebled its fundraising target for 2009, raising an impressive £8 million for the Middle East region.

As part of our objective to build relationships with new donors, we welcomed a partnership with the Royal Charity Organisation in Bahrain, which donated more than £350,000 to sponsor an artificial limbs centre in Gaza. A £3.8 million contract was also agreed with Reach Out To Asia (ROTA) in Qatar to reconstruct and rehabilitate 22 schools in Gaza that were affected by bomb strikes. In 2009, we increased the number of in-kind donations that support people in need — Middle East partners have donated 48 tons of milk for Gaza children, ten ambulances, five vans of food and non-food items, and medicines and medical equipment — all worth approximately £650,000.

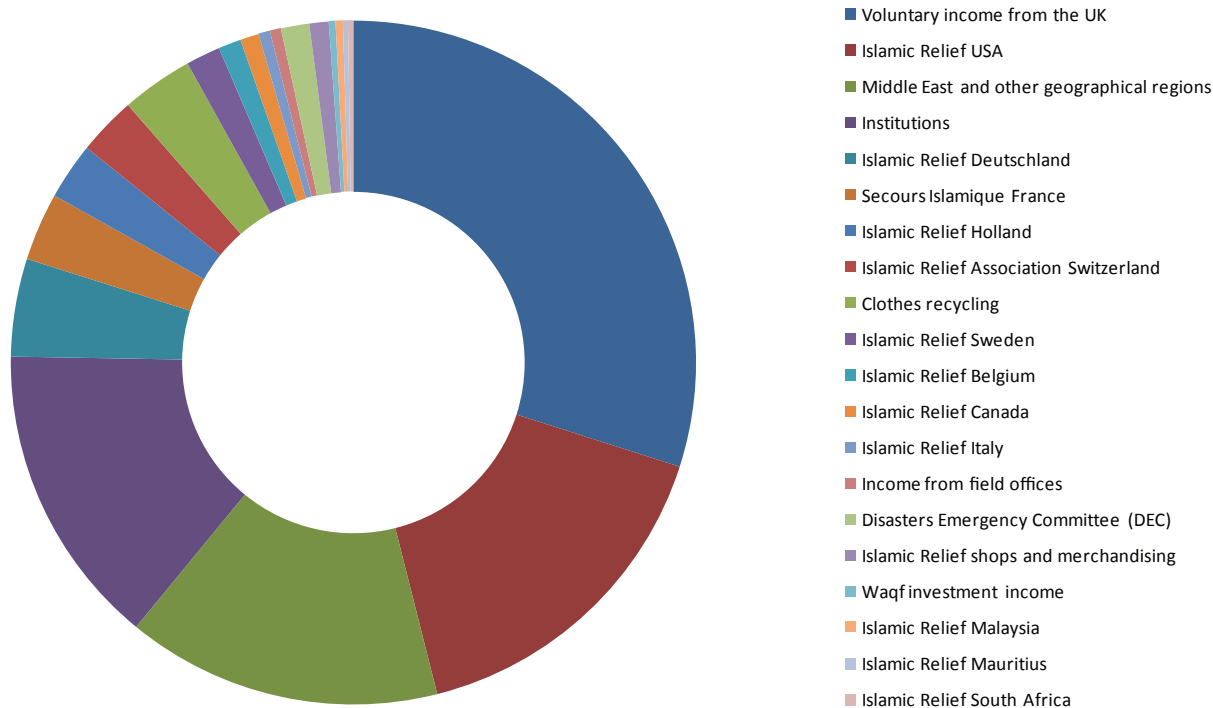
Following a drought that hit Niger, Ethiopia and Mali, we launched the Campaign for Water and Health. The appeal, which included fundraising events and visits to institutions and organisations in the Middle East, raised £200,000, which enabled IRW to launch a speedy and effective emergency response. In 2009, the department secured 30,000 frozen meat carcasses (worth over £2.3m) from the Islamic Development Bank and these were canned and distributed in Mali, Niger, the Palestinian Territories, Iraq, and Palestinian camps in Lebanon.



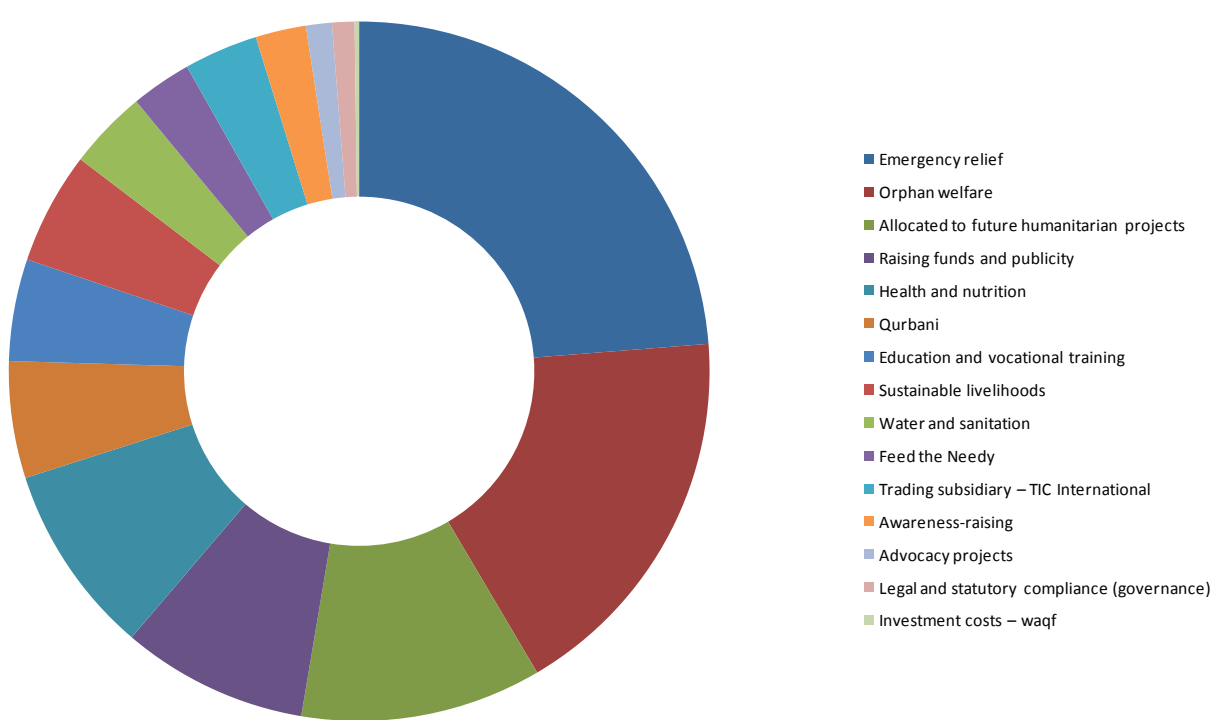
Distribution of canned meat in Niger

One of the aims of the department is to empower Middle Eastern NGOs and local charities. We conducted a workshop in Qatar in February hosted by EID Charity, which focused on project management of humanitarian programmes. We also participated in the Dubai International Humanitarian Aid and Development Exhibition and Conference — an annual meeting between more than 300 humanitarian and charity associations to discuss the challenges and the opportunities in this field. This year, the theme was Empowering Communities: from Disasters to Development.

# Where the money came from



# Where the money was spent



# Governance and management

Charity registration number: 328158  
Company registration number: 2365572

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## Address of principal office

19 Rea Street South  
Digbeth  
Birmingham  
B5 6LB

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## Name of trustees/directors who served during the year and up to the date of signing the financial statements

Dr Mohamed El-Alfy (chair)  
Dr Essam El-Haddad  
Mr Nader Al-Nouri  
Mr Ibrahim El-Zayat  
Mr Iftikhar Awan  
Mr Tahir Salie  
Dr Abdelwahab Noorwali  
Dr Mohamed Attawia

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## Company secretaries

Mr A R Varachhia as of 17th October 2009  
Dr Essam El-Haddad up until 17th October 2009

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## Senior personnel

Chief Executive Officer: Mr S Saeed

Finance and Services Director:  
Mr H Atallah FCA, FRSA

International Programmes Director:  
Dr H Said MBChB, MBA

Middle East and Emerging Markets Director:  
Mr H Khalifa

United Kingdom Director: Mr J Malik

Human Resources and Organisational Development  
Director (interim): Mr S Butt

Communications Director (interim): Mr S Butt

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## Independent auditors

PricewaterhouseCoopers LLP  
Chartered Accountants and Statutory Auditors  
Cornwall Court  
19 Cornwall Street  
Birmingham  
B3 2DT

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## Bankers

Barclays Bank Plc  
15 Colmore Row  
Birmingham  
B3 2BT

Natwest Plc  
Colmore Row  
Birmingham  
B3 2AS

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## Solicitors

Mills & Reeve  
78–84 Colmore Row  
Birmingham  
B3 2AB

Stratford Solicitors  
Stratford House  
Stratford Place  
Birmingham  
B12 0HT

Carters  
211 Broadway  
Orangeville  
Canada  
L9W 1K4

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## Constitution

Islamic Relief Worldwide (IRW) is constituted as a company limited by guarantee (number 2365572) and registered charity (number 328158). It was formed on 13 February 1984 as a charitable organisation, incorporated under the Companies Act 1985 on 28 March 1989 and registered with the Charity Commission on 6 April 1989. It is an organisation that is governed by its Memorandum and Articles of Association. In the event of winding up, members are required to contribute £1.

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## Board of Trustees

The governance of IRW is the responsibility of the Board of Trustees, which is currently made up of eight trustees. The directors of the company are also the charity trustees for the purpose of charity law. The Board of Trustees' contractual obligation is to direct and control the organisation through the process of governance. It plans future aims and priorities, monitors current performance and measures progress.

The Board of Trustees' focus is primarily on strategic planning and governance, which includes measuring strategic results achieved by management, satisfying the regulatory requirements of the charity, and fulfilling the Board of Trustees' responsibilities to all stakeholders.

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## Recruitment and appointment of trustees

Members of the Board of Trustees devote their time voluntarily. When appointing trustees, emphasis is placed on the diversity of skills and knowledge that is required for a board to be effective. The selection process involves determining the necessary skills, knowledge and experience (given the operational climate and needs), identifying potential trustees, and promoting and explaining the activities of the board to potential trustees. Nominations for potential board members come from the various stakeholders and partners of Islamic Relief. The process may include personal approaches to potential candidates. Once candidates have been shortlisted, the chair of the Appointments Committee contacts all nominees in writing and the selection process is then carried out.

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## Induction and training of trustees

The induction process for new trustees includes an explanation regarding the function of the Board of Trustees and could include appointing a mentor for the

new board member. A full overview of the organisation and its activities is provided, and the contributions the new member will be able to make are explored.

Trustees are given a welcome pack, which includes a copy of the Memorandum and Articles of Association, the financial statements, board minutes and the Charity Commission guidance, The Essential Trustee, as well as recent publications.

Islamic Relief encourages ongoing training to fulfil the development needs of the trustees. This is achieved by encouraging trustees to identify personal training needs, and by providing training in new or emerging areas of responsibility. The CEO keeps the trustees informed of changes in regulatory standards and training possibilities. Training is treated as an essential and regular board activity, ensuring it is professional, appropriate and evaluated.

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## Management restructuring

IRW has started the restructuring of its management system. The Board of Trustees is directly involved in assessing the progress of this process and implementing the approved strategy. The trustees are currently consulting with partners to ensure that future governance structures are fit for the purpose of the organisation.

The Board of Trustees receives regular reports on the performance of the organisation and the annual financial reports, along with plans and budgets. The Board also approves any new policies and procedures.

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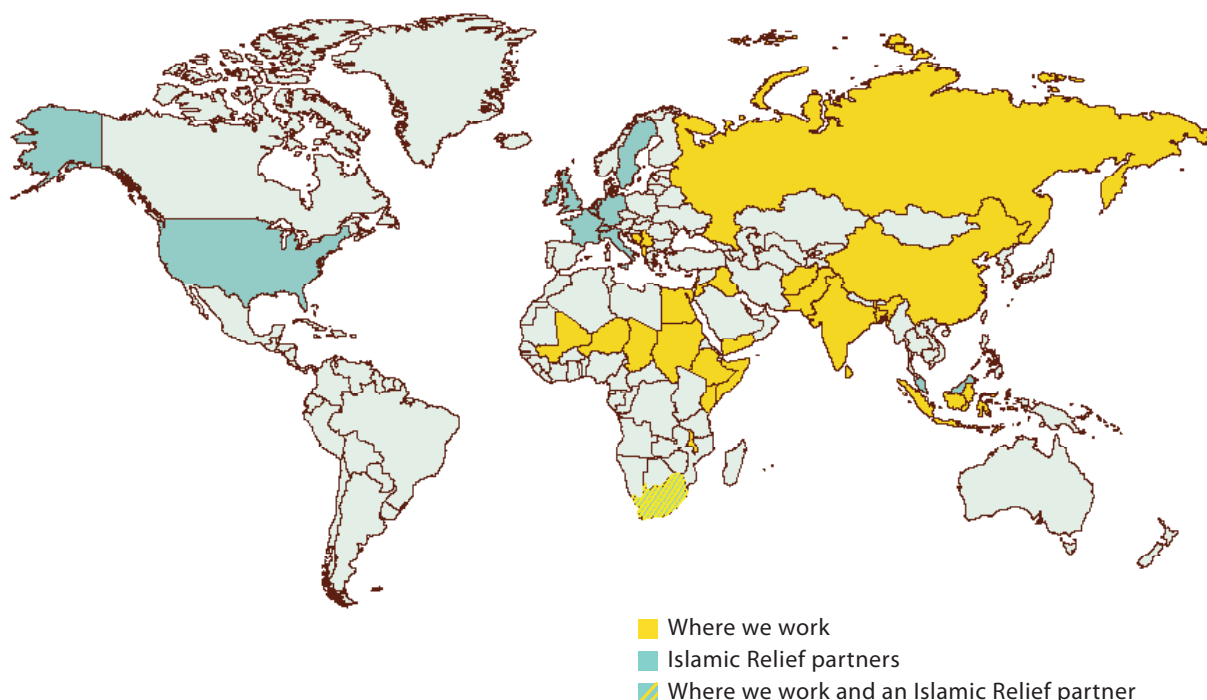
## Key personnel

The CEO, along with other senior staff, is responsible for the day-to-day management of the organisation. The CEO is accountable to the Board of Trustees. The CEO chairs the Board of Directors, which is made up of the division directors and which supervises the daily activities of Islamic Relief Worldwide.

Division directors oversee the implementation of the policies laid down by the Board of Trustees and support the work of other staff and volunteers. All major humanitarian campaigns are coordinated from IRW's headquarters.

TIC International Limited is a trading subsidiary and supports the fundraising activities of Islamic Relief by recycling clothes. The assets, liabilities and trading results of this company are incorporated in these consolidated financial statements.

# Organisational structure



## The Islamic Relief global family

Islamic Relief Worldwide (IRW) is the global implementing and coordinating member of the Islamic Relief family, based in Birmingham in the United Kingdom. It operates through a global network of affiliated implementing partners and locally registered Islamic Relief partners.

Affiliated implementing partners include, for example, Islamic Relief Pakistan, Islamic Relief Niger and Islamic Relief Bangladesh. They liaise closely with IRW within a formal reporting and monitoring framework that ensures all affiliates work towards the same core strategic objectives. Islamic Relief's working relationship with these partners ensures the appropriate use of funds provided for humanitarian programmes.

Islamic Relief carries out most humanitarian projects through affiliated implementing partners in the following countries:

- ♦ Afghanistan
- ♦ Albania
- ♦ Bangladesh
- ♦ Bosnia-Herzegovina
- ♦ Chad
- ♦ China
- ♦ Egypt
- ♦ Ethiopia
- ♦ India
- ♦ Indonesia
- ♦ Jordan
- ♦ Kenya
- ♦ Kosova
- ♦ Malawi
- ♦ Mali
- ♦ Niger
- ♦ Occupied Palestinian Territories
- ♦ Pakistan
- ♦ Russian Federation (Chechnya/Ingushetia)
- ♦ Somalia
- ♦ South Africa
- ♦ Sri Lanka
- ♦ Sudan
- ♦ Yemen.



# Organisational structure (continued)

Islamic Relief partners, listed below, are established as separate independent legal entities with their own jurisdiction. For this reason, their results are not included within these accounts, as IRW only includes funds processed through the United Kingdom.

- ♦ Belgium
- ♦ Canada
- ♦ France
- ♦ Germany
- ♦ Italy
- ♦ Malaysia
- ♦ Mauritius
- ♦ Netherlands
- ♦ South Africa
- ♦ Sweden
- ♦ Switzerland
- ♦ United Kingdom
- ♦ USA.

Islamic Relief continues to work towards enhancing its management processes and the effectiveness of its international humanitarian work by, for example, regularly reviewing structural and policy issues. Consequently, it has also undertaken a consultative and comprehensive process of formulating standards and policies covering all aspects of IRW's work.

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## TIC International Limited

TIC International is a trading subsidiary of IRW whose principal activity is clothes recycling. TIC International generates income from this. All profits received from this operation are returned to Islamic Relief. TIC International also provides logistical support in sorting and shipping emergency aid such as tents, food and blankets to areas affected by disaster.

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## Working with other organisations

Islamic Relief works with other organisations to achieve common goals. Such organisations include:

- ♦ Catholic Agency for Overseas Development (CAFOD)
- ♦ Department for International Development (DFID)
- ♦ European Commission (EC)
- ♦ European Commission Humanitarian Aid Office (ECHO)
- ♦ World Food Programme (WFP).

IRW is also a member of the Disasters Emergency Committee (DEC), a body of 13 agencies that

coordinates emergency relief campaigns in the United Kingdom.

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## Risk management

Islamic Relief is dedicated to alleviating the poverty and suffering of the world's poorest people, which often means operating in 'high-risk' countries. To fulfil our vision and mission effectively, to effectively safeguard our staff and beneficiaries, and to meet the obligations to our donors, risks are managed through the following mechanisms.

The Board of Trustees constantly reviews the risks the organisation faces and plays an active role in both risk assessment and mitigation. The board also implements a risk management policy relating to risks that IRW faces regarding the provision of humanitarian aid.

