

ISLAMIC RELIEF WORLDWIDE



# Annual Report and Financial Statements 2024





*Dedicated to the memory of our dear colleague Izzeldin Mohamed Juma, who was killed while protecting his family as armed men attacked and looted their home in Khartoum, Sudan, in 2025. Having worked for Islamic Relief for 30 years, Izzeldin was one of our longest-serving colleagues and is fondly remembered for his loyalty, bravery, and determination to keep others safe.*

#### COVER PHOTO:

Islamic Relief's psychosocial interventions in Gaza gave children brief respite from the horror of Israel's relentless siege and attacks. We have worked in Gaza for almost 30 years and in 2024 our dedicated aid workers worked tirelessly to continue our life-saving programming, reaching around 783,500 people.

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# MARKING A MILESTONE ANNIVERSARY IN A YEAR OF CRISES

*In the name of Allah, the Most Gracious, the Most Merciful*

## MESSAGE FROM THE CHAIR

Assalamu alaykum  
Peace be with you

Islamic Relief marked 40 years since its founding in 1984 as a direct response to famine in East Africa. Reflecting on 40 years of life-saving and life-changing work, this year we renewed our commitment to serve those most in need. We are humbled by the trust placed in us by millions of people to deliver their help to those in need and by the resilience and patience of the vulnerable people whom we exist to serve.

Islamic Relief is a lifeline for people pushed to the brink of survival in many parts of the world, and this Annual Report aims to illustrate the breadth and depth of our impact. As you explore it, I urge you to consider that the suffering to which we responded in 2024 – and throughout our history – is often rooted in poverty, vulnerability, inequality and injustice. For many, these deep-seated issues appear intractable. However, Islam and its teachings are clear that they are not inevitable. To end suffering, we must tackle these big issues, and the way we must do this is together with like-minded people from all backgrounds and beliefs. As God says in the Qur'an: "Cooperate with each other to do kindness and have piety".

The challenges of 2024 highlighted the value of unity, of working collectively towards a shared goal. Dedicated Islamic Relief colleagues worked tirelessly to ease the suffering of others, in many cases while facing the same perils and hardships as the communities we serve. Whether in Gaza, Sudan, Yemen, Syria, Lebanon or any of the other places in which we operate, the Islamic Relief family collaborated to maximise our impact. We thank all Islamic Relief staff and volunteers who served our common cause under the leadership of our CEO, Waseem Ahmad.

We pay tribute to Dr Ihab Saad, who was the first Chair of our Board of Trustees under the federation model introduced in 2020. Dr Saad, Dr Amath, Dr Pathan and Ms Sarsour completed their terms in 2024. To them and to all members of the various specialist committees who offer their expertise voluntarily, we extend our thanks. The current Board includes members from the previous Board, independent members and newly elected members; and continues the work started by the previous boards, with the intended overlap of membership to ensure continuity.

This year our many supporters worldwide continued to choose Islamic Relief, giving generously of their money, time, and expertise, resulting in an annual income of £275.9 million. This enabled us to help an incredible 14.5 million people in 2024. For that, we are deeply grateful to you all. With your support we will continue to stand with people in need and do all we can to secure a safe and fair world for everyone, for the next 40 years and beyond.



**Haroun Atallah**  
Chair of the Board of Trustees  
Islamic Relief Worldwide

## MESSAGE FROM THE CHIEF EXECUTIVE

Assalaamu alaykum  
Peace be with you

Growing global hunger, a worsening climate crisis, and rising inequalities meant communities needed Islamic Relief's support more than ever in 2024. Rising impunity saw sustained attacks on civilians with devastating consequences. I am haunted by the harrowing stories survivors shared with me during a visit to Sudan in October, and immensely grateful that Islamic Relief has been there to ease their suffering. Always in my thoughts are the accounts of Islamic Relief's staff in Gaza and Lebanon as they too bore witness to the devastating effects of the world's failure to protect civilians from the ravages of conflict. Alongside responding to such brutality, Islamic Relief ran 266 emergency projects in 28 countries in 2024 – from flooding in Nepal and Bosnia and Herzegovina and storms in Pakistan to the ongoing recovery from devastating earthquakes that struck Türkiye, Syria and Afghanistan in 2023.

As well as providing swift humanitarian aid, Islamic Relief in 2024 continued to improve access and opportunities among some of the world's most vulnerable communities, delivering 407 development interventions in total. In this Annual Report, you will learn how we helped reduce disease and boost safety for Rohingya people in Bangladesh; why we worked with Indonesian communities to plant more than 37,000 trees; and how our partnership with the United Nations High Commissioner for Refugees (UNHCR) helped refugees in Jordan earn a reliable income. We are also making a meaningful difference in the lives of those facing hardship in the UK. With the rising cost of living and ongoing challenges surrounding refugees and asylum seekers, we are proud to have invested over £3 million to support communities in need: our efforts ranged from providing essential food packs to vulnerable families to funding positive activities for young people. Throughout the year, and especially during Ramadan, our incredible volunteers played vital roles from coordinating mosque collections to responding to emergencies.

As always, we focused in 2024 on earning and honouring the trust of those we serve, as well as of our supporters and partners, without whom our work would not be possible. Our mission and values continue to be a powerful source of strength. Underscoring our identity as a faith-based organisation, we recommitted to the principles of our Islamic faith, rooted in the Maqasid framework, and aligned with humanitarian values.

We also found strength in our partnerships, through which we expanded our impact across the globe. We worked with the World Food Programme (WFP) to distribute food to families in crisis in Yemen, Gaza and Sudan; and partnered with Qatar Charity to strengthen collaborative efforts in delivering aid. While a landmark new partnership with Misr El Khair Foundation (MEK) will boost humanitarian and development support in Gaza and Egypt into 2025 and beyond. Thanks to our incredible global family of staff, supporters, volunteers and partners, Islamic Relief touched millions of lives in 2024. Millions more rely on us in 2025, and with your support, God willing, we will do everything possible to help them.



**Waseem Ahmad**  
Chief Executive Officer  
Islamic Relief Worldwide



# TRUSTED TO DELIVER FOR 40 YEARS

In 2024, Islamic Relief marked four decades of serving humanity. Discover our heritage through highlights, rare stories, and unseen photos from 40 years of impact: [islamic-relief.org/trustedtodeliver](https://islamic-relief.org/trustedtodeliver)

## 1984

Determined to help people in Sudan who had fled famine in neighbouring Ethiopia and what is now Eritrea, a group of medical doctors and activists set up the charity which will become Islamic Relief.

## 1985

Volunteers in the UK hire a small office in a Birmingham community centre and work tirelessly to raise over £100,000 to respond to the famine in Africa.

## 1986

1986 sees the birth of our qurbani meat distribution programme, which grows rapidly. By 2024, it is providing over 3 million vulnerable people with high quality meat.

## 1988

Devastating flooding in Sudan triggers Islamic Relief's largest relief operation to date. We send tents, clothes, and water purification tablets, as well as 70,000 vaccines, by ship and chartered aircraft.



## 1987

An important fixture in Islamic Relief's fundraising calendar, Ramadan sees staff and volunteers touring UK mosques to raise money for humanitarian causes.

## 1989

Islamic Relief sends a shipping container filled with food and clothing to people in need in The Gambia.



## 1990

Islamic Relief registers offices in Asia, Europe, Africa and the Middle East, expanding our operations to reach more vulnerable people.

## 1992

Islamic Relief is among the first international organisations on the ground when the Bosnian War begins. We distribute food, clothes, water and firewood, including in besieged Sarajevo.



## 1991

We charter a plane to take more than 20,000 relief items – including tents, portable toilets, water, blankets and lamps – to Iran, to help earthquake survivors.

## 1993

We begin working in Albania, where interventions, including our Orphan Sponsorship Programme, provide a safety net for some of the country's poorest families.

## 1994

Islamic Relief becomes the first Muslim non-governmental organisation (NGO) to receive UK government funding, spending the £160,000 on a community training centre in Sudan.



## 1996

Islamic Relief's clothing recycling business expands operations to manage the huge response to our Bosnian War appeal. Today, the company, known as TIC International Limited, raises funds for our humanitarian work by managing a national chain of charity shops.



## 1995

Islamic Relief is the first charity to deliver aid to vulnerable people in Grozny when conflict breaks out in the Chechen Republic in 1995.



## 1997

Islamic Relief launches an enormous intervention in Iraq, where the healthcare system has all but collapsed in the aftermath of the first Gulf War. Our response includes sending medical supplies worth over £250,000 to Baghdad hospitals.

## 1998

Islamic Relief registers an office in Gaza, which allows us to remain by the sides of Palestinians throughout decades of occupation, blockade and recurrent conflict.

## 1999

With the end of the Kosova War, our focus moves to supporting refugees returning to the country to rebuild their shattered lives.

## 2001

Islamic Relief distributes food in Ghorband, Afghanistan, where bombing in the aftermath of the September 11 attacks uproots families. We are also a lifeline in Balochistan, Pakistan as the UK Government provides £1 million in funding, which we match, to provide lifesaving aid including setting up several camps for displaced people.



## 2000

Islamic Relief becomes the first charity in Pakistan to offer small, Shariah-compliant loans to help families build reliable livelihoods.

## 2002

We begin working in the West Bank, going on to serve on average 100,000 vulnerable people each year through humanitarian and development programmes until 2018.

## 2003

With a £9 million aid programme, Islamic Relief is one of the few international aid agencies assisting people affected by war in Iraq. Our programming includes sponsoring orphaned children and repairing healthcare centres.



## 2006

The drought in the Horn of Africa is at its height, and across the region Islamic Relief is running feeding centres and providing healthcare and clean water. Below: Islamic Relief founding member Dr Hany El-Banna helps with a water well in Kabo village, Kenya.



## 2005

An earthquake devastates communities in Afghanistan, India, and Pakistan. Raising an incredible £35 million to help survivors, Islamic Relief launches our biggest emergency response to date. As well as providing lifesaving aid in Pakistan-administered Kashmir and the North-West Frontier Province, we support communities to rebuild.

## 2004

We are one of the first aid agencies to deliver lifesaving aid in Indonesia after the Indian Ocean tsunami – read more about our response on pages 26 and 27.

## 2007

Our work in Lebanon receives institutional funding for the first time, when United Nations (UN) agency UNICEF and the European Union support our work to improve access to water, sanitation and hygiene for Palestinian refugees in Naher al Bared camp.

## 2008

The 22-day war in Gaza devastates lives, and Islamic Relief's £20 million emergency appeal provides a lifeline to Palestinian families caught up in the violence.

## 2010

Pakistan experiences the worst floods in living memory. Islamic Relief's major relief and reconstruction operation helps 428,000 people in over 580 villages.



## 2009

Islamic Relief teams up with Christian Aid to build our first cyclone shelter in Bangladesh, providing a safe space for 500 families and their cattle in Patuakhali.



## 2011

In a year of popular uprisings and protests, as well as great suffering across North Africa and the Middle East, Islamic Relief stands with families in crisis. We provide medical aid, baby milk, food and hygiene items, and respite care for children in Libya. There, and in Tunisia and Syria, we manage refugee camps, and provide survival items, food parcels and educational support.

## 2012

As conflict forces tens of thousands of people to flee their homes in Rakhine State, Myanmar, we provide over 6,100 food parcels to vulnerable Muslim and Buddhist communities. We also build shelters, tube wells, bathing facilities and latrines.

## 2013

Typhoon Haiyan traces a path of devastation across the Philippines, where Islamic Relief food aid reaches almost 20,200 families. Thousands of tents, tarpaulin and shelter repair kits also help survivors.



## 2015

Islamic Relief is among the first to distribute lifesaving aid after a devastating earthquake in Nepal. We follow our emergency response with comprehensive recovery support to help rebuild shattered communities.



## 2014

Our training and development organisation becomes fully operational. It will grow into the Humanitarian Academy for Development (HAD), an award-winning organisation that develops talent within the wider humanitarian sector.

## 2016

Islamic Relief signs a ground-breaking agreement with UN Women to collaborate on justice for women and girls in the Muslim world – including preventing gender-based violence (GBV) and improving discourse on women's rights in Islam.

## 2017

Islamic Relief becomes only the tenth organisation in the world to attain Core Humanitarian Standard (CHS) certification, a rigorous global standard designed to ensure that charities best meet the needs of the communities they serve.

## 2020

Across the world the Covid-19 pandemic is devastating lives. Finding new, safer ways to deliver our vital programming, Islamic Relief launches an emergency response that, by the end of the year, helps millions of people across 26 countries.

## 2019

We receive the coveted Bond Innovation Award in recognition of the impact of a programme in Bangladesh which combined education and protection for orphaned children with empowering their families to become self-sufficient.

## 2018

Islamic Relief is a lifeline in Yemen, where conflict has left 22 million people in need of humanitarian aid. Our wide-ranging programming reaches over 1.2 million people with interventions such as water trucking, cash-for-work, and food baskets.

## 2021

This year 24,500 people in remote areas in Somalia receive free treatment at Islamic Relief supported health centres and mobile clinics amid a crippling years-long drought.

## 2022

Islamic Relief launches an emergency response to historic flooding in Pakistan. Providing drinking water, permanent shelters, and temporary learning centres, we reach 1 million people. Right: Islamic Relief's CEO explains our aid efforts to the British High Commissioner for Pakistan, Christian Turner.



## 2023

Islamic Relief is on the ground delivering lifesaving aid throughout Israel's sustained attacks on Gaza. In conflict-stricken Sudan, our incredible colleagues face grave danger and hardship even as they work tirelessly to provide a lifeline to others.

## 2024

After 14 years of crisis, Syria's humanitarian challenges remain enormous. Islamic Relief has been assisting vulnerable people in Syria since the crisis began and our lifesaving work continues. We recommit to supporting the Syrian people to build a peaceful and prosperous future.

# OUR ROADMAP FOR ASSISTING THE WORLD'S MOST VULNERABLE

In 2023, Islamic Relief launched a new wide-ranging strategy to guide our activities over the next decade. The Global Strategy 2023-2033 acknowledges how the humanitarian landscape has changed and grown more complicated in recent years, as the needs of vulnerable communities around the world have grown.

Our strategy is our response to these modern challenges and our roadmap for how to support the world's most vulnerable in the years ahead. Inspired by our Islamic faith and the teachings of the Qur'an, the strategy is informed and guided by the Maqasid Framework, an Islamic legal framework that emphasises the sanctity of every individual's life and dignity, and the rights of all to security, health, a sustainable environment, food, shelter, and clean water.

Here, we set out the five themes that we aim to achieve by 2033, and that provide the structure of this Annual Report.

## THEME 1:

### EMERGENCY LIFESAVING RESPONSE AND REDUCING VULNERABILITY TO HUMANITARIAN CRISES

We will work with local partners and expand the scope of our emergency responses to save lives and reduce vulnerability to humanitarian crises.

## THEME 2:

### EMPOWERING THE MOST DISADVANTAGED FAMILIES AND COMMUNITIES

We will build the quality of our development programming on food, livelihoods, education, health and water, sanitation and hygiene (WASH) and commit to longer-term programming to empower communities to tackle poverty and vulnerability.

## THEME 3:

### ADDRESSING GLOBAL AND LOCAL ROOT CAUSES

We will advocate for change to the system and eliminate the global and local root causes of inequality, becoming a thought-leader in the humanitarian sector and a voice for the communities we serve.

## THEME 4:

### RAISING FUNDS, RESOURCES AND BUILDING THE ISLAMIC RELIEF FAMILY

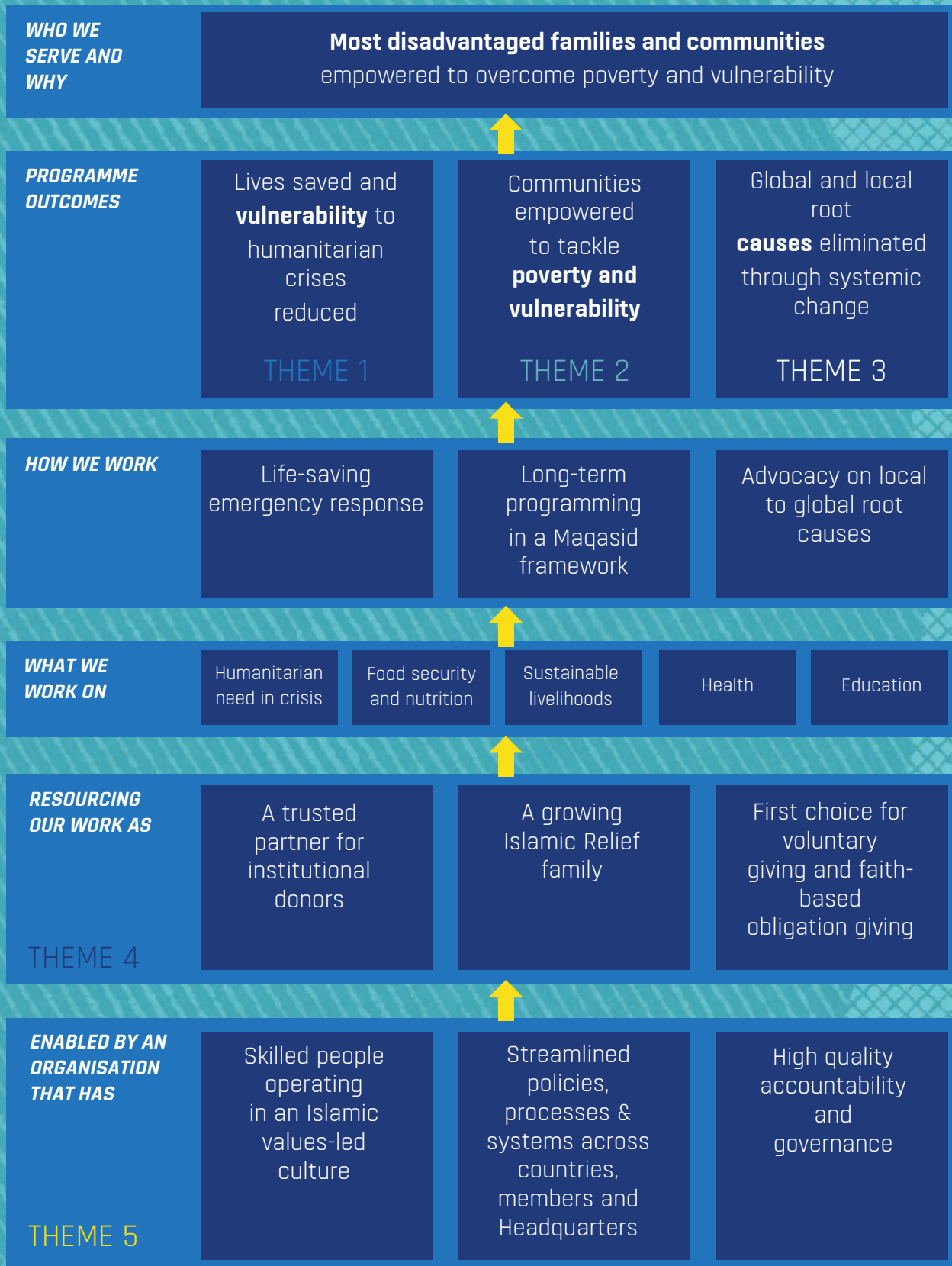
We will grow the Islamic Relief family, maintain and strengthen links with institutional donors and become the first choice for voluntary giving and faith-based obligation giving.

## THEME 5:

### FURTHER BUILDING OF ORGANISATIONAL CAPABILITIES TO DELIVER OUR MISSION

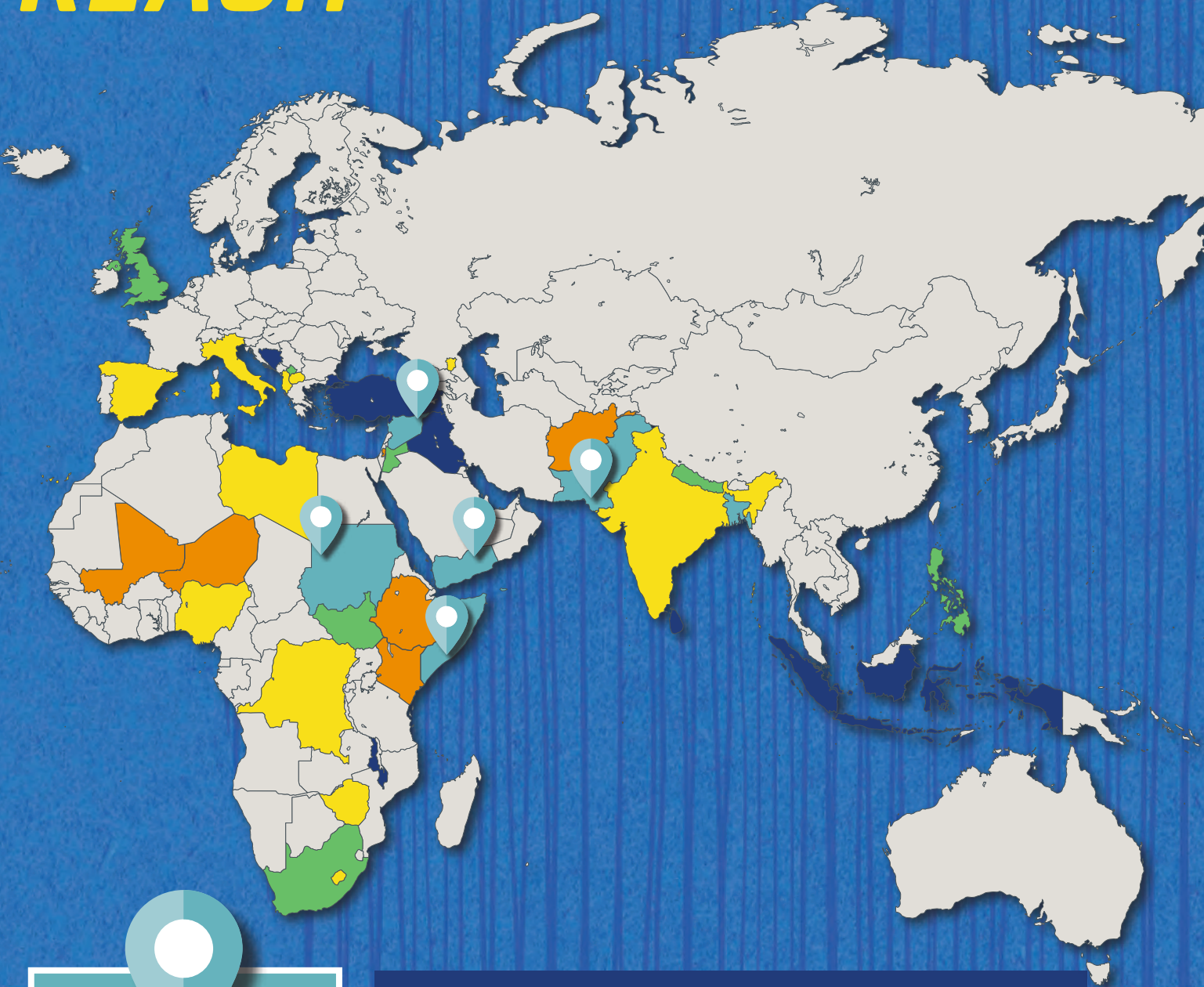
We will build the capacity of our country programmes and reduce excessive and unnecessary bureaucracy to ensure we deliver aid as effectively as possible.

# STRATEGY MAP



You can find more information about our Global Strategy 2023-2033 on our website: <https://islamic-relief.org/our-strategy>

# OUR GLOBAL REACH



## THE TOP FIVE:

|          |           |
|----------|-----------|
| YEMEN    | 1,859,192 |
| SYRIA    | 1,821,798 |
| PAKISTAN | 1,433,116 |
| SOMALIA  | 1,273,275 |
| SUDAN    | 1,240,692 |

## NUMBER OF PEOPLE REACHED THROUGH GLOBAL PROGRAMMES

|                    |           |
|--------------------|-----------|
| Development        | 4,636,664 |
| Orphan sponsorship | 97,745    |
| Seasonal           | 5,170,218 |
| Humanitarian       | 7,282,771 |
| Advocacy           | 24,264    |

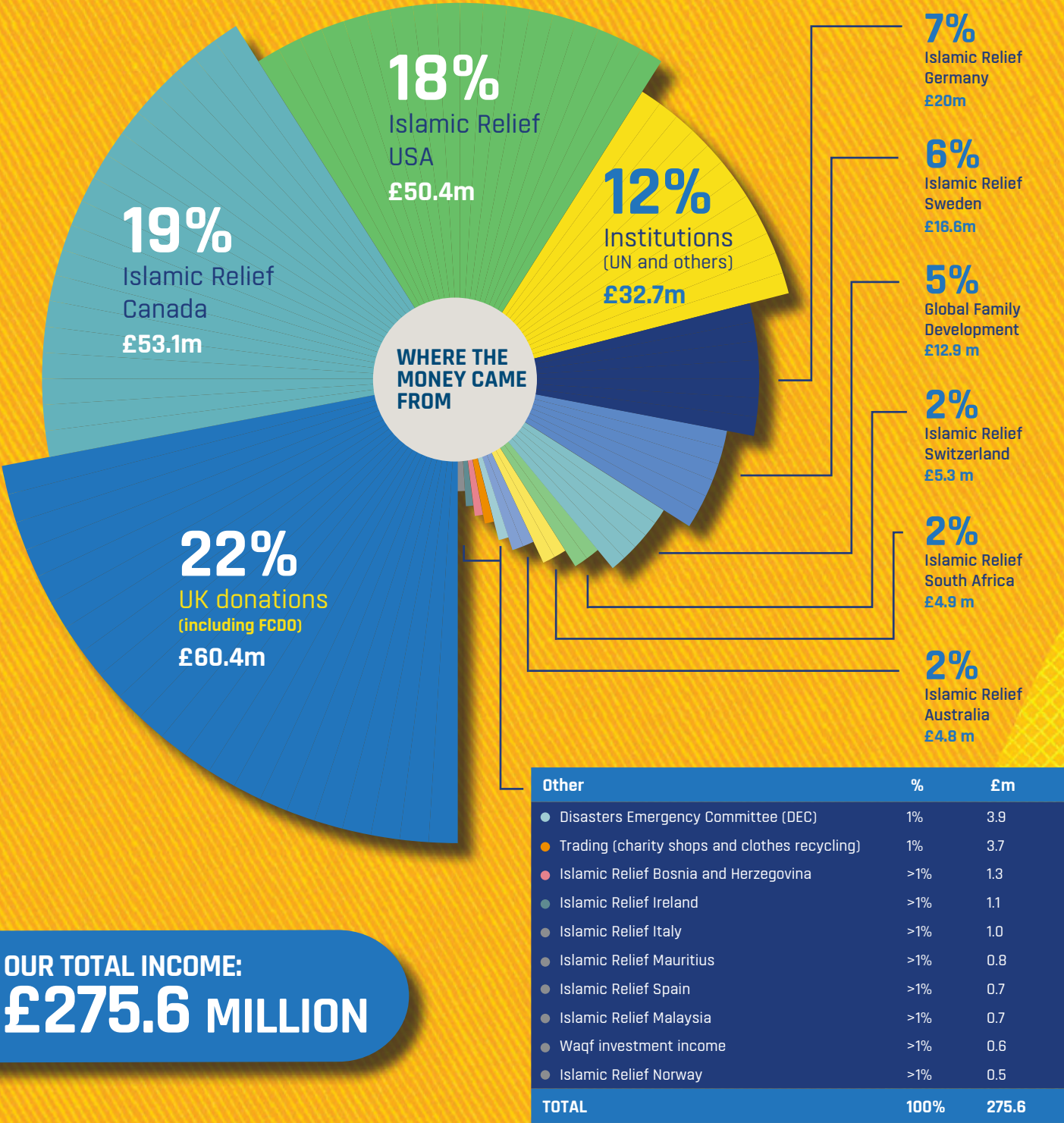
*The figures in this table are included within the country figures on the map. The grand total in this table (17.2 million) is different to the total number of people reached (14.5 million) because some people have been reached by more than one Islamic Relief intervention. For example, a child enrolled in our orphan sponsorship programme may also benefit from a development project to build a well in their village.*