The process of identifying risks and developing an ongoing programme to monitor and mitigate against them is undertaken and reviewed by the Board of Directors and the Board of Trustees. This ongoing programme incorporates all aspects of risk faced by the organisation relating to governance, operations, finances and external obligations. Although responsibility for risk assessment lies with IRW management, the Evaluation and Audit Unit facilitates the assessment process.

The current key strategic risks are considered to be:

- ♦ damage to reputation and public confidence
- ♦ the inability to access beneficiaries due to security concerns
- ♦ the inability to move funds in a timely fashion to complete projects as planned
- ♦ the lack of sustainability of various income streams in order to deliver our strategic objectives.

The CEO and the directors are responsible for following up the recommendations of the Evaluation and Audit Unit. The Audit Committee, chaired by Dr Mohamed El-Alfy of the Board of Trustees, monitors the implementation of these recommendations.

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## Corporate governance

Internal controls over all forms of commitment and expenditure continue to be refined in order to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is reviewed. In 2009, this was carried out by a change management programme

# Organisational structure (continued)

and process improvement groups, including the Evaluation and Audit Unit.

The systems of internal control are designed to provide reasonable but not absolute assurance against material mismanagement or loss. They include:

- ♦ a strategic plan – which includes an annual operating plan and annual budget approved by the Board of Trustees
- ♦ regular analysis by the Board of Trustees and Board of Directors of the results and variances from budgets
- ♦ delegation of day-to-day management authority, including segregation of duties
- ♦ the identification and management of risks.

The Evaluation and Audit Unit is integral to the internal control processes.

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## The Evaluation and Audit Unit

The Evaluation and Audit Unit's objective is to carry out a programme of regular, risk-based cyclical audits across Islamic Relief's operations, with all reports directly addressed to the CEO. The Internal Audit Committee, which is a part of the Board of Trustees, reviews these reports. The audit programme includes risk-based audits of overseas projects and United Kingdom-based functions.

The Evaluation and Audit Unit's function is:

- ♦ to maintain and promote quality standards within the organisation
- ♦ to review and improve operating systems
- ♦ to evaluate and analyse Islamic Relief's humanitarian programmes.

IRW aims to ensure quality assurance by following a systematic approach to identify and respond to the needs of those who use Islamic Relief's services, whether beneficiaries or donors.

During 2009, the Evaluation and Audit Unit undertook appraisals of humanitarian programmes to ensure that quality assurance systems were being used effectively. The unit has also carried out evaluations of partners and affiliates against quality standards and has assisted in the production of relevant action plans.

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## Grant-making policies

Islamic Relief provides grants to organisations and

individuals if the request meets the charitable objectives and criteria set by IRW. After initial approval,

applications are reviewed by a committee of senior personnel. Islamic Relief aims to ensure that all grant applications are treated equally and fairly. It remains at the discretion of IRW to make the final decision as to who is eligible to receive a grant.

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## Public benefit

Islamic Relief's strategic plans are developed to ensure that we provide maximum public benefit and achieve our objectives as set out in the Islamic Relief Strategy (available at [www.islamic-relief.com/Whowear/PartnershipNewslettersMain.aspx?deplD=2](http://www.islamic-relief.com/Whowear/PartnershipNewslettersMain.aspx?deplD=2)). These objectives fall under purposes defined by the Charities Act 2006.

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## Employees

IRW supports and develops the skills of its employees. All employees are encouraged to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. Islamic Relief is committed to the People in Aid (PIA) Code of Good Practice.

We are an equal opportunities employer and have a policy of recruitment and promotion based on aptitude and ability without discrimination in any way or form. The policies at IRW are set to focus on training and career development for the majority of employees. For this reason, employees are assessed with supervision and an annual appraisal.

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## Volunteers' help and gifts in-kind

Islamic Relief considers volunteers as the heart and soul of its operations and relies on them to be able to deliver its services. IRW undertakes the management of all its volunteers.

During 2009, between 400 and 450 volunteers in the United Kingdom alone contributed around 35,000 hours of work to IRW operations by donating their time in the shops, through administration and by being involved in fundraising activities. (Because of the many varied aspects of work that volunteers do across several regions, it is difficult to estimate a precise number of volunteers and hours.)

The trustees extend their gratitude to all volunteers who helped Islamic Relief in the United Kingdom and elsewhere in achieving its goals and objectives. Furthermore, the trustees extend their gratitude to the public who have been



# Organisational structure (continued)

generous in providing clothing for resale

in the shops or through the textile recycling services provided by TIC International Limited.

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## Directors and trustees

The directors and trustees, who constitute the executives, are elected by the Annual General Meeting of members. The executives have the authority to appoint additional directors to fill a casual vacancy. Directors appointed in this manner are eligible for re-election at the Annual General Meeting. The conduct of such formalities is governed in general by the Companies Act 1985. The following directors/trustees have held office since 1 January 2009:

Dr Mohamed El-Alfy (chair)  
Dr Essam El-Haddad  
Mr Nader Al-Nouri  
Mr Ibrahim El-Zayat  
Mr Iftikhar Awan  
Mr Tahir Salie  
Dr Abdelwahab Nourwali  
Dr Mohamed Attawia

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## Specific restrictions

The Memorandum of Association makes specific restrictions on the conditions of operations. These comprise the following:

- ♦ Property held as a trust will be subject to legislation relating to trusts on matters of investment.
- ♦ The object of the company shall not extend to regulating relations between workers and employers or organisations of workers/employers.
- ♦ Property held under the jurisdiction of the Charity Commission or any such property that comes into the hands of the directors/trustees is subject to the control of the Charity Commissioners.
- ♦ Article 5 disallows the distribution of any dividends or profits to members of the company and requires the income and property of the company to be applied solely towards the promotion of its objectives.

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## Directors' and trustees' responsibilities

The directors are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law, the

directors have elected to prepare the group and parent company financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom accounting standards and applicable law).

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and company, and of the profit or loss of the group for that period.

In preparing those financial statements, the directors are required to:

- ♦ select suitable accounting policies and then apply them consistently
- ♦ make judgements and accounting estimates that are reasonable and prudent
- ♦ state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- ♦ prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and the group, and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2005. They are also responsible for safeguarding the assets of the company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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## Statement on disclosure of information to the auditors

In accordance with Section 418, directors' reports shall include a statement, in the case of each director in office at the date the directors' report is approved, that:

- ♦ So far as the director/trustee is aware, there is no relevant audit information of which the company's auditors are unaware, and
- ♦ He has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

# Organisational structure (continued)

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## Trustee responsibilities in relation to the financial statements

Company and charity law require the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and the group, and of the surplus or deficit of the group for that period. In preparing those financial statements, the trustees confirm that they have:

- ♦ selected suitable accounting policies and applied them consistently
- ♦ made judgements and estimates that are reasonable and prudent
- ♦ stated whether applicable accounting standards have been followed
- ♦ disclosed and explained any material departures in the financial statements
- ♦ prepared the financial statements on a going-concern basis.

The trustees are responsible for ensuring that proper accounting records are kept, which disclose with reasonable accuracy at any time the financial position of the charity and the group, and enable the trustees to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission SORP 2005. They are also responsible for safeguarding the charity's and the group's assets and therefore for taking reasonable steps to prevent and detect fraud and breaches of law and regulations.

# Financial and business review

Islamic Relief Worldwide (IRW) is a non-governmental, non-political humanitarian aid organisation with operations in 25 countries. We are dedicated to helping people in need and are accountable to our donors, supporters, beneficiaries, partners and all our stakeholders. Our activities in 2009 consisted of responding to humanitarian emergencies, addressing the long-term requirements of people in need, attempting to address the underlying causes of poverty, and promoting sustainable development.

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## Environment

We are among the Top 100 charities in the United Kingdom. IRW does not view itself as having competitors in the corporate sense but rather fellow organisations operating in the same sector, working towards the common goal of providing humanitarian relief and alleviating suffering. This is illustrated, for example, by the joint working partnership of leading charities through the Disasters Emergency Committee (DEC).

We are committed to ensuring that IRW meets all regulations and laws governing charities and has the appropriate technology and systems in place to meet the requirements of the donor, beneficiary and regulatory bodies.

With the downturn in the global economy, we are taking measures to manage our cash-flow carefully, strengthen our reserves and provide a greater service to our individual donors through whom IRW receives the majority of its funding.

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## Ethos

We combine honesty and transparency with Islamic values. Accountability before the Creator and our stakeholders is at the core of our ethos.

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## Income and funding

Our voluntary income continues to grow. The five-year trend (see the table below) shows a fluctuation in 2005 and 2006 that was the result of two major disasters and

appeals during that time for the 2004 tsunami and the Asian earthquake. The five-year trend shows an increase from £35.4 million in 2005 to £41.2 million in 2009.

We initially aimed for our income to be in line with the previous year's income at £45 million (excluding income from trading subsidiaries) in light of the prevailing economic downturn experienced in 2009.

2009 was a successful year due to the generosity of our donors, and this saw our income reach £58 million. This enabled Islamic Relief to continue and expand its charitable activities in both disaster-response and sustainable development programmes.

	2009	2008	2007	2006	2005
Voluntary income (£)	41.2m	33.7m	28.9m	26.4m	35.4m
% increase	22	17	9	-25	92

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## Funding from institutional donors

We continued to work in partnership with numerous humanitarian organisations to facilitate cooperation, coordination and communication in delivering effective programmes. We are committed to the Millennium Development Goals through the Partnership Programme Agreement with the Department for International Development (DFID) in the United Kingdom, and the aims of our strategy reflect our contribution to achieving these essential global targets.

	2009	2008	2007	2006	2005
Income from Charitable activities (£)	14.4m	11.4m	8.7m	7.7m	5.5m
% increase	11	24	22	21	13

Note 5 to the financial statements lists the names of organisations that have made charitable donations, and further details of donations to individual projects are shown in Notes 35 and 36.

# Financial and business review (continued)

## Fundraising by partners

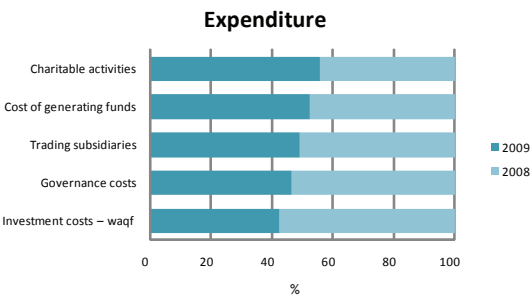
Fundraising partners are an integral part of the Islamic Relief family, listed on pages 38–39. The income received from the partners is shown below; further details are shown in Note 9 between restricted and unrestricted funds. Note 37 explains how the funds received have been applied to Islamic Relief humanitarian programmes.

Islamic Relief partners fund humanitarian programmes in advance of IRW's commitment to incur the expenditure, thereby reducing the need to use unrestricted funds.

	2009	2008	2007	2006	2005
Donations from overseas partners (£)	21.3m	17.2m	11.4m	13.4m	14.2m
% increase	24	36	28	36	33

## Expenditure

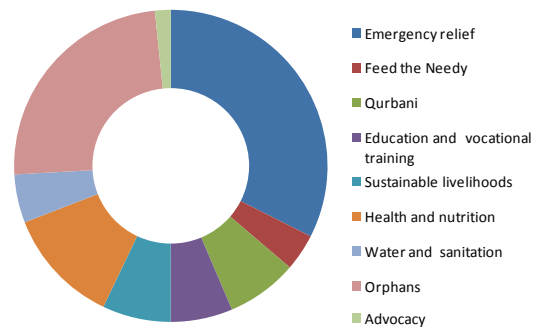
We initially aimed to maintain our expenditure within



the projected income level of £43 million. Utilising our growth in income, we increased our charitable expenditure from £33.8 million to £42.5 million during 2009.

## Charitable expenditure

An overview of expenditure by category, as per the diagram indicates our commitment to ensuring and delivering long-term sustainable development to beneficiaries, long after the emergency phase is over and the media attention has faded.



	2009	2008	2007	2006	2005
Charitable expenditure (£)	42.5m	33.8m	31.7m	34.0m	31.3m
% increase	26	7	-7	9	107*

\*Fluctuations as a result of the Tsunami response during 2005

## Fundraising

We aimed to increase our marketing and fundraising activity in the United Kingdom; therefore we projected an increase of 15 per cent to £15 million. We exceeded this target by raising £17 million. Please refer to Note 2.

The growth of income in the five-year period shown is an indication of increased donations, as a result of fundraising activities in the United Kingdom, the Middle East, other regions and by our overseas partners, through community-based and other initiatives.

	2009	2008	2007	2006	2005
Return on fundraising (£)	41.2m	33.8m	28.8m	27.1m	35.3m
Cost of fundraising (£)	5.0m	4.5m	4.8m	5.0m	3.7m
Return on cost (as a multiple)	8.3	7.5	6.0	5.4	9.5

Fundraising expenditure includes amounts related to specific campaigns during 2009 (£2.5 million or 50 per cent of the fundraising expenditure) 2008: (£2.1 million or 46 per cent of the fundraising expenditure). Please refer to Note 17 for further details.

## Governance

We are undergoing a major restructuring initiative at an international level. This has included substantial costs in registering the organisation's intellectual rights internationally, as well as legal fees and management consultancy fees. Governance costs include internal audit and evaluation. Please refer to Note 15 for further details.

# Financial and business review (continued)

## Performance of the trading subsidiary (continued)

has exceeded the directors' estimated profitability. This was achieved by relying heavily on our collections, and expanding the collection areas to cover Wales and northern England.

The first charity shop in Wales was opened in February 2009 by the Lord Mayor of Cardiff. We expected to open at least one shop in London but this did not materialise because of the difficulty of finding suitable premises in the locations we identified.

A two-year programme to improve the look and feel of the charity shops has started and several shops have been refurbished, with more planned in 2010.

TIC International continues to improve its performance year on year. Total turnover amounted to £2.16m in 2009. The operating profits of £68,881 are more than double the previous year's profits. This represents 3 per cent of our total turnover.

The main success of 2009 was the complete reliance on our own collection. This meant we could cut out rogue suppliers and reduce working hours so that we have sufficient stock for sorting. Our hardworking staff – the backbone of our company – continued to play a considerable role, and they have consistently shown their full loyalty and commitment to the company's mission.

TIC International Limited donates profits generated to IRW. During 2009, TIC made a gift aid payment of £100,000 (2008: £80,000).

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## Challenges

We have been working in line with IRW's formulated strategy for 2007–09, which provides the strategic direction for an ongoing commitment to ensure that our humanitarian operations are contributing to a fairer, kinder world. To view this strategy document, visit the Who We Are section on our website at: [www.islamic-relief.com](http://www.islamic-relief.com)

The strategy allowed us to improve how we evaluate Islamic Relief's performance and to measure the impact of our work. The purpose and rationale behind the strategy is to ensure that IRW is adequately positioned to meet any challenges and ensure that:

- ♦ the needs of beneficiaries are adequately and effectively met

- ♦ communication with donors is effective
- ♦ there is greater awareness of IRW's humanitarian programmes
- ♦ continuous improvement is made to the delivery and quality of the service.

To ensure that any challenges are overcome, IRW has:

- ♦ set out its strategy for 2010–15, and this is reviewed and used to monitor the achievements of deliverables
- ♦ invested in developing strong teams that ensure effective delivery of humanitarian programmes, fundraising, awareness raising and providing support activities
- ♦ enhanced performance monitoring through the Audit and Evaluation Unit
- ♦ ensured that it has trained staff prepared for immediate mobilisation in the event of an emergency.

Islamic Relief faced many challenges in 2009 – the most important being the impact of the economic downturn. The organisation was already undergoing a large-scale change programme to make it more efficient and effective. The nature of change projects is that some employees will find it harder to cope than others. Therefore the trustees ensured extensive communication and transparency of decision making at every stage to minimise employee concerns. The change brought about a new structure and new senior positions. These roles were advertised and, while most were filled during the year, two director posts remain vacant, despite repeated advertisements. These are the positions of Director of Human Resources and Organisational Development, and Director of Communications.

2009 saw us continue our work with several ongoing emergencies such as Gaza, Afghanistan, Iraq and Somalia, as well as the new emergency in northern Yemen. We also continued our operations to rebuild tsunami-affected Aceh and earthquake-devastated Kashmir. Working in the Occupied Palestinian Territories continues to be a struggle and credit must be paid to our staff in the territories, especially in Gaza, for expanding our operations under strict scrutiny and extreme challenges.

The growth of the One-to-One Sponsorship programme for orphans meant that we needed to carry out a



# Financial and business review (continued)

## Challenges (continued)

comprehensive review to ensure we can maintain and improve the standards of care for these vulnerable children. We have tried to improve the systems we use to manage the programme. This is to ensure that the reporting process is streamlined, that our child welfare employees in the field can care for the children properly, and that they are not overwhelmed by the amount of paperwork required. This is an ongoing project that we will continue to improve in the coming years.

Transparency and accountability are areas where the NGO sector and society as a whole have demanded higher standards. We are proud of our record on transparency and accountability but we recognised that we needed to improve our reporting and our involvement of beneficiaries. To this end, we have agreed targets that will make us all work towards improvements in this area. We started the implementation of a new financial system that will aid reporting, but the full fruits of this system will only be felt when the global rollout is completed in 2011.

The organisation met and exceeded its financial targets in a very difficult year. We remain vigilant in terms of our expenditure plans as we realise that one-year results may not reflect the longer-term impact of the recession. This is highlighted by the difficulty we had in increasing our unrestricted reserves, as hoped, by 10 per cent over the year. We still aim to do so in 2010.

The work to complete the forthcoming strategy is well underway and we expect to have all plans completed by the end of 2010. For this new strategy, we have ensured better involvement of our stakeholders and peers.

## Financial risk management

The following statements summarise our policy in managing identified forms of risk.

### Price risk

Salary costs are communicated to staff based on the assessment of each individual position by a job evaluation group. Prices of materials and supplies bought are subject to contracts with suppliers based on current market prices and, where applicable, tendering processes.

### Credit risk

Credit risk on amounts owed is low as the majority of debtors are institutional donors with whom there are signed

agreements.

### Foreign exchange risk

The fluctuations in foreign exchange during the current economic climate are being carefully managed by ensuring that, where feasible, income and expenditure is in the same currencies.

### Liquidity risk

We have an interest-free bank loan that was taken out to buy our premises in London. We have arrangements to ensure that appropriate balances are maintained in line with the loan arrangement.