# 2024 IN NUMBERS

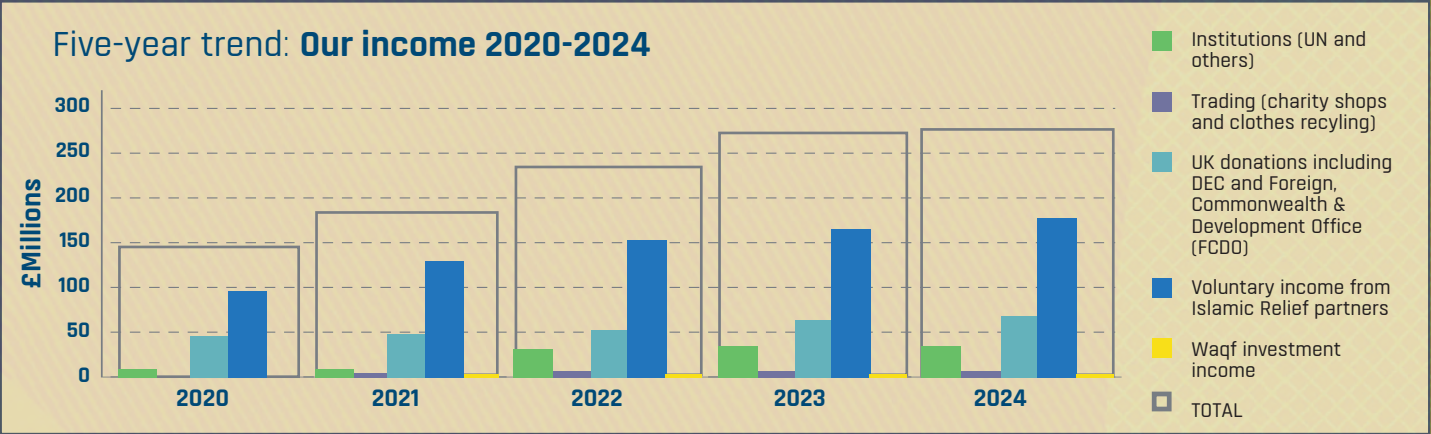
|                                                                                     |                                           |           |
|-------------------------------------------------------------------------------------|-------------------------------------------|-----------|
|    | YEMEN                                     | 1,859,192 |
|                                                                                     | SYRIA                                     | 1,821,798 |
|                                                                                     | PAKISTAN                                  | 1,433,116 |
|                                                                                     | SOMALIA                                   | 1,273,275 |
|                                                                                     | SUDAN                                     | 1,240,692 |
|                                                                                     | BANGLADESH                                | 1,055,066 |
|    | ETHIOPIA                                  | 786,031   |
|                                                                                     | AFGHANISTAN                               | 636,611   |
|                                                                                     | THE OCCUPIED PALESTINIAN TERRITORY (GAZA) | 616,000   |
|                                                                                     | MALI                                      | 522,079   |
|                                                                                     | KENYA                                     | 529,737   |
|                                                                                     | NIGER                                     | 489,822   |
|    | LEBANON                                   | 357,058   |
|                                                                                     | UNITED KINGDOM                            | 306,871   |
|                                                                                     | PHILIPPINES                               | 272,159   |
|                                                                                     | NEPAL                                     | 176,110   |
|                                                                                     | SOUTH SUDAN                               | 150,254   |
|                                                                                     | KOSOVA                                    | 133,501   |
|  | SOUTH AFRICA                              | 105,000   |
|                                                                                     | JORDAN                                    | 78,918    |
|                                                                                     | MOROCCO                                   | 76,238    |
|                                                                                     | TÜRKIYE                                   | 76,216    |
|                                                                                     | SRI LANKA                                 | 74,518    |
|                                                                                     | MALAWI                                    | 67,888    |
|  | IRAQ                                      | 64,753    |
|                                                                                     | BOSNIA AND HERZEGOVINA                    | 59,378    |
|                                                                                     | INDONESIA                                 | 58,062    |
|                                                                                     | INDIA                                     | 39,331    |
|                                                                                     | NORTH MACEDONIA                           | 33,265    |
|                                                                                     | ALBANIA                                   | 30,848    |
|  | LIBYA                                     | 24,265    |
|                                                                                     | ZIMBABWE                                  | 16,018    |
|                                                                                     | RUSSIAN FEDERATION (CHECHNYA)             | 11,987    |
|                                                                                     | LESOTHO                                   | 9,343     |
|                                                                                     | DEMOCRATIC REPUBLIC OF CONGO              | 9,253     |
|                                                                                     | NIGERIA                                   | 8,443     |
|  | SPAIN                                     | 5,220     |
|                                                                                     | ITALY                                     | 3,348     |

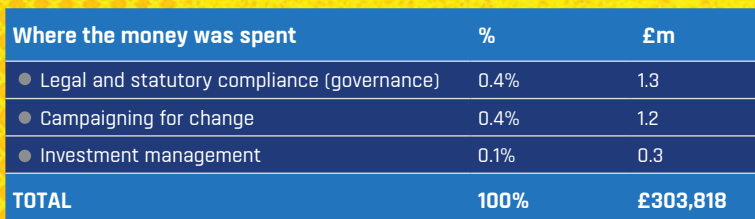
In 2024 we supported **14.5 million** people.

# OUR INCOME IN 2024



OUR TOTAL INCOME:  
**£275.6 MILLION**





# SAVING LIVES AND REDUCING VULNERABILITY TO HUMANITARIAN CRISES

**In 2024, Islamic Relief ran 266 emergency responses in 28 countries.**



## The Occupied Palestinian Territory (Gaza)

Palestinian families in Gaza struggled to survive under a relentless Israeli siege. More than 90 per cent have been forced from their homes, often multiple times. One in 10 young children are acutely malnourished and people are starving to death.

Number of humanitarian projects: 7

Number of people in crisis helped: 783,552



## Bosnia and Herzegovina

October 2024 saw flash flooding devastate large areas of the country's south. Twenty-five people lost their lives, while thousands more were affected.

Number of humanitarian projects: 1

Number of people in crisis helped: 97



## Türkiye

In 2024, we continued to support families recovering from the devastating 2022 Türkiye-Syria earthquake with cash assistance. We also provided cash assistance to Palestinians who had arrived in Türkiye after being evacuated from Gaza.

Number of humanitarian projects: 2

Number of people in crisis helped: 2,910



## Syria

Devastated by a more-than-13-year crisis, Syria saw the overthrow of its government in late 2024. Millions of people remained displaced within the country and abroad, the economy lay in ruins and critical infrastructure was heavily damaged. 16.7 million people needed humanitarian assistance as of December 2024, the largest number since the crisis began in 2011.

Number of humanitarian projects: 19

Number of people in crisis helped: 721,501



## Iraq

Iraq faces several urgent humanitarian crises including sporadic violence, disease outbreaks and high malnutrition among children.

Number of humanitarian projects: 2

Number of people in crisis helped: 10,695



## Lebanon

Lebanon's humanitarian situation deepened in 2024 as the crisis in Gaza spread. Over 1 million people were forced to flee their homes for overcrowded shelters where food, clean water and medicines were in short supply.

Number of humanitarian projects: 3

Number of people in crisis helped: 151,366



## Yemen

Mass displacement, extreme food insecurity and the breakdown of essential services plague Yemen after almost a decade of crisis. More than 17 million people did not know where their next meal was coming from in 2024 and the healthcare system remained on the verge of collapse.

Number of humanitarian projects: 12

Number of people in crisis helped: 1,472,938



## Afghanistan

In 2024, along with other emergencies, we continued supporting communities affected by a series of huge earthquakes that rocked Herat province in 2023 to rebuild their lives.

Number of humanitarian projects: 13

Number of people in crisis helped: 213,622

## Pakistan

In 2024, Pakistan suffered frequent natural and man-made disasters such as heatwaves, heavy rainfall, flooding and cyclones, all adding to the challenges already faced by vulnerable people.

Number of humanitarian projects: 20

Number of people in crisis helped: 759,184

## Nepal

Still recovering from massive earthquakes that struck in 2023, Nepal was confronted by months of continuous rainfall which caused widespread floods and landslides in 2024. It led to considerable loss of life and heavy damage to infrastructure and property.

Number of humanitarian projects: 2

Number of people in crisis helped: 23,275



## Sri Lanka

Sri Lanka faced significant and urgent humanitarian crises in 2024, with recurrent floods causing significant damage across the country. Over 8,800 families were evacuated to welfare centres due to January flooding, which severely damaged homes, infrastructure, and livelihoods.

Number of humanitarian projects: 1

Number of people in crisis helped: 2,544

## Bangladesh

After widespread protests early in the year, Bangladesh was hit by four major climate disasters: Cyclone Remal which battered coastal regions, flash floods in Sylhet, floods in the Jamuna Basin, and unprecedented floods in the east; all combining to affect 18 million people.

Number of humanitarian projects: 25

Number of people in crisis helped: 311,425

## Philippines

The Philippines suffered multiple crises in 2024, the biggest being widespread flooding and landslides that battered the island of Mindanao in July. Over 125,000 families were affected.

Number of humanitarian projects: 8

Number of people in crisis helped: 101,413

## Indonesia

Highly susceptible to the negative effects of climate change, Indonesia had experienced more than 2,000 disasters in 2024. The most severe was the flash flooding that struck West Sumatra in May, displacing more than 2,100 people, and the Garut/Bandung earthquake that struck in September, destroying more than 700 homes.

Number of humanitarian projects: 3

Number of people in crisis helped: 367

## Morocco

2023 saw central Morocco hit by several strong earthquakes, which destroyed homes and communities. We continue working to support people affected by these major earthquakes.

**Number of humanitarian projects: 13**

**Number of people in crisis helped: 81,900**

## Libya

In September 2023, eastern Libya was hit by a devastating flood when a dam burst during heavy storms. We continue working with local organisations to support the people affected by the disaster.

**Number of humanitarian projects: 3**

**Number of people in crisis helped: 24,265**

## Mali

Violence continued to affect many regions, particularly in Mali's north and centre. More than 330,000 people were internally displaced by the fighting, while flooding during the rainy season exacerbated the situation in several regions, including Timbuktu.

**Number of humanitarian projects: 9**

**Number of people in crisis helped: 25,229**

## Niger

Niger continued to suffer from the combined effects of climate change and armed conflict. It was estimated that 4.3 million people – 56 per cent of whom were children – were in need of humanitarian assistance in 2024. The humanitarian crisis was further compounded by heavy flooding, which affected over 1.5 million people, damaged homes and infrastructure and increased the need for safe water and sanitation services.

**Number of humanitarian projects: 1**

**Number of people in crisis helped: 4,550**

## Democratic Republic of the Congo

As the human and security situations in the country continued to deteriorate in 2024, we worked through a partner to help displaced people meet their basic needs.

**Number of humanitarian projects: 2**

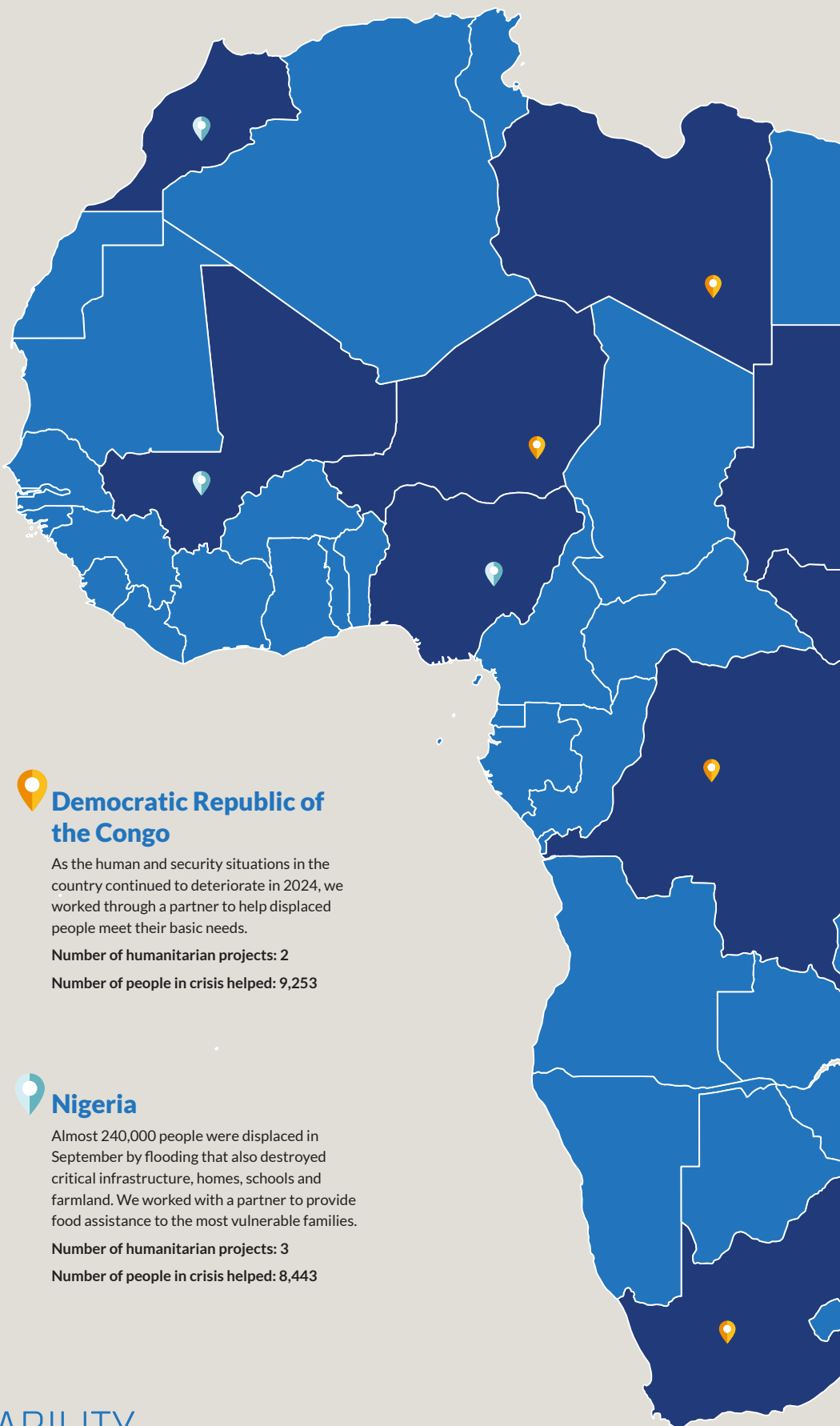
**Number of people in crisis helped: 9,253**

## Nigeria

Almost 240,000 people were displaced in September by flooding that also destroyed critical infrastructure, homes, schools and farmland. We worked with a partner to provide food assistance to the most vulnerable families.

**Number of humanitarian projects: 3**

**Number of people in crisis helped: 8,443**



SAVING LIVES AND  
REDUCING VULNERABILITY  
TO HUMANITARIAN CRISES



## Sudan

The crisis in Sudan reached catastrophic levels in 2024, becoming the largest displacement crisis anywhere in the world. Some 7.9 million people were internally displaced, with a further 2.3 million having fled the country. Over 25 million people faced critical conditions and the country is on the brink of famine.

**Number of humanitarian projects: 33**

**Number of people in crisis helped: 1,173,732**



## South Sudan

A deteriorating economy, soaring prices, a high returnee burden, continued conflict, and escalating flooding contributed to high levels of food insecurity. Widespread flooding only exacerbated the situation for South Sudan's people.

**Number of humanitarian projects: 4**

**Number of people in crisis helped: 32,253**



## Ethiopia

The effects of the Horn of Africa's five-year long crisis were still being keenly felt in 2024, with food insecurity and malnutrition deepening among Ethiopia's most vulnerable, and at least 4.4 million people displaced in the country.

**Number of humanitarian projects: 15**

**Number of people in crisis helped: 497,149**



## Somalia

The five-year-long drought in the Horn of Africa left Somalia in a precarious situation, with approximately 6.9 million people in need of humanitarian assistance. Food insecurity was of particular concern in 2024, with 1.7 million children facing critical levels of malnutrition.

**Number of humanitarian projects: 22**

**Number of people in crisis helped: 795,731**



## Kenya

Kenya experienced multiple devastating floods that wreaked havoc across the country in 2024. Hundreds of thousands of people were affected, with significant damage done to healthcare facilities in particular, and a rise in diseases reported.

**Number of humanitarian projects: 10**

**Number of people in crisis helped: 64,589**



## Malawi

Erratic weather patterns in recent years, including frequent floods and prolonged droughts, have seriously disrupted agricultural production leaving millions of Malawians facing a food crisis – in December 2024, 2 million people were estimated to be in need of urgent food assistance.

**Number of humanitarian projects: 1**

**Number of people in crisis helped: 1,250**



## South Africa

South Africa faced natural disasters, such as especially severe storms and flooding throughout the country in 2024.

**Number of humanitarian projects: 1**

**Number of people in crisis helped: 27,500**

# GAZA: PASSING ONE YEAR UNDER RELENTLESS BOMBARDMENT

*Palestinians in Gaza struggled to survive under continual Israeli attacks in 2024*

In October, Palestinians in Gaza passed a grim milestone of one year under intense Israeli bombardment. As the world marked the anniversary, for Gaza's people it was just another day spent struggling to survive a nightmare to which there was still no end in sight by 2024's close.

The number of people killed in Gaza since the escalation began reached a staggering 47,035 – more than a third of whom were children – by the end of last year. More than 111,000 people had been injured and around 11,200 were missing. The dangerous and fluid situation in Gaza meant actual figures are likely to have been even higher.

Entire families have been scattered as they fled repeatedly in search of safety, which could not be found as bombs continued to rain down on Gaza. The Israeli military ordered people to leave one area, only to attack them in the schools, mosques and camps where they were told to shelter. Few hospitals remained functional due to shortages of electricity, fuel and medicine. Diseases were spreading fast, people were starving to death, and famine loomed.

Israel repeatedly violated international humanitarian law with complete impunity as the world watched. The inaction of governments and international bodies in 2024 enabled what was an entirely man-made humanitarian catastrophe in Gaza to not only continue, but to become even more desperate.

While escalations are frighteningly common in Gaza, this crisis was unlike any Islamic Relief had seen in our almost 30 years of work in the Occupied Palestinian Territory.

## Steadfastly serving communities in need

Our staff and partners in Gaza continued to endure unspeakable hardship, but their commitment to supporting vulnerable communities remained unshakeable.

In 2024, we significantly scaled up our emergency response, with daily distributions of food, clean water, and soap to displaced families. We helped feed people living in shelter with over 57.8 million hot meals, 28,200 food packs and 263,000 packs of fresh vegetables purchased directly from farmers to help boost their income.

To help combat the spread of disease, we set up portable toilets and provided more than 63,900 people with hygiene kits to help keep themselves clean. We supported children's mental health by organising performances and games to provide a brief moment of respite from their hardship.

All of this work was made possible by the generosity of our donors and the tireless work of staff and partners in Gaza. However, this support covered only a tiny portion of the huge humanitarian need. Israel continued to block much humanitarian aid and vital supplies, using starvation as a weapon of war. Throughout 2024, we called for an immediate ceasefire and an end to Israel's blockade so the desperate humanitarian situation in Gaza could be meaningfully addressed.

*End the violence,  
end the siege*

Throughout 2024, Islamic Relief continued to call for an immediate and permanent ceasefire, and for an end to the daily violations of international law.

We are still calling for Israel to end the siege so that sufficient humanitarian aid, commercial goods, and critical supplies such as fuel can enter Gaza to alleviate the suffering of its people.

For lasting peace, there must be an end to Israel's illegal occupation of Palestinian land.

### Supporting Gaza's orphaned children

The ongoing crisis has claimed the lives of many parents, leaving their children even more vulnerable.

In response, we expanded our Orphan Sponsorship Programme (OSP) to support more orphaned children in Gaza.

Prior to October 2023, Islamic Relief supported 8,750 orphaned children in Gaza. By the end of 2024, that number had grown to 17,624.

These children receive a regular stipend to help ease their hardship as well as other support.

With great sadness we mourn the dozens of children and young people enrolled in the OSP who had been killed in the bombardment by the end of 2024.



A young boy receives a check-up in a medical tent in April 2024

## VOICES FROM GAZA

Since October 2023, Islamic Relief staff in Gaza have been sharing their reflections in blogs. Enduring bombings, internet blackouts and displacement, they remain committed to speaking about their experiences – which mirror those of so many others in Gaza.

Sometimes putting pen to paper has been a relief, but often it has been a challenging and upsetting process. We thank our colleagues for their selfless dedication to ensuring the experiences of Palestinians during this crisis are not lost among headlines and statistics.

Here, we share two excerpts, which we have anonymised to protect the safety and security of the authors. You can read more blogs from Gaza on our website: [https://islamic-relief.org/news\\_category/opinion/](https://islamic-relief.org/news_category/opinion/).

### *October 6 2024: Reflecting on a year of torment, famine, loss and annihilation*

I never thought I would still be writing these war diaries one year later. I really hoped this was a milestone we'd never reach. I still can't grasp the idea that a whole year has passed and the situation is still the same.

Over the last year, my house has been damaged and left uninhabitable. My 2 sisters and my brother have all lost their homes, and almost all of my colleagues have lost theirs. Worse still, some have also lost their family members. Our Islamic Relief office is gone, as are my children's schools, the mosque I used to pray at, the hospitals where my kids were born, the restaurants that I liked, the road to work, my Christian neighbour's church. We've lost a country. We've lost a home.

This year has been the worst of my life without doubt. I always thought that a single year in a whole lifetime is not a big deal, but this one has exhausted myself and my family beyond measure. The worst thing is that we went through this year keeping hope alive that the crisis would end. We have been following any news of a ceasefire like crazy, hoping that it will happen. But after one year, I still don't see any ceasefire on the horizon. I feel that has been part of a psychological war to keep feeding us false hope.



Our colleague's children still long for the toys they left behind when fleeing their home

This war has deeply affected us. Every breath hurts. Every morning waking up to realise I'm still not sleeping in my own bed hurts. Every moment knowing I can't fetch my children's toys for them hurts. It has been a year of torture, of famine, of loss, of annihilation. A year like no other.

In Gaza, it is not only airstrikes and bombs that bring death. Death comes for us when Israel cuts off power for sewage treatment plants, severs vaccine supplies, blocks wounded people from leaving Gaza for treatment, closes our borders to aid, supports and arms criminals, and encourages conflict. Israel is systematically destroying our lives. This deliberate intent to annihilate Palestinian lives could be the end of us.

This year has depleted all my energy, and I don't have any backup batteries to recharge myself. I think this war is killing us all. It targets every possible chance for us to restart any kind of life. I think my story could end here...

### *Friday 29 November: Safe in another country, longing for home*

Looking back at our beloved Gaza before this crisis, despite being labelled by some as the world's largest open-air prison, it was a haven to us. I cannot forget the olive trees – symbols of peace and a primary source of nutrition for most Palestinians.

Now, for a second year in a row, they have not been harvested. But it's not just the harvest that has been lost. The children that have so far survived the attacks have lost more than a year of school. All of us have lost not just these trees, but also our loved ones, our memories, and our hope for a more just world.

Thinking of the olive trees takes me further back, to 2005, and the famous image of Mahfouza Odeh, a 75-year-old woman hugging the last tree in her olive grove before it was destroyed. That hug symbolised the mutual love between Mahfouza and her trees. I wish I'd had the chance to hug my own trees goodbye. It's a feeling so many of us share.



The olive tree is a symbol of Palestinian culture and resilience

I cannot forget that olive trees provided us with wood and leaves to burn for heat and cooking when there was no fuel. We keep taking and they keep giving. Even their branches sheltered us when we had no other shelter.

The trees are an integral part of our heritage, food, even our proverbs; a heritage accumulated through centuries of connection. As the Palestinian poet Mahmoud Darwish said, "Here we remain, as long as thyme and olives remain."

Israeli bombing  
has damaged and  
destroyed many  
homes, roads and  
bridges in Lebanon

## LEBANON: DEVASTATING BLOW TO A COUNTRY GRIPPED BY CRISIS

In September 2024, long-held fears that the crisis in Gaza would spill over into nearby Lebanon were realised as Israeli attacks on the country intensified and a ground invasion was launched.



Islamic Relief  
supplied blankets  
and other much-  
needed items to keep  
families warm during  
winter

More than 4,000 people had been killed and over 16,600 wounded by the time a ceasefire agreement was reached in late November. While an end to the violence was vital to begin to address the dire humanitarian crisis, the ceasefire was only the first step on a long road to recovery.

The violence led to Lebanon's worst humanitarian crisis in decades, prompting more than 1.2 million people to flee their homes to escape Israeli airstrikes. Families often became displaced multiple times, and many were forced to try and find shelter in overcrowded schools that were ill equipped to deal with the large numbers of new

arrivals. Those who could not find space in a school-turned-shelter often had no choice but to sleep in the streets or set up tents on the beach, living largely exposed to the elements as temperatures cooled. Many families left their homes with little more than the clothes on their backs.

The escalation came as many Lebanese were already struggling to cope with the combined fallout from a years-long economic crisis, the Covid-19 pandemic and the 2020 Beirut port explosion. Widespread unemployment, poverty and hyperinflation had left many families unable to afford even basic essentials even before this latest crisis.



The past few days have seen the heaviest attacks on Lebanon in many years. The country has turned upside down and is in complete chaos, with more people fleeing their homes every hour and taking refuge in crowded schools. Today our team is delivering mattresses and blankets to new arrivals at some of the schools, and we will be providing displaced families with food and medical supplies for clinics. We're exhausting all efforts to deliver aid to those affected by this crisis."

Akram Sadeq Ali, Islamic Relief's Country Director in Lebanon, speaking in September 2024

## A lifeline to families in crisis

Islamic Relief has been responding on the frontlines of the crisis since the onset of tensions in early October 2023. When the conflict escalated in September 2024, Islamic Relief was on the ground providing immediate assistance to displaced and host communities.

Generous contributions to our emergency appeal allowed us to support affected people by providing ready-to-eat meals, food parcels, and mattresses and blankets to more than 40,700 families. This assistance has been a lifeline for those who fled with nothing.

Despite many of our staff facing the same challenges as the communities they serve, they continued to show amazing dedication to supporting others. In 2024, we reached more than 357,000 people in Lebanon through our humanitarian and development programmes.

Our scaled-up emergency response saw us distribute almost 42,500 food parcels and meals to feed families and more than 10,600 hygiene kits to help people keep clean and combat the spread of disease in cramped conditions. We provided more than 4,200 blankets and 1,600 mattresses to help make displaced people more comfortable, while our health-related response included providing more than 23,000 medical supplies and running psychosocial support sessions for more than 170 children. As 2024 drew to a close, we began supporting families to keep warm in winter by providing warm clothing, food vouchers and cash so displaced families could buy what they most need.



Islamic Relief staff prepare ready-to-eat meals for displaced people

## NO HOME, NO SAFETY, NO SHELTER



Umm Ali is a mother-of-three from Hay el-Sellom, a southern suburb of Beirut. She spoke to Islamic Relief in October shortly after becoming displaced from her home.

*"We left because we no longer have a home, nor safety, nor any shelter. We came to Beirut just like all the other displaced people and we're living just like them. If anyone provides food, we eat. If they don't, we wait for God's mercy. We can't ask for any more than this. All I can do is try to take care of my children."*

"I escaped the bombing and came to the street. We didn't bring anything with us and now we're sleeping on the street where there is nowhere to shower. There's no place to wash, especially for women. Men can find a way to work around this, but women can't. There are a few restaurants that are letting us freshen up there for now.

"We need safety and shelter; a room that could provide us with a sense of security. Now that winter is coming we'll be stuck outside in the cold and damp. We have children with fevers and they're getting sick and vomiting but we're not able to do anything because we don't have money and we can't get ourselves to a doctor.

"This situation is extremely difficult, not just the bombing, but living on the streets."



Islamic Relief's staff prepare items for distribution in Beirut

"The escalation of Israeli attacks has created a humanitarian situation even worse than the Beirut Port explosion in terms of the numbers of internally displaced people (IDP). It's very hard to witness this because we're not just talking about numbers. These people have names; they are mothers, fathers, children, brothers and sisters who have lost everything.

"Many families arrived to shelters with nothing but the clothes on their backs and are now living in cramped spaces with limited resources. Individuals and families are being turned away from full shelters and forced to go elsewhere. They wait in tents or even under just an umbrella until they can find somewhere to stay. People have been forced to travel up to 75km away from their homes in search of refuge.

"As humanitarian workers, we have our own way of dealing with the situation, whether that is going away to cry, keeping it inside until you explode, or speaking to someone close to you. It's very difficult to manage." – Jad Assaf, Senior Humanitarian Programmes Officer, writing in October.

# SUDAN: A CRIPPLING CRISIS AT RISK OF BEING FORGOTTEN



Islamic Relief built a healthcare centre in Al-Hamra village, Gedaref to support the community

Sudan's brutal conflict showed no signs of abating in 2024. Its people continued to weather one of the world's worst humanitarian crises while the attention of the international community drifted elsewhere.

More than 11.5 million people were internally displaced by the end of 2024 while over 3 million had fled to neighbouring Chad, Egypt, South Sudan, Ethiopia and Uganda. Many families had been uprooted repeatedly and were forced to walk for days in search of safety and shelter as the violence spread and intensified throughout the country.

Due to ongoing conflict and clashes, many civilians have been either killed or injured, and deliveries of humanitarian aid were interrupted. Horrific reports emerged of sexual violence perpetrated against women and girls with impunity. Tens of thousands of people had been officially reported dead by the end of 2024, but the actual figure is feared to be much higher as parts of the country remained inaccessible.

Sudan's health system has all but collapsed with up to 70 per cent of health facilities in Khartoum, Darfur and Kordofan either closed or barely functioning. Across the country, 45 per cent of facilities had been forced to close by the end of 2024.

The country was also experiencing extreme food insecurity with over 25 million people – half of the population – unsure where their next meal is coming from. Towards the end of 2024, famine was declared in Zamzam IDP camp in North Darfur as food prices spiralled out of reach for many people and horrific instances of starvation were reported by aid workers.

To compound an already dire situation, the combined effects of climate change and the outbreaks of disease added to Sudan's woes. Flooding in July 2024 impacted over 685,000 people across 13 states, especially eastern and northern states and Darfur. Waterborne

diseases were also on the rise, with more than 28,000 cholera cases recorded, killing at least 830 people.

## Standing by the side of the Sudanese people

Sudan has become one of the most difficult and dangerous places to deliver humanitarian aid, but Islamic Relief continued to stand by the people of Sudan in 2024.

Despite the huge challenges for our staff, many of whom have also been displaced by the crisis, Islamic Relief supported more than 1 million people across the country in 2024. We provided nutrition services to thousands of malnourished children in 72 health centres in Darfur and Kordofan and supplied medicine and other supplies to 52 hospitals, centres and clinics in Al Jazirah, Gedaref and Sennar. Partner funding enabled us to support over 800 families grappling with severe food insecurity in Central Darfur.

We helped families meet their most desperate needs by providing cash to 49,000 families and delivering food to more than 538,000 people. We also supported 34,000 farmers in Gedaref with 346 tonnes of seeds, and agricultural items to support their livelihoods during the crisis.

In addition we partnered with UN agencies including the World Food Programme (WFP), UNICEF, OCHA and FAO; and received funding from governments such as Sida – the Swedish development agency – and Global Affairs Canada (GAC) to reach even more people in need in Sudan.



In late 2024, the security situation improved sufficiently to allow Islamic Relief staff from outside Sudan to visit. In October, CEO Waseem Ahmad visited the Islamic Relief team in Port Sudan to see our emergency response, hear from displaced people and affected communities, and meet with other officials and organisations.

At the Al Sinayeya IDP camp, Waseem had the opportunity to attend a wellbeing and psychosocial support event, which included a coffee corner set up by Islamic Relief to provide a safe space for traumatised women and survivors of sexual violence, and children's centres where young boys and girls enjoyed drawing and puppet shows.

"We are here to provide as much help as possible to those in need. What is happening here in Sudan is horrific and cannot be allowed to continue. There needs to be a ceasefire and humanitarian access allowed to those who need support in order to avoid widespread famine," said Waseem, speaking during the visit.

## LOST HOMES AND ABANDONED DREAMS



Sabah has already experienced more violence in her life than most 18-year-olds. After being forced to flee her home, she has spent more than a year running from town to town.

"We are originally from Khartoum and relocated from there to Madani. We left because the shelling became intense, and the entire area turned into a conflict zone. When we left, it was the day before Eid al-Adha. Shells exploded in the nearby squares and people died as a result. We decided we couldn't stay, as everyone was scared. We then went to Madani, and from there we came here for a visit, and we haven't returned since."

Sabah is now living in an IDP camp in Gedarif with her mother and four siblings. Islamic Relief has helped support the family as they have suffered illnesses such as malaria and gout. As the conflict rages on, Sabah is feeling increasingly uncertain about her future.

"I had a dream to study, go to university, graduate, and become a doctor. But, because of the war and displacement, God did not grant that."

*"I've lost my home, now I'm afraid I'll lose my country"*



Many of Islamic Relief's own staff have been deeply affected by the violence, including Abdallah Hassan, a monitoring and evaluation (MEAL) officer.

"As a child who grew up in an IDP camp in North Darfur, I always knew that I wanted to help displaced people like me.

"I joined Islamic Relief in March 2023, just a month before the outbreak of the conflict in Sudan. I was first deployed in Kordofan, but due to the security situation, I was moved to Sinnar where I served for 10 months.

When the conflict spread to Sinnar, as the officer in charge Abdallah bore the heavy responsibility of choosing to evacuate to Gedarif. Arriving there, he met many families that Islamic Relief had supported in Sinnar.

"I am glad that I was able to help them through our emergency projects there. Experiencing displacement four times took a toll on me; it affected my mental health. Through it all, I continued to serve displaced families in Gedarif because I felt a commitment towards them.

"Being displaced so many times makes you lose your sense of home. To me, I always considered the Kabkabya locality of North Darfur where I grew up in the camp to be my home. I miss it dearly, and I hope to see my brothers and sister soon. Growing up in the conflict-stricken Darfur region, I always imagined that I would be accustomed to conflicts and displacement. However, as I witness conflict spreading to more and more states in Sudan, I am afraid I will lose my country as I have previously lost my home."

# SYRIA: A NEW DAWN AFTER OVER A DECADE OF CRISIS



Islamic Relief built 548 new homes for internally displaced families in Idlib

The last month of 2024 brought major change in Syria with the collapse of the previous regime, which had governed the country for more than five decades. After enduring years of crisis, many are looking towards the future with hope. However, throughout 2024 daily life for many people in Syria remained extremely challenging and the effects of the prolonged crisis are unlikely to ease in the immediate term.

More than 16 million Syrians – seven out of 10 people – needed humanitarian aid by the end of 2024. Over 6.9 million were internally displaced, with millions more living abroad as refugees. A generation of children have grown up knowing only crisis and the country's infrastructure has been decimated, with many schools, hospitals and homes destroyed over the years of crisis.

More than 90 per cent of the population were living in desperate poverty in 2024, unable to afford basic essentials and unsure of where their next meal is coming from.

## Steadfast support through the crisis and beyond

Islamic Relief has remained by the side of the Syrian people throughout the crisis and will continue to support them as they rebuild their lives and livelihoods.

In December 2024 alone, we supplied 100 tonnes of flour to keep bakeries operational and provided bread to over 25,500 families on a daily basis. We also supported the healthcare sector by running mobile health clinics in Idlib.

Throughout the year, we continued our efforts to help displaced Syrians earn a steady income with agricultural and livestock support. This both improved earnings for families and increased the availability of food in local markets. We also built 548 permanent shelters for vulnerable displaced people who were living in tents. Each new home had two rooms, plus a kitchen and toilet.

## Long term support for families affected by the Türkiye-Syria earthquake

In February 2023, a large earthquake devastated communities in Türkiye and Syria, killing more than 50,000 people and destroying huge numbers of homes. Islamic Relief was on the ground in the hours after the disaster, providing emergency aid to those affected. Our support continued in 2024, when many affected people were still living in tents or basic shelters.

“Young children who have lost all their family have had to drop out of school to look for work. Elderly people are sleeping in makeshift tents in the freezing winter, and when they get sick, they can't access healthcare. Farmers who lost all their crops and equipment are still struggling to recover and are getting trapped in debt” – Mohammed Rebii, Islamic Relief's head of mission for Syria described the situation in February.

## WHAT COMES NEXT?

Beyond humanitarian aid, some urgent priorities must be addressed to support Syrians to build a better future and address the past:

International governments must ensure and facilitate the scale-up of humanitarian assistance and economic investment.

The process of building a new state must be led by the Syrian people, but the needs are enormous and they will need support from the international community.

Patience and vigilance are essential to support refugees and returnees confronting devastation and uncertainty.

Justice, protection and social cohesion must be prioritised for the country to recover.



# YEMEN: A COUNTRY ON THE BRINK OF COLLAPSE

*Islamic Relief distributed more than 11,500 food parcels to Yemeni families during Ramadan 2024*

Yemen remained one of the world's worst humanitarian crises in 2024, with 18.2 million – more than half the population – in need of aid. Disease and starvation continued to grip the country, while unprecedented flooding and windstorms added to the hardship.

Hunger was among one of the most pressing concerns, with some 17.6 million people unsure where their next meal is coming from. Soaring prices and unemployment have put even basic food items beyond the reach of many families and left Yemen with one of the world's highest rates of malnutrition.

Millions were internally displaced, and the country's healthcare sector edged closer to the brink of collapse with each passing month.

## Supporting vulnerable Yemenis

Islamic Relief continued supporting families with food distributions in 2024. Through a combination of cash transfers, food vouchers and food packs containing essentials such as flour, rice, oil and pulses, we eased the burden of families across the country.

We continued our work supporting four district hospitals in Amran and Hodeida to provide 24/7 specialist care. In 2024, more than 950 surgeries were carried out. We helped the hospitals to increase the number of staff from 68 to 100 and provided basic obstetric and newborn care training. News of our 'mama kits', including soap, baby clothes, diapers and other, which were distributed to new mothers, persuaded more women to give birth in hospital, leading to safer deliveries.

We also supported Yemen's healthcare sector by transporting medical teams to remote areas on a weekly basis, resulting in increased vaccination rates, and restoring operating rooms and wards in four hospitals. In response to the cholera outbreak, we swiftly distributed medicine and intravenous (IV) fluids to hospitals so they could treat affected patients.



*We restored operating theatres and wards in four hospitals*

# LIVES FOREVER CHANGED:

## Remembering the 2004 earthquake and tsunami

Extensive interviews with survivors, Islamic Relief staff and local partners informed a campaign marking the 20th anniversary of the Indian Ocean earthquake and tsunami

## REMEMBERING A HUMANITARIAN CATASTROPHE UNLIKE ANY OTHER

On December 26, the world marked 20 years since one of the most powerful earthquakes ever recorded sent huge tsunami waves barrelling into coastal communities around the Indian Ocean. The disaster claimed the lives of some 230,000 people across 14 countries and created an unprecedented humanitarian catastrophe.

In 2024, we shared the memories of survivors and staff – some of whom are also survivors themselves – in a campaign to tell the story of the way Islamic Relief responded to the emergency at the time, and how our work to support vulnerable communities in Indonesia and Sri Lanka continues today.

### Helping those hit hardest by the disaster

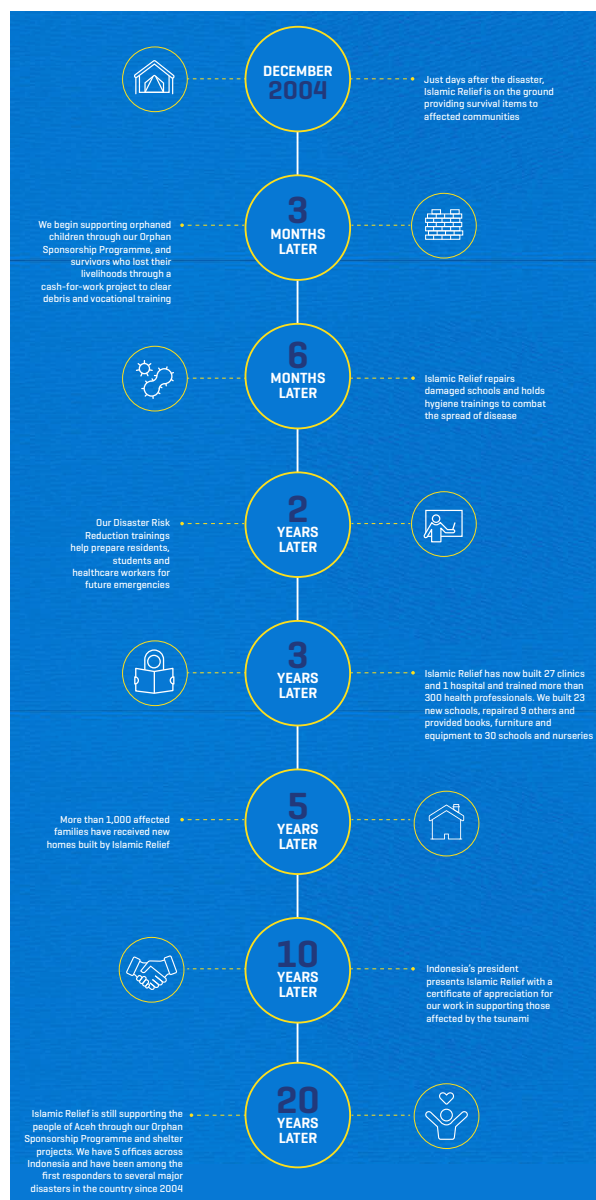
Islamic Relief staff arriving to Banda Aceh, the worst affected area, described it as looking 'like it had been hit by a nuclear weapon'.

We had never responded to a tsunami before and had to expand rapidly to meet the massive needs of survivors. Our initial response involved providing food, water and other essentials.

The logistical challenges were enormous, but we worked with the military to redistribute their supplies of tents and teamed up with other large international NGOs (INGOs) to supply tens of thousands of litres of drinking water to displaced people each day.

As weeks became months, and then years, our response evolved to support and empower survivors to take the first steps towards rebuilding their lives. We supported clean-up operations and began running cash-for-work programmes, while also focusing on providing shelter for people who had lost their homes.

By April 2005, we had begun building more than 1,000 homes for survivors, many of which are still lived in today. We also rebuilt and repaired schools, hospitals and healthcare centres, which continued to serve communities in 2024.





### 'We didn't know, so we didn't run'

"There was not a single house left in our village, all of them were destroyed. My family had eight members, now there are only two of us. We didn't know that if an earthquake occurred on that scale there could be a tsunami, so we didn't run after the earthquake. The waves came suddenly, and we couldn't save ourselves.

"Everybody got into their cars to try to escape, so the roads were jammed but the waves kept moving. Some people died in the cars; others were dragged out of them. Even motorbikes were dragged by the water.

"Tsunami waves are not like ordinary waves; it's like water in a blender. All the houses were completely destroyed, and cars were squeezed. The tsunami was very powerful, no one could fight it. Even people who were good at swimming died in the tsunami."

Nazarudin is a tsunami survivor, imam and former civil servant in Kaju Indah village, Aceh. He is one of many people whose homes were rebuilt by Islamic Relief following the disaster.

## Survivors and staff remember

The disaster left many children without parents, including Muhajir, who lost his widowed mother and one of his brothers.

At six years old, Muhajir's life was turned upside down and he found himself living in a tent with his surviving brother, watched over by extended family.

Support from Islamic Relief's Orphan Sponsorship Programme helped Muhajir's family make ends meet and empowered him to return to school and continue his education.

In 2024, he completed a master's degree in data science at the University of Birmingham, UK. That September, Muhajir kindly visited Islamic Relief's headquarters to meet staff and share his experiences of the disaster and growing up with the Orphan Sponsorship Programme.

Muhajir's presentation was a moving opportunity for Islamic Relief staff to meet someone supported by the programme's work and see the life-changing power of our donors' generosity firsthand.



In a video, Islamic Relief staff from Indonesia and head office shared details of our response and how the suffering they saw at that time has stayed with them. Islamic Relief's operation in Indonesia was small in 2004 compared to today, so we launched a massive recruitment drive so we could properly support affected people. Wahyudi Sudiro (pictured), our child welfare and protection officer in Aceh, was among those who joined Islamic Relief to respond to the disaster. He has been supporting communities in Aceh ever since.

## SPOTLIGHT ON SRI LANKA

Sri Lanka was the second most heavily impacted country in 2004, with over 31,000 people losing their lives, almost 1 million displaced and an estimated 150,000 losing their primary source of income. The disaster marked the Islamic Relief's first intervention in Sri Lanka, where we continue to work today.

Along with distributing food, tents and essentials to thousands of survivors, we donated buses to help the government transport displaced people to shelters and supported healthcare workers to reach remote patients by providing ambulances, mobile health clinics and medical supplies.

Our immunisation drive reached 3,500 children, helping to curtail the potential spread of disease from the crowded conditions of displacement camps.

We also supported vulnerable children through the Orphan Sponsorship Programme, and built new homes and schools in Ampara, the country's worst-affected area.

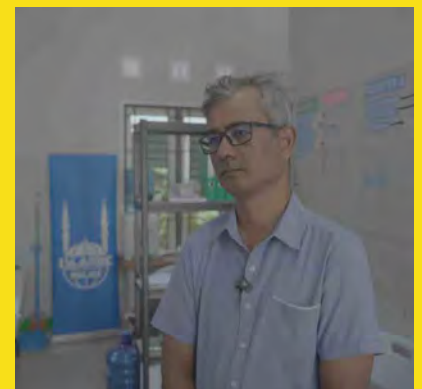


A father and son pick through rubble in Maruthamunai after the disaster



"Though the tsunami destroyed the land and many lives, survivors helped and empowered each other. From the moment Islamic Relief established our office until now, our humanitarian work continues to support all communities in need."

M. Ibrahim Sabri,  
Country representative,  
Islamic Relief Sri Lanka



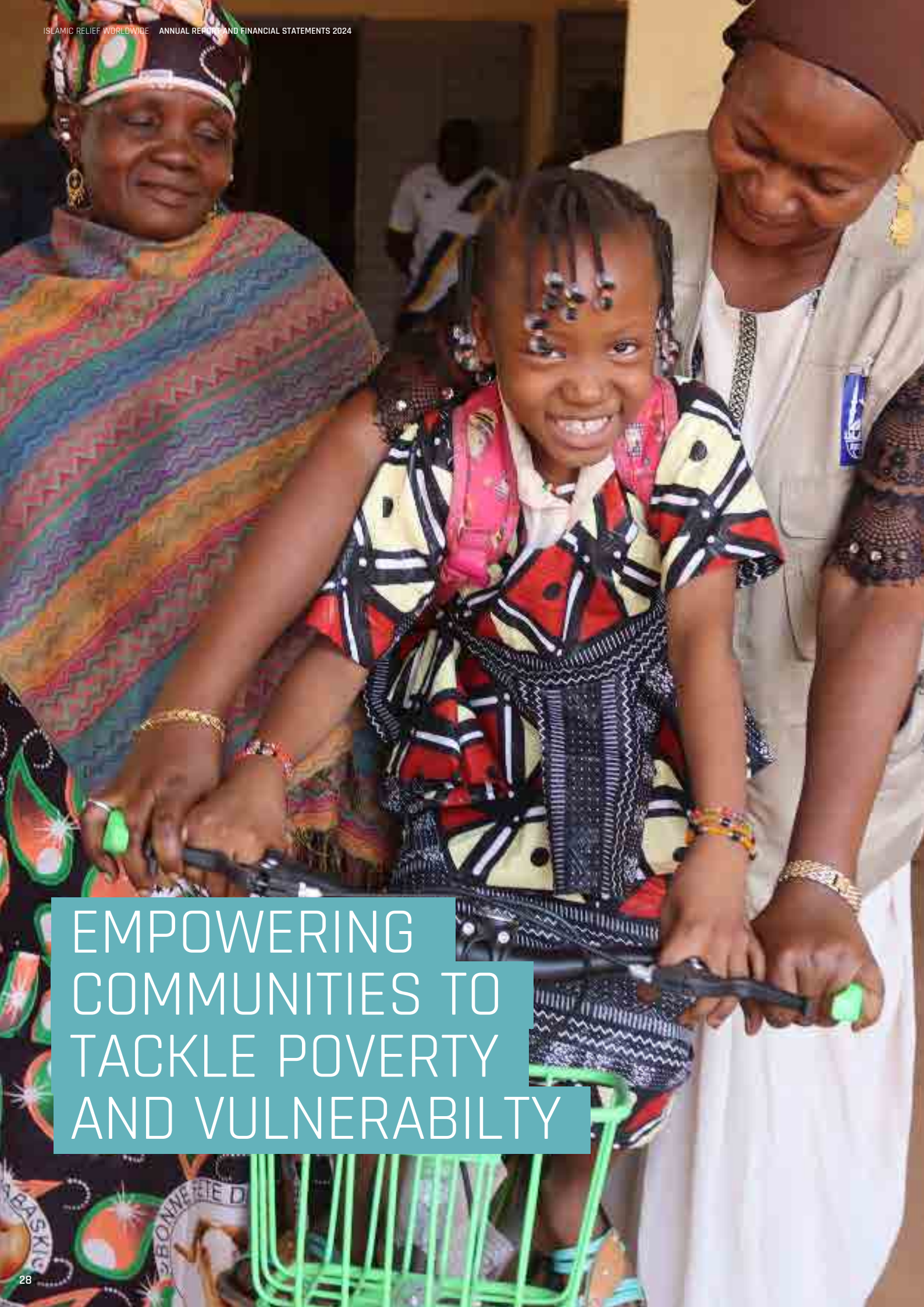
## Learning the lessons of 2004

One of the main lessons from the 2004 disaster is that communities and humanitarian organisations must prepare for disasters before they happen, not just respond to the aftermath.

In the decades since 2004, disaster management, preparedness and risk reduction have become central to the ways Islamic Relief, other NGOs and governments support communities to cope with emergencies.

In Indonesia, new legislation made emergency simulations part of school learning and set up a national agency to coordinate disaster preparedness and response.

"We need to keep remembering what happened in 2004, not to open old wounds, but to save us later."  
– Budi Permana, logistics assistant with Islamic Relief Indonesia and tsunami survivor



# EMPOWERING COMMUNITIES TO TACKLE POVERTY AND VULNERABILITY

# STRENGTHENING LOCAL RESPONSES TO EMERGENICES



HAD delivered training to Sudanese humanitarian in Port Sudan in October

'Localisation' in humanitarian aid is the process of transferring decision-making power and funding from international NGOs to organisations based in the countries affected by emergencies, acknowledging that local actors better understand the context, language and cultural dynamics of the communities they serve.

Islamic Relief is committed to supporting localisation so that communities affected by emergencies receive the aid they most need from the people that know them best, as quickly and efficiently as possible.

Reflecting on our partnership, The Intercommunity Development Social Organisation (IDS) said: "Islamic Relief has impacted our organisation in so many ways and areas that it is difficult to summarise. Our board of directors, senior management and virtually every programme unit has received capacity building and strengthening from this partnership... IDS has been remarkably upgraded in terms of our understanding of various subject areas, technical ability and operational effectiveness.

*"As we move into the future, we foresee so many other opportunities for growth and effective project delivery arising from Islamic Relief's support."*

## SUPPORTING HUMANITARIANS IN SUDAN

In response to the ongoing humanitarian crisis in Sudan, the Humanitarian Academy for Development (HAD), Islamic Relief's learning arm, joined forces with UK-based charity RedR in 2024 to deliver training in Port Sudan and Gedarif from October to December. Islamic Relief's staff in Sudan worked closely with HAD to coordinate logistics, ensuring the training could take place. The training aimed to support local humanitarians to deliver a more effective, resilient and locally-led humanitarian response.

With funding from the UK Foreign, Commonwealth & Development Office (FCDO), through the H2H Network, the eight-month project included in-person training for staff from 20 Sudanese NGOs, as well as online training and coaching for more staff and volunteers. Topics covered included governance, human resources and financial management.

By strengthening the capacity of Sudanese NGOs, this project, which will run until early 2025, is contributing to better supporting people in desperate need in Sudan.

*"We, as national organisations, collectively look forward to more training programmes that ensure the implementation of coordinated, sustainable and low-risk humanitarian interventions. My heartfelt thanks and appreciation to Islamic Relief Worldwide and HAD for this exceptional work that reflects their vision of supporting capacity-building and sustainable development."*

*Salah Omar, SPACEs Organization*



### Building capacity to design and evaluate programmes

HAD worked with the READ Foundation throughout 2024 to deliver a comprehensive training programme on proposal and report and writing, along with log-frame training, which encompasses the design, management and evaluation of programmes, to READ Foundation staff in the UK, Yemen and Pakistan.

The courses were designed to empower participants to better design, manage and evaluate programmes, with the aim of ensuring the READ Foundation's initiatives are better aligned with the needs of the communities it serves.

*"I attended the proposal, log frame and report writing trainings conducted by HAD and despite seven years of experience in the development sector, there was so much new information for me to learn. I really enjoyed being a part of the sessions."*

*Fatima Zehra, READ staff member in Pakistan*

## Making STRIDEs towards localisation

2024 saw the conclusion of the second phase of Islamic Relief's multi-year Strengthening Response Capacity and Institutional Development for Excellence (STRIDE) project. Throughout the years, we have worked with country offices and partners in over 24 countries across Africa, Asia and the Middle East to strengthen the capacities of local organisations. This work has included coaching, improving organisational structures, and emergency response preparedness, aimed at creating a more impactful and sustainable impact on local organisations.

Under STRIDE, we provided flexible funding to six local partners for staff training and access to financial accounting systems. Additional tailored workshops on leadership development, financial management and partnership management equipped staff and partners alike with the skills necessary to effectively manage resources and plan for diversified future organisational income.

STRIDE's work particularly looked to support local organisations in countries where Islamic Relief does not have a presence. In 2024, we supported groups in the Nigeria and the Democratic Republic of Congo (DRC) to develop flood response proposals and coordinated real-time updates on emerging crises, such as the monkeypox outbreak in the DRC.

An independent review highlighted STRIDE's alignment with Islamic Relief's commitments to the Charter for Change and Grand Bargain through increased direct funding for local partners, targeted training and collaborative decision-making.

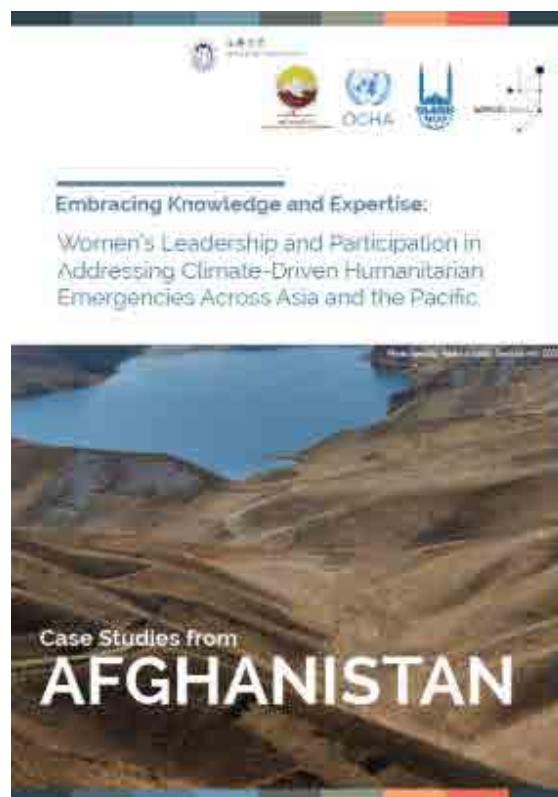
STRIDE colleagues also co-authored their own publications in 2024, teaming up with research specialists Samuel Hall to produce papers showcasing the critical role Afghan women play in responding to climate change in their country, and research on faith actors' parts to play in humanitarian response, with examples from Afghanistan, Pakistan, Ethiopia, Kenya, Mozambique and the Occupied Palestinian Territory.