We have commitments of funding from our partner offices, which have agreed to provide funds for the humanitarian programmes we implement.

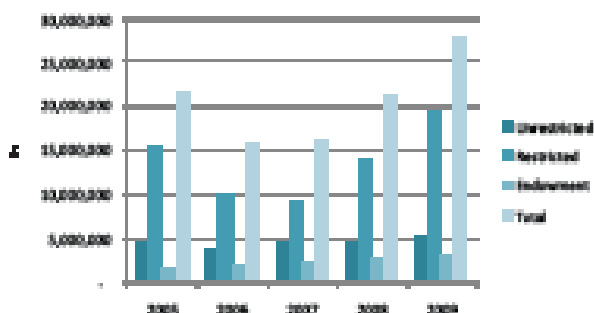
To ensure that there are sufficient funds for ongoing humanitarian programmes, we have made arrangements with our partners to ensure that there are specific funding agreements for all programmes. Arrangements have also been made to receive funds from partners before a programme starts; this reduces the impact of unfounded programmes on unrestricted reserves and ensures sufficient funds are available to respond to emergencies.

### Interest rate cash-flow risk

We have favourable arrangements with our bankers whereby we neither pay nor receive interest, and the bankers refund all bank charges.

### Reputation risk

We ensure that IRW abides by local laws and regulations



and undertakes thorough screening processes of any partners it may work with, in accordance with money laundering regulations. Furthermore, we are committed to the People in Aid Code of Good Practice and have formal recognition from People In Aid.

### Reserves

Reserves are held by Islamic Relief to ensure that adequate funds are available to meet our ongoing obligations,

# Financial and business review (continued)

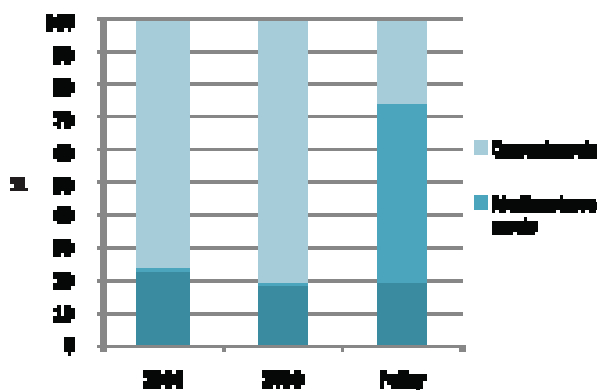
## Financial risk management (continued)

### Reserves (continued)

as well as for possible emergencies. We try to ensure that operations are not affected by an absence of funds. Sufficient protection is built in to ensure there is no disruption of our global operations.

We aim to discharge funds received as donations for our humanitarian programmes as quickly and as practically as possible. The current target range is seven months reserves of the core operational budget plus an appropriate amount for emergencies. These funds are held in current and medium-term cash forms.

The general rule is that the amount of reserves held in current accounts should be 25 per cent of



the net reserves or 25 per cent of the operational budget – whichever is greater. Fifty-five per cent of net reserves are to be maintained in medium-term investments, with the possibility of converting such investments into funds within a maximum period of three months. The remaining 20 per cent of net reserves, as well as endowments and other long-term reserve contributions to IRW, can be maintained in fixed investments that would take longer to convert to funds. The table below and charts overleaf illustrate this policy for 2009 and 2008:

	2009	2008
7-month reserves required as operational budget (£)	£9.3m	17.3m
Actual reserves excluding fixed assets and endowments (£)	18.5m	16.5m
Reserves met	2 times	1 time

Post-balance sheet, the Board of Trustees has reviewed the reserves policy and this incorporates an evaluation of risk. The Board has proposed to amend the reserves policy, setting a limit on the use of unrestricted reserves over and above which approval would be needed. Reserves are

monitored and amendments are proposed to both the policy and the level of reserves held.

During 2009, Islamic Relief aimed to increase its unrestricted funds by 10 per cent. Our reserves increased by 31 per cent: these are made up of £19.9 million restricted reserves and £5.1 million unrestricted reserves. Restricted reserves increased by 42 per cent, reflecting income received during the year primarily for the Occupied Palestinian Territories and Pakistan.

Unrestricted reserves increased by only 7 per cent as we ensured more targeted funding for projects, reducing the need to use unrestricted funds. Most donors giving to Islamic Relief specify how they expect their donation to be used. Some funds are only restricted by country, which enables us to carry out projects required in that specific country. Other restrictions relate to sector of work — for example, water and sanitation or education.

# Investment policy and performance

The governing document (Memorandum and Articles of Association) empowers the charity to invest any available moneys in such investments, securities or property as it sees fit, subject to any conditions or consents that may be imposed or required by law. Islamic Relief Worldwide (IRW) will engage in short-, medium- or long-term investments, subject to the amount and nature of funds available. The policy applies to the centrally managed funds in the United Kingdom only and does not cover Islamic Relief offices in other parts of the world.

The main principles governing all investments are:

- ♦ that funds are protected from risk and inflation
- ♦ that Islamic principles are observed
- ♦ that the best income is obtained from funds for its purpose.

Islamic Relief will invest in fixed assets such as property, equipment, stocks (with the exception of stocks related to areas mentioned under its ethical investment policy) or other current assets such as cash.

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## Ethical investment policy

Our investment policy is based on Islamic finance principles. Our investments will not be made in companies engaged in promoting, producing or trading in any of the following: weapons, pornography, alcoholic beverages, gambling, usury or any other areas deemed as inappropriate to the vision, mission and values of Islamic Relief, as stated by the Board of Trustees.

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## Investment properties

Islamic Relief holds an investment property in Paris through SIF Invest that has been rented to Secours Islamique, our partner in France. SIF Invest is incorporated in France and effectively owns the investment property. IRW owns 99% of the share capital of SIF Invest. SIF Invest's sole function is managing the property rented out to Secours Islamique. It does not engage in any other trading

activities. Please refer to Note 25 for further details.

Islamic Relief has an investment in TIC International Limited, which is a wholly owned trading subsidiary of IRW. Please refer to Note 25 for further details.

## Endowment (waqf) investments

Waqf is the Islamic concept of endowment where the capital is invested and either the returns are spent on charitable purposes, or on waqf projects that are long term in nature.

## The history of waqf

From the early days of Islam, waqf generally took the form of a donated property or an institution to help others. For example, houses were converted to inns for travellers, and waterways were built to bring water to villages. Waqf played a key role in the development of Islamic civilisations as Muslims began to donate their pieces of land for mosques. As mosques provide the main logistic for the teachings of Islamic knowledge and culture, the waqf tradition was then expanded into buildings of centres of education, hospitals, public facilities and residential areas, some of which are still used today.

## Waqf today

Today, Islamic Relief has the inspiration to continue to build this important branch of Islamic charity. IRW invests the waqf capital it receives and uses 80% of the returns on charitable projects. The remaining 20% is split equally between reinvesting in the capital amount and covering administrative costs. Waqf funds are invested in properties used by Islamic Relief that would otherwise have to be rented. The various sections of the organisation that use the premises pay the rent for it, including the United Kingdom operation (Lower Marsh, London), international operations (Rea Street, Birmingham) and the subsidiary companies TIC International (Landor Street, Birmingham) and SIF Invest (Paris, France). The Rea Street buildings were partly paid for with funds (£130,000) received for the purpose of acquiring premises for Islamic Relief. Apart from Rea Street, the other premises generate a rental income. Please refer to the balance sheet for the charity's assets.

Waqf funds are endowments held to generate further funds. Currently, IRW has invested these funds in properties. The yield of investment is 7% for 2009, which amounted to £182,933 (2008: £108,831).

## Investment policy and performance (continued)

Our waqf programme has been a success because, every year, as well as providing Islamic Relief with premises to continue providing valuable services to humanity, the return on the waqf investments allow us to implement charitable projects to help the poor and needy. These include projects relating to Qurbani, the Feed the Needy campaign, and focusing on our key aims of responding to emergencies, caring for orphans, supporting education and promoting sustainable livelihoods.

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### The charity's assets

The fixed assets held by the charity include the properties held for its own use at 19 Rea Street South, and Sampson House, Sampson Road North in Birmingham. These properties comprise offices and were bought in 1992 and 2003 respectively. The value included in the balance sheet comprises the original cost of the properties in 1992 and 2003, plus the cost of major improvements since their purchase. In 2002, we bought a second property in Birmingham, which comprises a large warehouse and small offices. It is used by the trading subsidiary TIC International Limited for additional warehouse space. In 2008, Islamic Relief acquired 16 Lower Marsh, London, which comprises offices, for its own use.

### Supplier payment policy and practice

It is the policy of Islamic Relief that payments are made to suppliers in accordance with those terms and conditions agreed between IRW and its suppliers, provided that the supplier is also complying with relevant trading terms and conditions. The amount of trade creditors outstanding at the year end is stated in Note 28.

### Independent auditors

A resolution to re-appoint PricewaterhouseCoopers LLP as auditors will be put to the members at the Annual General Meeting.

On behalf of the board

Ibrahim El-Zayat

14 September 2010





## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF ISLAMIC RELIEF WORLDWIDE

We have audited the financial statements of Islamic Relief Worldwide for the year ended 31 December 2009 which comprise the Group Statement of Financial Activities and Income and Expenditure Account, the Group and Charity Balance Sheets, the Group Cash Flow Statement and the related notes. The financial statements have been prepared under the accounting policies set out therein.

### Respective responsibilities of trustees and auditors

The trustees' (who are also the directors of Islamic Relief Worldwide for the purposes of company law) responsibilities for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out in the Statement of Trustees' Responsibilities.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland). This report, including the opinion, has been prepared for and only for the charitable company's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and for no other purpose. We do not, in giving this opinion, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

We report to you our opinion as to whether the financial statements give a true and fair view, have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and have been prepared in accordance with the Companies Act 2006. We also report to you whether in our opinion the information given in the Report of the directors/trustees is consistent with the financial statements.

In addition we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the charitable company's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises only the Report of the directors/trustees, the Financial and business review and all of the other information listed on the contents page. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to other information.

### Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the group's and charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

### Opinion

In our opinion:

- the financial statements give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 December 2009 and of the group's incoming resources and application of resources, including the group's income and expenditure and cash flows, for the year then ended;
- the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- the financial statements have been prepared in accordance with the Companies Act 2006; and
- the information given in the Trustees' Annual Report is consistent with the financial statements.

Rachel Heald (Senior Statutory Auditor)

For and on behalf of PricewaterhouseCoopers LLP

Chartered Accountants and Statutory Auditors

Birmingham

15 September 2010



# GROUP STATEMENT OF FINANCIAL ACTIVITIES and INCOME AND EXPENDITURE ACCOUNT for the year ended 31<sup>st</sup> December 2009

	Unrestricted funds	Restricted funds	Endowment funds	Total  2009	Total  2008	Note
	£	£	£	£	£	
<b>Incoming resources</b>						
Incoming resources from generated funds						
Voluntary income	7,699,648	33,207,421	294,337	41,201,406	33,745,759	2
Activities for generating funds	2,316,596	-	-	2,316,596	2,402,249	3
Investment income	-	-	182,933	182,933	108,831	4
Incoming resources from charitable activities	-	14,404,862	-	14,404,862	11,400,568	5
Total incoming resources	10,016,244	47,612,283	477,270	58,105,797	47,657,407	
<b>Resources expended</b>						
Costs of generating funds						
Costs of generating voluntary income	-	5,011,806	-	5,011,806	4,526,654	11
Fundraising trading: costs of goods sold and other costs	1,055,474	2,276,095	-	3,331,569	3,211,655	12
Investment management cost	73,390	-	47,726	121,116	162,411	13
Charitable activities	3,588,603	38,893,095	-	42,481,698	33,826,113	14
Governance cost	601,905	-	-	601,905	686,391	15
Total resources expended	5,319,372	46,180,996	47,726	51,548,094	42,413,224	
Net income for the year before transfers	4,696,872	1,431,287	429,544	6,557,703	5,244,183	
Gross transfers between funds	(4,318,776)	4,465,122	(146,346)	-	-	33
<b>Net income for the year before other recognised gains/(losses)</b>	378,096	5,896,409	283,198	6,557,703	5,244,183	
(Losses)/Gains on investment assets	(33,145)	-	-	(33,145)	14,921	
Net movement on funds	344,951	5,896,409	283,198	6,524,558	5,259,104	
<b>Reconciliation of funds</b>						
Total funds brought forward	4,716,917	13,976,889	2,671,210	21,365,016	16,105,912	
Total funds carried forward	5,061,868	19,873,298	2,954,408	27,889,574	21,365,016	32, 33, 34

The net movement in funds referred to above is the net incoming resources as defined in the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England and Wales and is reconciled to the total funds as shown in the balance sheet on the following page as required by the said statement.

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing operations.

## GROUP AND CHARITY BALANCE SHEETS

### as at 31<sup>st</sup> December 2009

	2009 total funds		2008 total funds		Note
	Group £	Charity £	Group £	Charity £	
<b>Fixed assets</b>					
Intangible assets	91,786	91,786	40,964	40,964	22
Tangible assets	6,300,822	5,662,150	6,338,100	5,722,139	23, 24
Investments	-	464,154	-	464,154	25
Total fixed assets	6,392,608	6,218,090	6,379,064	6,227,257	
<b>Current assets</b>					
Stocks and work in progress	180,912	61,238	238,811	178,266	26
Debtors	7,851,053	7,615,246	5,442,876	5,132,973	27
Cash at bank and in hand	17,057,987	16,706,187	13,957,811	13,656,374	
Total current assets	25,089,952	24,382,671	19,639,498	18,967,613	
<b>Liabilities</b>					
Creditors: amounts falling due within one year	1,876,325	1,282,460	2,736,881	2,164,003	28
Net current assets	23,213,627	23,100,211	16,902,617	16,803,610	
Creditors: amounts falling due after more than one year	1,716,661	1,716,661	1,916,665	1,916,665	28
<b>Total assets less total liabilities</b>	27,889,574	27,601,640	21,365,016	21,114,202	
<b>The funds of the charity</b>					
Unrestricted funds					
General	3,340,328	2,066,191	2,925,726	3,339,663	
Designated: fixed assets	1,721,540	2,707,743	1,791,191	1,126,440	
Total unrestricted funds	5,061,868	4,773,934	4,716,917	4,466,103	32
Restricted income funds	19,873,298	19,873,298	13,976,889	13,976,889	33
Endowment funds	2,954,408	2,954,408	2,671,210	2,671,210	34
Total charity funds	27,889,574	27,601,640	21,365,016	21,114,202	

The financial statements on pages 51 to 87 were approved by the board and signed on its behalf by



Mr Ibrahim El-Zayat  
Director

14th September 2010

The notes to the accounts on pages 54 to 87 form part of these financial statements.

# GROUP CASH FLOW STATEMENT

## For the year ended 31<sup>st</sup> December 2009

	2009	2008
	£	£
<b>Reconciliation of net outflow to net cash flow from operating activities</b>		
Net income and resources (excluding cash flow from endowments)	6,241,360	4,955,576
<b>Reconciliation to cash generated from operations</b>		
Depreciation	312,614	271,033
Amortisation	8,414	-
Revaluation of fixed assets	33,145	-
Loss on disposal of tangible fixed assets	-	-
Decrease in stocks	57,899	38,906
(Increase) in debtors	(2,408,177)	(787,968)
(Decrease)/ increase in creditors	(860,556)	769,747
	<u>3,384,699</u>	<u>5,247,294</u>
 <b>Capital expenditure and financial investment</b>		
Purchase of intangible assets	(59,236)	(45,149)
Purchase of tangible fixed assets	(308,894)	(3,389,490)
Proceeds from the sale of fixed assets	413	(7,290)
	<u>(367,718)</u>	<u>(3,441,929)</u>
 <b>Financing</b>		
Endowment (waqf)	283,198	303,522
Repayment of amounts borrowed	(200,004)	(83,335)
Loan on building acquisition		2,000,000
	<u>83,194</u>	<u>2,220,187</u>
 <b>Net increase in cash</b>	3,100,176	4,025,552
Cash at bank and in hand less overdrafts at 1 January	13,957,811	9,932,259
<b>Cash at bank and in hand less overdrafts at 31 December</b>	17,057,987	13,957,811
 <b>Consisting of:</b>		
Cash at bank and in hand	17,057,987	13,957,811
	<u>17,057,987</u>	<u>13,957,811</u>
 <b>Reconciliation in net debt</b>		
	2009	2008
	£	£
Cash at bank and in hand less overdrafts at 1 January	13,957,811	9,932,259
Debt due after one year	1,716,661	1,916,665
Endowment (waqf)	283,198	303,522
Liquid resources	1,100,318	1,805,365
	<u>17,057,987</u>	<u>13,957,811</u>

## NOTES TO THE FINANCIAL STATEMENTS

### 1. Principal accounting policies

#### a. Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Companies Act 2006 and adhering to the Revised Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005) effective since April 2005. The financial statements are prepared on the accruals concepts and going-concern basis thus presuming that the company will continue in business and the accounting policies mentioned have been consistently applied.

#### b. Consolidation and group financial statements

Islamic Relief Worldwide (IRW) is a charitable company limited by guarantee. Its main activities are delivering emergency aid to parts of the world affected by natural or unnatural disasters and setting up various development projects that help empower people in need.

The group financial statements consolidate those of Islamic Relief Worldwide and its trading subsidiary TIC International Limited and its property investment company SIF Invest. The results of TIC International Limited and SIF Invest have been incorporated on a line-by-line basis, in accordance with current legislation.

Islamic Relief Worldwide has taken advantage of section 399–402 of the Companies Act 2006 and paragraph 397 of the SORP and has not included its own income and expenditure account in the financial statements.

Note 10 gives the full details of the income and expenditure of the trading subsidiary. TIC International Limited is considered to be an intrinsic part of the charity's programme to relieve poverty in any part of the world. The donated items are a constant source of relief supplies.

Note 10 also gives the full details of the income and expenditure of the French subsidiary company SIF Invest, a company incorporated in France. Islamic Relief Worldwide owns 99% of the share capital of SIF Invest. The results have been consolidated within these financial statements.

The charity's overseas fundraising offices and field offices are established as separate independent legal entities in their own jurisdictions and, consequently, their results are not included within these consolidated financial statements.