Collaborating with Nigerian partners the IDS and Nigerian Red Cross Society, and the Overseas Development Institute's Humanitarian Practise Network, we produced research into the need for localisation in addressing protracted crisis in Nigeria.

Looking ahead, we plan to evolve the STRIDE initiative by incorporating thematic areas that address emerging challenges in humanitarian response. Key themes will include innovation in climate action and finance, localisation and local partnerships, anticipation and preparedness, and continued learning and research. These elements are aimed at empowering local actors to not only respond to disasters more effectively but also to build long-term resilience through access to innovative financial tools and early warning systems. By integrating these themes into STRIDE's future programming, we aim to ensure that vulnerable communities are better equipped to anticipate and adapt to the increasingly complex challenges posed by climate change and other crises.

"Under the STRIDE-III project, we are committed to expanding partnerships and strengthening the capacity of local actors, particularly in Islamic Relief's non-

presence countries. By building on the foundation of STRIDE-I and STRIDE-II, we will not only maintain relationships with existing partners but also explore longer-term programming opportunities. STRIDE-III will deepen our collaboration with local partners and forge new relationships, ensuring that localisation continues to thrive and shape the future of our work." – Syed Mudassar Shah Mudassar, STRIDE implementation manager



## Building capacity in Libya

Islamic Relief established links with a local partner organisation in Libya in 2023 to respond to devastating flooding. Throughout the second half of 2024, we held 10 online capacity building sessions with colleagues from the Sheikh Al-Taher Al-Zawi Charitable Organization (STACO) to raise awareness of how to monitor, evaluate and learn the lessons of emergency response projects. These sessions will continue into 2025.

## Exploring the nexus of localisation, climate and faith

Islamic Relief staff from the UK and Pakistan led a panel discussion with representatives from the Start Network and IDS, our Nigerian partner

Localisation took centre stage at the Humanitarian Networks and Partnerships Week (HNPW) in Geneva in May, where Islamic Relief hosted a hybrid panel discussion on the nexus of climate, localisation and faith. The session, held in partnership with Samuel Hall, the Start Network, CAFOD and others, saw strong participation, bringing together local leaders, international NGOs and donors to discuss how to foster inclusive partnerships that centre local voices and experiences. The session also explored localisation as a strategy for empowering communities to adapt and build resilience to climate change, shared a STRIDE report on the value of faith actors in localisation.



# PARCELS OF JOY TO BOOST FAMILIES' HEALTH AND HAPPINESS

Islamic Relief's seasonal programmes ease the burdens of families around the world at key points throughout the year. In 2024, we continued to deliver parcels of joy to people in need, from food packs during Ramadan, to warm clothes and fuel in winter.



We distributed food parcels to more than 20,600 people in Iraq for Ramadan 2024



Families in Niger were among the nearly 1.3 million people across Africa, Asia, Europe and the Middle East to receive a Ramadan food pack in 2024



## Navigating logistical challenges to deliver qurbani

Our annual qurbani distribution helps donors fulfil their religious obligations while providing fresh halal meat to vulnerable people around the world.

In some areas, such as Gaza, logistical challenges demanded new approaches to delivering parcels to people in need.

In 2024, we reached more than 3 million people in 30 countries, distributing more than 543,000 food packs to families in time for Eid al-Adha.

## Helping families break their fast during Ramadan

Ramadan brings joy to Muslims around the world, but, for many families, a lack of food and clean water can make observing their fast – and finding food to break it – a challenge. In 2024, ongoing conflicts, climate change, economic instability and rising food and energy prices left millions unsure where their next meal was coming from.

Islamic Relief distributed food packs to nearly 1.3 million people during our 2024 Ramadan food distribution, reaching families in 32 countries across Africa, Asia, Europe and the Middle East with nutritious food.

These packs helped feed nearly 1.3 million people, including those in desperate need in Gaza, Sudan and Syria. Special focus was given to the most vulnerable members of communities, including pregnant women, older people and people with disabilities.



Our Ramadan food packs in Bangladesh included cooking oil, among other essentials



Kosamu, 80, lives with his wife and three grandchildren in rural Malawi, where the family is struggling to make ends meet.

### 'Meat is like gold to us'

"I really wish that I had a plan for my family that included meat in our diet, but it is gold to us – so rare to find. To be honest, we don't eat meat except during Islamic festivals when it is given out by well-wishers. Meat is so expensive that the majority of the rural community cannot afford to buy it – we don't even make enough to buy a quarter of a kilo.

"Eid is a time of celebration for us, thanking Allah for all His mercies. People choose to celebrate in different ways, some buy new clothes and eat special food. For us, we live just like any other day, eating the same food and wearing the usual clothes," Kosamu says.

*"Receiving meat today from Islamic Relief means so much, it guarantees us food for the next four to five days. We will also preserve it by drying it so that we are able to keep it for more days. As a family, we are very grateful to be considered. This means a lot to us."*

### Protecting families from the cold

Every year, harsh winter conditions batter vulnerable communities across the globe. Throughout the Middle East and Asia, where homes tend to be built to withstand scorching summers, families can find it particularly difficult to keep warm, while displaced people worldwide living in makeshift shelters struggle to survive.

Islamic Relief's annual winterisation programme supported more than 470,800 people in 19 countries over winter 2023-24, with gas heaters, bedding, firewood and food parcels to keep warm and healthy over winter. We also provided cash for families to pay their heating and electricity bills.

Some country offices improved their communications with the communities they serve in 2024 by including QR codes on distribution vouchers. In Lebanon, the codes take users directly to Islamic Relief's Facebook page, where they can easily stay updated on distributions and find more information about us.



Firewood from Islamic Relief helps keep Bosnian families warm in winter



A young boy in Azad Jammu and Kashmir picks out new clothes for Eid al-Adha

### Spreading the joy of Eid

Beyond just a festival, Eid al-Adha represents Islam's core teachings of charity and brotherhood. In this spirit, Islamic Relief provides Eid gifts to children, particularly orphans to mark the celebration.

In 2024, we distributed gifts to more than 284,500 people across 19 countries. Ranging from toys, balloons and sweets to new clothes and stationery, the gifts brought smiles to the faces of the children we support.

# GIVING WATER, RESTORING DIGNITY



Adequate water, hygiene and sanitation (WASH) facilities improve not only the health of communities, but also their safety and dignity. Islamic Relief integrates WASH elements into many of our emergency and development projects around the world.

## Transforming the lives of Rohingya and host communities in Bangladesh

Many Rohingya people in Bangladesh live in overcrowded camps, which lack adequate facilities and infrastructure to support their large and vulnerable population. In one camp, a single well serves 130 families, while in others, women and young people often have to wait one or two hours for their supply of water.

Islamic Relief is working to improve Rohingya and host communities' access to clean water, toilets and waste disposal networks. In 2024, we repaired 450 existing water points in camps and constructed 30 deep tube wells in host communities.

Islamic Relief also supported Rohingya communities by repairing 1,000 toilets and 214 bathing facilities in camps in Ukhiya, Cox's Bazar, as well as constructing 85 cubicle toilets. We also built 14 accessible toilets and bathing facilities to meet the needs of people with disabilities.

We provided aluminium pitchers, plastic buckets, jerry cans, and wastebins to some 6,400 families, making it easier for them to store and gather water and manage waste.

*"Roads, latrines, bathing areas and drains, once dirty, are now regularly cleaned by Islamic Relief volunteers, leading to a decrease in diseases. Our block has evolved into a more liveable space."*

*Saleh, Kutupalong camp resident.*

These camps are divided into blocks, with each block containing roughly 1,000 families. Islamic Relief carries out cleaning across the entire block to ensure hygiene for the residents in Ukhiya.



## Happiness and relief for families

"Whenever we woke up at night needing the toilet, we tried to ignore our discomfort and hold on until morning. I felt extremely insecure for my young daughters, and we did everything we could avoid using the toilet after evening due to the safety risks," Khotiza, who lives in a Cox Bazar camp, says.

Nights have become easier for the family after Islamic Relief built a toilet next to their shelter.

"Words cannot describe how happy and relieved we are. We had been waiting for something like this for so long, and thanks to Islamic Relief, it has finally become a reality. It is a tremendous weight lifted off our shoulders," Khotiza's son, Mojammel, says.

## WASH projects keep women and girls safe

A lack of access to water or suitable hygiene facilities exacerbates safety concerns for women and girls who face the risk of gender-based violence and sexual assault when leaving their homes to collect water, often a long distance away, or find a suitably private place to bathe.

Ensuring communities have a drinking water source and hygiene facilities nearby helps keep women and girls safe.

# PROVIDING FOR SOUTH SUDANESE COMMUNITIES

*Victoria and her community's access to water and hygiene facilities have improved following an Islamic Relief intervention*



Waterborne diseases are caused by bacteria, viruses, and parasites in contaminated water. Their impact can range from mild discomfort to death.

Some of the most common waterborne diseases are:

- Diarrhoea
- Cholera
- Dysentery
- Hepatitis A
- Typhoid

South Sudan's Warrup state is home to a growing number of refugees and displaced people fleeing conflict, climate change and other hardships. The increase in arrivals has strained the area's already poor infrastructure. Many people are living without a steady supply of safe drinking water or the facilities needed to keep clean, leaving them at risk from waterborne diseases.

In South Sudan, one third of children under the age of five suffer from diarrhoea. While common around the world, severe cases can be fatal, especially in children.

Islamic Relief invested heavily in improving water supplies to support the community. We repaired six boreholes that were no longer functional, drilled 36 new boreholes and installed hand pumps in 2024. This work improved access to clean water for 28,500 people in Warrup state.

"This borehole is a blessing; we longed for it," says Victoria, a community member who uses the water to feed her calves and water her small garden where she grows vegetables. Being able to grow food at home is a lifeline for many in Warrup state who could no longer afford to buy goods in markets due to hyperinflation.

"We used to move long distances to fetch water, and I used to be scared for my daughters because we have seen cases of rape when women and girls go looking for water. Now I'm at peace because the borehole is just near my home, and I can know that my children are safe," Victoria says.

As part of the same project, we set up two solar-powered water yards to increase the community's water supply. Each yard had three water distribution kiosks, reducing the time community members spent queuing. The increased supply of water through the yards has led to a reduction of waterborne diseases, increased productivity and higher school attendance as children, particularly girls, do not need to spend as much time collecting water.

Islamic Relief also provided families with materials to construct their own latrines and trained hygiene promoters to raise awareness about the serious health risks of the cultural norm of open defecation to enhance community health standards in the long term. To ensure lasting change, we formed and trained water management committees and trained pump mechanics, empowering the community to effectively manage the new water infrastructure.



*Before Islamic Relief's intervention, Victoria had to travel long distances to provide water for her animals*

# SUPPORTING PEOPLE TOWARDS SELF SUFFICIENCY

*Islamic Relief supported farmers in rural Kosova with tools and equipment to improve their yield*

Many people across the globe struggle to find work and earn a reliable living that allows them to support their families. Without the money to afford the basic necessities, every day is a struggle amid uncertainty.

Islamic Relief's programmes help to create sustainable livelihoods, to lift communities out of poverty and empower individuals to become self-reliant once more.

## Promoting economic empowerment in Jordan

Jordan is grappling with high levels of unemployment and underemployment; an issue that affects both Jordanians and the many refugees living in the country – 80 per cent of whom are living below the poverty line.

Islamic Relief and the United Nations High Commissioner for Refugees (UNHCR) have been working together to help create sustainable livelihoods for refugees and vulnerable Jordanians through cash assistance and training.

The three-year project, which ended in July 2024, delivered professional development training to more than 1,000 young Jordanians. In the sessions, they learned how to put together strong CVs, job hunt effectively and interview well.

The same project supported more than 96 Iraqi refugee families in Jordan with unconditional cash assistance each month to help them meet their needs.



Mona, 52, attended a comprehensive training programme in Amman, Jordan. With support from Islamic Relief to buy eggs, incubators and feed, she launched her own poultry rearing business, which has enabled her to provide for her husband, who is unable to work due to illness, and their children.

"Jazakom Allah Khayran, I am deeply grateful to Islamic Relief and aspire to expand my project even further," Mona says.

## Supporting Iraqi and Syrian refugees in Türkiye

Türkiye is home to one of the world's largest refugee populations, with close to four million refugees registered. Some 3.6 million have fled Syria, while another 100,000 are Iraqis who have crossed the border to escape the precarious humanitarian situation back home.

With 64 per cent of the population living below the poverty line, refugees in Türkiye are often heavily reliant on humanitarian assistance to make it through each month.

Islamic Relief's Food Security and Livelihood Project for the Iraqi and Syrian Refugees Living in Türkiye project aims to improve the food security and livelihoods of vulnerable Syrian and Iraqi refugees in Türkiye. Approximately 200

Iraqi and Syrian families received monthly vouchers to help improve their access to essential foods and alleviate the precariousness of their situation. Some participants also received grants, equipment, and training, enabling them to launch small businesses such as car repair or tailoring companies.

One hundred existing businesses, primarily owned by Syrians, have been supported with in-kind assets to expand, or recover from the impact of the devastating 2023 earthquake. The location of this project, in the heart of the earthquake-affected area, means it is also supporting people impacted by the disaster to rebuild their lives and livelihoods.

## Reviving coastal communities affected by Typhoon Odette in the Philippines

Typhoon Odette left a trail of destruction in the Philippines in 2021, affecting nearly 10 million people across the country. More than 3.2 million were displaced, with around 144,000 still displaced or living in damaged shelters without adequate access to basic services in 2024.

The impacted communities were primarily rural, with much of the population dependent on agriculture and fishing as their main sources of income. Many of these areas were already struggling with high poverty rates, poor infrastructure, and limited access to financial capital and social services even before the typhoon struck, and are among the most vulnerable and underserved in the Philippines.

Many smallholder farmers and fisherfolk lost their primary sources of income and the combined effects of the typhoon and the Covid-19 pandemic have made recovery particularly difficult.

Through our Resilient Communities Affected by Typhoon Odette in Caraga Region (REBUILD) project, we provided cash grants and specialised training to 1,000 vulnerable families in 10 communities in Surigao del Norte to help coastal communities recover and rebuild long-term, sustainable livelihoods.

Of the 1,000 small-scale businesses supported through the project - 200 were fisherfolk, 600 farmers and another 200 were women-led small businesses. The proprietors also formed 49 self-help groups to help improve the sustainability of their businesses. The groups have successfully accumulated significant savings, ranging from Php 35,000 (around £475) to Php 134,655 (around £1,800), to provide a reliable financial safety net for the group's members, fostering a culture of collective financial resilience.



Islamic Relief's REBUILD project is supporting communities in the Philippines to rebuild their livelihoods after disaster



Angie, 56, lost her convenience store, which was her family's main source of income, during Typhoon Odette, but through cash grants from Islamic Relief she was able to rebuild and expand her business. She now sells pre-loved clothes for women and children as well as toiletries and cleaning products.

*"From the bottom of my heart, thank you Islamic Relief for the big support you have given to us."*



Father-of-three Kelly received a cash grant through the RE-BUILD project and also joined a self-help group to help support his work as a fisherman.

"With the Php 10,000 (around £135) I received, we contributed Php 1,000 (around £13.50) to our group savings. We can also take loans from our group savings. This has helped me repair my boat, which was damaged by the typhoon, so I can continue fishing without worrying about it breaking down in the middle of the sea. We are very grateful that Islamic Relief made an effort to help us despite the distance. We never thought someone could help our community, especially since we live on a remote island far from the city."

A woman wearing a blue headscarf and a black top is working in a field of green plants. She is looking down at the plants. The field is filled with rows of green plants, and there are trees and a small building in the background under a clear sky.

# ADDRESSING THE GLOBAL AND ROOT CAUSES OF POVERTY

# ADVOCATING FOR LASTING PEACE IN GAZA

Throughout 2024, we organised and participated in several actions calling for a ceasefire in Gaza, aiming to get the attention of politicians and policy-makers.



Islamic Relief's humanitarian and development work goes hand in hand with our advocacy aimed at addressing the root causes of inequality and suffering. As the crisis in Gaza deepened in 2024, we continued our efforts to call for a ceasefire and an end to the illegal Israeli occupation of Palestine.

## What were our calls in 2024?

Islamic Relief consistently called for a ceasefire since the current escalation in Gaza began. We advocated for stronger international pressure on Israel to end the bombing of Gaza and its blockade of the territory, and to increase access for humanitarian aid.

Islamic Relief will continue to stand with Palestinians living under Israeli occupation, and campaign for their safety and fundamental rights. There must be an end to Israel's illegal occupation of Palestine.

## Joining hands with fellow INGOs



Staff from Islamic Relief, Oxfam and Action Against Hunger submit a petition to the UK government in July calling for a ceasefire in Gaza

In 2024, we continued working with fellow INGOs to consistently draw attention to Israel's violations of international law and call on international governments to support a ceasefire. Together, we issued joint statements and letters and raised awareness through publicity stunts and petitions. We worked with major agencies such as Oxfam, Christian Aid, Save the Children, CAFOD and Action Against Hunger to advocate for Gaza, collaborating to submit a petition to the UK Government in July with more than 650,000 signatures demanding an immediate and permanent ceasefire. Over 15,500 of these signatures came from Islamic Relief supporters.

Our work with partners also involved press conferences outside UK government buildings in London, and light projections on the side of the UK Parliament building.

In August, children from London joined together in a children's press conference we arranged with WAW Creative Arts. The participants shared testimonies from Palestinian children who had been subject to indiscriminate bombardment for almost 10 months at that time.

## Putting pressure on Parliament



Constituents with their MPs at the National Lobby Day

Throughout 2024, we regularly met with UK government officials to brief them on the worsening humanitarian crisis, demanding that they call for a ceasefire and an end to the siege of Gaza. We drew attention to the situation on the ground, highlighting the impact of the crisis on civilians and our teams and partners in Gaza, and raising the need for the UK government to take further action to apply pressure on Israel to stop the massacre.

Islamic Relief's work in Gaza was quoted by several MPs, including Ministers, who paid tribute to our team's work on the ground.

In the UK, Islamic Relief launched our most successful MP call to action campaign in the organisation's history: 70,000 people contacted their local MPs through Islamic Relief, urging them to act to stop the suffering in Gaza.

In collaboration with Oxfam, Islamic Relief participated in a lobby day at Parliament, which saw more than 50 MPs meeting with their constituents and Islamic Relief supporters to discuss call to actions for Gaza.

Throughout 2024, we called on the UK government to:

- Call for an immediate and permanent ceasefire and for international law to be upheld.
- Press for an end to the Israeli siege so that humanitarian aid, commercial goods, and critical supplies such as fuel can enter Gaza in sufficient quantity.
- Demand that Israel takes all measures within its powers to comply with the International Court of Justice (ICJ) ruling in January 2024 to prevent genocide, ensure that civilians are protected from harm, and increase humanitarian aid.
- Immediately end arms sales to Israel as they are likely to be used in a violation of international law.



## Speaking up for Gaza on the world stage

In May, our CEO, Waseem Ahmad, spoke about the extreme challenges facing civilians and humanitarian workers in Gaza at the Ninth Conference on Effective Partnership for Better Humanitarian Aid in Kuwait.

Waseem highlighted the impact of the Israeli blockade and restrictions on humanitarian access, and the incredible efforts of our staff and partners to deliver aid despite this.

The event was organised by United Nations Office for the Coordination of Humanitarian Affairs and the International Islamic Charity Organisation.

# ADAPTING TO SURVIVE THE CLIMATE EMERGENCY



*Islamic Relief operates in many countries considered most vulnerable to the negative impacts of climate change, including Indonesia (pictured)*

The climate breakdown is devastating lives all over the world. More often than not, the people most affected by the negative impacts of climate change are those who have contributed least to its drivers. Islamic Relief's projects focus on boosting the resilience of vulnerable communities, ensuring they are able to survive and adapt to the changing climate.

## Developing climate resilience in Indonesia

Indonesia is among the countries most at risk from the impacts of climate change, with high exposure to flooding, landslides and extreme heat. The islands of Lombok and West Nusa Tenggara (NTB) are particularly vulnerable.

Our Fostering Multistakeholder Alliance for Pro-Poor and Gender-Sensitive Low Carbon Development and Climate Resilience (FOMA-PRO Project), which concluded in 2024, aimed to support the poorest families on these islands.

The project supported hundreds of families with training covering wide-ranging topics such as sustainable farming, agroforestry, gender equity and disaster resilience. To combat widespread deforestation, we worked with local communities to plant more than 37,000 trees in barren and critical land – land legally classified as degraded – and worked with local governments to combat waste disposal issues.

We also supported around 300 families with microfinancing, empowering them to launch their own agroforestry or waste management business initiatives.

After growing concerned at the amount of rubbish strewn in rivers and streets in his village, Paizul from West Lombok set out to change things. With funding from Islamic Relief, Paizul and his wife launched the Kekait Berseri waste bank, transforming their hometown and the attitudes of their neighbours. Now, with proper waste management, the streets of Kekait are cleaner, while the business has enabled the couple to provide for their family.



After multiple harvests failed and storms destroyed her banana trees, Baiq, 33, sought help from Islamic Relief. She attended training sessions on sustainable agroforestry and new farming techniques. "During harvest, I experienced the benefit of not relying solely on bananas, as we now harvest a variety of crops monthly. This diversification ensures we're not depending on a single crop."

## Empowering farmers in Ethiopia

Islamic Relief's Reduced Vulnerability and Strengthening the Capacity of Pastoralist Households to Withstand Drought Shock in Ethiopia (UKAM) project supported 20,000 farmers in the Somali region of west Ethiopia to begin recovering from drought. We provided extensive disaster risk reduction (DRR) training and seed money, and built dams to give farmers better access to water to irrigate their crops and keep their livestock well fed. The DRR training supported farmers to mitigate and adapt to the negative impacts of climate change on their work.

Across the population targeted, more than 96 per cent received vital early information on water and fodder availability during drought by the project's end – a dramatic increase from zero per cent before the project. Farmers used this information to manage their resources more effectively, leading to livestock death and illness reducing by 96 per cent and crop yields increasing by 85 per cent. More than 80 per cent of the community have also secured livestock insurance, bolstering their ability to cope with future losses.



## Islamic Relief at COP29

In November, Islamic Relief attended COP29 in Baku, Azerbaijan. We represented an interfaith caucus at the conference, addressing the ministerial plenary session, and spoke at several side events. Our main work was in the negotiation halls where countries plan out climate action under the pillars of adaptation, mitigation and finance. We closely observed proceedings and contributed through meeting with representatives from the least developed countries, African and Small Island States groups, and the United Kingdom team.

Despite such opportunities, the COP proceedings led to little progress on addressing how to support people affected by climate change.

"It is hard to be patient," Jamie Williams, Islamic Relief's Senior Policy Advisor on Poverty Reduction, wrote in a blog from COP in November.

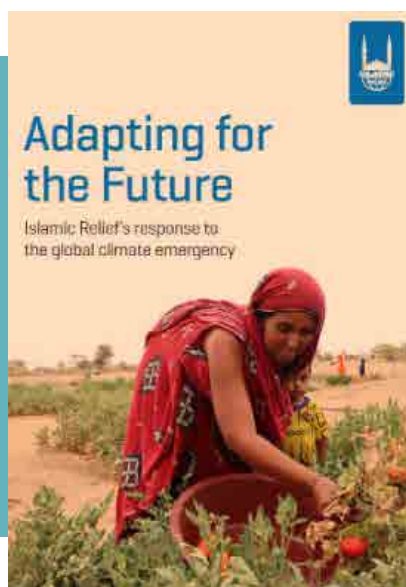
"Already the most vulnerable people and those on the margins are dealing with climate emergencies, adding to their poverty and suffering. They need that help now so they can begin to work their way through what is happening to them now, and plan for what will happen as the crisis deepens.

"They need capacity, technology, but most of all money. And this conference is meant to make sure they get it. The resources are there – if countries stop paying subsidies to oil and gas companies, tax these companies' profits and the extreme wealth of the few and divert funding from weaponry and war. There are plenty of resources to cover what's needed, and more.



## Adapting for the Future

Ahead of COP29, we published *Adapting for the Future*, a new report detailing Islamic Relief's recent climate-related programming in 23 countries, with a combined budget of nearly £150 million.



# STREAMLINED ENERGY AND CARBON REPORTING REQUIREMENTS (SECR)

## Striving for a greener Islamic Relief

In 2024, we made significant strides towards enhancing our energy efficiency. Across our UK sites, we began the rollout of smart metering – a crucial initiative that will continue until all locations are fully equipped. This upgrade ensures that we have accurate, real-time data to better monitor and manage energy usage, paving the way for more sustainable and cost-effective operations.

As part of our commitment to sustainability, we have invested in new Hi Spec AV technology and conferencing facilities to increase our ability to host hybrid meetings and events. This investment is expected to help reduce our overall travel-related carbon emissions. Our new accounting system has been customised to collate more accurate details about UK travel so we can use the data to reduce unnecessary travel and carbon footprint.

We are investing in collecting more metrics than is required at present for SECR as we want to forecast Islamic Relief's use and be as transparent as possible. We are also investing in technology with a major refresh in hardware such as energy efficient monitors, laptops and printers in 2025.

We continue to ensure energy efficiency is a primary focus in our buildings by having the following:

- LED lighting
- Motion sensors in meeting rooms for lighting
- Smart metering
- AC with a local control for each room and a central controller that can provide overall control of the heating/cooling set points
- Better insulation to retain warmth to help lower our energy consumption

- Water efficiency measures
- Electric Vehicle charging points for staff vehicles
- Waste reduction and recycling, including designated bins for recycling

In 2025, we have plans to refurbish the Tic International Limited office building to make it more energy efficient, some of the proposed plans include installation of new windows, concrete repairs, roof, insulation and mechanical and electrical improvements.