#### c. Fund accounting

Islamic Relief Worldwide has various types of funds for which it is responsible, and which require separate disclosure.

**Unrestricted funds:** All donations are considered unrestricted unless specifically stated by the donor. Unrestricted funds comprise the accumulated surplus or deficit on the statement of financial activities which are available for use at the discretion of the trustees of Islamic Relief Worldwide in furtherance of the objectives of the charity. Islamic Relief Worldwide may incur costs on projects before the relevant restricted income is received. Therefore, income generated from restricted funds in this scenario is treated as unrestricted funds to cover the pre-financing costs of the project incurred.

**Designated funds:** The trustees may at their discretion set aside unrestricted funds for specific purposes. Refer to Note 31. The designated fund for fixed assets is that part of unrestricted funds that represent fixed assets held. Refer to Note 31.

**Restricted funds:** These are assigned by the donor, or the terms of the appeal, specified by a particular country or project. The donation and income deriving from them will be used in accordance with the specific purposes.

**Endowment (waqf) funds:** These are funds that have been given to Islamic Relief Worldwide subject to the restriction that they are to be held as capital or spent on a long-term charitable asset. Waqf is employed to generate a return while the original investment remains intact. Waqf returns are used to cater for long-term projects. The Waqf is the Islamic equivalent of endowments.

#### d. Incoming resources and investment income

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy and there is certainty of receipt.

**Voluntary income:** Comprises all incoming resources from donations and income from fundraising partners on the basis of that which is remitted to Islamic Relief Worldwide in the United Kingdom. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors' amount if still not received by the year end.

**Grants:** Where related to performance and specific deliverables these are accounted for, as the charity earns the right to consideration by its performance.

**Activities for generating funds:** Comprise income generated by TIC International Limited, from its trading activities and its charity shops and the sale of merchandise.

**Investment income:** Comprises income generated by waqf investment and rents receivable. Income generated from Waqf forms part of the endowment funds.

**Gifts in kind:** Where donated for distribution these are included at the value to the charity, having regard to the costs of bringing the goods to a suitable state for distribution in the field and recognised as income and expenditure at the same value and time.

Gifts in kind include food, clothing, medical supplies and office equipment received from United Kingdom donors. Gifts in kind sent to Islamic Relief offices in other countries directly from the donor are not included in these financial statements. For example, the World Food Programme supplies Islamic Relief Russia with essential food supplies for distribution to Chechens. These goods are received directly into the Islamic Relief warehouses in Russia and are not included in our United Kingdom accounts.

**Donated services:** No amounts are included in the financial statements for services donated by volunteers because these amounts cannot be quantified with reasonable accuracy. For further details see the trustees' report.

#### e. Deferred income

In accordance with the Statement of Recommended Practice for Accounting and Reporting (effective since April 2005), issued by the Charity Commission for England and Wales, funds received in advance and specified by the donor as relating to specific accounting periods or, alternatively, which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the financial statements, and the sums involved are shown as creditors

## NOTES TO THE FINANCIAL STATEMENTS

in the financial statements.

### f. Recognition of liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the Statement of Recommended Practice for Accounting and Reporting (effective since April 2005) issued by the Charity Commission.

### g. Resources expended

All expenditure is accounted for on an accruals basis and is recognised where there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate all costs related to that category.

**Costs of generating funds** are costs incurred in attracting voluntary income, and those as stated below under the headings Costs of generating voluntary income, Fundraising trading and Awareness-raising.

**Costs of generating voluntary income:** The costs incurred in seeking voluntary contributions.

**Fundraising trading:** Comprises the group's trading activities, namely the costs associated with the trading activities of TIC International Limited.

**Awareness-raising:** Those costs associated with disseminating information and raising the profile of the charitable activities of Islamic Relief Worldwide.

**Investment management cost:** This incorporates costs related to the administration of waqf and costs relating to the promotion of the concept of waqf from unrestricted funds; therefore this element is not charged to capital.

**Charitable activities:** Costs associated with the provision of emergency relief and development humanitarian programmes as elaborated on in the trustees report section, Activities, Achievements and Performance. These include both the direct costs and support costs relating to these activities.

**Governance costs:** The costs associated with the governance arrangements of Islamic Relief Worldwide; included within this category are costs associated with the strategic as opposed to day-to-day management of Islamic Relief Worldwide's activities. This includes such items as internal and external audit, legal advice, and costs associated with constitutional and statutory requirements.

**Support costs:** Support costs to a single activity are allocated directly to that activity. Where support costs relate to several activities, support costs have been allocated to each of the activities (stated in Note 18) on the basis of the number of direct staff supported during the period in the relevant activity. Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

The number of staff involved in an activity is deemed to be the appropriate basis for allocating support costs as it closely reflects the resource usage of the support functions of the core activities. The number of staff working on a particular activity is determined by the estimated equivalent time devoted by a full-time member of staff to perform the task. Support costs that represent the support functions of management, finance and accounts, human resources, IT and offices facilities are allocated to each activity, based on the number of staff performing a particular activity in relation to the total number of staff performing all core activities.

Grants are charged to the SOFA when a constructive obligation exists, notwithstanding that they may be paid in future accounting periods.

### h. Operating leases

Rentals applicable to operating leases (where substantially all of the benefits and risks of the benefits and risks of ownership remain with the lessor) are charged against income as incurred. Rental costs under operating leases are charged to the profit and loss account in equal annual amounts over the period of the lease.

### i. Foreign currencies

Transactions in foreign currencies are recorded at the rate of exchange ruling at the date of transaction. Monetary assets and liabilities denominated in foreign currencies are translated using the exchange-rate ruling at the balance-sheet date, and the gains or losses are included in the income and expenditure account.

### j. Fixed assets and depreciation

All expenditure of a capital nature is capitalised at cost as fixed assets with items costing below £500 being fully depreciated during the year of purchase. Assets that are subject to amortisation are tested for impairment whenever events or changes in circumstance indicate that the carrying amount may not be recoverable. Intangible assets represent the organisation's registered trade marks.

Tangible fixed assets are stated at historic purchase cost less accumulated depreciation. Cost includes the original purchase price of the asset and the costs attributable to bringing the asset to its working condition for its intended use. Depreciation is calculated to write off the cost of tangible fixed assets, less their residual values, over their expected useful lives using the straight-line basis. The expected useful lives of the assets to the business are reassessed periodically in the light of experience.

Freehold land and buildings	Over 50 years straight-line basis
Fixtures and fittings	Over 8 years straight-line basis
Office equipment	Over 4 years straight-line basis
Motor vehicles	Over 5 years straight-line basis
Plant and machinery	Over 8 years straight-line basis

### k. Intangibles

Trademarks are stated at cost less any impairment loss. The useful life of the trademarks is estimated to be 10 years, based on the life of trademarks. They are amortised and tested for impairment annually where indicators of impairment are identified.

### l. Stocks

Stocks and work in progress are stated at the lower of cost and net realisable value. Net realisable value is based upon estimated selling prices less further costs expected to be incurred for completion and disposal.

### m. Investments

Long-term investments are classified as fixed assets and stated at current value. They consist of subsidiary undertakings, unlisted investments and property. Short-term investments are classified as current assets. Provision is made for any impairment in the value of fixed-asset investments.

### n. Provisions

Provisions are recognised when the charity has a present legal or constructive obligation as a result of a past event, where it is probable that a transfer of economic benefit will be incurred and this transfer can be reliably estimated.

### o. Pension costs

The charity operates a group personal pension scheme, which effectively means that all employees who join the scheme have their own pension plan. The contributions made by the charity are charged as expenditure in the year.

### p. Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.



## NOTES TO THE FINANCIAL STATEMENTS

## 2. Voluntary income

	Unrestricted funds	Restricted funds	Endowment funds	Total	Total	Note
	2009	2009	2009	2009	2008	
	£	£	£	£	£	
<b>Donations, appeals and fundraising events</b>						
United Kingdom	6,790,585	10,414,454	146,629	17,351,668	13,022,857	7, 38
Disasters Emergency Committee*	-	775,546	-	775,546	708,256	7, 38
Middle East and other geographical regions**	895,047	776,577	86,244	1,757,868	2,756,843	8
Islamic Relief partners	14,016	21,240,844	61,464	21,316,324	17,257,803	9, 37
	<b>7,699,648</b>	<b>33,207,421</b>	<b>294,337</b>	<b>41,201,406</b>	<b>33,745,759</b>	

\*The **Disasters Emergency Committee** (DEC) is an umbrella organisation of 13 humanitarian aid agencies.

At times of overseas emergency, the DEC brings together a unique alliance of the United Kingdom's aid, corporate, public and broadcasting sectors to rally the nation's compassion, and ensure that funds raised go to DEC agencies that are best placed to deliver effective and timely relief to people most in need. For further information go to [www.dec.org.uk](http://www.dec.org.uk)

\*\* Other geographical regions are those where Islamic Relief is not represented by its partners, listed in Note 9.

## 3. Activities for generating funds

	Unrestricted funds	Restricted funds	Endowment funds	Total	Total
	2009	2009	2009	2009	2008
	£	£	£	£	£
Income from charitable shops	523,228	-	-	523,228	401,352
Merchandising income	4,058	-	-	4,058	8,812
	<b>527,286</b>	<b>-</b>	<b>-</b>	<b>527,286</b>	<b>410,164</b>
Trading subsidiaries (refer to Note 10)	1,789,310	-	-	1,789,310	1,992,085
<b>Total</b>	<b>2,316,596</b>	<b>-</b>	<b>-</b>	<b>2,316,596</b>	<b>2,402,249</b>

## 4. Investment income

	Total 2009 £	Total 2008 £
Return on waqf	182,933	108,831
<b>Total</b>	<b>182,933</b>	<b>108,831</b>

## NOTES TO THE FINANCIAL STATEMENTS

## 5. Incoming resources from charitable activities by institution

	<b>Total</b>	<b>Total</b>	<b>Note</b>
	<b>2009</b>	<b>2008</b>	
	<b>£</b>	<b>£</b>	
Birmingham University	21,896	17,957	
Canadian Red Cross	757,900	-	
Catholic Agency for Overseas Development	295,970	186,602	
Comic Relief	-	36,083	
Department for International Development	1,648,118	998,297	
European Commission	336,435	4,927,916	
European Commission for Humanitarian Operations	2,280,936	-	
Forum Syed	24,717	-	
Haresford Investment	29,991	-	
Human Appeal International	34,081	-	
Human Concern International	13,112	12,164	
International Development and Relief Foundation	198,915	272,319	
International Organisation for Migration	13,886	13,285	
Islamic Cultural Centre Ireland	2,707	-	
Islamic Foundation Ireland	4,774	-	
Muslim Aid Australia	30,747	-	
Norwegian Ministry of Foreign Affairs	-	202,304	
One Dreem Canada	16,790	-	
Scottish Government International Development Fund	75,000	-	
Solidarity Fund	-	49,915	
Swedish International Development Agency	150,086	-	
United Nations Development Programme	1,556,979	1,960,622	
United Nations High Commissioner for Refugees	879,405	81,753	
United Nations Office for the Coordination of Humanitarian Affairs	29,852	6,039	
<b>Refer to Note 35 for details of charitable programmes</b>	<b>8,402,297</b>	<b>8,765,256</b>	<b>35</b>

**Middle East and other geographical regions\***

Al Eslah Society – Human Welfare Committee Bahrain	1,680	13,437
Al Eslah Yemen	9,598	-
Al Rahma Society Kuwait	173,593	-
Arab Medical Union	491,080	355,180
Bahrain Royal Charity Organisation	152,402	-
Charitable Society for Social Welfare Yemen	-	13,060
Eslamic Bahrain Association	26,692	-
Federation of Islamic Associations New Zealand	12,142	-
Haj Abdallah Berri	91,559	-
International Islamic Charitable Organisation Kuwait	484,978	918,448
Islamic Cultural Centre Panama	242,238	-
Islamic Cultural Centre Ireland	2,256	-
Islamic Development Bank	-	51,070
Jamal-Y-Saker	225,155	-
Kuwait Ministry of Awqaf	-	127,002
Kuwait Zakat	-	25,642
OPEC Funds for International Disaster (OFID)	680,500	-
Patients Helping Fund Society	61,231	-
Qatar Charity	122,878	638,454

## NOTES TO THE FINANCIAL STATEMENTS

Qatar Red Crescent	237,017	418,091	
Reach Out to Asia – Qatar	2,772,407	-	
Sheikh Abdullah Al Nouri Charity – Kuwait	215,159	-	
Sheikh Zayed Bin Sultan Trust	-	74,928	
<b>Refer to Note 36 for details of charitable programmes</b>	6,002,565	2,635,312	36
<b>Total</b>	<b>14,404,862</b>	<b>11,400,568</b>	

### 6. Incoming resources from charitable activities by sector

By sector	Total 2009 £	Total 2008 £	Note
Advocacy	19,717	17,281	
Education and vocational training	4,022,791	1,439,020	
Emergency relief	16,296,501	14,475,262	
Feed the Needy	2,254,649	1,749,764	
Health and nutrition	4,313,438	1,982,465	
Humanitarian core aim programmes*	4,385,781	3,987,787	
Orphans	9,635,151	8,832,870	
Qurbani	4,508,890	4,172,674	
Sustainable livelihoods	3,613,013	1,676,738	
Waqf	443,104	510,233	
Water and sanitation	2,519,935	2,466,902	
Zakat**	3,776,231	3,944,162	
Trading subsidiary and activities for generating funds	2,316,596	2,402,249	
<b>Total</b>	<b>58,105,797</b>	<b>47,657,407</b>	2, 3, 4, 5

\*Funding for humanitarian core aim programmes are donations that do not specify restriction by sector or country and facilitate us to deliver emergency and development assistance to beneficiaries across the globe, especially in those countries that no longer receive media attention.

\*\* A term in Islam to refer to the obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. Zakat has an important social aspect, because it helps the needy and creates a fairer society.

Islamic Relief Worldwide applies the Zakat in accordance with the legislative usage as specified in the Qur'an. Thus, it is primarily applied to humanitarian programmes that benefit poor and needy beneficiaries with basic needs.

### 7. Total income generated in the United Kingdom

The income raised in the United Kingdom relates to the income raised by IRW through its head-quarters and through its various offices and branches in the United Kingdom.

	Total 2009 £	Total 2008 £	Note
Voluntary income from the United Kingdom	17,351,668	13,022,857	2
Disasters Emergency Committee	775,546	708,256	2
Activities for generating funds	527,286	410,164	3
Trading subsidiary – TIC International Limited	2,156,121	1,970,752	10
	<b>20,810,621</b>	<b>16,112,029</b>	

## NOTES TO THE FINANCIAL STATEMENTS

### 8. Total income generated in the Middle East and other geographical regions\*

\*The income raised in the Middle East and other geographical regions relates to the income raised by Islamic Relief Worldwide through its headquarters.

	<b>Total</b>	<b>Total</b>	<b>Notes</b>
	<b>2009</b>	<b>2008</b>	
	<b>£</b>	<b>£</b>	
Voluntary income from the Middle East and other geographical regions	1,757,868	2,756,843	2
Incoming resources from charitable activities	6,002,565	2,635,312	5, 36
	<u>7,760,433</u>	<u>5,392,155</u>	

### 9. Donations disclosure by partner

The voluntary income shown below, which is included in Note 2, is shown below by partners\*. This is further analysed and shown by the actual humanitarian projects funded by the partners in Note 37.

<b>Partner</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total</b>	<b>Total</b>	<b>Note</b>
	<b>2009</b>	<b>2009</b>	<b>2009</b>	<b>2009</b>	<b>2008</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	
Islamic Relief Belgium	-	599,658	21,466	621,124	442,634	37
Islamic Relief Canada	-	509,468	-	509,468	27,044	37
Islamic Relief Deutschland	-	2,676,988	-	2,676,988	2,428,893	37
Islamic Relief Italy	-	306,160	11,878	318,038	348,621	37
Islamic Relief Malaysia	-	201,026	-	201,026	-	37
Islamic Relief Mauritius	14,016	499,229	21,110	534,355	439,787	37
Islamic Relief Nederland	-	1,555,432	-	1,555,432	972,294	37
Islamic Relief South Africa	-	146,681	-	146,681	1,222,223	37
Islamic Relief Sweden	-	945,409	-	945,409	986,100	37
Islamic Relief Association Switzerland	-	2,273,764	7,010	2,280,774	2,480,284	37
Islamic Relief USA	-	9,357,557	-	9,357,557	5,875,558	37
Secours Islamique France	-	1,864,645	-	1,864,645	2,034,365	37
Total partner income	14,016	20,936,017	61,464	21,011,497	17,257,803	
Income from implementing offices**	-	304,827	-	304,827	-	37
Total	14,016	21,240,844	61,464	21,316,324	17,257,803	

\* All partners are separate legal entities reporting locally in their respective countries. These amounts represent amounts transmitted to Islamic Relief to be applied to Islamic Relief Worldwide projects. Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide, with local directors appointed to oversee operations.

\*\* These are field offices that normally implement humanitarian projects.

## NOTES TO THE FINANCIAL STATEMENTS

## 10. Results from trading subsidiaries

	<b>TIC International Limited</b>	<b>SIF Invest</b>	<b>2009</b>	<b>2008</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Subsidiary trading income	1,711,859	77,451	1,789,310	1,992,085
Income from charitable shops managed by TIC International Limited	444,262	-	444,262	85,107
	2,156,121	77,451	2,233,572	2,077,192
Operating and administrative costs	2,018,995	18,611	2,037,606	2,050,532
<b>Net profit for the year</b>	<b>137,126</b>	<b>58,840</b>	<b>195,966</b>	<b>26,660</b>
Amounts gift aided to Islamic Relief	100,000	-	100,000	80,000
Retained in subsidiary	37,126	58,840	95,966	26,660
<b>The assets and liabilities of the subsidiaries were:</b>				
Fixed assets	233,741	371,786	605,527	615,964
Current assets	738,788	170,258	909,046	699,307
Current liabilities	(696,186)	(99,444)	(795,630)	(722,972)
<b>Total net assets</b>	<b>276,343</b>	<b>442,600</b>	<b>718,943</b>	<b>592,299</b>
Aggregate share capital and reserves	276,343	442,600	718,943	592,299
<b>Consolidated adjustments</b>				
Charitable donations to Islamic Relief	100,000	-	100,000	80,000
Consolidated adjustments	-	-	-	-
Inter-company charges	60,000	-	60,000	60,000
<b>Total consolidated adjustments</b>	<b>160,000</b>	<b>-</b>	<b>160,000</b>	<b>140,000</b>
Adjusted turnover	2,156,121	77,451	2,233,572	1,992,085
Adjusted expenditure	1,958,995	18,611	1,977,606	1,910,532
<b>Adjusted net profit for the year</b>	<b>197,126</b>	<b>58,840</b>	<b>255,966</b>	<b>81,553</b>



## NOTES TO THE FINANCIAL STATEMENTS

## Resources expended

## Costs of generating funds

	Activities under- taken directly	Support costs	Total	Total	Note
	2009	2009	2009	2008	
	£	£	£	£	
11. Costs of generating voluntary income					
Fundraising and publicity costs	1,347,300	913,913	2,261,213	2,136,051	
Fundraising partner support*	-	68,543	68,543	75,450	
Campaigns and events costs	1,948,010	548,347	2,496,357	2,102,400	17
e-fundraising	117,150	68,543	185,693	212,753	
	3,412,460	1,599,346	5,011,806	4,526,654	

\* Fundraising partner support represents Islamic Relief Worldwide providing service delivery support to partners.

## 12. Fundraising trading: cost of goods sold and other costs

	Activities under- taken directly	Support costs	Total	Total
	2009	2009	2009	2008
	£	£	£	£
Awareness-raising**	1,125,486	228,477	1,353,963	1,301,123
Trading subsidiary costs	1,166,841	810,765	1,977,606	1,910,532
	2,292,327	1,039,242	3,331,569	3,211,655

\*\* Awareness-raising is increasing the profile of the issues that face the people in need who we are trying to help. This activity involves disseminating information and raising the profile of the charitable activities of Islamic Relief Worldwide.

## 13. Investment management cost: waqf\*\*\*

	Activities under- taken directly	Support costs	Total	Total
	2009	2009	2009	2008
	£	£	£	£
Investment management cost	52,573	68,543	121,116	162,411

\*\*\* Investment management cost: Waqf incorporates costs related to the administration of Waqf amounting to £47,726 (refer to Note 34) and £73,390 relating to the promotion of the concept of Waqf from unrestricted funds. Therefore this element is not charged to capital.

## 14. Charitable activities

The grants included in charitable activities are disclosed in Note 19.

	Activities under- taken directly	Support costs	Total	Total
	2009	2009	2009	2008
	£	£	£	£
Advocacy projects	446,542	251,326	697,868	783,688
Education and vocational training	2,597,386	131,375	2,728,761	949,135
Emergency relief	13,679,352	91,391	13,770,743	14,308,631
Feed the Needy	1,610,483	11,424	1,621,907	1,003,184
Health and nutrition	4,980,660	131,375	5,112,035	2,434,450
Orphans	10,156,270	137,086	10,293,356	8,012,113
Qurbani	3,113,247	11,424	3,124,671	2,587,597
Sustainable livelihoods	2,876,307	131,375	3,007,682	1,927,997
Water and sanitation	1,993,300	131,375	2,124,675	1,819,318
	41,453,547	1,028,151	42,481,698	33,826,113

## NOTES TO THE FINANCIAL STATEMENTS

## 15. Governance costs

	Activities under- taken directly	Support costs	Total	Total	Note
	2009	2009	2009	2008	
	£	£	£	£	
External audit and statutory accounts	37,601	9,139	46,740	51,670	
Legal and consultancy	40,334	45,695	86,029	88,515	
Trustees' expenses (refer to Note 16)	2,294	-	2,294	1,204	16
Internal audit	57,648	45,696	103,344	87,605	
Performance improvement	85,031	45,696	130,727	126,040	
General governance costs	209,923	22,848	232,771	331,357	
	432,831	169,074	601,905	686,391	

The organisation has embarked on a major international restructuring initiative. This has included substantial costs in registering the organisation's intellectual rights on an international basis as well as legal fees and management consultant fees. These costs were at a reduced level in 2009.

## 16. Trustees' remuneration

	2009	2008
<b>Trustees are not remunerated (2008: £nil)</b>		
Neither the trustees, nor any persons connected with them, have received any remuneration, either in the current year or the prior year.		
<b>Number of trustees</b>	8	8
<b>Trustees' expenses</b>	£	£
Telecommunications	2,294	1,204

## 17. Campaigns during the year

Activities	2009 £	2008 £
Africa appeal	-	12,515
Bangladesh cyclone	18,785	12,084
Children in Need	14,913	296,606
Feed the Needy	1,008,285	1,018,678
Gaza emergency	742,599	307,000
Indonesia appeal	43,406	-
Myanmar cyclone and China emergencies	-	94,839
Other campaigns (health, education programmes)	38,167	149,991
Pakistan emergency	153,200	3,019
Qurbani	227,568	203,400
Refugee Week	-	4,268
Water projects	249,434	-
	2,496,357	2,102,400

\* Campaigns during the year represent the key areas of fundraising activity.

## NOTES TO THE FINANCIAL STATEMENTS

## 18. Support-cost allocation

	Management and administration	Finance and accounts	Human resources	Information technology	Facilities	Total	Total	Note
	2009	2009	2009	2009	2009	2009	2008	
	£	£	£	£	£	£	£	
<b>Costs of generating funds</b>								
Costs of generating voluntary income	542,153	316,656	149,010	188,957	402,570	1,599,346	1,760,501	11
Awareness-raising	77,450	45,236	21,287	26,994	57,510	228,477	251,100	12
Fundraising trading – subsidiary costs	810,765	-	-	-	-	810,765	450,474	12
Investment management costs	23,235	13,571	6,386	8,098	17,253	68,543	74,450	13
	<b>1,453,603</b>	<b>375,463</b>	<b>176,683</b>	<b>224,049</b>	<b>477,333</b>	<b>2,707,131</b>	<b>2,536,525</b>	
<b>Cost of charitable activities</b>								
Advocacy projects	85,195	49,760	23,416	29,693	63,262	251,326	251,500	
Education and vocational training	44,534	26,011	12,240	15,521	33,069	131,375	138,325	
Emergency relief	30,980	18,095	8,515	10,798	23,003	91,391	125,749	
Feed the Needy	3,873	2,262	1,064	1,350	2,875	11,424	12,575	
Health and nutrition	44,534	26,011	12,240	15,521	33,069	131,375	138,325	
Orphans	46,470	27,142	12,772	16,196	34,506	137,086	125,752	
Qurbani	3,873	2,262	1,064	1,350	2,875	11,424	12,575	
Sustainable livelihoods	44,534	26,011	12,240	15,522	33,068	131,375	138,325	
Water and sanitation	44,534	26,011	12,241	15,521	33,068	131,375	138,325	
	<b>348,527</b>	<b>203,565</b>	<b>95,792</b>	<b>121,472</b>	<b>258,795</b>	<b>1,028,151</b>	<b>1,081,451</b>	14
<b>Governance cost</b>								
	57,313	33,476	15,752	19,976	42,557	169,074	160,959	15
<b>Total support costs</b>	<b>1,859,443</b>	<b>612,504</b>	<b>288,227</b>	<b>365,497</b>	<b>778,685</b>	<b>3,904,356</b>	<b>3,778,935</b>	

Support costs have been allocated to each of the above activities on the basis of the number of direct staff supported during the period in the relevant activity. Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

## NOTES TO THE FINANCIAL STATEMENTS

## 19. Grants

The grants shown below are shown as part of the charitable expenditure in Note 14.

	Grants to individuals	Grants to institutions	Total	Total
	2009	2009	2009	2008
	£	£	£	£
Advocacy	-	36,913	36,913	126,837
Education and vocational training	-	62,508	62,508	127,956
Emergency relief	210	-	210	2,200
Feed the Needy	-	1,500	1,500	-
Health and nutrition	28	60,000	60,028	12,500
Orphans	144	-	144	999
Sustainable livelihoods	-	-	-	2,000
<b>Total grants paid</b>	<b>382</b>	<b>160,921</b>	<b>161,303</b>	<b>272,492</b>
		Refer to Note 39 for further details		Refer to Note 39 for further details

## 20. Net incoming resources

	Total 2009 £	Total 2008 £
This is stated after charging/(crediting):		
Auditors' remuneration	37,601	39,311
Depreciation	312,614	271,033
Amortisation	4,185	4,185
(Loss) on disposal of tangible assets	(408)	(7,290)
Operating leases' rental other than plant and machinery	204,920	170,637
Exchange (gain)/loss	483,575	1,595,269

Auditors' remuneration relates solely to audit services. £37,601 represents the total audit fee with £33,601 attributable to Islamic Relief Worldwide and £4,000 to the trading subsidiary.

## NOTES TO THE FINANCIAL STATEMENTS

## 21. Staff costs and emoluments

	<b>Group 2009 £</b>	<b>Charity 2009 £</b>	<b>Group 2008 £</b>	<b>Charity 2008 £</b>
Gross salaries	5,479,735	4,791,529	5,397,670	4,663,894
Employers' National Insurance	516,129	460,713	515,823	461,168
	<b>5,995,864</b>	<b>5,252,242</b>	<b>5,913,493</b>	<b>5,125,062</b>

<b>Average number of employees</b>	<b>Group 2009 Number</b>	<b>Charity 2009 Number</b>	<b>Group 2008 Number</b>	<b>Charity 2008 Number</b>
Engaged in charitable activities	33	33	42	42
Engaged in publicity activities and awareness-raising	55	55	59	59
Engaged in fundraising activities	61	61	54	54
Engaged in management and governance activities	28	28	24	24
Engaged in support activities	49	49	49	49
Engaged in trading subsidiaries	75	-	47	-
	<b>301</b>	<b>226</b>	<b>275</b>	<b>228</b>

Employee numbers do not include trustees/directors since they are not paid employees.

There were no employees with emoluments in excess of £60,000 per annum. (2008: Nil)

**Employee expenses**

Employees are only reimbursed expenses when incurred wholly and exclusively associated with travel in fulfilling the objectives of the organisation. Our objectives are based on the core aims. Our core aims are: 1. Responding to emergencies, 2. Caring for orphans and children in need, 3. Supporting education, 4. Providing access to healthcare and water, 5. Promoting sustainable livelihoods, 6. Campaigning and advocacy on humanitarian issues.



## NOTES TO THE FINANCIAL STATEMENTS

## 22. Intangible assets

	<b>Group trademarks 2009</b>	<b>Charity trademarks 2009</b>
	£	£
<b>Cost</b>		
At 1 January 2009	45,149	45,149
Additions	59,236	59,236
Disposals	-	-
<b>At 31 December 2009</b>	<b>104,385</b>	<b>104,385</b>
<b>Accumulated amortisation</b>		
At 1 January 2009	4,185	4,185
Charge for the year	8,414	8,414
<b>At 31 December 2009</b>	<b>12,599</b>	<b>12,599</b>
<b>Net book value</b>		
<b>At 31 December 2009</b>	<b>91,786</b>	<b>91,786</b>
At 31 December 2008	40,964	40,964

Trademarks are depreciated over their economic life of 10 years. In 2008, there was a policy change to start capitalising the costs of trademarks.

## 23. Group Tangible assets

	<b>Freehold land and buildings</b>	<b>Plant and machinery</b>	<b>Fixtures, fittings and office equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
<b>Group</b>	£	£	£	£	£
<b>Cost/Valuation</b>					
At 1 January 2009	6,484,226	221,094	1,608,860	161,015	8,475,195
Additions	100,985	65,087	127,305	15,517	308,894
Disposals	-	-	(408)	-	(408)
Revaluation	(33,145)	-	-	-	(33,145)
<b>At 31 December 2009</b>	<b>6,552,066</b>	<b>286,181</b>	<b>1,735,757</b>	<b>176,532</b>	<b>8,750,536</b>
<b>Accumulated depreciation</b>					
At 1 January 2009	612,164	123,025	1,309,701	92,210	2,137,100
Charge for the year	121,989	24,473	131,710	34,442	312,614
Disposals	-	-	-	-	-
<b>At 31 December 2009</b>	<b>734,153</b>	<b>147,498</b>	<b>1,441,411</b>	<b>126,652</b>	<b>2,449,714</b>
<b>Net book value</b>					
<b>At 31 December 2009</b>	<b>5,817,913</b>	<b>138,683</b>	<b>294,346</b>	<b>49,880</b>	<b>6,300,822</b>
At 31 December 2008	5,872,062	98,074	299,159	68,805	6,338,100

Freehold property is valued at historical cost and depreciated, and an investment property is revalued.

The Investment in SIF Invest relates to Islamic Relief Worldwide's investment in SIF Invest, incorporated in France. Islamic Relief Worldwide owns 99% of the share capital of SIF Invest. SIF Invest is treated as a subsidiary in the group accounts. The increase in value relates to the movement of profit and loss and exchange difference. The property is situated in France and has been revalued on an open market value by 2P Conseils Consultants, France, on 22 May 2009 at €450,000.

## NOTES TO THE FINANCIAL STATEMENTS

## 24. Charity Tangible assets

<b>Charity</b>	<b>Freehold land and buildings</b>	<b>Fixtures, fittings and office equipment</b>	<b>Motor vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
At 1 January 2009	5,905,307	1,575,320	68,595	7,549,222
Additions	82,889	110,997	-	193,886
Disposals	-	(408)	-	(408)
<b>At 31 December 2009</b>	<b>5,988,196</b>	<b>1,685,909</b>	<b>68,595</b>	<b>7,742,700</b>
<b>Accumulated depreciation</b>				
At 1 January 2009	497,445	1,287,654	41,986	1,827,085
Charge for the year	118,917	121,118	13,430	253,465
<b>At 31 December 2009</b>	<b>616,362</b>	<b>1,408,772</b>	<b>55,416</b>	<b>2,080,550</b>
<b>Net book value</b>				
<b>At 31 December 2009</b>	<b>5,371,834</b>	<b>277,137</b>	<b>13,179</b>	<b>5,662,150</b>
At 31 December 2008	5,407,862	287,668	26,609	5,722,139

All assets are used for charitable purposes and there are no inalienable or heritage assets.

## NOTES TO THE FINANCIAL STATEMENTS

## 25. Investments

<b>Charity</b>	<b>Investment in SIF Invest</b>	<b>Investment in TIC International Limited</b>	<b>Total charity</b>
	<b>£</b>	<b>£</b>	<b>£</b>
As at 1 January 2009	278,845	185,309	464,154
<b>As at 31 December 2009</b>	<b>278,845</b>	<b>185,309</b>	<b>464,154</b>

The investment in TIC International Limited relates to Islamic Relief Worldwide's investment in its subsidiary TIC International Limited. TIC International Limited provides clothing recycling services. TIC International Limited is incorporated in the United Kingdom.

## 26. Stocks and work in progress

	<b>Group 2009</b>	<b>Charity 2009</b>	<b>Group 2008</b>	<b>Charity 2008</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raw materials	58,536	-	33,840	-
Work in progress	21,530	-	2,767	-
Finished goods	100,846	61,238	202,204	178,266
	<b>180,912</b>	<b>61,238</b>	<b>238,811</b>	<b>178,266</b>

Stocks held by the charity relate to emergency supplies to facilitate immediate response to disasters.

## 27. Debtors

	<b>Group 2009</b>	<b>Charity 2009</b>	<b>Group 2008</b>	<b>Charity 2008</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trade debtors	238,205	7,564	302,695	4,311
Amounts owed by group undertakings	-	185,807	-	150,084
Other debtors	7,422,655	7,278,093	4,821,162	4,690,721
Prepayments	190,193	143,782	319,019	287,857
	<b>7,851,053</b>	<b>7,615,246</b>	<b>5,442,876</b>	<b>5,132,973</b>
<b>Amounts falling due more than one year are included in:</b>				
Other debtors	1,051,767	1,051,767	424,095	424,095

Amounts due from associated and subsidiary undertakings included £100,000 gift aid payment from TIC International Limited (2008: £nil)  
Other debtors represent amounts owed by partners for costs incurred on their behalf for operational matters.

## NOTES TO THE FINANCIAL STATEMENTS

## 28. Creditors

	<b>Group</b>	<b>Charity</b>	<b>Group</b>	<b>Charity</b>
	<b>2009</b>	<b>2009</b>	<b>2008</b>	<b>2008</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Creditors: amounts falling due within one year</b>				
Trade creditors	732,876	268,295	850,498	343,013
Other creditors	949,149	819,865	1,711,245	1,649,852
Accrued expenses	66,936	66,936	47,813	43,813
PAYE and National Insurance	126,210	126,210	125,982	125,982
Unpaid pension contributions	1,154	1,154	1,343	1,343
	<b>1,876,325</b>	<b>1,282,460</b>	<b>2,736,881</b>	<b>2,164,003</b>
<b>Creditors: amounts falling due after more than one year</b>				
Bank loan	<b>1,716,661</b>	<b>1,716,661</b>	<b>1,916,665</b>	<b>1,916,665</b>

“Other creditors” represents amounts due to Islamic Relief implementing partners for projects committed to and implemented during 2009.

The bank loan is for a term of 10 years, although the loan agreement allows Islamic Relief Worldwide to repay lump sum repayments. In accordance with the terms of the agreement, a fee of 1.75% above the base rate is payable if the loan amount exceeds the aggregate credit balances as agreed.

## 29. Commitments

	<b>Group</b>	<b>Charity</b>	<b>Group</b>	<b>Charity</b>
<b>Operating leases other than plant and machinery</b>	<b>2009</b>	<b>2009</b>	<b>2008</b>	<b>2008</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Expiring				
Less than one year	10,500	-	10,500	-
Between 2–5 years	69,461	58,961	33,261	33,261
More than 5 years	72,800	45,800	40,200	13,200
Total	<b>152,761</b>	<b>104,761</b>	<b>83,961</b>	<b>46,461</b>

As at 31 December 2009, the group had no capital commitments (2008: £nil).

## 30. Pension costs

The charity operates a group personal pension scheme, which effectively means that all employees who join the scheme have their own pension plan; it is not a company pension scheme. The contributions made by the charity are charged as expenditure in the year.

Pension contributions for 2009 and 2008 are as stated in Note 28.