To support our efforts towards energy efficiency, we established a Green Team in 2024. The team is made up of colleagues from different departments and divisions within the UK and will focus on promoting sustainability and environmental responsibility within the organisation.

| SCOPE                 | DESCRIPTION                   | CATEGORY | 2022         |       | 2023         |       | 2024         |         | TCO2E VARIANCE SINCE PREVIOUS YEAR |
|-----------------------|-------------------------------|----------|--------------|-------|--------------|-------|--------------|---------|------------------------------------|
|                       |                               |          | %            | TCO2E | %            | TCO2E | %            | TCO2E   | TCO2E                              |
| SCOPE 1               | NATURAL GAS                   | B        | 9.5          | 66.9  | 5.6          | 59.8  | 2.7          | 52.2    | -12.7                              |
|                       | COMPANY VEHICLE FUEL          | T        | 20.4         | 143.2 | 22.2         | 235.6 | 11.1         | 217.8   | -7.5                               |
|                       | TOTAL SCOPE 1                 |          | 29.9         | 210.1 | 27.8         | 295.4 | 13.8         | 270.0   | -8.6                               |
| SCOPE 2               | ELECTRICITY (LOCATON BASED)   | B        | 17.3         | 121.8 | 12.9         | 137.0 | 6.6          | 129.6   | -5.4                               |
|                       | ELECTRICITY (MARKET BASED)    | B        | 0.0          | 0.0   | 0.0          | 0.0   | 0.0          | 0.0     | 0.0                                |
|                       | TOTAL SCOPE 2                 |          | 17.3         | 121.8 | 12.9         | 137.0 | 6.6          | 129.6   | -5.4                               |
| SCOPE 3               | BUSINESS TRAVEL*              |          | 2.6          | 20.3  | 11.8         | 125.4 | 7.0          | 148.0   | 18.0                               |
|                       | FLIGHTS                       | T        | 49.9         | 350.5 | 30.0         | 319.0 | 58.7         | 1,151.3 | 260.9                              |
|                       | T&D ELECTRICITY               | B        | 0.0          | 0.0   | 1.1          | 11.9  | 0.6          | 11.5    | -3.4                               |
|                       | WTT                           | B&T      | 0.0          | 0.0   | 16.5         | 175.0 | 12.7         | 248.4   | 42.0                               |
|                       | WTT T&D                       | B&T      | 0.0          | 0.0   | 0.0          | 0.0   | 0.1          | 2.5     | N/A                                |
|                       | TOTAL SCOPE 3                 |          | 52.5         | 370.8 | 59.4         | 631.3 | 79.1         | 1,561.7 | 147.4                              |
| TOTAL TCO2E           |                               |          | 703          |       | 1,064        |       | 1,961        |         | 84.4                               |
| TOTAL KWH             |                               |          | 1,650,134    |       | 2,027,776    |       | 1,874,847    |         | -7.5                               |
| ANNUAL GROUP TURNOVER |                               |          | £234,004,538 |       | £271,819,962 |       | £278,000,000 |         | 2.3                                |
| INTENSITY MEASURE     | TCO2E / TURNOVER (£ MILLIONS) |          | 3.004        |       | 3.911        |       | 7.054        |         | 80.4                               |

\*Business travel includes grey fleet, hotels, taxi fares, train, tube, bus, coach, travel expenses, food and beverages

# BUILDING A BRIGHTER FUTURE FOR WOMEN AND GIRLS



We marked Menstrual Hygiene Day in May by running more than 1,900 hygiene awareness sessions in Bangladesh, and distributing kits containing sanitary pads and other items to women and girls

Islamic Relief is committed to ending gender injustice in humanitarian and development contexts, creating a brighter future for women and girls. Our programming and advocacy work aims to address three main issues: gender-based violence, female genital mutilation/cutting (FGM/C) and early/forced marriage. However, we are committed to supporting women and girls in all our endeavours and strive to ensure the needs of women and girls are being met by all of our emergency and development projects.

## EMPOWERment in Pakistan and Indonesia



Young women in Pakistan attend an information session about rights and safety as part of the EMPOWER project 2024 saw our two-year EMPOWER project, which promoted women's rights in Pakistan and Indonesia, draw to a close. Over the course of the project, we provided training and grants to local humanitarians, faith leaders, village officials and government employees to highlight Islamic teachings on issues such as girls' education, domestic violence and early/forced marriage with the aim of influencing community practice, policy and legislation.

The impact of EMPOWER has been transformative. Through awareness sessions and advocacy efforts, we have helped shift attitudes within communities, equipping local leaders with the tools to challenge harmful traditions and support survivors. Hundreds of women have gained a deeper understanding of their rights, with many now standing up against violence and reclaiming their autonomy. Faith leaders have become vocal advocates for change, while grassroots initiatives sparked by the project continue to foster safe spaces for women and girls, ensuring lasting change beyond the span of the project itself.

Among the women whose lives were changed through EMPOWER is Noor\*. After her husband's death, Noor's in-laws forced her from her home and separated her from her two sons. Noor found little respite with her own parents and struggled to retain custody of her infant daughter.

After enrolling in the EMPOWER project, Noor learned about laws protecting women for the first time. She was able to inform her parents and in-laws of her legal rights and is now working towards reclaiming custody of her sons and ensuring her children receive the education she never did.

"Joining the EMPOWER project changed my life," Noor says. "I learned about my rights, gained confidence".

## FINANCIAL EMPOWERMENT FOR WOMEN

We support women's economic empowerment through our livelihood programming.

In Afghanistan, our International Waqf Fund funded a project which supported Fariba to buy a carpet-weaving machine, which she used to start a home-based business. The business was successful enough to allow Fariba to employ her sister.

Fariba, the eldest of three siblings, now dreams big as she sets her sights on purchasing a second machine, a step that could double her production and empower even more women in her community. She was among the members of 61 orphaned families who received a vital cash grant of 52,000 Afs (approximately £600), which has been instrumental in helping them become self-sufficient and build a sustainable future.



## Promoting a gender-sensitive response to climate change



Islamic Relief staff from the UK and Pakistan with representatives from the International Rescue Committee and Save the Children at CSW68

Climate change affects women and girls in specific ways, and we urgently need a more gender-sensitive response to climate-related disasters. This was the message Islamic Relief took to the 68<sup>th</sup> Session of the Commission on the Status of Women (CSW68) – the largest annual gathering on gender equality and women's empowerment – in March. Islamic Relief organised two panels on the importance of placing women and girls at the heart of climate policies.

The first, From Rhetoric to Reality in Building Climate Resilience: Adaptation and Loss and Damage, featured expert speakers from the Pakistan High Commission in New York, UNICEF, Save the Children and International Partnership on Religion and Sustainable Development (PARD). Islamic Relief highlighted how sustained cooperation between NGOs and governments can contribute to preventing and mitigating the adverse effects of natural disasters, which often disproportionately affect women.

At the second event, Empowering Women for Climate Resilience in Pakistan: A Gender-Inclusive Approach Including Loss and Damage, Islamic Relief spoke on how women are uniquely affected by loss and damage caused by climate change. The panel discussed how policies and climate financing strategies which empower women to take an active role often enhance climate resilience.



## Supporting Pakistan's first emergency helpline for GBV survivors

In 2024, Islamic Relief championed and provided resources for Pakistan's first emergency helpline. The helpline, primarily intended to aid survivors of GBV, was supported by our Resilient Initiatives to Support in Emergency (RISE) project.

Held back by feelings of shame, fears of social stigma and mistrust of pathways to justice, GBV survivors have long been hesitant to file police reports. The new helpline has helped encourage survivors to report by integrating access to legal and psychological aid with the police department. The helpline has benefited at least 8,000 people, almost half of whom were women and girls.

# FIGHTING HUNGER AROUND THE WORLD



*Islamic Relief's food distributions, including in South Sudan (pictured) help to address hunger around the world*

Hunger is one of the most pressing issues facing humanity today. There has never been more food in the world and yet more people are going hungry than ever before. Aggravated by climate change, conflict and rising inequality, hunger touches the lives of families on every continent, pushing more and more people towards crisis, malnutrition and starvation. Here, Shahin Ashraf, Islamic Relief's Head of Global Advocacy, explains how Islamic Relief is addressing this issue and what still needs to be done.

## **Q: Is it being adequately addressed?**

A: Progress in reducing hunger has been sluggish since 2016, and the goal of achieving Zero Hunger by 2030 feels increasingly out of reach. In 2024, the Global Hunger Index (GHI) gave the world a score of 18.3, categorised as moderate – a small improvement from 18.8 in 2016, but far from what's needed to address the crisis. According to the GHI, if progress continues at the same slow pace observed since the 2016 score, the world won't achieve low hunger until 2160 – more than 130 years from now.

## **Q: Why is hunger a priority for Islamic Relief?**

A: When people are worried about where their next meal is coming from, they cannot focus on work or education, which can be avenues out of poverty. People without enough food to eat are more vulnerable to illness and disease, which create additional challenges to breaking free of poverty. Islamic Relief does run livelihoods projects, but if we were to focus solely on livelihoods or health initiatives in communities affected by hunger without directly addressing that hunger itself, our support would fall short of being truly effective.

Our work addresses hunger through both direct programming and strategic advocacy. By uncovering the historical causes of today's hunger crisis, we aim to educate our supporters about the lasting impact of colonial-era policies, which have entrenched systemic inequalities and undermined sustainable local food systems.

## **Q: What is the difference between hunger and famine?**

A: Hunger refers to the chronic lack of sufficient food to meet basic nutritional needs, affecting individuals' health and well-being over time. Famine, on the other hand, is an extreme and acute situation in which widespread hunger escalates into a life-threatening crisis, often triggered by conflict, natural disasters, or economic collapse. While hunger is a persistent issue impacting millions daily, famine is a catastrophic event marked by mass starvation and a significant loss of life.

## **Q: Are any of the communities Islamic Relief supports experiencing famine?**

A: Famine has sadly become a politicised term, but we are seeing 'famine-like' conditions in several of the countries and territories where we work, without the official declaration of a famine and the international response that might accompany it.

The most recent and high-profile example is the current situation in Gaza. In September and October 2024, the whole of Gaza was classified as IPC Phase 4 (Emergency), meaning that families face extreme food shortages, with large gaps between their nutritional needs and the amount and quality of food they're able to consume. This phase indicates urgent humanitarian action is required to prevent widespread malnutrition, starvation and death. About 1.84 million people across the Gaza Strip were experiencing high levels of acute food insecurity classified in IPC Phase 3 (Crisis) or above. That number increased throughout the rest of 2024.



## **Q: How big a problem is hunger worldwide?**

A: Hunger is a profound and urgent issue that affects nearly 10 per cent of the world's people, leaving lasting impacts on health, stability, and community resilience. In 2023, approximately 733 million people – one in 11 worldwide, and one in five across Africa – faced the burden of hunger. Each number represents a child, a parent, a neighbour in need of nourishment and support. As an organisation committed to faith-driven action, Islamic Relief believes that no person should be deprived of their God-given right to sustenance.

In July 2024, the UN confirmed a famine in North Darfur, Sudan, saying families were experiencing severe food shortages and acute malnutrition. As a result of the country's ongoing crisis, more than half of Sudan's population is now facing crisis levels of hunger, with other areas in Darfur and beyond at high risk of famine.

Famines have previously been declared in Somalia in 2011 and South Sudan in 2017. Areas where Islamic Relief works that are considered at risk from famine include Yemen, Ethiopia and Afghanistan.

**Q: What needs to happen to end global hunger?**

A: Ending global hunger requires a collective commitment to addressing its root causes and creating sustainable solutions:



**1. Increased funding for immediate relief**

Equitable access to food and increased, flexible funding is urgently needed to scale up humanitarian aid, bolster agricultural development, and address gaps in global food supply chains. Action from international donors is essential to support local communities with immediate aid and address urgent needs before they become unmanageable. A persistent lack of funding weakens response efforts, putting millions at risk.



**2. Timely financing to prevent crisis escalation**

Donors should allocate funds proactively for humanitarian and development projects, especially in high-risk regions such as Sudan, Gaza and Somalia. Investing in hunger prevention and food security today saves lives and reduces future financial burdens. Funding often arrives after the worst effects of famine or food crises have already hit. Every dollar or pound invested early not only saves lives but reduces the extent of intervention needed down the line, creating a more efficient and effective approach.



**3. Sustainable, long-term solutions**

Investment in sustainable agriculture, infrastructure development, and local empowerment to tackle the root causes of hunger should be prioritised. Building accessible water sources, providing agricultural training and market support will create lasting solutions to food insecurity. Addressing root causes reduces dependency on food aid and empowers communities to manage their own food production. Resilience-focused solutions can break the cycle of hunger and promote stability in the long term.



**4. Collaborative and coordinated efforts**

Hunger is a complex issue that no single organisation or entity can address alone. Collaborative, global partnerships ensure that efforts are streamlined, impactful, and responsive to the unique needs of different regions.

Ending global hunger requires urgent action, bold investment, and a shared commitment to dignity, resilience, and sustainable development. At Islamic Relief, we are deeply committed to alleviating hunger through our comprehensive programmes, including by providing emergency food aid, supporting sustainable livelihoods, advocating for policy change, and addressing the root causes of food insecurity. We stand alongside communities in their efforts to build resilience, ensuring that everyone, regardless of circumstance, can access the nutrition and resources they need to thrive.



A van drives through Westminster, London, in February 2024 highlighting Israel's use of hunger as a weapon of war

## EMPOWERING COMMUNITIES TO RECOVER FROM DROUGHT

Islamic Relief is continuing to support farmers affected by drought in the Horn of Africa

The years-long drought in the Horn of Africa finally ended in 2023, but millions of people continued to suffer the effects of the prolonged disaster. The past five years saw livelihoods destroyed, millions of children become malnourished, and a countless number of people die from hunger. With close to 46 million people facing high level of food insecurity across Sudan, northern Ethiopia and South Sudan, the region remains heavily reliant on humanitarian aid.

### Supporting farmers and small business owners in Somalia

To help communities in Somalia whose lives have been left in ruin by the drought, Islamic Relief developed the Strengthening Community Resilience and Economic Empowerment Programme (SHEEP) project.

SHEEP aims to improve access to food and boost incomes of small business owners and farmers in Somaliland and Puntland in northern Somalia.

Farmers involved in the project received drought-tolerant seedlings and climate-smart greenhouses, while small business owners were supported with start-up capital. The project improved water irrigation systems in the region, and rehabilitated community dams, boosting access to safe drinking water.

To date, more than 66,000 people have received support through the SHEEP project.



### Growing as communities

Islamic Relief's WASH, Protection, and Nutrition (WAPNUT) project supported more than 30,000 people across multiple villages in the South Sudanese county of Tonj North in 2024. The project aimed to enhance food security of internally displaced people, and host communities, particularly of children below the age of five and those suffering from acute malnutrition. An important strand to the project saw a community kitchen garden launched, where villagers gathered and worked together to grow vegetables that could either be sold at local market, or used to feed their families.



*"Islamic Relief didn't just change my life; they planted a seed of hope. We've saved over \$1,000 from the greenhouse they supported, and we've invested in new livestock. This means a lot to my family."*

*Mustafa, a father of 12*



# RAISING FUNDS AND BUILDING THE ISLAMIC RELIEF FAMILY

# CHAMPIONING THE ROLE OF FAITH IN DEVELOPMENT



## Working with faith actors to support disaster-struck communities in the Philippines



*Islamic Relief worked with a Catholic organisation to provide essential items to people affected by a tropical storm*

In 2024, Islamic Relief worked with the Socio Pastoral Action Center Foundation of Daet Incorporated (SPACFI) to provide support to families affected by Typhoon Kristine in the Philippines.

The partnership with SPACFI, the social development arm of the Catholic Church of the Diocese of Camarines Norte, provided food packs, jerry cans of water, hygiene kits and learners' kits, containing stationery items for schoolchildren, to communities hit by the disaster, also known as Tropical Storm Trami, which struck in October.

"Islamic Relief has truly gone out of its way, not just in providing financial assistance, but in supporting SPACFI from scratch with the 'what, why and how' of humanitarian response in local sectors," said Reverend Father Milo Jojo Caymo, Director of SPACFI.

Reverend Father Milo Jojo Caymo described the partnership as "a journey of inter-religious faith intertwined in humanitarian response to the needy," and noted that it had been critical for SPACFI in developing local leadership and enhancing decision making processes. The partnership has thrived on collaborative efforts, mutual respect, and a shared goal of uplifting less-privileged communities, not only during disasters but also through long-term initiatives.

## Speakers at the closing session of the Faith and Development Conference hosted in London by Islamic Relief and Christian Aid

Islamic teachings underpin everything we do as a faith-based organisation, from our values and culture, to how we work together with partner organisations to support vulnerable people.

Islam stipulates that inequality and injustice are not inevitable, and so Islamic Relief strives to address the root causes of poverty, vulnerability, inequality and injustice.

## Putting the focus on the power of faith in development



CEO Waseem Ahmad with participants at the Faith and Development Conference

In April, Islamic Relief and Christian Aid co-hosted the Faith and Development Conference in London to explore the role of faith in addressing development issues including climate change, gender justice, and human rights.

The more than 120 attendees included senior UK officials, representatives from NGOs and UN agencies, and faith leaders. Speakers came from 15 countries, in Africa, Asia, the Americas and Europe, representing diverse faith-based communities and secular development actors. A special message from His Majesty King Charles III was delivered at the evening reception, highlighting the important role faith actors play in development.

Faith is often seen by many secular development actors as a source of division and therefore a barrier to progress, yet it holds a unique place as something both locally rooted and globally networked. In the most vulnerable communities, it is often mosques, churches and temples that most effectively meet community needs, while local faith leaders are trusted and influential figures within their communities.

Recognising this, Islamic Relief works with actors across faiths to bring about positive change on issues such as girls' education, FGM/C and social cohesion.

One of the key messages at the conference was that governments and policymakers, in the UK and globally, need to better integrate faith into their work in order to achieve the UN's Sustainable Development Goals (SDGs) and to create lasting change. Islamic Relief echoed this point in engagements around the United Nations General Assembly in September, including in the Summit for the Future discussions.



In September, we published a new learning paper capturing key lessons from a project designed to improve community engagement around safeguarding across seven countries in Africa, Asia and the Middle East. Among the paper's findings was that faith actors can use their influence in communities to promote safeguarding practises, support vulnerable individuals and foster a culture of protection and trust.

# RAISING FUNDS AND SUPPORTING COMMUNITIES IN THE UK



Visitors take in a photo exhibition featuring images from our 40-year history

Our 40th anniversary year was an important moment to reflect on our charitable endeavours in the UK and pay tribute to the community that has entrusted us with their support over the last four decades.

As ever, the generosity of our donors supported our fundraising efforts for emergency appeals alongside our continued campaigns throughout 2024. The Ramadan and Dhul Hijjah campaigns built on the successes of 2023, and thanks to online and offline fundraising efforts, once again raised more than in previous years.

Our work was recognised with a Charity of the Year Award from the British Muslim Awards, closely followed by an equally prestigious prize from the National Fundraising Awards for the most successful fundraising campaign of the year for our Ramadan 2023 campaign.

## Community power continues to thrive



Islamic Relief volunteers fundraise for the Orphan Sponsorship Programme by taking part in Walk for Orphans events across the country



Islamic Relief's stand at Leicester's Halal Food Festival raised funds for the Palestine Emergency Appeal

Mosques and community organisations, alongside many other incredible partners, came together in 2024 to help us support vulnerable communities around the world. The British Muslim public once again demonstrated their generosity through support for our long-term campaigns and emergency appeals. Across the country, from Scotland to London, Leeds to Manchester, our teams worked together with local communities to gather donations, distribute food parcels and host events.

In 2024, we continued to work closely with UK mosques, with Cheadle Mosque Association contributing to our ongoing Palestine Emergency Appeal and Green Lane Masjid in Birmingham furthering their ongoing support for several Islamic Relief causes, including our domestic programmes here in the UK. In London, Finsbury Park Mosque once again welcomed us over the course of the year, including at their community street iftar during Ramadan. In London and the south alone, over 50 mosque collections were held throughout 2024, raising more than £500,000. Partnerships with other community organisations continued to go from strength to strength in 2024, with Leeds' Park Lane Foundation funding a sustainable livelihoods and food security project in Malawi.



Our partnership with Park Lane foundation is feeding families and supporting livelihoods in Malawi

Volunteers are the backbone of Islamic Relief's community fundraising efforts, and, in 2024, our dedicated volunteers took part in a number of initiatives during our Do it for the Cause campaign – with over 380 individual initiatives raising £225,000. Volunteering, as always, came into its own during Ramadan, with the Cake Campaign garnering significant attention, with over 32,500 cakes being sold, raising more than £500,000.

## Innovative partnerships for an inspiring future



Support from halalbooking.com helped fund the construction of classrooms in Türkiye

Our growing work with corporate partners and individuals seeking to make significant contributions to transform the lives of communities most in need further complemented our fundraising efforts in 2024.

A substantial donation helped fund the rebuilding of 10 schools in Iraq, providing children with the crucial access to education that will improve their futures. Schools are crucial to ensure children are supported with the tools and skills they need during their formative years. Humanitarian disasters and conflict often disrupt education – schools are destroyed, or it becomes impossible or dangerous for children to reach school. Following the Türkiye-Syria earthquake of 2023, it was clear that schools were a significant need in affected communities. Support from halalbooking.com, a booking site for halal-conscious travellers, helped fund the construction of classrooms to be built in a school in Türkiye.

## Expanding help at home



Our qurbani food distributions helped feed families across the UK

Our UK programmes continued to expand across the country in 2024, addressing more needs within the communities we serve – from building resilience to poverty, to empowering women, girls and young people, and supporting refugees and asylum seekers. Islamic Relief has been working with our community partners, to expand our reach and ensure that the assistance so many vulnerable communities need is accessible. In 2024 we funded 97 projects through organisations on the frontlines of responses in the UK, assisting communities with some groundbreaking initiatives.

Islamic Relief funding has helped our partner Knowledge to Action provide young people with training on financial literacy, leadership and social responsibility. This inspiring initiative helps prepare the next generation to create lasting change in their communities. Alongside this, our work with partners like Mind Works UK provided women facing socioeconomic difficulties with access to multicultural and multilingual counselling services. This programme ensures that women have access to a resource that can improve their mental health and build their resilience and self-advocacy skills. Organisations such as Renaisi have provided refugees and asylum seekers with crucial support as they seek to rebuild their lives here in the UK by using mentorship and English language coaching to tackle the isolation they may feel as they seek out new opportunities.



Food for seasonal distributions is packed at Aston Villa Football Club with the support of volunteers

Supporting families through food banks and community kitchens remained a crucial part of our work in the UK. Through our Ramadan, summer and winter food drives, we continued to ensure that communities received much needed support. Our annual summer food drive during Dhul Hijjah provided over 20,000 people with access to over

8,000kg of meat. Alongside this, we distributed 5,000 food packs to families struggling to make ends meet, while children from refugee and vulnerable families received over 3,000 Eid gifts through our distributions. We worked with 31 amazing partners across cities like Aberdeen, Edinburgh, Glasgow, Leeds, Burnley, Salford, Leicester, Cambridge, Birmingham, London, Chelmsford, Cardiff and Liverpool to help feed families in need in 2024.

We also responded to emergencies here in the UK, with the RespondIR team taking part in emergency response training exercises led by the British Red Cross and London Resilience to ensure they can offer support when called need. Those crucial skills helped the team support communities affected by a fire in East London, and train volunteers supporting refugees who were moved to hotels during unrest in the summer.

## A year of continued heartbreak for Gaza

The continued assault on Gaza throughout 2024 continued to dominate the hearts and minds of the community here in the UK. Mosques, community partners and many individual donors took part in fundraising efforts for much needed humanitarian aid programmes in Gaza. Donors efforts were amplified during the Disasters Emergency Committee (DEC) Appeal in October.

The individual efforts of the British Muslim community demonstrated their dedicated generosity. We were especially grateful to a number of our donors who conducted unique fundraising initiatives. These included Omer Olcer, a 15-year-old schoolboy from London who raised over £9,700. Omer designed and produced clothing with Palestinian inspired motifs, selling them in his local community, across the UK and as far afield as Germany.



Omer (fourth from the right with family and IKOK staff) designed and produced clothing to raise funds for Gaza

## Breaking bread with friends new and old during Ramadan



Islamic Relief joined iftars at iconic venues including Shepherd's Bush Market in London

Ramadan 2024 was once again an important moment for the Muslim community in the UK, which came together to support Islamic Relief. During iftars held throughout the month, we were able to join with our community and supporters to break bread and raise funds for our vital programmes. We were honoured to break our fasts with friends and neighbours at historic venues across the country, such as Liverpool Football Club's Anfield Stadium. Our partnership with the Ramadan Tent Project took us to prestigious sites including the British Library, the Young V&A, Trafalgar Square, Battersea Power Station, Windsor Castle and Cambridge University. Over 12,000 people attended, and the fundraising efforts of this partnership provided over 13,000 hot meals to families in Gaza.

During Ramadan, our UK programmes team once again responded to the growing needs of families here in the UK struggling with the cost-of-living crisis. Our domestic programmes delivered a Ramadan food drive to ensure that families had food to break their fast with. This year's Ramadan food drive was generously supported by the State of Qatar for the first time. With this support, we delivered over 2,500 food packs to more than 10,000 people and iftar meals to over 12,500, while giving 300 children Eid gifts.



Islamic Relief staff and volunteers prepare to distribute Ramadan food packs to UK families

# 306, 871 PEOPLE IN THE UK SUPPORTED IN 2024

# FORGING AND STRENGTHENING OUR PARTNERSHIPS



*Islamic Relief's CEO Waseem Ahmad and MEK CEO Dr Mohamed Refay seal a landmark collaboration in December*

Over the past 12 months, Islamic Relief has continued working to strengthen existing partnerships and forge new ones that will enable us to reach more people around the world with impactful aid and support.

## A landmark agreement to ease suffering in Gaza and Egypt

Islamic Relief closed the year by signing a Memorandum of Understanding (MoU) with the Misr El Kheir Foundation (MEK) in December. This landmark three-year collaboration with the Egyptian non-profit will see us work together to support people in desperate need in Gaza, as well as Palestinian refugees in Egypt, through Ramadan food distributions and expanding our emergency response there. It will also support vulnerable people in Egypt.

The partnership not only enables us to address pressing humanitarian challenges, but also aligns with several of the UN SDGs, to which Islamic Relief is committed.

Along with representatives from MEK and Islamic Relief, the signing ceremony in Cairo, Egypt, was attended by Egypt's Deputy Minister of Social Solidarity Dr Ayman Abdel Mojoud, and the British Ambassador to Egypt Gareth Bayley, who had this to say:

"I am proud to witness this milestone in UK-Egypt partnership, through the collaboration between Misr El Kheir and Islamic Relief Worldwide, and commend both organisations for taking this crucial step towards alleviating suffering and empowering individuals in need."

Writing on its Arabic account on X, formerly known as Twitter, the FCDO celebrated the "joint commitment to alleviate the suffering of beneficiaries in Gaza and Egypt".

## A boost to building climate resilience in Pakistan

In November, Islamic Relief secured FCDO funding to support communities in Pakistan through the Building Resilience and Addressing Vulnerability to Emergencies (BRAVE) consortium.

The partnership will allow Islamic Relief and other member charities to help build resilience to the negative effects of climate change, particularly among the most vulnerable communities in Sindh, Balochistan and south Punjab. It will also enable us to improve the capacity of local organisations across Pakistan to respond to disasters.

BRAVE is led by the UN's International Organisation for Migration (IOM), in partnership with UNICEF and the Food and Agriculture Organization (FAO). Along with Islamic Relief, CARE International and Acted form its member charities.

Together, we will leverage decades of collective experience, extensive local presence, and our long-standing commitment to vulnerable communities to support communities to adapt to the changing climate.

Islamic Relief will use our share of the £30 million funding to boost climate resilience in three districts of Balochistan over four years, as well as supporting emergency responses in the state.

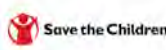
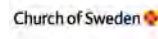
"Through BRAVE, we aim to accelerate action on climate adaptation in Balochistan by implementing tangible solutions. We strongly believe that climate adaptation is the key to improved development that helps us to build resilient communities, reduce poverty, protect environment and improve lives and livelihoods," says Asif Sherazi, Country Director, Islamic Relief Pakistan.

## Strengthening ties in the Gulf

Islamic Relief enjoys partnerships with several organisations in the Gulf, enabling us to combine resources and expertise to support vulnerable people worldwide. In 2024, our partner, Kuwait's Islamic International Charity Organisation, agreed to provide \$1.6 million in funding to construct and equip a 'medical high school' in Kosova with the capacity for 800 students each year. The school will offer programmes in nursing and physiotherapy, as well as those tailored to future dental assistants and laboratory and pharmacy technicians, to students aged 14-18 to address the country's shortage of healthcare professionals and support young people into employment.

# SOME OF OUR VALUED PARTNERS:

Our work would not be possible without the efforts and support of many smaller local and national partner organisations, who are too numerous to list here. Local NGOs are at the forefront of humanitarian and development work, supported by our international partners:



Arab Fund for Economic and Social Development (AFESD)

Bond

CHS Alliance

Church of Sweden

Climate Action Network International

Disasters Emergency Committee (DEC)

Finn Church Aid

Foreign, Commonwealth & Development Office (FCDO)

Gender and Development Network (GADN)

Global Affairs Canada (GAC)

Habitat for Humanity International

HelpAge

HIAS

Humanitarian Coalition

Inter-Agency Standing Committee (IASC)

International Civil Society Centre

International Council of Voluntary Agencies (ICVA)

International Islamic Charity Organisation

International Organisation for Migration (IOM)

Islamic Development Bank

Joint Learning Initiative (JLI)

Joint United Nations Programme on HIV/AIDS (UNAIDS)

Lutheran World Federation

Misr El Khair Foundation

NetHope

Network for Religious & Traditional Peacebuilders (N RTP)

PARD

Qatar Charity

Qatar Red Crescent

Save the Children UK

Sheikh Abdullah Al Nouri Charity Society

Shelter Box UK

Sida (Swedish International Development Cooperation Agency)

Start Network

TZU Chi Foundation

UN Office for the Coordination of Humanitarian Affairs (OCHA)

UN Refugee Agency (UNHCR)

UN World Food Programme (WFP)

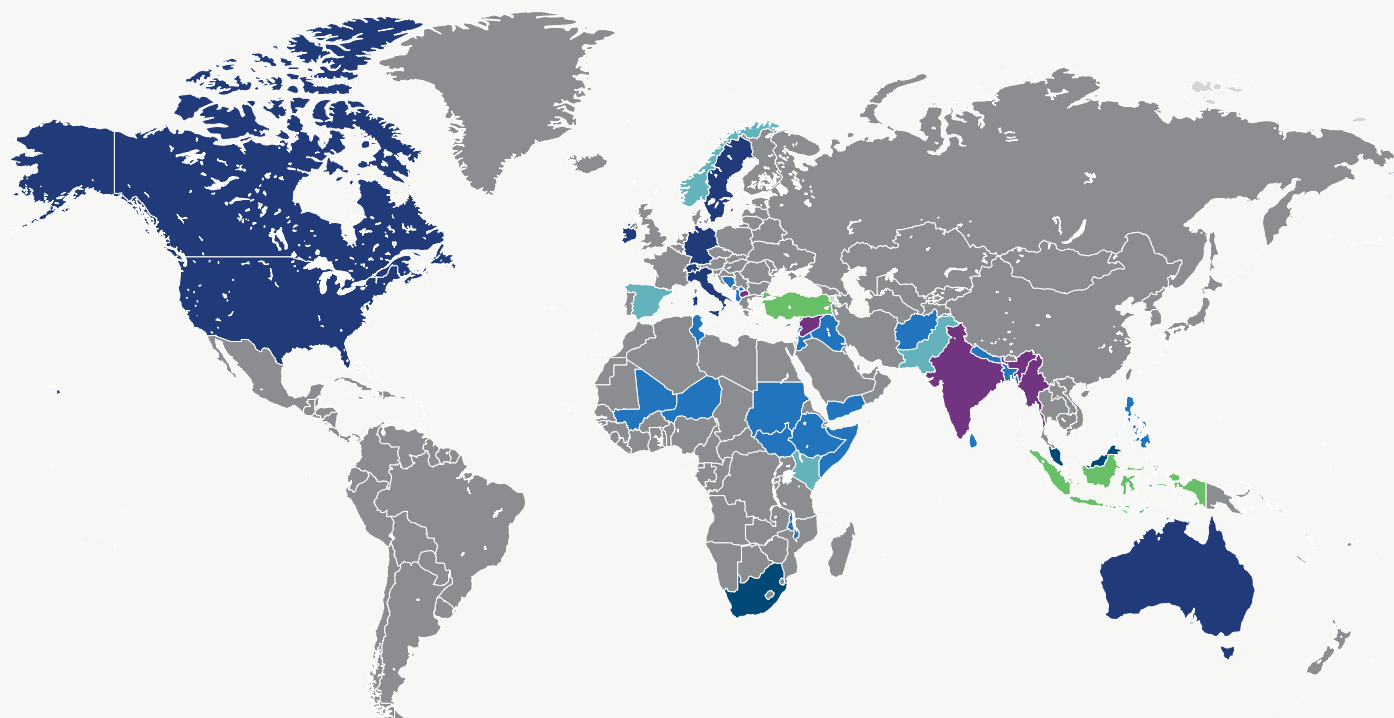
United Nations Children's Fund (UNICEF)

United Nations Development Programme (UNDP)

World Vision

Zakat House

# ISLAMIC RELIEF GLOBAL FAMILY



Based in Birmingham, UK, Islamic Relief Worldwide is the international office of the Islamic Relief federation. We oversee global standards, coordinate and monitor project implementation, identify new areas for fund development, oversee the response to emergencies and disasters by members of the Islamic Relief federation and support them as needed with marketing and media materials. We also coordinate engagement and ongoing relations with multi-lateral institutions, represent the federation in international forums and develop and coordinate the global strategy.

Registered as independent legal entities, **Islamic Relief Worldwide's members** raise funds for international humanitarian projects, implement local programmes and deliver advocacy and other activities in their own contexts. In these accounts we have included funds transferred to us from the following, legally recognised under Company Law, members of our IGA:

Islamic Relief Australia  
Islamic Relief Canada  
Islamic Relief Germany  
Islamic Relief Ireland  
Islamic Relief Italy  
Islamic Relief Malaysia  
Islamic Relief South Africa  
Islamic Relief Sweden  
Islamic Relief Switzerland  
Islamic Relief USA

**Non-voting members** also attend our IGA, and, while they do not yet meet the criteria for full membership, fully share in the Islamic Relief strategy and activities. The following are non-voting members:

Islamic Relief Kenya  
Islamic Relief Norway  
Islamic Relief Pakistan  
Islamic Relief Spain

Some **independent organisations** are affiliated to Islamic Relief Worldwide through our Licence Agreement. These affiliates, some of which are independent legal entities, deliver projects on behalf of the Islamic Relief family and include:

Islamic Relief Indonesia  
Islamic Relief Russian Federation  
Islamic Relief Türkiye

Countries in which we have what we call '**country offices**', delivering humanitarian and development aid, and sometimes engaging in advocacy and external relations locally include:

Afghanistan  
Albania  
Bangladesh  
Bosnia and Herzegovina  
Ethiopia  
Iraq  
Jordan  
Kosova  
Lebanon

Malawi  
Mali  
Nepal  
Niger  
Occupied Palestinian Territory  
The Philippines  
Somalia  
South Sudan  
Sri Lanka  
Sudan  
Yemen

Countries in which we work through and with **other partners** to deliver projects include:

India  
North Macedonia  
DRC  
Libya  
Zimbabwe  
Lesotho  
Nigeria  
Syria\*

\*Programmes in Syria are delivered directly through Islamic Relief Türkiye.

# ANSWERING YOUR COMMONLY ASKED QUESTIONS

Donors and potential donors rightfully want to know how Islamic Relief spends their donations, what measures are in place to protect their funds and how we are held accountable for our work. We believe transparency is vital to our long-term success and to helping us build stronger ties with donors, banks, other humanitarian organisations, and authorities in the places where we operate, enabling us to reach even more people in need.

Here, we answer some common questions about how Islamic Relief manages the donations that make our work possible.

## Q: How transparent is Islamic Relief with its spending?

**A:** Islamic Relief publishes all its expenditure each year in our annual report. You can find all our annual reports here: <https://islamic-relief.org/about-us/annual-reports/>. We also file our independently verified accounts annually with the Charity Commission, an independent, non-ministerial government department accountable to the UK Parliament. If the Commission has any concerns about how a charity is running or presenting itself, it can hold the charity to account.

We also share information with supporters and donors via communications on social media and by emails and letters, some of which contain updates on our spending, including any key changes that may have taken place.

## Q: Does Islamic Relief spend money on anything else apart from delivering aid?

**A:** Yes. Like all international NGOs, Islamic Relief has admin costs and also spends money on fundraising campaigns.

Aside from this, we campaign on issues such as gender justice and climate change, lobbying decision-makers to end policies and practices that exploit women and girls and threaten our planet and our very future.

Through this work we can help make the changes needed to lift people out of poverty and ensure justice and equality for all. This advocacy also attracts extra funding from organisations such as the United Nations, meaning we can deliver even more aid and save and change more lives.



## Q: Why does Islamic Relief need admin costs at all?

**A:** It costs money to deliver aid and to do it well. We want to ensure people in need receive the best possible support.

### For every £1 invested in fundraising, we generate £14

Admin costs cover several important functions, including governance (e.g. audits), monitoring and evaluation (ensuring project delivery and impact), building rental, insurance, staff salaries, volunteer expenses and equipment costs.

## Q: Can't staff volunteer their time?

**A:** Most Islamic Relief staff work full-time. They are professionals whose specialist skills and knowledge allow us to deliver high-quality work. In order to attract and retain talented individuals, we must offer suitable salaries.

We also have several long-term projects that require significant staff commitment over years. Staff would not be able to do this work without a salary to support themselves and their families.

The scope of international development, campaigning and advocacy is a mammoth task, and even full-time staff cannot cover everything. This is why we also engage around 3,000 volunteers in the UK.

## Q: What about charities that have a 100% donation policy? Why can't Islamic Relief do the same?

**A:** Some charities say that they have a 100% donation policy to attract donors, but, in reality, all charities must spend some money on admin costs, whether those are from individual donations or other sources, such as corporate donations, grants from institutional donors (such as governments), or through their profit-making work (such as running charity shops).

Transparency in our dealings with donors and other stakeholders is central to Islamic Relief's values, and so we publish our admin costs along with all other areas of expenditure.

## Q: I've heard Islamic Relief holds back some of its money. Shouldn't everything be spent on helping people in need?

**A:** Islamic Relief keeps aside financial reserves, or reserve funds, to cover unexpected expenses. Our healthy reserves help keep our programmes running smoothly all year round and allow us to respond to major new or escalating crises.

Reserved funds allow us to: provide continuity to the people we help by protecting against unforeseen project spending (due to the inherent risk of the uncertain environments we operate in), manage economic and foreign exchange volatility, as well as income fluctuations, provide working capital and manage the seasonality of income generation for the effective running of the charity, invest in unforeseen funding and growth opportunities to benefit our stakeholders and the people we serve, subject to the Board of Trustees' approval.

Guidance from the Charity Commission recommends that all charities secure reserve funds to ensure that donors have confidence in the charity's ability to effectively carry out its operations.

## Q: How does Islamic Relief spend its reserve funds?

**A:** Restricted reserves will be spent on ongoing programmes into 2025 and beyond.

Unrestricted funds include income generated through general fundraising activities and income earned by our trading subsidiary, TIC. This funds Islamic Relief's operating and programme support costs.

## Q: Who decides how to use reserve funds?

**A:** The Board of Trustees and the Audit and Finance Committee annually review the reserves policy and the target for unrestricted reserves. They also review the effectiveness of holding these funds by considering liquidity, security and investment risk.

The Board considers the level of free reserves to remain an appropriate target, considering Islamic Relief's size, operations, and the financial risks it is exposed to. The Board has reviewed the Reserves Policy post-financial year-end and considered future activities that may require funds.

# BUILDING ORGANISATIONAL CAPABILITIES TO DELIVER OUR MISSION



# STRUCTURE, GOVERNANCE & MANAGEMENT:

Islamic Relief Worldwide is an international humanitarian organisation made up of a lot of moving parts. We believe transparency about how the organisation is run is vital to our long-term success and that a better understanding of Islamic Relief's governance can help us to build stronger ties with donors, banks, other humanitarian organisations, and authorities in the countries where we operate, enabling us to reach even more people in need. Here, we explain how Islamic Relief's governing bodies work together make our work possible.

## The International General Assembly

The highest body of the Islamic Relief Worldwide governance structure is our International General Assembly (IGA), which has been in operation since 2020. It was introduced to help address the changing needs of the Islamic Relief family, as well as the challenging environment in which we operate, and is made up of representatives from and elected by Islamic Relief member offices. Ultimately, we want up to one third of the IGA to be independent members from outside the Islamic Relief family who can contribute specialist skills and experience. Independent members will also increase the diversity and accountability of the IGA.

The IGA has five main responsibilities:

- Electing members of the IGA to Islamic Relief Worldwide's Board of Trustees
- Approving any changes to Islamic Relief Worldwide's governing documents, member policies and mission strategy, as well as being the final arbitrator on issues of membership
- Appointing the Chair and members of the Membership Accreditation Committee (MAC)
- Appointing the Chair of the Governance Committee, which is responsible for proposing best practices across the Islamic Relief family.
- Reporting on adherence to agreed standards, policies and procedures across all member offices.

## The Board of Trustees

The Board of Trustees is elected by the IGA, with each trustee's term lasting four years. The Board is diverse and made up of trustees - five men and three women - representing countries from five continents. Each trustee is a volunteer that brings different skills, knowledge and experience that together will help Islamic Relief to develop and respond to key challenges.

In practical terms, the Board's main responsibilities are:

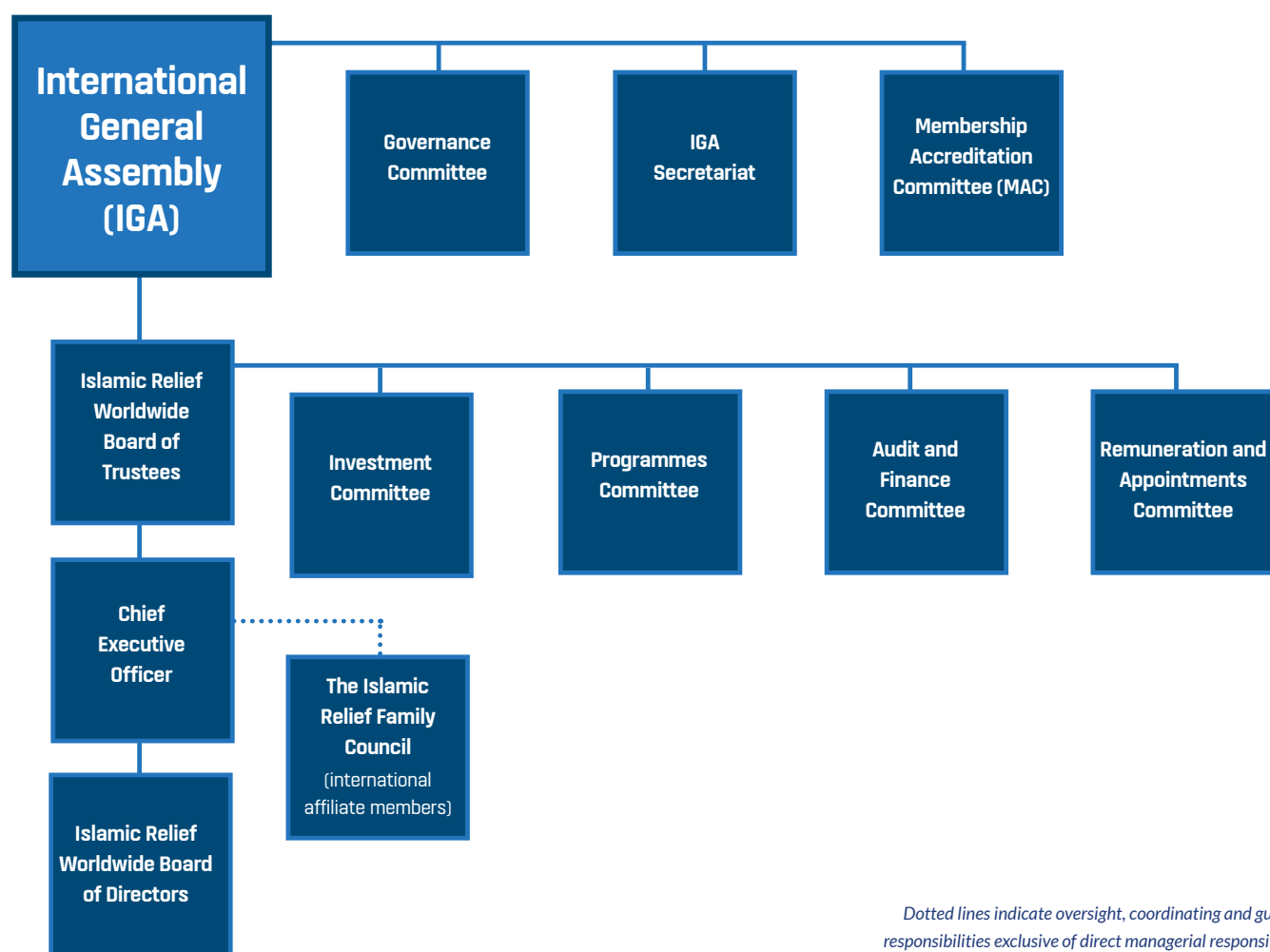
- overseeing the governance of Islamic Relief Worldwide in accordance with our statutory obligations and making sure we satisfy our regulatory requirements
- always acting in a manner most likely to support the charity in meeting our aims and objectives
- overseeing the development of the organisational strategy and the setting of priorities and objectives
- approving the executive management structure of the organisation together with delegated authorities
- evaluating performance and progress
- approving relevant new policies and procedures
- appointing the CEO, evaluating the performance of the executive management team and making appointments to, and dismissals from, this team
- approving the remuneration policy of the organisation and setting the remuneration for senior management.

We recognise that the responsibilities of trustees can be extremely challenging due to the scale and complexity of the organisation. To help them fulfil their duties to the best of their abilities each new trustee is assigned a mentor and receives a comprehensive induction. This includes a full overview of our strategic and operational functions, as well as a welcome pack, which includes a copy of the Memorandum and Articles of Association, the financial statements, Board minutes, the Charity Commission guidance 'The Essential Trustee' and recent publications.

Islamic Relief provides training for our trustees to inform them of the key areas they need to know about to carry out their duties and responsibilities effectively and efficiently. We also train Board members and executives, drawing on their experience to strengthen their understanding and application of governance principles in line with best practice. Beyond this, we actively encourage trustees to identify any training they may need, and our CEO keeps them up to date with training opportunities and changes in regulatory standards.

The Board of Trustees receives regular performance reports, annual financial reports, plans and budgets. We continually evaluate the Board's effectiveness, and the Board is committed to continuous improvement. It will soon put in place a periodic third-party review and assessment of its effectiveness and its way of working.

# STRUCTURE, GOVERNANCE & MANAGEMENT:



## The Islamic Relief Family Council

Alongside the IGA, we also have a global executive branch, which is known as the Islamic Relief Family Council. This is a forum that brings together the chief executives of Islamic Relief Worldwide and all Islamic Relief member entities to enhance communication, strengthen relationships and provide strategic insight to help improve processes within Islamic Relief Worldwide itself and the wider federation of members.

## The Membership Accreditation Committee

The Membership Accreditation Committee (MAC) is a permanent committee of the Islamic Relief Worldwide General Assembly (IGA), which reports to the IGA and coordinates with the Board of Trustees. The main purpose of the MAC is making recommendations on the suitability of members (both entities and individuals) to the IGA. These recommendations can potentially include the initial nomination, membership levels, renewals and ending membership. The MAC ensures adherence to the rules governing membership of the IGA and the Board of Trustees.

## The Governance Committee

The Governance Committee helps to identify best practice for all Islamic Relief entities and to ensure compliance with agreed standards, policies and systems throughout the organisation.

## The Audit and Finance Committee

The Audit and Finance Committee's main responsibility is to provide oversight of the financial reporting process, the audit process (internal and external), our system of internal controls, risk management and compliance with laws and regulations.

## The Programmes Committee

In July 2024, the Board decided to establish the Programmes Committee – a subcommittee with oversight of programme strategy, risk, impact and continuous improvement.

## The Remuneration and Appointments Committee (RAC)

The Remuneration and Appointments Committee oversees executive recruitment and appointments, performance evaluations, salary structures, and succession planning.

## Key Personnel

The chief executive officer (CEO) is accountable to the Board of Trustees and, along with other senior staff, is responsible for our day-to-day management. The CEO chairs the executive management team, which is made up of divisional directors. These divisional directors make sure that the policies and strategies agreed by the Board of Trustees are implemented, and we also support the work of other staff and volunteers. Our Delegation of Authority Policy authorises staff, according to our position and specialist knowledge, to be accountable and responsible for implementing Islamic Relief's objectives. Every decision we make must adhere to all of our policies, processes, and guidelines. The Audit and Finance Committee periodically review the delegation of authority matrix. A full list of trustees and key personnel is given in the corporate directory on page 97.

## The Investment Committee

The Investment Committee is a new body responsible for managing Islamic Relief Worldwide's investment portfolio in order to best further our aims. The committee will produce a detailed investment policy in line with Islamic Relief's Global Strategy. This policy will set out the objectives, risk tolerance, liquidity requirements, time horizon, responsible investment policy and operational arrangements for implementation, monitoring and reporting, enabling Islamic Relief to deliver our investment objectives.

## Remuneration Policy

We strive to attract and retain talented individuals based on their passion, commitment, values, knowledge, skills and experience. While the financial dimension is not the foremost basis for engagement, we are keen to pay our team appropriate salaries. As such, our remuneration principle is to be market relevant, not market driven – so we position ourselves in the median quartile of benchmarking exercises. Our remuneration model is designed to be cost effective and sustainable, and in line with our determination to be 'lean' to maximise the amount we spend on our programme work. All staff received a five percent cost of living increase in January 2024. We have undertaken a benchmarking exercise, and the Board is considering the recommendations from this review to be implemented in 2025.

We recognise that attracting and retaining the best talent requires sufficient flexibility to allow for a case-by-case consideration for particularly exceptional talents, hard-to-fill roles and top performers. By using the steps within a set grade range, we can apply this flexibility while maintaining the integrity of the wider grading system. We also encourage and reward opportunities for acting up and secondments within the charity to allow colleagues to learn and develop valuable skills and experience.

## Governing documents

Governing documents is an umbrella term for the documents that define what Islamic Relief is and what we do. When we're talking about 'Islamic Relief' or 'Islamic Relief Worldwide', we are referring to the charity incorporated as a company limited by guarantee in England and Wales. Our governing document, known as Memorandum and Articles, was originally dated 14 March 1989 and amended on 9 August 2010 and the Objects amended on 16 March 2020 to reflect the education, advocacy and broader work of Islamic Relief Worldwide rather than just the original goal of 'alleviation of poverty.' Islamic Relief Worldwide is registered with the Charity Commission of England and Wales and with the Office of the Scottish Charity Regulator. Other pertinent documents that are now in place with the implementation of the new governance structure and the establishment of the IGA are: Licence Agreement: the document that confirms that Islamic Relief members can use the Islamic Relief name and logo in their respective geographical areas Members Agreement: a contractual agreement between Islamic Relief members and Islamic Relief Worldwide that cements and defines the terms of our mutually beneficial relationship.

## Subsidiaries

Islamic Relief has two subsidiaries: TIC International Limited and the International Waqf Fund. TIC International Limited is a trading subsidiary of Islamic Relief Worldwide, which supports our fundraising activities by recycling clothes and running charity shops across the UK. Its registered address is: TIC International Limited, 19 Rea Street South, Birmingham B5 6LB. The International Waqf Fund is also a registered charity. It undertakes waqf (Islamic endowment) activities. Islamic Relief exercises control over the International Waqf Fund, having the right to appoint and remove its trustees. Its registered address is: International Waqf Fund, 22 Sampson Road North, Birmingham B11 1BL.

## Islamic Relief Mauritius

Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide with local directors appointed to oversee operations. The entity's transactions and balances are included within the accounts of Islamic Relief Worldwide. You can see a full breakdown of Islamic Relief's global family and its various branches on page 52.

# TRUSTEES' COMPLIANCE WITH THEIR STATUTORY DUTIES:

The trustees of Islamic Relief Worldwide are required to state how they have complied with their duties "to have regard to matters in Section 172(1) of the Companies Act 2006". The matters alluded to are given as headings below and in each section, we have detailed how the trustees have complied.

## THE LIKELY CONSEQUENCE OF ANY DECISION IN THE LONG TERM

In 2023, the charity launched a new 10-year Global Strategy, under which we will operate until 2033. In order to meet the strategy's objectives, the Board of Trustees has to pay due regard to the long-term consequences of its decisions. Throughout the life of the strategy, its implementation is led by Islamic Relief family-wide inclusive task forces and regularly monitored through biannual progress reports, which help inform the long-term decision-making required to achieve the objectives set out in our strategy.

## THE INTERESTS OF THE CHARITY'S EMPLOYEES

The trustees fully appreciate the work of our colleagues and involve them to the greatest extent possible so that their interests are served. For example, we conduct general consultation with our colleagues on policies before bringing them to the Board of Trustees for approval. Another example is that of the Gender Equality Steering Group, which is chaired by a trustee, supported by two co-chairs from among our staff. The Group is made up of individuals from across the Islamic Relief Worldwide workforce, representing all sections of the organisation. The Chair of the Board of Trustees and the CEO hold regular organisation-wide webinars in which colleagues are encouraged to express their views and concerns. The Chair then reports back to the rest of the Board so that appropriate actions can be taken to address any matters raised.

## THE NEED TO FOSTER THE CHARITY'S BUSINESS RELATIONSHIPS WITH SUPPLIERS, CUSTOMERS AND OTHERS

The trustees recognise the value in fostering relationships with all the charity's stakeholders. This leads to loyalty, mutual respect, trust and openness. Although our vetting processes for onboarding partners and suppliers are necessarily rigorous, we try to build their capacity whenever possible by offering advice and sharing policies and procedures. Islamic Relief Worldwide would not exist were it not for the generosity of our donors, so we exert a great deal of effort in keeping in touch with them in the manner that they prefer and informing them of what their contributions have achieved. We try to give our volunteers the most rewarding experience possible, not least because we know that such an experience may lead to them becoming a committed employee, donor or advocate. Most volunteers support our fundraising efforts, while others volunteer at the charity shops, get involved in campaigning, join our call centre operation, deliver fundraising cakes or act as brand ambassadors. We value their time and commitment and offer our recognition through initiatives such as our annual Volunteer Award Ceremony. We have also developed several volunteer development programmes that attract young adults and working professionals alike to develop the leadership and life skills needed to be effective volunteers. Our flagship programme, AimIR, enables learners to earn a Level 3 certificate in Leadership.

## THE IMPACT OF THE CHARITY'S OPERATIONS ON THE COMMUNITY AND THE ENVIRONMENT

The Board of Trustees has fully committed the organisation to the Core Humanitarian Standard (CHS), a standard putting "communities and people affected by crisis at the centre of humanitarian action". The charity fully subscribes to this ethos, which we enact in all of our programme delivery. Indeed, the standard is also adhered to by every support department, such as Finance, Human Resources and External Relations and Advocacy. We are committed to tackling climate change and spend considerable resources advocating and campaigning in this regard, so it is incumbent on us to pay due regard to the impact our operations have on the environment. Accordingly, all our programmes are now designed to ensure that due attention is paid to their environmental impact. We are endeavouring to reduce our carbon footprint by seeking to cut back air travel and making our future headquarters more energy efficient.

## MAINTAINING A REPUTATION FOR HIGH STANDARDS OF BUSINESS CONDUCT

Our trustees are fully aware that the charity's reputation for high standards of business conduct has played a major part in our growth over the past years. Accordingly, the Board of Trustees considers it imperative that this reputation is maintained. To this end, we employ rigorous vetting procedures when recruiting staff and set out clear standards of behaviour expected from them in the Code of Conduct, which is instilled in them at their induction and subsequently reinforced. We have fostered a culture that abhors bribery and corruption, and actively implements policies to prevent wrongdoing. Our procurement and ethical vetting procedures ensure that values are a key deciding factor in our selection of suppliers. Islamic Relief Worldwide requires all suppliers to adhere to our Code of Conduct, which encompasses the Modern Slavery Act 2015, the International Labour Standards as defined by the International Labour Organisation and the United Nations Global Compact's 10 principles, which cover human rights, labour, the environment and anticorruption. In this way, we aim to attract and do business with partners who strive for the same high standards, cementing our reputation still further.

# TRUSTEES' RESPONSIBILITIES:

The trustees, who are also the company directors of Islamic Relief Worldwide, are responsible for preparing the trustees' report. This includes the group strategic report and the financial statements, preparing these in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires our trustees to prepare financial statements for each financial year. They 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 charitable company and the group, and of the incoming resources and application of resources, including income and expenditure, of the charitable group for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity Statement of Recommended Practice (SORP)
- make judgments and accounting estimates that are reasonable and prudent
- state whether applicable UK 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 charitable group will continue in operation.