## NOTES TO THE FINANCIAL STATEMENTS

### 31. Analysis of assets and liabilities representing funds

<b>At 31 December 2009</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Group</b>					
Tangible fixed assets	-	3,438,201	-	2,954,408	6,392,609
Assets	5,216,653	-	19,873,298	-	25,089,951
Liabilities	(1,876,325)	(1,716,661)	-	-	(3,592,986)
	<u>3,340,328</u>	<u>1,721,540</u>	<u>19,873,298</u>	<u>2,954,408</u>	<u>27,889,574</u>

### 32. Unrestricted funds

	<b>General reserve</b>	<b>Unrestricted fund: held as fixed assets</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Balance as at 1 January 2009	2,925,726	1,791,191	4,716,917
Net incoming resources	4,663,727	-	4,663,727
Transfer to restricted funds	(4,318,776)	-	(4,318,776)
Transfer between funds	69,651	(69,651)	-
Balance as at 31 December 2009	<u>3,340,328</u>	<u>1,721,540</u>	<u>5,061,868</u>



## NOTES TO THE FINANCIAL STATEMENTS

## 33. Restricted income funds

		Balance as at 1 January 2009	Total incoming resources	Total resources expended	Transfers	Balance as at 31 December 2009
		£	£	£	£	£
	Appeal funds					
	Afghanistan	-	183,937	368,146	303,144	118,935
A.	Africa	-	112,372	55,598	(56,774)	-
	Albania	8,112	13,025	83,549	63,303	891
B.	Asia	-	5,177	3,144	(2,033)	-
	Bangladesh	1,125,190	2,355,699	3,569,951	440,571	351,509
	Bosnia-Herzegovina	(2,194)	19,407	8,253	5,449	14,409
	Chad	297,068	201,102	751,259	257,549	4,460
	Chechnya	384,109	83,843	333,618	1,437	135,771
	China	81,182	317,723	179,243	-	219,662
	Congo	-	84,032	79,189	22,600	27,443
C.	East Africa	-	11,171	5,819	(5,352)	-
D.	Eastern Europe	-	6,205	3,920	(2,285)	-
E.	Egypt	150,553	155,754	456,685	147,347	(3,031)
F.	Ethiopia	(63,438)	151,511	611,545	542,399	18,927
	India	49,118	79,879	95,710	31,105	64,392
	Indonesia	(46,096)	1,582,693	1,369,339	605,512	772,770
	Iraq	1,002,319	978,916	376,388	-	1,604,847
	Kenya	267,760	869,548	1,152,510	175,885	160,683
	Kosovo	1,836	47,760	118,198	80,409	11,807
	Lebanon	383,216	9,780	60,559	-	332,437
	Malawi	56,882	210,594	140,934	-	126,542
G.	Mali	42,669	373,280	702,195	219,130	(67,116)
	Myanmar	91,382	40,143	32,205	-	99,320
	Niger	(554)	260,601	548,355	323,474	35,166
	Pakistan	2,496,105	2,809,335	3,912,022	199,180	1,592,598
	Palestine	3,180,677	17,087,065	10,887,207	94,133	9,474,668
	Somalia	540,387	518,125	923,118	224,403	359,797
H.	Southeast Asia	-	7,358	3,841	(3,517)	-
	Sri Lanka	53,968	4,520	25,964	-	32,524
I.	Sudan	(10,293)	2,378,749	2,504,776	428,622	292,302
	Yemen	45,227	51,087	418,839	322,524	-
	Advocacy	-	251	3,843	3,592	-
	Orphans	2,840,567	9,635,151	10,483,995	-	1,991,723
	Other countries	340,963	1,194	834	145	341,468
J.	Qurbani	290,971	4,508,890	3,676,819	-	1,123,042
K.	Ramadan	913	2,254,649	1,969,766	-	285,796
	United Kingdom projects	-	18,810	166,381	154,525	6,954
	Water and sanitation	368,290	182,947	97,279	(111,356)	342,602
	<b>Total</b>	<b>13,976,889</b>	<b>47,612,283</b>	<b>46,180,996</b>	<b>4,465,122</b>	<b>19,873,298</b>

## NOTES TO THE FINANCIAL STATEMENTS

### 33. Restricted income funds

Restricted funds are funds subject to specific trusts, which have been declared by the donors at the time of donation or created through legal process. All restricted funds of Islamic Relief Worldwide have been used to implement specific humanitarian projects in particular areas of the world stated above. Projects implemented include emergency response intervention, development programmes to help vulnerable people restart their lives and to provide long-term sustainable benefits for a community, including orphan sponsorship, health and nutrition, water supply and sanitation projects, agricultural projects, income generation, and educational projects.

Inter-funds transfers of £4,465,122 from unrestricted funds have been made to restricted funds to cover deficit on various projects. Zakat funds (annual religious payments by able Muslims to help the poor) have been used to cover shortfalls in emergency, health, sustainable livelihood and water and sanitation projects implemented in various countries including Bangladesh, Kenya, Niger, Sudan and Yemen.

Funds held for specific countries may have further restrictions on the type of fund, thus the transfer from unrestricted funds covers the shortfall in category-specific funds. This was the case in Bangladesh, Kenya, Niger and Pakistan, which were allocated unrestricted funds to cater for the shortfall in the specific category of fund.

Negative funds balances are only carried forward when there is a reasonable expectation that funds will be received from donors for costs already incurred, as detailed overleaf.

**A. AFRICA:** Funds are raised under an Africa appeal to be applied to projects within African countries. The transfer out of the Africa funds has been used to cover health projects in Ethiopia.

**B. ASIA:** Funds are raised under an Asia appeal to be applied to projects within Asian countries. The transfer out of the Asia funds has been used to cover emergency projects in Bangladesh.

**C. EAST AFRICA:** Funds are raised under an appeal for East Africa to be applied to projects in East Africa. The transfer out of East Africa was used to cover an emergency project in Somalia.

**D. EASTERN EUROPEAN:** Funds are raised under a Eastern Europe appeal to be applied to projects in Eastern European countries. The transfer out of Eastern Europe funds was used to cover a health project in Kosovo.

**E. EGYPT:** Expenditure has been incurred for the early intervention and rehabilitation centre funded by Islamic Relief USA. Therefore funds will be received to cover the expenditure.

**F. ETHIOPIA:** Expenditure has been incurred for the food security programme funded by the EC. Therefore funds will be received that will cover the expenditure.

**G. MALI:** Expenditure has been incurred for a health programme, regional programme for blindness prevention, funded by EC. Therefore funds will be received that will cover the expenditure.

**H. SOUTH EAST ASIA:** The Southeast Asia fund was accumulated as a result of the Tsunami response appeal. The transfer out of Southeast Asia fund indicates funds used to cover Tsunami emergency projects in Indonesia.

**I. SUDAN:** Expenditure has been incurred for UNDP consortium in the Blue Nile project, funded by UNDP in 2008 and the water and public health improvement project funded by ECHO. These funds were received in 2009.

**J. QURBANI:** The Qurbani projects involve the distribution of meat as a result of the Eid Al Adha celebration (the celebration of sacrifice).

**K. RAMADAN:** The Ramadan projects relate to a programme of feeding the needy during the Muslim month of Ramadan.

#### Funders' key:

**DEC:** Disasters Emergency Committee

**DFID:** United Kingdom Department for International Development

**EC:** European Commission

**ECHO:** European Commission Humanitarian Aid Office

**IDRF:** International Development and Relief Foundation

**UNDP:** United Nations Development Programme

## NOTES TO THE FINANCIAL STATEMENTS

## 34. Endowment funds

<b>Endowment funds</b>	<b>Balance as at 1 January 2009</b>	<b>Total incoming resources</b>	<b>Total resources expended</b>	<b>Transfer</b>	<b>Balance as at 31 December 2009</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Waqf education	220,887	39,315	3,931	12,763	243,508
Waqf emergency	135,275	20,014	2,001	7,668	145,620
Waqf general	571,744	143,743	14,374	32,079	669,034
Waqf health	126,559	21,723	2,172	7,401	138,709
Waqf income generation	110,343	26,139	2,614	6,720	127,148
Waqf orphans	625,297	93,659	9,366	36,625	672,965
Waqf in property	132,178	-	-	-	132,178
Waqf Qurbani	87,742	16,036	1,604	4,736	97,438
Waqf support	227,985	40,183	4,018	13,259	250,891
Waqf water	433,200	76,458	7,646	25,095	476,917
<b>Total</b>	<b>2,671,210</b>	<b>477,270</b>	<b>47,726</b>	<b>146,346</b>	<b>2,954,408</b>

Waqf funds are permanent endowment funds that are held within the charity to generate further funds. These are currently invested in the properties of Islamic Relief Worldwide. Waqf investments give a 7% annual return on capital from which projects are implemented for the purpose of waqf shares. A proportion of the return is also added back to the capital to ensure growth for reinvestment in future years. In 2009 income from these waqf investments amounting to £477,270 will finance future long-term sustainable humanitarian development projects.

## NOTES TO THE FINANCIAL STATEMENTS

### 35. Individual grants disclosure by institution

The grants shown below are included in Note 5 and are individually disclosed below:

Donor	Project	Total 2009 £	Total 2008 £
Birmingham University	Research and Policy Health and Education Programme	21,896	17,957
Canadian Red Cross	Livelihood Centres Project, Indonesia	757,900	-
Catholic Agency for Overseas Development	<b>Indonesia:</b> Tsunami Response in Aceh	-	58,866
	<b>Iraq:</b> Emergency Relief for Displaced Christian Families in Mosul	-	20,000
	<b>Niger:</b> Health & Nutrition Improvement	42,880	-
	<b>Pakistan:</b> Emergency Transitional Shelter for Earthquake Affectees	50,000	-
	<b>Pakistan:</b> Support Community Resilience in ER Area of Mardan NWFP Pakistan	50,000	-
	<b>Palestine:</b> Emergency Intervention in Gaza Strip Palestine	50,000	-
	<b>Palestine:</b> Emergency Relief Psychosocial Support to Gaza Children	103,090	107,736
	<b>Afghanistan:</b> Ensuring Quality Education for School Children in Khandahar	-	36,083
Comic Relief			
Department for International Development	Partnership Programme Agreement	987,500	770,000
	<b>Chad:</b> Emergency Assistance and Resettlement for Internally Displaced People	-	196,000
	<b>Pakistan:</b> Kashmir Neelum Valley Health Programme	-	32,297
	<b>Palestine:</b> Post-conflict Recovery in Gaza	660,618	-
European Commission	<b>Bangladesh:</b> Building Disaster Resilience and Safer Communities	143,798	-
	<b>Bangladesh:</b> Cyclone Alia Response and Early Recovery Programme	323,228	-
	<b>Bangladesh:</b> Cyclone Emergency Response	-	35,170
	<b>Bangladesh:</b> Cyclone Sidr Shelter Programme	1,125	479,233
	<b>Bangladesh:</b> Emergency Assistance for Flood Affectees	-	55,020
	<b>Bangladesh:</b> Emergency Assistance for People Affected by Sathkhira and Jessore Water Logging	-	401,870
	<b>Bangladesh:</b> Food Assistance for Unregistered Rohingya Refugees	13,358	225,148
	<b>Bangladesh:</b> Health Education and Livelihood Support	-	744,735
	<b>Bangladesh:</b> Humanitarian Assistance for Unregistered Rohingya Refugees	273,637	552,507
	<b>Bangladesh:</b> Humanitarian Assistance for Water Logging	176,362	-
	<b>Bangladesh:</b> Post-Floods Early Recovery Programme	211,096	205,652
	<b>Chad:</b> Rehabilitation Assistance Project in Djourf and Salamat	201,033	-
	<b>Ethiopia:</b> Food Aid	24,851	65,289
	<b>India:</b> Improving Education Amongst the Underprivileged	78,640	-
	<b>Kenya:</b> Improved Food Security in Drought Affected Area	97,476	-
	<b>Kenya:</b> Integrated Nutrition, Water and Sanitation Emergency Programme	-	111,416
	<b>Kenya:</b> Nutrition Improvement Programme	-	444,550
	<b>Kenya:</b> Integrated Nutrition Project in North East Kenya	411,648	-
	<b>Lebanon:</b> Water and Sanitation Aid	-	121,048
	<b>Mali:</b> Regional Programme for Blindness Prevention	31,912	38,866
	<b>Pakistan:</b> Building the Resilience of Communities to Disasters	-	69,249
	<b>Pakistan:</b> Integrated Development Programme for AJK and Baluchistan	-	332,892
	<b>Somalia:</b> Emergency Assistance to Internally Displaced People	355,475	42,756
	<b>Somalia:</b> Emergency Support to Internally Displaced People in Afgoi	2,876	-
	<b>Somalia:</b> Emergency Support to Internally Displaced People in Lower Shaballe	93,649	696,047
	<b>Sudan:</b> Internally Displaced People's Improved Health Project in Darfur	-	53,028
	<b>Sudan:</b> Water and Public Health Improvement Project	-	253,440
	<b>Sudan:</b> Water and Sanitation Improvement Project in West Darfur	177,207	-
Forum Syed	<b>Iraq:</b> Child Rights Convention Project	24,717	-

## NOTES TO THE FINANCIAL STATEMENTS

## 35. Individual grants disclosure by institution (continued)

The grants shown below are included in Note 9 and are individually disclosed below:

Donor	Project	Total 2009	Total 2008
		£	£
Haresford International	General Zakat	29,991	-
Human Appeal International	Qurbani Meat Canning Project	34,081	-
Human Concern International	Orphans Sponsorship	13,112	12,164
International Development and Relief Foundation	<b>Bangladesh:</b> Cyclone Emergency Relief Programme	-	5,036
	<b>China:</b> Emergency Response in Gansu	-	2,656
	<b>Indonesia:</b> Education Support Project in Aceh	-	20,852
	<b>Indonesia:</b> Tsunami Recovery Response in Aceh	-	33,539
	<b>Pakistan:</b> Locally Funded Project	-	24,918
	<b>Sudan:</b> Internally Displaced People's Basic Needs Project	198,915	60,443
	<b>Sudan:</b> Shelter for Displaced Families in Al Geneina in West Darfur	-	124,875
International Organisation for Migration	<b>Iraq:</b> Emergency Relief for Displaced Families in Diyala	-	1,009
	<b>Myanmar:</b> Distribution of Shelter Materials in Dedaye	13,886	12,276
Islamic Cultural Centre Ireland	General Zakat	2,707	-
Islamic Foundation Ireland	Qurbani	1,553	-
	General Donation	3,221	-
Muslim Aid	<b>Sudan:</b> Water Improvement in Warrap	30,747	-
One Dream	<b>Bosnia:</b> Well Drilling and Promotion of Water to Gradska Village	16,790	-
Scottish Government International Development Fund	<b>Palestine:</b> Debris and Rubble Removal Project	75,000	-
SIDA	<b>Pakistan:</b> Balochistan Earthquake Relief	150,086	-
Solidarity Fund	<b>Bangladesh:</b> Cyclone Solidarity Fund	-	49,915
United Nations Assistance	<b>Iraq:</b> Promoting Gender-Based Violence Prevention	-	75,560
Mission in Iraq	<b>Iraq:</b> School Extensions in Tarmiya, North Baghdad	-	126,744
United Nations Development Programme	<b>Chechnya:</b> World Food Programme	-	39,085
	<b>Sudan:</b> Basic Health Services to Conflict-Affected Darfur	48,922	49,610
	<b>Sudan:</b> Blue Nile Food Security	13,435	17,641
	<b>Sudan:</b> Community-Based Re-integration of War-affected Children	-	6,700
	<b>Sudan:</b> Consortium in the Blue Nile	852,971	1,633,642
	<b>Sudan:</b> Education Project in Blue Nile State	32,200	7,531
	<b>Sudan:</b> Flood Response	-	75,735
	<b>Sudan:</b> Improvement of Primary Health Services for Internally Displaced People and Host Communities	31,283	-
	<b>Sudan:</b> Improvement of Water and Sanitation Services for Students, Internally Displaced People and Host Communities	133,912	-
	<b>Sudan:</b> Non-Food Item Assistance to Internally Displaced People in Central Equatoria	7,043	-
	<b>Sudan:</b> Reconstructing Education Facilities in the Blue Nile	50,901	-
	<b>Sudan:</b> Water and Sanitation Improvement in Emergency Affected North Kordofan	93,096	-
	<b>Sudan:</b> Water and Sanitation Improvement in South Kordofan	100,921	16,808
	<b>Sudan:</b> Water and Sanitation Improvement in West Darfur	-	11,666
	<b>Sudan:</b> Water and Sanitation in Blue Nile Consortium	43,296	-
	<b>Sudan:</b> Water and Sanitation in West Darfur	70,173	43,291
	<b>Sudan:</b> Water in North Kordofan	78,826	32,283
	<b>Sudan:</b> Water Sanitation Programme	-	26,630
United Nations High Commissioner for Refugees	<b>Iraq:</b> Assistance to Syrian and Palestinian Refugees	-	81,753
	<b>Iraq:</b> Assistance for Refugees, Internally Displaced People and Returnees in Central Iraq	879,405	-
United Nations Office for the Coordination of Humanitarian Affairs	<b>Iraq:</b> Emergency Response	-	6,039
	<b>Iraq:</b> Supporting Education in Tarmia	4,989	-
	<b>Palestine:</b> Emergency Response Provision of Blankets	24,863	-
	<b>Total</b>	<b>8,402,297</b>	<b>8,765,256</b>



## NOTES TO THE FINANCIAL STATEMENTS

## 36. Individual grants disclosure by Middle East and other geographical region organisations

Donor	Project	Total 2009 £	Total 2008 £
Al Eslah Society – Human Welfare Committee Bahrain	General donation	1,680	-
Al Eslah Yemen	<b>Palestine:</b> Gaza Emergency 2008	9,598	13,437
Al Rahma Society Kuwait	<b>Palestine:</b> Gaza Emergency	173,593	-
Arab Medical Union	<b>China:</b> Transitional Schools for Earthquake Affectees	-	4,956
	<b>Egypt:</b> Qurbani	4,203	-
	<b>Indonesia:</b> Java Floods Emergency	-	5,103
	<b>Iraq:</b> Digging Wells in Falluja	-	12,183
	<b>Myanmar:</b> Cyclone Nargis Food Packages for 600 Families	-	5,103
	<b>Niger:</b> Qurbani	-	1,920
	<b>Pakistan:</b> Emergency Shelter Response Affectees in Balochistan	-	19,775
	<b>Palestine:</b> Children's Hospital Heart Section Equipment	-	20,331
	<b>Palestine:</b> Feed the Needy – Nutritional Support	-	6,581
	<b>Palestine:</b> Gaza Emergency 2008	-	206,095
	<b>Palestine:</b> Gaza Emergency	-	10,088
	<b>Palestine:</b> Modernisation of Artificial Limbs and Polio Centre in Gaza	17,481	41,109
	<b>Palestine:</b> Provision of Equipment for the Artificial Limbs and Polio Centre in Gaza	43,782	-
	<b>Palestine:</b> Qurbani 2008	415,860	-
	<b>Palestine:</b> Rent of Houses for Families in Gaza	9,754	-
	Qurbani	-	21,937
Bahrain Royal Charity Organisation	<b>Palestine:</b> Provision of Artificial Limbs for Disabled People in Gaza	152,402	-
Charitable Society for Social Welfare Yemen	<b>Palestine:</b> Gaza Strip Emergency	-	13,060
Eslamic Bahrain Association	<b>Palestine:</b> Emergency Intervention in Gaza Strip	26,692	-
Federation of Islamic Associations New Zealand	<b>Palestine:</b> Emergency Intervention in Gaza Strip	12,142	-
Haj Abdallah Berri	<b>Mali:</b> Milk Project	11,843	-
	<b>Niger:</b> Construction of Borehole Well in Saga Gourma	5,708	-
	<b>Niger:</b> Extension of Tillaberri Health District Therapeutic Feeding Centre	28,811	-
	<b>Niger:</b> Water and Sanitation Project in Tillaberri	45,197	-
International Islamic Charitable Organisation	<b>Bangladesh:</b> Vocational Training and Employment Support Service	22,243	-
	<b>Egypt:</b> Early Intervention and Rehabilitation Centre	-	83,634
	<b>Palestine:</b> Equipping the new Intensive Care Unit at Shefa Hospital	7,216	-
	<b>Palestine:</b> Gaza Emergency	83,356	-
	<b>Palestine:</b> Gaza Emergency 2008	350,277	574,040
	<b>Palestine:</b> Providing Dar Al Salaam Hospital with Anaesthesia Machine	11,886	-
	<b>Palestine:</b> Ramadan 2008	-	220,817
	Qurbani Meat Canning Project	10,000	-
	HIV Conference 2008	-	39,957
Islamic Development Bank	<b>Palestine:</b> Qurbani	-	51,070
Islamic Cultural Centre Ireland	Orphan Sponsorship	2,256	-
Islamic Cultural Centre Panama	Qurbani	24,279	-
	<b>Palestine:</b> Rehabilitation of Primary Health Care Clinics	98,297	-
	<b>Palestine:</b> Supporting Small and Micro-enterprises	98,297	-
	<b>Malawi:</b> Water and Sanitation Project	21,365	-
Jamal-Y-Saker	<b>Palestine:</b> Emergency	225,155	-
Kuwait Ministry of Awqaf	<b>Palestine:</b> Gaza Emergency	-	127,002

## NOTES TO THE FINANCIAL STATEMENTS

## 36. Individual grants disclosure by Middle East and other geographical region organisations (continued)

Donor	Project	Total 2009	Total 2008
		£	£
Kuwait Zakat	Training Programme for the Ministry of Health and Medical Staff	-	25,642
OPEC	<b>Palestine:</b> Gaza Emergency	680,500	-
Patients Helping Fund Society	<b>Chechnya:</b> Provision of Material to Grozny Prosthetic Orthopaedic Enterprise	26,204	-
	<b>Palestine:</b> Gaza Emergency 2008	35,027	-
Qatar Charity	<b>China:</b> Beilin Irrigation Development Project	47,586	-
	<b>Ethiopia:</b> Water and Sanitation Improvement	75,292	-
Qatar Red Crescent	Qurbani	-	638,454
	<b>Bangladesh:</b> Shelter Assistance for Families Affected by Cyclone Sidr	77,713	54,238
	Humanitarian Forum	-	5,062
	<b>Indonesia:</b> Construction of Houses	-	100,888
	<b>Indonesia:</b> Shelter and Settlement Project	-	51,915
	International Consultations on HIV/AIDS	-	5,252
	<b>Niger:</b> Water Project in Tillberi	56,922	50,180
	<b>Pakistan:</b> Field Hospital	102,382	-
	<b>Palestine:</b> Gaza Emergency	-	136,263
	<b>Sri Lanka:</b> Ramadan 2008	-	14,292
Reach Out to Asia - Qatar	<b>Palestine:</b> Gaza Emergency 2008	483,204	-
	<b>Palestine:</b> Improving Educational Access and Quality in Gaza	2,289,203	-
Sheikh Abdullah Al Nouri – Charity Kuwait	<b>Palestine:</b> Support School Health Programme	88,004	-
	Qurbani	127,155	-
Sheikh Zayed Bin Sultan Trust	<b>Bosnia:</b> Microcredit Programme	-	74,928
<b>Total</b>		<b>6,002,565</b>	<b>2,635,312</b>

## NOTES TO THE FINANCIAL STATEMENTS

## 37. Fundraising partner project funding

This note further analyses and shows the summary of funds from partners shown in Note 9. It shows the breakdown of humanitarian projects/sectors funded by the partners. For a summary, refer to Note 9 on Donations disclosure by partner.

		<b>Total 2009</b>	<b>Total 2008</b>
<b>Partner</b>	<b>Project</b>	<b>£</b>	<b>£</b>
<b>Islamic Relief Belgium</b>	Feed the Needy – Ramadan	73,129	58,598
	Orphans	325,467	223,467
	Qurbani	50,952	96,790
	Waqf	21,466	12,728
	Afghanistan Digging and Construction of Shallow Wells	9,749	-
	Bangladesh Early Childhood Development	1,049	-
	Bangladesh Eyesight Rehabilitation Project	5,274	-
	Chad Water and Sanitation	9,185	-
	Iraq Primary Health Care Centre Rehabilitation in Fallujah	6,196	-
	Mali Water and Sanitation	-	51,051
	Niger Nutrition Education for Food Security Improvement	6,314	-
	Palestine Provision of Hearing Aids for Hearing Impaired Children	5,043	-
	Palestine Rehabilitation of Agricultural Wells	10,801	-
	Palestine School Bags	9,357	-
	Sudan Water and Sanitation Support Project for Terkeka County	87,142	-
	<b>Total</b>	<b>621,124</b>	<b>442,634</b>
<b>Islamic Relief Canada</b>	Feed the Needy – Ramadan	86,576	10,245
	Orphans	58,695	-
	Qurbani	17,372	16,799
	Indonesia Sumatra Earthquake	17,955	-
	Mali Equipment for Children's Centre of Hope	56,213	-
	Pakistan Emergency Mardan	27,665	-
	Palestine Emergency Intervention in Gaza Strip	133,815	-
	Palestine Milk for Preschoolers	109,362	-
	Sudan Emergency Surgery for Young Child	1,815	-
	<b>Total</b>	<b>509,468</b>	<b>27,044</b>
<b>Islamic Relief Deutschland</b>	Feed the Needy – Ramadan	233,060	150,322
	Orphans	689,023	559,296
	Qurbani	853,370	786,796
	Afghanistan Eyesight Rehabilitation	-	17,784
	Bangladesh Water and Sanitation	26,283	30,917
	Chechnya Reconstruction of Sayasan Hospital	-	142,707
	China Integrated Development	-	24,877
	Egypt Helwan Early Intervention Centre	-	38,425
	Ethiopia Food Aid	-	39,726
	Ethiopia Water and Sanitation	-	55,379
	Mali Wells	-	4,383
	Mali Supplying School Facilities with Clean Water Sources	12,932	-
	Palestine Aida Educational Enhancement Centre	-	79,230
	Palestine Gaza Emergency	178,900	74,720
	Palestine Gaza Small Business Loan Scheme	-	84,590
	Palestine Job Creation for Affected People in Gaza Strip	258,369	-
	Palestine Kindergarten Environment Enhancement Programme	59,374	-
	Palestine Kindergarten Nutrition – Milk Project	-	75,485
	Palestine Rehabilitation of Partially Damaged Houses Programme	237,496	-
	Palestine Toys and Books Libraries for Disadvantaged Kindergartens	-	84,254

\*Our core aims are: 1. Responding to emergencies, 2. Caring for orphans and children in need, 3. Supporting education, 4. Providing access to healthcare and water, 5. Promoting sustainable livelihoods, 6. Campaigning and advocacy on humanitarian issues.

## NOTES TO THE FINANCIAL STATEMENTS

## 37. Fundraising partner project funding (continued)

			<b>Total</b>	<b>Total</b>
			<b>2009</b>	<b>2008</b>
<b>Partner</b>		<b>Project</b>	<b>£</b>	<b>£</b>
<b>Islamic Relief Deutschland</b>	Sudan	Education Support Project	115,274	-
	Sudan	Food Security and Livelihood Rehabilitation Programme	-	38,636
	Sudan	Responding to Displacement in Terkeka	12,907	-
	Sudan	Water and Sanitation Project in Terkeka County	-	35,532
	Sudan	Water and Sanitation Improvement in Warrap State	-	97,432
	Sudan	Wells	-	8,402
		<b>Total</b>	<b>2,676,988</b>	<b>2,428,893</b>
<b>Islamic Relief Italy</b>		Feed the Needy – Ramadan	27,846	40,628
		Orphans	261,876	239,703
		Qurbani	11,658	26,499
		Waqf	11,878	5,014
	Ethiopia	Afder Livestock Recovery Project	-	3,596
	Iraq	Emergency Support in Dohuk	-	5,560
	Palestine	Educational Computer Centre	-	15,632
	Somalia	Teachers for IDP Camps	4,780	-
		Islamic Relief Humanitarian Core Aims Programmes*	-	11,989
		<b>Total</b>	<b>318,038</b>	<b>348,621</b>
<b>Islamic Relief Malaysia</b>		Qurbani	18,680	-
	Palestine	Increasing Capacity of ICU and ER Departments in Hospitals	89,845	-
	Palestine	Provision of Artificial Limbs for Disabled People in Gaza	92,501	-
		<b>Total</b>	<b>201,026</b>	<b>-</b>
<b>Islamic Relief Mauritius</b>		Feed the Needy – Ramadan	57,553	15,733
		Orphans	158,360	59,680
		Qurbani	59,596	50,291
		Waqf	21,109	9,231
		Islamic Relief Humanitarian Core Aims Programmes*	237,737	304,852
		<b>Total</b>	<b>534,355</b>	<b>439,787</b>
<b>Islamic Relief Nederland</b>		Feed the Needy – Ramadan	227,031	125,008
		Orphans	539,496	445,074
		Qurbani	375,893	314,685
	Afghanistan	Eyesight Rehabilitation Project	2,611	-
	Afghanistan	Orphans Skills Development Project, Balkh Province	5,029	-
	Bangladesh	Alternative Education for Children Affected by Cyclone Sidr	-	56,543
	Bangladesh	Arsenic Mitigation Project	6,503	-
	Bangladesh	Health Centre	3,860	-
	Bangladesh	Vocational Training and Employment Support Services	5,927	-
	Ethiopia	Education Material Support	-	30,984
	Mali	Microcredit for Vulnerable Widows	6,636	-
	Pakistan	Prevention of Blindness, Noshki – Balochistan	10,781	-
	Palestine	Emergency Intervention in Gaza Strip	224,464	-
	Palestine	Provision of Hearing Aids for Hearing Impaired Children	5,043	-
	Palestine	Toys and Books Libraries for Disadvantaged Kindergartens	9,726	-
	Palestine	Women's Empowerment Programme	5,900	-
	Sudan	Orphans Education Enhancement Project	35,087	-
	Sudan	Provision of Improved Health Services to Conflict-Affected Areas	91,445	-
		<b>Total</b>	<b>1,555,432</b>	<b>972,294</b>

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## NOTES TO THE FINANCIAL STATEMENTS

## 37. Fundraising partner project funding (continued)

		<b>Total</b>	<b>Total</b>
		<b>2009</b>	<b>2008</b>
		<b>£</b>	<b>£</b>
<b>Project</b>			
<b>Islamic Relief South Africa</b>	Feed the Needy – Ramadan	-	7,813
	Orphans	144,251	60,356
	Qurbani	2,430	-
	Bangladesh Restoration and Rehabilitation of Livelihoods for People Affected by Cyclone Sidr	-	288,266
	Ethiopia Education Support	-	76,512
	Ethiopia Livelihood and Livestock	-	129,585
	Palestine Construction of Water Supply Connections	-	72,805
	Palestine Digging Drinking Water Wells	-	72,660
	Palestine Improving Health Environment in Girls' School	-	181,161
	Palestine Improving Water Availability and Scarcity	-	74,993
	Palestine Milk for Pre-schoolers	-	63,795
	Palestine Providing Al-Razi Hospital with Urgent Medicine	-	13,654
	Palestine Small Enterprises for Rural Women in West Bank	-	93,557
	Palestine Supply Safe Water in Coastal Schools	-	29,065
	Palestine Support Damaged Schools	-	58,001
<b>Total</b>		<b>146,681</b>	<b>1,222,223</b>
<b>Islamic Relief Sweden</b>	Feed the Needy – Ramadan	11,536	-
	Orphans	157,833	145,433
	Qurbani	23,434	30,624
	Chad Emergency Assistance – <b>SIDA</b>	-	302,016
	Chad Water and Sanitation, Borehole Well	6,712	-
	Iraq Promoting Self-Help among Vulnerable Iraqi Women – <b>Forum Syd</b>	-	53,184
	Myanmar Emergency Relief	1,843	-
	Pakistan Balochistan Earthquake Response	-	115,436
	Palestine Emergency Intervention in Gaza	87,500	-
	Palestine Job Creation for Unemployed Workers in Gaza – <b>SIDA</b>	597,205	321,655
	Palestine Mother and Child Care	15,406	-
	Palestine Support School Health Project	43,940	-
	Islamic Relief Humanitarian Core Aims Programmes*	-	17,752
<b>Total</b>		<b>945,409</b>	<b>986,100</b>
<b>Islamic Relief Association Switzerland</b>	Feed the Needy – Ramadan	119,336	95,774
	Orphans	371,686	271,876
	Qurbani	346,942	270,972
	Waqf	7,010	38,189
	Afghanistan Eyesight Rehabilitation	16,684	-
	Albania Alleviating the Suffering of People Affected by Explosion of Ammunition and Projectiles in Gerdec	-	15,312
	Albania Combatting the Blood Feud in Shodra	12,888	-
	Bangladesh Livelihood Promotion for Widows and Children	8,963	-
	Bosnia Orphans Educational Centre	31,036	-
	Chechnya Reconstruction of Infective Block in Sayasan Hospital	-	24,441
	Chechnya Reconstruction of the Water Pipeline and Water Tower	42,185	-
	Iraq Water Treatment Plant Programme	-	22,764
	Kenya Orphans Micro Enterprise Project	54,122	-
	Kosova Dental Care for Orphans and Poor Families	31,287	-
	Malawi Clean Drinking Water Project	30,994	-

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## NOTES TO THE FINANCIAL STATEMENTS

## 37. Fundraising partner project funding (continued)

			<b>Total</b>	<b>Total</b>
			<b>2009</b>	<b>2008</b>
			<b>£</b>	<b>£</b>
<b>Islamic Relief Association Switzerland</b>	Malawi	Water for Life: Boreholes	-	4,465
	Malawi	Water and Sanitation – Improving Access for Rural Malawians	-	33,385
	Mali	Community-based Initiatives	-	70,342
	Palestine	Artificial Limbs for Disabled People of Gaza	363,261	-
	Palestine	Gaza Emergency: <b>OPEC Fund for International Development</b>	680,000	1,460,468
	Palestine	Provision of Hearing Aids for Hearing-Impaired Children	-	32,522
	Palestine	Rehabilitation of Agricultural Water Wells	71,916	-
	Palestine	School Bags for Poor Students	-	34,442
	Palestine	School Feeding Project for Poorest and Marginal Areas	51,369	-
	Palestine	Women's Empowerment Programme	41,095	-
		Islamic Relief Humanitarian Core Aims Programmes*	-	105,332
<b>Total</b>			<b>2,280,774</b>	<b>2,480,284</b>
<b>Islamic Relief USA</b>		Feed the Needy – Ramadan	475,155	211,513
		Orphans	3,167,459	3,060,203
		Qurbani	674,855	521,249
	Afghanistan	200 Shallow Wells in Shortepa and Kaldar	54,088	-
	Afghanistan	Back on Track: Women's Livelihood Improvement Project	45,010	-
	Afghanistan	Eyesight Rehabilitatin Project	15,773	-
	Afghanistan	Kabul Integrated Family Development Centre	-	108,794
	Afghanistan	Winterisation Programme	-	22,694
	Bangladesh	Restoration of Livelihood for Cyclone Victims	124,123	-
	Bangladesh	Vocational Training and Employment Support Services	155,128	-
	Chechnya	Livelihoods Support for Orphans Households	89,249	-
	Chechnya	School Bags for Orphans	4,418	-
	Chechnya	Vocational Training Centre for Orphans of Boarding Schools	8,858	-
	China	Fuyun Integrated Development	57,974	-
	China	Haiyuan Ecological Management Demonstration	69,570	-
	China	Haunxian 220 Rainwater Catchment and Storage Cellar	52,425	-
	China	Tongjiang Education, Health and Water Supply	88,558	-
	China	Transitional School	-	30,341
	Congo	Support to IDP Affected by Armed Conflict in Eastern DRC	83,945	-
	Egypt	Helwan Early Intervention Centre	150,745	95,441
	Ethiopia	Food Aid	-	89,323
	Ethiopia	Livelihood Support for Internally Displaced People	-	15,329
	Indonesia	Community Water and Sanitation and Hygeine Promotion	94,513	-
	Indonesia	Sumatra Earthquake Response	24,316	-
	Indonesia	Sustainable Livelihood Support Aceh	64,994	-
	Mali	Child-Friendly Villages	67,558	22,140
	Mali	Contribution to the Eradication of Malaria	29,649	-
	Mali	Strengthening Partnership with Vulnerable Children	80,607	-
	Myanmar	Water and Sanitation	-	102,564
	Pakistan	Balochistan Education Programme	153,145	74,040
	Pakistan	Balochistan Water and Saniation Project	260,444	-
	Pakistan	Chagai Health Intervention Project	148,857	-
	Pakistan	Community Livelihood Improvement Project	147,575	-

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## NOTES TO THE FINANCIAL STATEMENTS

## 37. Fundraising partner project funding (continued)

			<b>Total 2009</b>	<b>Total 2008</b>
<b>Islamic Relief USA</b>	Pakistan	Emergency Transitional Shelter Project for Earthquake Affected People	68,440	-
	Pakistan	Kashmir Emergency Relief and Rehabilitation Health Project	340,341	-
	Pakistan	Emergency Support Mardan	476,325	-
	Palestine	Al Askar Camp	-	488,785
	Palestine	Al Askar Camp School	271,577	-
	Palestine	Family Sponsorship Programme	376,659	404,528
	Palestine	Gaza Emergency	697,000	418,532
	Palestine	Increasing Capacity of Emergency and Intensive Care Unit	333,269	-
	Palestine	School Feeding for Students in the Poorest and Marginal Areas	313,536	-
	Somalia	Bakery at Hargo Orphans Girls' School	-	12,625
	Sudan	Provision of Basic Health services to Internally Displaced Persons	-	110,788
	Sudan	Providing Education Support to IDP Students in Darfur	91,419	-
	Yemen	Flood Relief Response In Eastern Yemen	-	62,907
	Yemen	Orphans Education Support Project	-	23,762
		<b>Total</b>	<b>9,357,557</b>	<b>5,875,558</b>
<b>Secours Islamique France</b>		Feed the Needy – Ramadan	89,983	128,915
		Orphans	1,305,528	1,384,388
		Qurbani	459,700	521,062
	Pakistan	Aid to People in Swat District	9,434	-
		<b>Total</b>	<b>1,864,645</b>	<b>2,034,365</b>
Income from implementing offices		<b>These were</b> Islamic Relief Bangladesh (£12,702), Bosnia (£291,808) and Sudan (£317).		
		<b>Total</b>	<b>304,827</b>	<b>-</b>
<b>Total</b>			<b>21,316,324</b>	<b>17,257,803</b>

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## NOTES TO THE FINANCIAL STATEMENTS

### 38. United Kingdom donations

We would like to sincerely express our gratitude to our donors in the United Kingdom – individuals, corporations, institutions and others who have generously donated, which has enabled us to deliver the emergency and development assistance to beneficiaries across the globe. While emergencies may receive more media attention the assistance and support of our donors means we continue to deliver humanitarian programmes in countries that are out of the media spotlight. Our sincere thanks to all our donors who facilitate us to reach beneficiaries in need. Thank you.