Trustees must keep adequate accounting records that are sufficient to:

- show and explain the charitable company and the group's transactions
- disclose with reasonable accuracy at any time the financial position of the charitable group

enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. The trustees are also responsible for safeguarding the assets of the charitable company and the group and, therefore, must take reasonable steps to prevent and detect fraud and other irregularities.

## STATEMENT ON DISCLOSURE OF INFORMATION TO THE AUDITORS

Under Section 418 of the Companies Act 2006 the trustees' report must contain statements to the effect that, in the case of each of the persons who are trustees at the time, the report is approved:

As far as they are aware, there is no relevant audit information of which our auditors are unaware. They have taken all the steps that they should have taken to make themselves aware of any relevant audit information, and to establish that our auditors are aware of that information.

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

## PUBLIC BENEFIT

We develop strategic plans to make certain that we deliver maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011. The trustees have carefully considered the Charity Commission's general guidance on public benefit in setting our objectives and planning our activities.

## EMPLOYEES

The organisation recognises that it is only as good as the staff that it employs. Accordingly, Islamic Relief Worldwide is an equal opportunities employer, and we are proud to recruit and promote staff based on aptitude and ability, without discrimination. The steps we take include ensuring 'blind shortlisting' when recruiting to new roles, so applicants cannot be identified when we decide who to shortlist for interview. A comprehensive training module to ensure our recruiting managers are aware of their roles and responsibilities while recruiting has been developed and will be rolled out in 2025.

As set out in our Recruitment and Selection Policy, we make all reasonable adjustments necessary for candidates who tell us they have a disability, and give full and fair consideration to all applications. It is the policy of Islamic Relief Worldwide that the recruitment, training, career development and promotion of people with disabilities should, as far as possible, be identical to that of other employees. Our policies and procedures fully support our colleagues with disabilities, and we take active measures to do so. The organisation is responsive to the needs of its employees and as such, should any employee develop a disability during their time with us, we will make reasonable adjustments to their working environment, where possible, in order to keep the employee with the organisation.

Determined to do more, we are working to create and embed an Equal Opportunities Policy and to ensure our learning and development opportunities are accessible to all colleagues. We support our employees and actively develop their skills. We encourage all our colleagues to engage with our organisational strategy and objectives and to give their suggestions and views in the development of these.

In 2023 we developed a two-year action plan based on staff feedback from the previous global staff survey. The action plan will focus on the main areas which staff have highlighted for improvement. Many steps have already been implemented and the remainder of the actions will be completed in 2025.

One of the focus areas from the staff survey centred around staff development and progression. In response, we launched a project which focuses on leadership and succession to reduce Islamic Relief's leadership vulnerability. It will do this by developing and implementing a focused and transparent succession strategy with a special focus on:

- future leaders
- business critical roles
- improving gender balance make up of senior leadership and access to opportunities

We now have a cohort of 12 employees who have embarked on an 18-month developmental journey.

We strive to promote a healthy workplace. In 2024 managers received mental health awareness training; and we trained an additional seven Mental Health First Aiders. Islamic Relief now has over 26 Mental Health First Aiders offering support and guidance to colleagues.

Throughout 2024, staff benefitted from a programme of wellbeing initiatives, including wellbeing days, onsite mini health checks and webinars on building mental resilience in emergencies and understanding and managing depression and anxiety. We continue to provide greater flexibility to allow staff to achieve a better work-life balance and, in 2024, we continued with the model of hybrid working in the UK to allow staff to continue working from home for most of the week while developing a functional return to work premises to enhance cohesion and collaboration and boost morale. We provide all our UK-based staff with a healthcare cash plan and access to an employee assistance programme which includes online consultations with a doctor.

## VOLUNTEERS

The commitment and passion of our network of volunteers continues to contribute greatly to the success of Islamic Relief Worldwide. These dedicated volunteers have been instrumental in supporting every aspect of our operations: across our shops, administration, fundraising and campaigning activities. Our active management of volunteers enables us to deploy them in the most effective way and enhances their experience.

## AUDITORS

A resolution to reappoint Grant Thornton LLP as auditors will be put to the members at the Annual General Meeting.

## FUNDRAISING STRUCTURE

Islamic Relief Worldwide raises funds through various channels including online platforms and through our International Fundraising and Partner Development departments, which help new member offices establish themselves and grow, as well as strengthen links with institutional donors around the world. In the UK, we engage donors and fundraise through our strategic business unit, Islamic Relief UK. The overall objectives are agreed with the Board and disseminated to Islamic Relief UK. The Board and Islamic Relief UK then plan accordingly, setting key performance indicators for their teams and delivering in accordance with the Fundraising Regulator's Code of Fundraising, to which the charity adheres. Management regularly monitors the performance of the fundraising teams and reports are issued to the Board periodically.

## FUNDRAISING APPROACHES

The charity adheres to all relevant statutory regulations including the Data Protection Act 2018 and the Charities Act 2011. We are registered with the Fundraising Regulator and strive for best practice in fundraising by adhering to the Code of Fundraising Practice and are committed to its Fundraising Promise. Islamic Relief is also a member of the Institute of Fundraising.

Our fundraising uses several different approaches, which include the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Digital peer-to-peer fundraising
- Charity shops
- Sponsored challenges
- Live TV appeals
- Live radio appeals
- Volunteer activities
- Direct mail
- Social media fundraising
- Influencer fundraising
- Digital fundraising

Most of our activities in 2024 were carried out by our own staff and volunteers. Islamic Relief Worldwide occasionally engaged third-party organisations to fundraise on our behalf, subject to contractual agreements and requirements to meet the same standards observed by Islamic Relief Worldwide in our fundraising practices.

## CHARITY WEEK

A student volunteer led campaign, Charity Week engaged more than 20,000 volunteers across the globe in 2024 and saw 153 UK educational institutions take part in the event. The project was run by 178 core volunteers who worked closely with our fundraising team. They received formal training and support to deliver an effective campaign which raised a total of £2,505,195.

## CODE OF FUNDRAISING PRACTICE

In 2024, we continued working on developing policies including our Donor Refund Policy and Donor Care Policy. We also continued to integrate the Code of Fundraising into our existing policies and procedures by documenting the complaints process which is returned to the Fundraising Regulator annually. Our UK division manages and conducts fundraising on behalf of Islamic Relief Worldwide. We recruit fundraisers through a formal recruitment process, as members of staff, and are required to abide by the Code of Fundraising Practice. Monitoring the conduct of our fundraisers includes regular one to ones with their line manager.



## PROTECTING VULNERABLE PEOPLE

Islamic Relief Worldwide abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our colleagues and volunteers are fully briefed about the protection of vulnerable people. We brief staff and volunteers about best practice before they undertake any fundraising, making them aware of the need to identify, respect, support and protect vulnerable people. Our Supporter Relations Team have undertaken vulnerable persons training run by leading charity Samaritans. If the team are made aware of a vulnerable person who needs to be removed from a mailing list, they do so right away, and refunds are available on request where donations are found to impact a vulnerable person.

## COMPLAINTS HANDLING

We pride ourselves on having an open-door policy, providing stakeholders with transparency and an opportunity to give us feedback on their experience. However, there may be times when we do not meet the high standards we set ourselves. For such instances, we have a Fundraising Regulator-approved complaints policy in place. We try to make it easy for concerns and complaints to be raised via our website, where our Complaints Policy can be found. Complaints are captured centrally, dealt with in accordance with the process laid out in the policy and reported to the Fundraising Regulator through the annual return. In 2024 we received 77 complaints, each of which was handled in accordance with our complaints policy.

Our Supporter Relations Team processes and resolves complaints in line with our Complaints Policy. We also submit an annual complaints return to the Fundraising Regulator.

## QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

Trustees' indemnity insurance, indemnifying each trustee against liability to third parties, has been in place throughout the year ended 31 December 2024 and up to the date of approval of this report.

# SHARING OUR KNOWLEDGE AND BUILDING OUR SKILLS



*Colleagues gathered for the first Global MEAL Conference in Jordan in February*

In 2024, we continued working to grow and develop the capacity of staff in Islamic Relief's offices around the world, with HAD and our Monitoring, Evaluation, Accountability and Learning (MEAL) team delivering high quality, specialist training in several countries.

## Introducing new systems and addressing specific needs



*Staff from Somalia joined an orientation workshop in Nairobi in May*

February saw the inaugural Global MEAL Conference held in Amman, Jordan. Nearly 40 MEAL and programme staff from 16 country offices attended in person, with more joining virtually. The five-day event provided an exciting opportunity for colleagues to connect and share the wealth of knowledge within our MEAL teams.

Ahead of the launch of the upcoming Global Programmes and MEAL System (GPMS), which is a digital solution for managing our project data and information globally, we held several face-to-face regional orientation workshops throughout the year. Colleagues gathered in Kenya, Malawi, Türkiye and Indonesia to be introduced to and receive training on the new system.

We also held tailored trainings for country office staff in Malawi, Afghanistan, Iraq and Bangladesh to address specific needs such as how to conduct a comprehensive project evaluation, and awareness raising around the MEAL framework.

## Raising awareness and building capacity

Throughout the second half of 2024, the Global MEAL team ran a webinar series for staff worldwide, inviting colleagues to join sessions on topics including quantitative data collection, setting SMART indicators, and creating a MEAL plan. The 10 sessions were extremely well attended, with around 40-60 colleagues on average joining each session. The series, which will resume in 2025, aims to raise awareness and build capacity on specific elements of monitoring, evaluation, accountability and learning.

## UK-based staff join together to learn

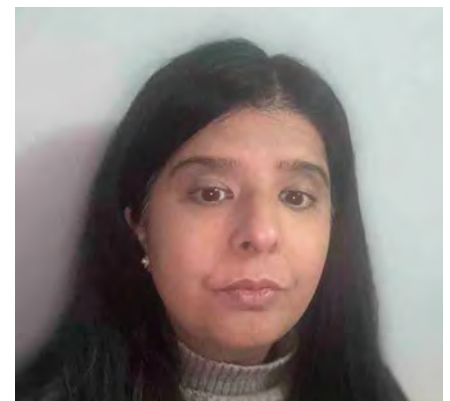


*More than 200 UK-based staff attended Islamic Relief's first ever Learning Day in July*

In July, Islamic Relief Worldwide held its first Learning Day at Birmingham's Aston University. Over 200 colleagues attended the day, choosing from 15 sessions covering topics ranging from resilience-building to technical proficiency and leadership skills.

"We have received extensive training in planning and conducting end-of-project evaluations, as well as in the effective documentation of project evaluation reports. Additionally, we have been trained on creating awareness about the MEAL framework, including the various reporting templates and tools available within the organisation. These skills enhance our ability to foster a culture of accountability and data-driven decision-making.

"We also benefit from ongoing support in our daily work, which plays a crucial role in strengthening our capacity to deliver on the organisation's objectives. This continued support enables us to accurately capture the impact of our interventions, inform future programming, and address the genuine needs of rightsholders in a more meaningful and targeted manner. These efforts contribute to the continuous improvement of our organisation's operations, ensuring greater efficiency, effectiveness, and alignment with the communities we serve." - Aleksandra Chikapula, MEAL officer at Islamic Relief Malawi



"The Learning Day was interactive and energising, providing a wealth of information. I gained new skills and learned to view scenarios from different perspectives. Additionally, it was a pleasure to catch up with colleagues from all over Islamic Relief Worldwide and put faces to names. I thoroughly enjoyed the experience!" - Nyela Ali, HR Business Partner for Islamic Relief Worldwide.



*IQRA, HAD's new learning management system, launched in 2024, allowing Islamic Relief staff to more easily access and complete mandatory training courses. More than 2,400 users completed more than 10,000 courses in 2024.*

# PRINCIPAL RISKS AND UNCERTAINTIES:

The circumstances in which Islamic Relief Worldwide operates can be complex and challenging, including areas of desperate need where economies are fragile or failing, and conflict zones where sanctioned organisations are active. Some risk is inevitable for our operations in the context of the security, political and financial challenges we face. With over 40 years of institutional knowledge and experience in over 40 countries, we have in place an active assurance framework and risk management protocols to manage and mitigate risk across the charity and our areas of operation. Our operational risk management is supported strongly by our Board of Trustees: their active oversight ensures that we do all we can to safeguard our people and the communities we serve, as well as to protect the funds and assets entrusted to us and the reputation of Islamic Relief Worldwide.

## ASSURANCE FRAMEWORK

Our Board is supported by a dedicated Audit and Finance Committee (AFC). The AFC is responsible for ensuring that Islamic Relief Worldwide has robust systems of internal control, financial compliance, safeguarding, complaints management and audit to manage risk and to take advantage of emerging opportunities. Assessing and mitigating risk is central to our governance and management. Risks are regularly reviewed, reported and acted upon at Board of Directors level, divisionally and in country office teams. In 2024 we further strengthened our risk mitigation measures by enhancing cybersecurity measures and running fraud awareness workshops for staff.

We also have an independent Internal Audit function reporting to the AFC. This ensures that there is professional oversight and assurance of adherence to risk management policies and procedures, as well as effective mitigation actions when needed.

## RISK PROCESSES

We conduct risk and assurance assessments periodically in every country office and functional division, alongside the strategic level leadership of the senior executive and the Board of Trustees. We are assisted in this by our use of a comprehensive risk management solution across all our offices in the UK and internationally, ensuring a consistent and coherent approach to risk monitoring, reporting and mitigation. Our key processes include:

- carrying out quarterly risk management reviews at both executive and operational levels, with oversight from the Internal Audit function, reporting to the AFC
- periodic review of the charity's strategic risks by the senior executive team
- regular audits undertaken by the Internal Audit function, in addition to statutory annual audits and external audits mandated by institutional funders
- reporting of the results of all internal and external audits to the AFC which oversees the implementation of recommendations by the senior executive team

- a dedicated team working to enhance our protocols to ensure that our people, and those we serve and work with, are kept safe and secure. This team also manages and responds to complaints, safeguarding concerns and whistleblowing

- monthly financial reporting, the results of which are reported to and appraised by both the senior executive team and the AFC.

## SIGNIFICANT RISKS

We have identified the following significant risks at an organisational level. The executive monitors specific indicators relating to each risk, and implements specific actions with oversight from Internal Audit, the AFC and the Board of Trustees.

## FOOD INSECURITY

A significant risk to Islamic Relief's operations and potentially also to the fundraising that underpins them has been the sharp increase in food insecurity across the world in 2024. Supply chain and living costs have been adversely affected by global economic stagnation, rising inflation and the effects of the war in Ukraine on the availability of food and fuel. The impact on Islamic Relief's operations has included:

- rising costs of food items, and for the logistics required to deliver food aid
- increased demand for food and livelihoods support from affected communities both in the southern hemisphere and in traditional fundraising countries, with a significant rise in the use of food banks in the UK
- question marks over some aspects of future project delivery, requiring either additional funds to meet the needs of the affected communities or a reduction in the scope and reach of some programmes
- question marks over the potential to maintain the strong income growth achieved in recent years, as donors see a tightening of disposable income.
- We are responding to these challenges in a number of ways:
  - reviewing and adjusting the content and size of food packs for seasonal food distributions, to ensure higher costs are factored in while optimising our support for affected communities
  - scaling up the use of multi-purpose cash transfers and vouchers assistance to support vulnerable households address their basic and most urgent needs
  - advocacy and fundraising activities internationally and in the UK to raise awareness of global hunger and food insecurity and inspire positive action by policy makers and by institutional and individual donors
  - an increased focus on, and resourcing for, domestic food security programmes to meet increased demand from affected communities in traditional fundraising countries, and to ease the hardships of donor communities.

## SAFEGUARDING

Islamic Relief continues to prioritise safeguarding by embedding it within all our programmes and activities, ensuring a safe environment for staff, partners, volunteers, and the communities we serve. A noteworthy milestone in 2024 was the completion of the dedicated project Establishing Community and Faith-Based Approaches to Safeguarding in Emergency Contexts, funded by Islamic Relief Canada. This project, coordinated by a headquarters-based Project Coordinator and supported by Safeguarding Focal Points (SFPs) across seven country offices—Yemen, Malawi, Mali, Sudan, South Sudan,

Bangladesh, and the Philippines—has resulted in a stronger safeguarding framework and improved practices.

The project enhanced safeguarding infrastructure through the development and implementation of robust complaints and feedback mechanisms, expanded reporting methodologies, and delivered comprehensive training for at least 70 per cent of staff in participating countries. It also produced vital resources such as a child safeguarding package, which includes modules on abuse types, intersectionality, survivor-centred support, and inclusive reporting mechanisms. Additionally, the project introduced Community Hope Action Teams (CHATs), comprising trusted community champions and faith leaders trained in safeguarding and protection. CHATs have been instrumental in embedding safeguarding practices at the local level, particularly in remote areas where poverty is high, and internet access is limited. These efforts were further reinforced by the application of safeguarding risk assessment methodologies to ensure safer and more inclusive programming.

A key aspect of the project was fostering knowledge sharing and creating a legacy of resources. SFPs presented their achievements and lessons learned during a learning event held in Jordan in May 2024, which resulted in a learning paper and safeguarding materials that have been shared across Islamic Relief offices globally to continue strengthening safeguarding practices.

Recognising the importance of effective responses to safeguarding concerns, Islamic Relief in 2024 also increased our capacity for handling investigations. A bespoke investigation training programme, developed by a CHS-approved consultant, was delivered to staff in Nepal and Kenya. This week-long programme covered skills and knowledge required for CHS-standard safeguarding investigations, including internal case management processes. More than 50 staff members were trained, and the next phase involves providing mentoring support to ensure adherence to best practices during investigations.

In 2024, 47 safeguarding cases were reported. Eight of these were found to be human resource concerns, while seven were unrelated to Islamic Relief operations or lacked sufficient information to proceed. In all, three cases were deemed malicious and without grounds. Of the remaining 31 cases, five involved child safeguarding issues, with one involving harm caused by a rightsholder and the others involving staff. Of the staff-related cases, one was upheld, leading to dismissal, while another was ongoing by the end of 2024. Nineteen cases involved staff safeguarding issues, of which six were upheld, resulting in two dismissals, while others remained ongoing as of the end of 2024. The remaining seven cases involved concerns related to rightsholders or implementing partners; three were not upheld (of which two were counted as malicious) two were upheld, resulting in disciplinary actions, while one remained under investigation by close of 2024. Islamic Relief responded promptly to upheld cases with appropriate disciplinary measures, complemented by training for teams and communities to raise awareness and strengthen preventive measures.

Looking ahead to 2025, Islamic Relief is committed to further strengthening our safeguarding systems. Plans include bespoke training for country directors to enhance their leadership in safeguarding and a global training conference for all SFPs to refresh and expand their skills. These initiatives reflect our dedication to ensuring the safety and dignity of all individuals we serve and work with, reinforcing our commitment to accountability, ethical standards, and continuous improvement.

## CYBER AND INFORMATION SECURITY

In alignment with our strategic digital transformation program, we remain steadfast in our commitment to advancing cybersecurity measures. This initiative is designed to integrate cutting-edge technological solutions that bolster our financial systems, programme efficacy, fundraising capabilities, and, most crucially, our cybersecurity infrastructure.

During 2024, we achieved significant milestones in this endeavour, completing initial proofs of concept and implementing these solutions across Islamic Relief entities. These implementations enhanced our data security frameworks, improved threat detection mechanisms, and refined incident response protocols. Specifically, we remained vigilant to continuously identify and mitigate potential security breaches, safeguarding sensitive organisational data. Our efforts in 2024 contributed to meeting regulatory requirements and strengthened our compliance posture, ensuring that we continued to adhere to the highest cybersecurity standards. These achievements underscore our dedication to maintaining a robust and resilient cybersecurity environment.

Our vision is to continue building on these successes, enhancing our cybersecurity capabilities to meet evolving threats and requirements. We remain committed to fostering innovation and maintaining a proactive approach to safeguarding our digital assets.

## GOVERNANCE

At Islamic Relief Worldwide, we recognise that good governance is crucial for effectively fulfilling our mission in line with our values and the expectations of the communities we serve, as well as those of our staff, donors, and other stakeholders. We operate in a complex and ever-changing international environment, which necessitates maintaining high standards in our global governance and consistently implementing progressive governance reforms.

To address this risk, we are committed to sustaining momentum in implementing and monitoring the effectiveness of our global governance model, which was introduced in 2020. We also actively work on enacting complementary plans across all Islamic Relief offices to ensure the delivery of good governance. Furthermore, we aim to enhance our governance by implementing additional reform recommendations derived from ongoing assessments and evaluations.

Since 2022, Islamic Relief Worldwide has taken significant steps towards enhancing its governance practices. The International General Assembly, responsible for electing and overseeing the Board of Trustees, appointed two independent members through a competitive public recruitment process. These members were selected from a pool of candidates unlinked to any Islamic Relief member entities, ensuring impartiality and diversity within the board. Our board became more diverse, with a varied mix of skills and experience amongst trustees helping boost efficiency and effectiveness in leading the charity. In addition, the trustees of all Islamic Relief member organisations are now obliged to complete governance training; and, to ensure consistent high standards across the Islamic Relief family, member organisations have agreed to make compulsory a governance framework and a set of policies.

## REPUTATION

Given the fragile and turbulent international context in which we operate, managing threats to Islamic Relief Worldwide's reputation is of utmost importance. We understand the significance of being proactive in protecting our reputation and actively addressing any potential reputational risks that may arise.

Islamic Relief Worldwide remains committed to upholding its reputation and safeguarding its standing among stakeholders. The organisation diligently refutes false or misleading media reports to protect its own reputation as well as that of its partners. This entails actively challenging media outlets to rectify or remove erroneous content. Additionally, Islamic Relief seeks suitable prominence for exercising its right of reply when addressing inaccurate information.

To mitigate this risk, we prioritise open and accountable

communication with our key external stakeholders. We strive to provide them with accurate information and necessary assurances regarding governance and reputational matters. Moreover, we are dedicated to being transparent in addressing any concerns or false information that may affect our reputation.

By upholding high governance standards and proactively managing reputation risks, Islamic Relief Worldwide aims to foster trust and confidence among stakeholders and ensure the continued success of our mission.

Moreover, Islamic Relief ensures that stakeholders are provided with accurate information to set the record straight when necessary. This commitment to maintaining transparency and correcting misconceptions plays a vital role in preserving Islamic Relief Worldwide's reputation. By prioritising strong governance practices and actively managing reputation risks, Islamic Relief Worldwide aims to ensure the trust and confidence of its stakeholders, donors, and partners.

## FRAUD AND CORRUPTION

Islamic Relief Worldwide acknowledges that the risk of fraud is a persistent challenge in the humanitarian sector and that fraudulent activity can undermine trust, divert essential resources from vulnerable people, and compromise the effectiveness of programme delivery. Limited oversight, high-pressure environments and the urgent need for rapid response can create opportunities for fraud, potentially resulting in financial losses and reputational damage.

Ensuring Islamic Relief's accountability and transparency is crucial to maintaining donor confidence and achieving our humanitarian goals. Islamic Relief has invested in people, processes and systems to safeguard against the risk of fraud, and ensure the delivery of aid to the communities we serve.

**Complaint accessibility:** Our online portal was launched in 2023 to improve complaints accessibility. It remains in use as one of our tools and controls for internal and external stakeholders to report complaints, including those involving suspected fraudulent activity.

**Investigation and accountability:** We are committed to investigating credible concerns in line with the Core Humanitarian Standard. Appropriate actions will be taken against individuals found guilty of fraudulent behaviour to ensure accountability and prevent future occurrences, as dictated by our Counter Corruption, Fraud and Bribery Policy.

**Counter Fraud Risk Assessments:** We are going through a process of identifying fraud risk across all offices to establish an Islamic Relief Worldwide fraud risk assessment.

**Counter Fraud Working Group:** Our dedicated counter fraud working group continues its work to identify and improve our approach to fraud prevention.

**Counter Fraud, Bribery and Corruption Training:** We have been working on a new and improved training module, launching in January 2025, to promote counter fraud, bribery and corruption and awareness of what to do if any fraud concerns arise.

**Counter Fraud Investigations:** We have prepared a counter fraud investigations workshop, to be held in February 2025, to enhance the skills of our counter fraud investigators.

**Awareness and empowerment:** Our dedicated Counter Fraud Unit conducts workshops in countries where we operate, aimed at increasing staff awareness of fraud risks. These workshops empower staff to recognise, report, and work collaboratively to prevent fraud.

Our commitment to combating fraud, bribery and corruption remains resolute, and we will continue to prioritise vigilance, transparency, and accountability in all our operations. By doing so, we aim to minimise the impact of fraud, bribery and corruption and safeguard the resources entrusted to us for the benefit of those we serve.

## FINANCIAL RESILIENCE

Islamic Relief recognises that maintaining financial resilience is crucial for the sustainability of our organisation and our ability to deliver effective humanitarian aid programmes. While we strive to ensure sound financial management, we are aware of various risks that can impact

our financial resilience. This section provides an overview of the principal risks related to financial resilience that Islamic Relief faces, along with the measures taken to address these risks.

## REGULATORY AND COMPLIANCE RISKS:

Islamic Relief operates in a complex regulatory environment governed by various national and international laws, regulations, and sanctions regimes. Compliance with these regulations is essential and the evolving nature of financial regulations poses a risk of non-compliance and potential disruptions in transferring funds.

### Mitigation measures:

- Our Treasury team actively monitors changes in regulations and maintains a comprehensive understanding of compliance requirements.
- Islamic Relief's participation in the UK Home Office's Tri-Sector Group provides us with valuable insights and knowledge from leading aid agencies, banks, and government representatives. This collaboration enables us to address sanctions challenges and overcome financial hurdles in transferring funds.

## 2. FUNDING RISKS:

Islamic Relief relies on donations, grants, and funding from various sources. Any significant reduction or interruption in funding could affect our ability to carry out our programmes and projects effectively.

### Mitigation measures:

- We maintain diversified funding sources, reducing our dependence on a single donor or funding stream.
- Islamic Relief maintains strong relationships with international donors and partners to ensure ongoing support and collaboration.
- We implement robust tracking and reporting mechanisms to monitor and manage funding streams, ensuring transparent and efficient allocation of resources.

## 3. FOREIGN EXCHANGE AND CURRENCY RISKS:

Islamic Relief operates in multiple countries, which exposes us to foreign exchange risks. Fluctuations in exchange rates can impact the value of our assets, liabilities, and income, leading to potential financial losses.

### Mitigation measures:

- We assess and manage exposure to foreign currencies through hedging strategies to minimise the impact of exchange rate fluctuations.
- Islamic Relief conducts regular risk assessments to identify potential vulnerable areas and takes appropriate measures to mitigate currency risks.

## 4. ECONOMIC AND FINANCIAL MARKET RISKS:

The global economic environment, financial market conditions, and political events can have a significant impact on the financial resilience of Islamic Relief. Economic downturns, interest rate fluctuations, and market volatilities may affect our funding sources, investments, and the overall financial stability of our organisation.

### Mitigation measures:

- Islamic Relief maintains a robust financial planning and budgeting process to ensure adequate financial reserves, contingency plans, and prudent resource allocation.
- Our finance team actively monitors economic and financial market developments, employing risk management strategies to mitigate potential risks.

## OVERALL

Islamic Relief recognises the importance of maintaining financial resilience to fulfil our mission and effectively respond to humanitarian needs. While inherent risks exist, we remain committed to diligent financial management, regulatory compliance, and proactive mitigation measures to ensure that we can continue to deliver impactful programmes and projects to those in need.

Islamic Relief aims to remain financially resilient by staying informed about the economic environment, fostering relationships with financial partners, and effectively managing their reserves to support our charitable objectives.

# FINANCIAL REVIEW:

Islamic Relief presents the financial review for 2024, in which we sustained revenue, and expanded our charitable activities. Islamic Relief focuses on thematic areas, including humanitarian assistance, community empowerment, healthcare, water provision, caring for children and orphans, and livelihood projects. With robust financial reserves, the charity is well-positioned to continue our support in the coming year, aiming for lasting change across the communities and people we support.