This note highlights some of the projects that have been made possible through your support and donations.

		Total 2009	Total 2008
		£	£
<b>Disasters Emergency Committee</b>	<i>Donations received via the DEC</i>		
Bangladesh	Bangladesh Cyclone	-	201,770
Chad	Emergency Response Programme for Internally Displaced People	-	101,108
Chad	Darfur and Chad Appeal	-	-
Indonesia	Tsunami Response in Aceh	291,664	21,427
Myanmar	Cyclone Appeal	-	383,951
Niger	Niger Crisis Appeal	70,167	-
Pakistan	Asia Earthquake Appeal	413,715	-
Palestine	Gaza Emergency		
<b>Total</b>		<b>775,546</b>	<b>708,256</b>
<b>United Kingdom donors</b>	<i>Donations directly received by Islamic Relief</i>		
	Feed the Needy Programmes	607,525	598,137
	Orphans and Child Welfare Programmes	1,732,627	2,201,114
	Qurbani	842,364	825,354
	Waqf	146,629	175,564
Afghanistan	Afghan Youth Skill Enhancement	278,975	-
Afghanistan	Digging and Construction of Shallow Wells in Districts of Kabul	-	73,422
Afghanistan	Winterisation Programme in Kabul 2008	194	-
Albania	Sustainable Humanitarian Programmes	-	58,064
Bangladesh	Cyclone Aila Emergency Response	35,423	-
Bangladesh	Cyclone Sidr Shelter and Water Sanitation Programmes	41,444	320,022
Bangladesh	Emergency Assistance for Flood Affectees	-	227,780
Bangladesh	Enhancing Community Capacity in Disaster Preparedness	399,812	-
Bangladesh	HaUUR Cox's Bazaar Rohingya Refugees	-	6,231
Bangladesh	Restoration and Rehabilitation of Livelihood for Cyclone Sidr Victims	78,285	
Bangladesh	Safe Water Supply and Sanitation Project	1,595	-
Bangladesh	Vocational Training and Employment Support Services	1,712	-
Bangladesh	Vocational Training and Employment Support Services in Cyclone Sidr Affected Areas	-	22,585
Bosnia–Herzegovina	Microcredit Programmes	4,975	206,417
Chad	Emergency Response Programmes	2,927	26,722
Chad	Microcredit Programme	219,799	-
Chechnya	Reconstruction of the Water Pipeline and Water Tower	7,703	-
Chechnya	Rehabilitating Vocational Training Units Within Schools	-	110,410
China	Donfeng Rain Water Harvest	-	3,839
China	Emergency Response in Gansu	-	6,053
China	Nanshan Rainwater Harvesting Project in Gungh County	15,553	-
China	Transitional School for Earthquake Affectees	-	43,181
Democratic Republic of Congo	Emergency Response	48,052	2,214
Egypt	Medical Equipment for the Faculty of Medicine	-	12,960
Egypt	Microcredit Programme	79,601	-
Egypt	Building of Health Centre for Mentally Ill Children	46,588	-
Ethiopia	Afar Local Area Development–Health Component	96,072	20,967
Ethiopia	Afar Local Area Development–Education Component	237	-
Ethiopia	Contributing to achieving PPA Millennium Development Goals	-	29,848
Ethiopia	Food Security Project	2,448	-

## NOTES TO THE FINANCIAL STATEMENTS

## 38. United Kingdom donations (continued)

		Total 2009	Total 2008
		£	£
Ethiopia	Health and Nutrition Improvement Programme	866,896	-
Ethiopia	Increasing Income Generation for Widows and Orphans	59,487	-
Ethiopia	Integrated Development Project (Pastoral Communities)	-	66,096
Ethiopia	Supplementary Feeding for Malnourished Families	146,654	-
Ethiopia	Water and Sanitation Improvement Project	2,372	-
India	Emergency Flood Response	-	15,694
India	Improving Educational Access to Education for Underprivileged Girls	55,030	-
Indonesia	Community Water Programmes	20,072	80,440
Indonesia	Construction of Houses in Aceh	-	218,879
Indonesia	Disaster Risk Reduction	625,260	-
Indonesia	Mobile Learning Centre	-	873
Indonesia	Padang Earthquake Response	106,921	-
Indonesia	Tsunami Rehabilitation Programmes	-	1,605,355
Indonesia	Wells Implementation in Indonesia	238,475	-
Iraq	Emergency Relief in Diyala and Fallujah	-	25,061
Iraq	Emergency Relief for Displaced Christian families	-	6,201
Iraq	Equipping Maternity Hospital in Tarmiyah	15,020	-
Iraq	Support for Syrian and Palestinian Refugees	-	27,171
Jordan	Project Support	309	-
Kenya	Contributing to Achieving PPA Millennium Development Goals	-	9,903
Kenya	Construction of Masonry Tank at Hereri Water Supply	-	16,087
Kenya	Emergency Assistance to Internally Displaced People	-	34,473
Kenya	Food Security in Drought Affected Areas	86,776	-
Kenya	Integrated Watsan and Nutrition Programmes	-	500,829
Kenya	Microcredit Programme	94,226	-
Kenya	Sponsorship Programme	4,630	3,462
Kenya	Water for Life Project in Mandera	150,256	251,589
Kosova	Microcredit Programmes	-	76,915
Kosova	Winter Project, Warm Clothes for Most Vulnerable Children	72,597	-
Lebanon	Friendly School Programme	-	17,051
Lebanon	Project Support	3,888	-
Lebanon	Water and Sanitation Programme	-	7,960
Malawi	Food Crisis Programmes	-	34,925
Malawi	Livelihood Support Programme	-	7,143
Malawi	Water and Sanitation Programme	301	20,972
Mali	Child-friendly Village	-	19,516
Mali	Emergency Project	107,788	-
Mali	Food Security and Nutrition	-	87,207
Mali	Regional Programme for Preventing Blindness	-	42,954
Mali	Supplying School Facilities with Clean Water Sources	162,612	-
Mali	Water and Sanitation Programme	21,937	-
Myanmar	Cyclone Response Programmes	-	262,805
Niger	Borehole Well Water Programmes	-	1,137
Niger	Cataract Operations Programme	-	10,975
Niger	Food Security and Livelihood Programme	144,923	104,157
Niger	Health and Nutrition Mosquito Net Programme	389	7,698
Niger	Primary Healthcare	-	152,990
Niger	Water and Sanitation Programme	78,808	70,929
Niger	Water Wells in Telabery District and Saga Gourma	196,522	-
Pakistan	Balochistan Floods Relief Programme	-	20,740
Pakistan	Cash-for-Work Programme	-	82,719
Pakistan	Integrated Rehabilitation and Development Programme	4,307	-
Pakistan	Kashmir Earthquake Relief and Rehabilitation	193,591	473,747

## NOTES TO THE FINANCIAL STATEMENTS

## 38. United Kingdom donations (continued)

		Total 2009	Total 2008
		£	£
Pakistan	Mardan Emergency Programme	1,298	-
Pakistan	Peshawar Floods Response	-	22,762
Pakistan	Small Scale Enterprise Development Programme	48,637	-
Pakistan	Sustainable Livelihood Opportunities Project in Balochistan	153,728	-
Palestine	Anaesthesia Machine for Dar Al Salaam hospital	4,055	-
Palestine	Artificial Limbs for Disabled People of Gaza	25,682	-
Palestine	Construction of Water Network at Al Barazil	17,943	-
Palestine	Education Enhancement Centre	-	4,784
Palestine	Eid Gift for People in Need	-	12,529
Palestine	Gaza Small Business Loan Scheme	-	8,947
Palestine	Gaza Strip Emergency	263,814	981,602
Palestine	Heart Section – Children's Hospital	-	18,750
Palestine	Improving Water Availability at Al-Zbiebdat Village	17,700	-
Palestine	Job Creation for Unemployed Workers in Gaza	29,263	926
Palestine	Medecine for Al Razi Hospital	4,403	-
Palestine	Micro-credit Programme	127,403	-
Palestine	Modernisation of Artifical Limbs and Polio Centre in Gaza	-	14,631
Palestine	Primary Health Clinics in Gaza	79,706	-
Palestine	Primary School Renovation Programme	13,690	-
Palestine	Safe Water Supply for Coastal Schools in Gaza	7,163	-
Palestine	School Bags Programme	-	9,895
Palestine	School Health Project	44,021	-
Palestine	Small Enterprises Programme for Rural Women in West Bank	23,090	-
Palestine	Supporting Catheterisation Unit at Gaza Hospital	49,101	75,897
Palestine	Sustainable Livelihoods Programme	-	-
Palestine	Toys and Books for the Disadvantaged	-	3,575
Palestine	Training Programme for Ministry of Health and Medical Staff	63,807	-
Palestine	Water Well Project in Khan Younis	17,148	-
Somalia	Ba' adweyn Pastoral Secondary School	-	61,428
Somalia	Emergency Assistance to Internally Displaced People	312,061	50,893
Somalia	Integrated Community Health Programme	-	17,111
Somalia	Puntland Water and Sanitation Programme	-	68,837
Sri Lanka	Tsunami Completion Phase Programme	-	208
Sri Lanka	Wanni Emergency Response	4,647	-
Sudan	Community Based Reintegration of War Affected Children	12,997	-
Sudan	Contributing to Achieving PPA Millennium Development Goal	81,653	13,965
Sudan	Emergency Response in Nyamini Village	43,327	-
Sudan	Flood Response in North Kordofan	20,336	19,359
Sudan	Greater Equatoria Recovery and Rehabilitation Programme	-	422,387
Sudan	Health Programme	150,380	78,164
Sudan	Internally Displaced People's Basic Needs Programme	-	251,333
Sudan	Internally Displaced People's Health Programme	-	301,536
Sudan	Planting for Tomorrow, Combating Desertification in Sudan	58,970	-
Sudan	Water and Sanitation Improvement in South Kordofan and Warrap	98,083	-
Yemen	Al-Selo Water and Health Programme	140,657	118,093
Yemen	Emergency Flood Response	158,662	-
Yemen	Humanitarian Aid to Saa'da	9,307	-
	Advocacy Programmes	77,079	91,252
United Kingdom	United Kingdom Community Programmes	311,405	255,000
	Allocated to further Islamic Relief Humanitarian Core Aims Programmes	6,729,865	783,456
	<b>Total</b>	<b>17,351,668</b>	<b>13,022,857</b>
<b>Total donations from the United Kingdom</b>		<b>18,127,214</b>	<b>13,731,113</b>

## NOTES TO THE FINANCIAL STATEMENTS

## 39. Grants to institutions disclosure

The grants to institutions shown below are included in Note 19 and individually disclosed below.

Institution	Project	Total 2009	Total 2008
		£	£
Abdullah Quilliam Society	Abdullah Quilliam Society Mosque Project	1,000	-
Al-Hijrah Trust	Education Project	-	9,000
AlMaghrib United Kingdom Ltd	Educational Project	6,000	-
AlNoor Muslim Primary School	Education	-	5,000
Alvastone	Muslim Scouts	-	1,093
AMG Forwarding Ltd	Air Freight to Tanzania	-	2,483
Bangladesh Football Association	Disadvantaged Children in East London	-	9,000
Birmingham Childrens Hospital	Birmingham Children's Hospital Burns Unit	-	5,000
Bosnian Cultural Centre Midlands	Bosnian Culture Centre project	1,500	-
Channel 5 Television	Brochure Sponsorship – Channel 5 Award 2008	-	1,000
Colours of Islam	Sponsorship of One Children's Ward	-	500
Community Care Management Limited	Sponsorship of Three Bazaars	-	2,000
Ebrahim Community College	Grant to Assist with New Library at College	-	5,000
Eritrean Muslim Community Association	Grant for IT Suite	-	3,000
European Academy for Islamic Studies	Grant for Community Project	-	9,000
	Academy Activities	2,500	-
FOSIS	Sponsorship for Fresher's Packs and Annual 2008 Diary	-	6,500
	Awareness Raising	4,000	-
Humanitarian Forum	Islamic Relief Contribution to Humanitarian Forum	-	50,294
Imperial College Union	Awareness Raising	500	-
Inclusion Connect	Disability Project Activities	3,000	-
International Health Partners	Supply of Medical Supplies to Internally Displaced Persons Swat, Pakistan	60,000	-
Iqra School	Education Project	2,000	-
Islam Expo	Advocacy on MDG and School's Awareness	-	20,000
Jubilee Debt Campaign	Support for Debt Campaign Work in 2008	-	10,000
	Multifaith Project	350	-
	Supporting the Debt Campaign	5,000	-
KITABA (Islamic Texts For The Blind)	Supporting 'Marginalised in Society' Event	1,008	-
London Muslim Centre	Library Education	-	6,000
Lord Mayor's Secretariat	Lord Mayor's 2009 Special Olympics	563	-
LSE ISOC	Advocacy on MDG	-	450
Markfield Institution of Higher Education	Grant for Educational Institution	-	15,000
	Educational Project	10,000	-
MDUK Media Limited	Muslim Directory 80/09 Sponsorship	-	10,500
Multi Ethnic Education and Development Association	Supplementary Education Support for Underachieving Children	-	2,000
Muslim Community & Education Centre		5,000	-



## NOTES TO THE FINANCIAL STATEMENTS

## 39. Grants to institutions disclosure (continued)

Institution	Project	Total 2009 £	Total 2008 £
Muslim Meditation Service	Grant to Assist with Muslim Meditation Services	-	6,000
Muslim Community Centre & Arrahma Masjid	Feed the Needy	1,500	-
Muslim Scout Fellowship	Funding to Invest in Scout Activities, Camp, Projects, Trips and Community Work	-	5,000
Muslim Welfare House	Community Projects for Youth	1,500	-
Muslim Youth Helpline	Funding for Muslim Youth Helpline	-	10,000
New Horizon Community School	School Science and IT Laboratories Refurbishment	10,000	-
New Muslims Project	Awareness Raising	10,000	-
Newark Youth Centre	Youth Activities	2,500	-
Pioneers Leading The Way	Educational Project	5,000	-
Plymouth Islamic Education Trust	Grant to Assist the Education Trust with Various Activities	-	10,000
Qawtul Islam	Education and Social Support	-	5,000
Ramadan 2008	MAB Iftar Dinner Sponsorship	-	1,000
Shahjalal Jami Masjid and Madrassa	Assistance for Mosque Activities	-	2,000
Shropshire Islamic Foundation	Renovation of Mosque	10,000	-
South Popular and Limehouse Action for Secure Housing (SPLASH)	Grant to Assist With SPLASH Activities	-	6,000
The Mauth Trust	Mosque Activities	-	10,000
The Muslim News	The Muslim News Awards for Excellence, 2008	-	6,000
University Hospital Birmingham Charities	Cancer Research	-	5,000
University of Oxford	Sponsorship of Forced Migration Review Magazine	-	1,000
WALOU	Morocco Street Children Centre Project	-	2,000
Wharf Muslim Association	Community Programme	10,000	-
Will Crooks Tenants Association	Make it Work Together Project	-	3,000
Windows for Sudan	Training and Education Fund for Horn of Africa Women	-	2,500
Women's Consortium	Community Events for Disadvantaged Women	-	600
Yemeni Community Association	Financial Support	-	5,000
Yemeni Community Association	Development Officer	-	1,000
Young Muslim Organisation UK	Youth Activities	7,000	-
Young Muslim Talent	Awareness-Raising	1,000	-
<b>Grants to institutions total</b>		<b>160,921</b>	<b>253,920</b>
<b>Grants to individuals total</b>		<b>382</b>	<b>18,572</b>
<b>Total</b>		<b>161,303</b>	<b>272,492</b>



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