## Financial performance

### Income and fundraising

Islamic Relief has demonstrated consistent financial performance, generating a stable income of £275 million in 2024, slightly up from £274 million in 2023. This income is primarily derived from three key sources:

1. **Donations, legacies, and fundraising activities:** This category, encompassing restricted and unrestricted income, is crucial for Islamic Relief's financial health. Contributions from member offices support it.
2. **Grants from institutions and significant donors:** These funds are earmarked for specific projects, ranging from short-term humanitarian responses to long-term development initiatives, allowing for strategic resource allocation.
3. **Earned income and investment returns:** Revenue generated through trading subsidiaries, such as TIC International Limited, primarily focused on clothes recycling, alongside returns from investments via the International Waqf Fund, contributes to the overall financial sustainability.

A notable highlight of the year has been the collaboration within the Islamic Relief Family, fostering synergy among member offices. This collaboration has enhanced our operational effectiveness, leading to more significant impacts, particularly in Islamic Relief Canada's and Islamic Relief Germany's growth. Funding from member offices constitutes the most important income stream, totalling £161 million (down from £163 million in 2023), reflecting the need for ongoing engagement strategies to maintain and enhance this vital revenue source.

### Fundraising activities

Donations and legacies income from UK operations totalled £73.3m in 2024 (2023: £78.9m), reflecting a 7.1 % decrease year-on-year due to a competitive and challenging fundraising environment.

Expenditure on raising donations increased to £19.2m (2023: £17.2m), driven by greater investment in donor acquisition and digital marketing, aimed at strengthening regular giving following the success of recent emergency appeals. We anticipate that this investment will yield returns within the next three years. As a result, net fundraising income was £54.1m, compared to £61.8m in 2023

## Expenditure

### Charitable activities

Islamic Relief's commitment to our mission is evident in the substantial increase in charitable expenditure, which rose from £213 million in 2023 to £280 million in 2024. This increase has empowered the organisation to reach 14.5 million vulnerable people worldwide and address critical humanitarian and developmental challenges.

The expenditure breakdown highlights:

- **Humanitarian aid:** With £140 million allocated (up from £133 million in 2023), this expenditure underscores our focus on responding to complex humanitarian crises in regions such as Bosnia and Herzegovina, Türkiye, Syria, Iraq, Lebanon, Yemen, and Gaza.
- **Community empowerment:** Recognising the importance of sustainable change, Islamic Relief has invested significantly in healthcare projects, water provision, and livelihood initiatives, reinforcing our commitment to holistic development. Notably, the 'Caring for Children and Orphans' programme received £46 million in investment, an increase from £35 million in the previous year.
- **Social change initiatives:** Long-term programmes aimed at accessing healthcare and water saw expenditures of £23 million (up from £21 million). In comparison, education support received £7 million (increased from £5 million), highlighting our dedication to empowering communities.

Islamic Relief categorises our expenditures into three main areas:

1. **Charitable activities:** Direct costs associated with implementing programmes across various regions.
2. **Fundraising and advocacy costs:** These are investments aimed at amplifying the voices of those we serve and supporting broader goals aligned with the United Nations Sustainable Development Goals 2030.
3. **Support costs:** Ensuring effective governance and operational efficiency to honour our donors' trust in us.

### Trading activities

This financial review presents the performance of TIC International Ltd, a wholly-owned subsidiary dedicated to clothes recycling and managing a charity shop network. TIC's primary objective is to generate income for Islamic Relief, support its programmes, and contribute to Net-Zero goals. Beyond its financial contributions, TIC plays a vital role in environmental sustainability by recycling clothing and mitigating landfill waste. It also boosts local economies in the Midlands, UK, through employment opportunities.

### Business activities and environmental impact

TIC's core activities involve collecting, sorting, and recycling unwanted clothing. In 2024, TIC successfully processed 2,120 tonnes of clothing, maintaining the same volume as in the previous year. High-quality items were resold through Islamic Relief shops, bolstering revenue streams, while low-quality items were recycled to fund charitable initiatives. This dual approach generates economic value and significantly contributes to environmental sustainability by diverting textiles from landfills.

## Financial performance

TIC International Limited has demonstrated steady financial performance over the reporting period. The revenue generated from its clothes recycling and charity shop operations has supported Islamic Relief's programmes. The audited financial statements provide a transparent overview of TIC's financial position, reflecting its commitment to accountability. In 2024, TIC raised £181,000 (£204,000) from recycling efforts, evidencing the continued effectiveness of its operational strategies.

TIC International Limited continues to be a cornerstone of income generation for Islamic Relief, promoting environmental responsibility and fostering economic progress through its operations.

## International Waqf Fund (IWF)

The International Waqf Fund (IWF) is designed to ensure Islamic Relief's long-term financial sustainability through waqf contributions. The fund aims to generate social impact returns, lessening reliance on donations and grants by utilising annual yields to fund programming. This approach ensures ongoing impact and sustainability.

## Waqf contributions and fund size

In 2024, remained stable, reflecting a steady inflow of waqf donations and investment returns. The endowment fund remains stable at £8.7 million, consistent with the previous year. This growth reinforces the fund's ability to support impactful programmes and reduce dependency on external funding sources.

## Financial performance

The IWF focuses on sustainable financial outcomes through prudent management and robust investment strategies. Its goal is to generate continuous income streams to support Islamic Relief's mission. By leveraging waqf donations and effective investment management, the fund strives for long-term sustainability, ensuring a stable financial base for charitable activities.

## Endowments

Islamic Relief Worldwide holds endowments invested in UK property, with returns directed toward humanitarian and development programmes. The endowment fund increased to £8.7 million in 2024, up from £8.6 million the previous year, reflecting the effectiveness of investment strategies and donor contributions.

## Financial results and closing reserves

Islamic Relief's financial reserves are notable, providing a safeguard for continued support in the upcoming year and ensuring long-term sustainability. The organisation reported a transfer from restricted reserves of £33 million in 2024 to increase charitable expenditure, compared to a retaining £40 million surplus in 2023. This includes unrestricted reserves of £4.8 million and restricted funds showing a £33 million utilisation.

The reserves policy emphasises maintaining unrestricted reserves to ensure operational continuity, manage income fluctuations, and seize growth opportunities. As of December 31, 2024, unrestricted reserves stood at £47 million, while total reserves reached £122 million.

## Reserves policy

Islamic Relief's reserved funds are there to help ensure that we can keep our vital programmes running year round. The funds are carefully managed and overseen by our Audit and Finance Committee and our Board of Trustees. They are held in our account for a specific period of time, in line with any project guidelines and then spent accordingly. Reserve funds are spent continuously, in line with the project guidelines and are replenished each year. They're essential for our organisation to keep our programmes running smoothly and without disruption.

As with all charities our external reporting is done on an annual basis, which means that our accounts may show funds coming into the account towards the end of this period, which are then spent in the next period, once the project's due diligence has been completed. Guidance from the Charity Commission recommends that all charities secure reserve funds to ensure that donors have confidence in the charity and its ability to carry out its operations effectively and without disruption.

Reserve funds are not held in perpetuity and are always spent in line with our Reserves Policy and any project stipulations.

Islamic Relief's unrestricted reserves on 31 December 2024 were £47 million (2023: £42.4 million). This includes funds designated to fund Islamic Relief's ongoing programmes. The free reserves are £18 million (2023: £18 million), representing 12 months of operational budget against a target of 6 months. Total reserves are £121 million (2023: £150m), representing £66 million in restricted funds - the increase is funding for pipeline projects that will continue in 2024, and funds expended. Endowment funds of £8.6 million (2023: £8.6 million) are invested in our property portfolio, which generates a return.

We hold free reserves to:

- provide continuity to the people we help by protecting against unforeseen project expenditure due to the inherent risk of the volatile, uncertain, complex and ambiguous (VUCA) environments in which we operate and to manage economic and foreign exchange volatility as well as income fluctuations
- provide working capital and manage the seasonality of income generation for the effective running of the charity
- enable Islamic Relief to invest in unforeseen funding and growth opportunities to benefit our stakeholders and the vulnerable people we serve, subject to the Board of Trustees' approval.

The Board of Trustees and the Audit and Finance Committee annually review the reserves policy and the target for unrestricted reserves. They also review the effectiveness of holding these funds by considering liquidity, security, and investment risk.

The Board considers the level of free reserves to remain an appropriate target, considering Islamic Relief's size, operations, and the financial risks it is exposed to. The Board has reviewed the Reserves Policy post-financial

## Going concern

The Board of Trustees has evaluated Islamic Relief's ability to continue as a going concern, considering cost delivery, rising costs, and potential income fluctuations. Despite challenges, the charity has seen generous donor support, with total income reaching £275 million in 2024.

The pipeline for 2024 projects remains healthy, with significant cash inflow expected, allowing for strategic planning. The organisation has no outstanding bank borrowings, and scenario planning has been conducted to prepare for potential downturns.

Based on these considerations, the Board concludes that Islamic Relief possesses adequate resources to continue its operations. Therefore, financial statements have been prepared on a going-concern basis.

## Conclusion

In summary, Islamic Relief's financial review for 2024 reflects a stable income, effective fundraising strategies, and a commitment to impactful charitable expenditures. As we progress, ongoing collaboration, innovative approaches, and a focus on sustainability will be crucial for navigating future challenges and enhancing our positive impact in communities worldwide.

Haroun Atallah  
Chair of the Board of Trustees,  
Islamic Relief Worldwide

Date:

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ISLAMIC RELIEF WORLDWIDE

## Opinion

We have audited the financial statements of Islamic Relief Worldwide (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2024, which comprise the Group statement of financial activities and income and expenditure account, Parent charitable company statement of financial activities and income and expenditure account, Group and charity balance sheets, Group cash flow statement, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102; The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2024 and of the group's and the parent charitable company's incoming resources and application of resources, including the group's and the parent income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Statement of Recommended Practice: Accounting and Reporting by Charities, 2019 Edition; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

## Basis for opinion

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the 'Auditor's responsibilities for the audit of the financial statements' section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

We are responsible for concluding on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the parent charitable company and group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify the auditor's opinion. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or conditions may cause the parent charitable company or group to cease to continue as a going concern.

In our evaluation of the trustees' conclusions, we considered the inherent risks associated with the parent charitable company's and group's business model including effects arising from macro-economic uncertainties such as the ongoing cost of living crisis and the impact of geopolitical uncertainty, we assessed and challenged the reasonableness of estimates made by the trustees and the related disclosures and analysed how those risks might affect the group's and parent charitable company's financial resources or ability to continue operations over the going concern period.

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Annual Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and the Directors' Report, prepared for the purposes of company law, included in the Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Strategic Report and the Directors' Report included in the Annual Report have been prepared in accordance with applicable legal requirements.

## Matter on which we are required to report under the Companies Act 2006

In the light of the knowledge and understanding of the group and parent charitable company and their environment obtained in the course of the audit, we have not identified any material misstatements in the Strategic Report or the Directors' Report included in the Annual Report.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 59, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the group and the sector in which it operates. We determined that the following laws and regulations were most significant: The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102), Charities SORP (FRS 102), and the Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended), Data Protection Act 2018 and The Charities (Protection and Social Investment) Act 2016.
- We understood how the group is complying with these legal and regulatory frameworks by making inquiries of management and those charged with governance. We enquired of management and those charged with governance whether there were any instances of non-compliance with laws and regulations, or whether they had any knowledge of actual or suspected fraud. We corroborated the results of our enquiries through our review of board and other minutes and through our legal and professional expenses review.
- We assessed the susceptibility of the group's financial statements to material misstatement, including how fraud might occur, and the risk of management override of controls.
- Audit procedures performed by the team included:
  - Identifying and assessing the design effectiveness of certain controls management has put in place to prevent and detect fraud;
  - Challenging assumptions and judgements made by management in its significant accounting policies;
  - Identifying and testing journal entries, with a focus on unusual journals with specific risk characteristics and large value journals;
  - Identifying and testing related party transactions;
  - Inspecting board and other committee minutes; and
  - Assessing the extent of compliance with the relevant laws and regulations as part of our procedures on the related financial statement item.
- These audit procedures were designed to provide reasonable assurance that the financial statements were free from fraud or error. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error and detecting irregularities that result from fraud is inherently more difficult than detecting those that result from error, as fraud may involve collusion, deliberate concealment, forgery or intentional misrepresentations. Also, the further removed non-compliance with laws and regulations is from events and transactions reflected in the financial statements, the less likely we would become aware of it;

- Assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's:
  - Understanding of, and practical experience with audit engagements of a similar nature and complexity through appropriate training and participation
  - Knowledge of the charity sector
  - Understanding of the legal and regulatory requirements specific to the group including:
    - The provisions of applicable legislation; and
    - Guidance issued by the Charity Commission and the Office of the Scottish Charity Regulator.
- The team communications in respect of potential non-compliance with relevant laws and regulations included the potential for fraud in revenue through manipulation of income and management override of controls,
- In assessing the potential risks of material misstatement, we obtained an understanding of:
  - The group's operations, including the nature of its income and expenditure and of its objectives and strategies to understand the classes of transactions, account balances, expected financial statement disclosures and business risks that may result in risks of material misstatement; and
  - The group's control environment, including:
    - The policies and procedures implemented by the group to ensure compliance with the requirements of the financial reporting framework and relevant laws and regulations;
    - The adequacy of procedures for authorisation of transactions and review of management accounts; and
    - Procedures to ensure that possible breaches of laws and regulations are appropriately resolved.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Use of our report

This report is made solely to the charitable company's members and trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006, Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Jim McLarnon ACA  
Senior Statutory Auditor  
for and on behalf of Grant Thornton UK LLP  
Statutory Auditor, Chartered Accountants  
Birmingham  
Date:

Grant Thornton UK LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

# FINANCIAL STATEMENTS:

## Group statement of financial activities and income and expenditure account for the year ended 31 December 2024

|                                    | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowments<br>funds<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 | Notes |
|------------------------------------|--------------------------------|------------------------------|------------------------------|------------------------|------------------------|-------|
| <b>Income and endowments from:</b> |                                |                              |                              |                        |                        |       |
| Donations and legacies             | 10,833                         | 227,340                      | 364                          | 238,537                | 246,245                | 2     |
| Other trading activities           | 3,745                          | -                            | -                            | 3,745                  | 4,092                  | 3     |
| Investments                        | -                              | -                            | 588                          | 588                    | 577                    | 4     |
| Charitable activities              | -                              | 32,705                       | -                            | 32,705                 | 23,781                 | 5     |
| <b>Total</b>                       | <b>14,578</b>                  | <b>260,045</b>               | <b>952</b>                   | <b>275,575</b>         | <b>274,695</b>         |       |

### Expenditure on:

|                                                        |              |                |            |                |                |     |
|--------------------------------------------------------|--------------|----------------|------------|----------------|----------------|-----|
| Raising funds:                                         |              |                |            |                |                |     |
| Costs of generating voluntary income                   | -            | 19,170         | -          | 19,170         | 17,221         | 10a |
| Fundraising trading: cost of goods sold and other cost | 3,541        | -              | -          | 3,541          | 4,067          | 10a |
| Investment management cost                             | -            | -              | 459        | 459            | 382            | 10a |
| Charitable activities                                  | 6,226        | 274,422        | -          | 280,648        | 213,390        | 10a |
| <b>Total</b>                                           | <b>9,767</b> | <b>293,592</b> | <b>459</b> | <b>303,818</b> | <b>235,060</b> |     |

|                                                  |               |                 |              |                 |                |    |
|--------------------------------------------------|---------------|-----------------|--------------|-----------------|----------------|----|
| <b>Net income</b>                                | <b>4,811</b>  | <b>(33,547)</b> | <b>493</b>   | <b>(28,243)</b> | 39,635         |    |
| Transfers between funds                          | 471           | -               | (471)        | -               | -              | 25 |
| Subsidiary funds bought forward on consolidation | (94)          | -               | -            | (94)            | 239            |    |
| <b>Net movement on funds:</b>                    | <b>5,188</b>  | <b>(33,547)</b> | <b>22</b>    | <b>(28,337)</b> | 39,874         |    |
| <b>Reconciliation of funds</b>                   |               |                 |              |                 |                |    |
| Total funds brought forward                      | 42,423        | 99,000          | 8,662        | 150,085         | 110,211        |    |
| <b>Total funds carried forward</b>               | <b>47,611</b> | <b>65,453</b>   | <b>8,684</b> | <b>121,748</b>  | <b>150,085</b> |    |

# FINANCIAL STATEMENTS:

## Parent charitable company statement of financial activities and income and expenditure account for the year ended 31 December 2024

|                                                  | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowments<br>funds<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 | Notes     |
|--------------------------------------------------|--------------------------------|------------------------------|------------------------------|------------------------|------------------------|-----------|
| <b>Income and endowments from:</b>               |                                |                              |                              |                        |                        |           |
| Donations and legacies                           | 10,724                         | 227,449                      | -                            | 238,173                | 246,061                | 2         |
| Investments                                      | -                              | -                            | 588                          | 588                    | 577                    | 4         |
| Charitable activities                            | -                              | 32,705                       | -                            | 32,705                 | 23,781                 | 5         |
| <b>Total</b>                                     | <b>10,724</b>                  | <b>260,154</b>               | <b>588</b>                   | <b>271,466</b>         | <b>270,419</b>         |           |
| <b>Expenditure on:</b>                           |                                |                              |                              |                        |                        |           |
| Raising funds:                                   |                                |                              |                              |                        |                        |           |
| Costs of generating voluntary income             | -                              | 18,800                       | -                            | 18,800                 | 17,221                 | 10a       |
| Investment management cost                       | -                              | -                            | 458                          | 458                    | 383                    | 10a       |
| Charitable activities                            | 6,334                          | 274,313                      | -                            | 280,647                | 213,465                | 10a       |
| <b>Total</b>                                     | <b>6,334</b>                   | <b>293,113</b>               | <b>458</b>                   | <b>299,905</b>         | <b>231,069</b>         |           |
| <b>Net income</b>                                | <b>4,390</b>                   | <b>(32,959)</b>              | <b>130</b>                   | <b>(28,439)</b>        | <b>39,350</b>          | <b>25</b> |
| Subsidiary funds bought forward on consolidation | 98                             | -                            | (98)                         | -                      | -                      |           |
| <b>Net movement on funds:</b>                    | <b>4,488</b>                   | <b>(32,959)</b>              | <b>32</b>                    | <b>(28,439)</b>        | <b>39,350</b>          |           |
| <b>Reconciliation of funds</b>                   |                                |                              |                              |                        |                        |           |
| Total funds brought forward                      | 39,918                         | 99,000                       | 8,661                        | 147,579                | 108,229                |           |
| <b>Total funds carried forward</b>               | <b>44,406</b>                  | <b>66,041</b>                | <b>8,693</b>                 | <b>119,140</b>         | <b>147,579</b>         |           |

# FINANCIAL STATEMENTS:

## Group and charity balance sheets as at 31 December 2024

|                                                | 2024 total funds |                  | 2023 total funds |                  |        |
|------------------------------------------------|------------------|------------------|------------------|------------------|--------|
|                                                | Group<br>£'000   | Charity<br>£'000 | Group<br>£'000   | Charity<br>£'000 | Notes  |
| Fixed assets                                   |                  |                  |                  |                  |        |
| Intangible assets                              | 2,199            | 2,199            | 2,139            | 2,139            | 13     |
| Tangible assets                                | 8,123            | 8,010            | 8,106            | 7,924            | 14, 15 |
| Investments                                    | 107              | 984              | 169              | 1,045            | 16     |
| Total fixed assets                             | 10,429           | 11,193           | 10,414           | 11,108           |        |
|                                                |                  |                  |                  |                  |        |
| Current assets                                 |                  |                  |                  |                  |        |
| Stocks and work in progress                    | 4,890            | 4,679            | 5,593            | 5,409            | 17     |
| Debtors due within one year                    | 35,694           | 35,889           | 23,169           | 22,493           | 18     |
| Cash at bank and in hand                       | 91,098           | 88,280           | 142,715          | 141,878          | 19     |
| Total current assets                           | 131,682          | 128,848          | 171,477          | 169,780          |        |
|                                                |                  |                  |                  |                  |        |
| Liabilities                                    |                  |                  |                  |                  |        |
| Creditors: amounts falling due within one year | 20,363           | 20,901           | 31,806           | 33,309           | 20     |
| Net current assets                             | 111,319          | 107,947          | 139,671          | 136,471          |        |
| Total assets less current liabilities          | 121,748          | 119,140          | 150,085          | 147,579          |        |
| Total net assets                               | 121,748          | 119,140          | 150,085          | 147,579          |        |
|                                                |                  |                  |                  |                  |        |
| Total funds of the charity:                    |                  |                  |                  |                  |        |
| Unrestricted funds general                     | 47,611           | 44,406           | 42,423           | 39,918           |        |
| Restricted income funds                        | 65,453           | 66,041           | 99,000           | 99,000           | 25     |
| Endowment funds                                | 8,684            | 8,693            | 8,662            | 8,661            | 26     |
| Total funds                                    | 121,748          | 119,140          | 150,085          | 147,579          |        |

The financial statements were approved by the Board on 21st June 2025  
and signed on the Board's behalf by:

**Mr Haroun Atallah**  
Chair of the Board of Trustees  
Islamic Relief Worldwide

Date:

# FINANCIAL STATEMENTS:

## Group cash flow statement for the year ended 31 December 2024

|                                                                                                                                     | 2024<br>£'000   | 2023<br>£'000  |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------|
| <b>Reconciliation of net (expenditure)/income to net cash flow from operating activities</b>                                        |                 |                |
| Net(expenditure)/income for the reporting period as per the statement of financial activities (excluding cash flow from endowments) | (28,358)        | 39,688         |
| <b>Adjustments for:</b>                                                                                                             |                 |                |
| Depreciation                                                                                                                        | 1,776           | 281            |
| Amortisation                                                                                                                        | 212             | 88             |
| Decrease/(Increase) in stocks                                                                                                       | 699             | (5,466)        |
| Increase in debtors                                                                                                                 | (12,524)        | (4,968)        |
| Decrease in creditors                                                                                                               | (11,441)        | (10,825)       |
| Gains on disposal of assets                                                                                                         | (12)            | -              |
| Loss/(Gains) on foreign exchange                                                                                                    | 8,493           | (65)           |
| <b>Net cash (used in)/provided by operating activities</b>                                                                          | <b>(41,155)</b> | <b>18,733</b>  |
| <b>Cash flows from investing activities</b>                                                                                         |                 |                |
| Purchase of Intangibles                                                                                                             | (273)           | (1,371)        |
| Purchase of property, plant and equipment                                                                                           | (1,792)         | (30)           |
| Proceeds from the sale of property, plant and equipment                                                                             | 74              | 13             |
| <b>Net cash (used in) investing activities</b>                                                                                      | <b>(1,991)</b>  | <b>(1,388)</b> |
| <b>Cash flows from financing activities</b>                                                                                         |                 |                |
| Endowment (waqf)                                                                                                                    | 22              | 185            |
| <b>Net cash (used in)/provided by financing activities</b>                                                                          | <b>22</b>       | <b>185</b>     |
| <b>Net (decrease)/increase in cash and cash equivalents</b>                                                                         | <b>(43,124)</b> | <b>17,530</b>  |
| Cash and cash equivalents at the beginning of the reporting period                                                                  | 142,715         | 125,120        |
| Change in cash and cash equivalents due to exchange rate movements                                                                  | (8,493)         | 65             |
| <b>Cash and cash equivalents at the end of the reporting period</b>                                                                 | <b>91,098</b>   | <b>142,715</b> |
| <b>Consisting of:</b>                                                                                                               |                 |                |
| Cash at bank and in hand                                                                                                            | 91,098          | 142,715        |

# NOTES TO FINANCIAL STATEMENTS:

## COMPANY STATUS

Islamic Relief Worldwide is a charitable company limited by guarantee, without share capital and governed by its Memorandum and Articles originally dated 14 March 1989 and amended as a Memorandum of Association on 9 August 2010 and the Objects amended on 16 March 2020. The company was registered as a charity with the Charity Commission on 6 April 1989. The Principal Address and Registered Office is 19 Rea Street South, Birmingham, B5 6LB. Islamic Relief Worldwide is considered to be a public benefit entity.

## 1. PRINCIPAL ACCOUNTING POLICIES

### A. BASIS OF PREPARATION

The accounts (financial statements) have been prepared in accordance with the Charities SORP 2019 FRS 102, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended 2014). The subsidiaries consolidated into these financial statements have produced their financial statements to 31 December 2024.

### B. GOING CONCERN

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Financial Review. Assessments for going concern include long term cash flow forecasts and scenario planning.

Our pipeline for 2025 projects is already secured. It continues to be very healthy, with an influx of £81 million of cash into our bank accounts in December 2024 for 2025, enabling us to plan for the coming year with more certainty.

Scenario planning has taken place, and worst-case scenarios have been considered, with a headroom reduction of 40 per cent factored in.

Our unrestricted core income is funded by fundraising and income-generation activities. Despite the ongoing geopolitical and economic impacts, our financial results show signs of generous giving by our donors, who continue to support generously across the UK, North

America, and Europe. This has led to a further record £275 million raised in total income.

Having considered all these factors, the trustees have concluded that Islamic Relief Worldwide Group can meet its liabilities as they fall due, for the period to 30 June 2026, being more than 12 months from the signing of these financial statements, and that it is therefore appropriate to prepare the group financial statements on a going concern basis. Having considered all these factors, the trustees have concluded that Islamic Relief Worldwide Group can meet its liabilities as they fall due, for the period to 30 June 2026, being more than 12 months from the signing of these financial statements, and that it is therefore appropriate to prepare the group financial statements on a going concern basis.

### C. CONSOLIDATION AND GROUP FINANCIAL STATEMENTS

The group financial statements consolidate those of Islamic Relief Worldwide, its trading subsidiary TIC International Limited, registered in England and Wales (company registration number: 2796175, 100 per cent shareholding) and the charity International Waqf Fund, a company limited by guarantee (company registration number: 8612172, registered charity number: 1162805).

The results of TIC International Limited and the International Waqf Fund have been incorporated on a line-by-line basis, in accordance with current legislation.

Islamic Relief Worldwide also controls Islamic Relief UK (company registration number: 5483053). It is registered in England and Wales and during the year the company remained dormant.

Note 7 gives the full details of the income and expenditure of the trading subsidiaries.

### D. FUND ACCOUNTING 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.

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. Waqf is the Islamic equivalent of endowments. Long-term projects. Waqf is the Islamic equivalent of endowments.

### E. INCOMING RESOURCES AND INVESTMENT INCOME

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and that the amount can be measured reliably.

Donations: This 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 UK. Donations from individuals are recognised on receipt.

Charitable income: Where related to performance and specific deliverables these are accounted for as the charity earns the right to consideration by its performance. Any grants paid in advance are included in deferred income.

Other trading activities: This comprises income generated by TIC International Limited from its trading activities, its charity shops and the sale of merchandise. Revenue is recognised upon dispatch of goods.

Donated goods for sale in the shops and in the recycling operation are measured at sales prices when sold. Estimating the fair value of donated goods for resale is considered impractical because of the volume of low value items received, the absence of detailed stock control systems in the shops and market factors.

Investment income: Investment income comprises income generated from waqf investments and rents receivable.

Waqf Investment Income: Income derived from waqf investments is recognised on receipt basis when the right to receive the income is established. This income forms part of the endowment funds.

Rents Receivable: Rental income is recognised on a straight-line basis over the term of the lease.

Deferred Income: Donations and grants given to the charity that relates to future accounting periods, the income is deferred until those periods.

### F. 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: These are costs incurred in attracting voluntary income and those as stated below under the headings 'Costs of generating voluntary income' and 'Fundraising trading'.

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

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

Charitable activities: These are costs associated with the provision of humanitarian relief and development programmes as elaborated on in the trustees' report section, 'Our global reach.' These include both the direct costs and support costs relating to these activities.

**Governance costs:** These are costs associated with the governance arrangements of Islamic Relief Worldwide. Included within this category are strategic costs as opposed to the day-to-day management of Islamic Relief Worldwide's activities.

**Support costs:** Support costs for 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 10) 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.

**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.

## G. OPERATING LEASES

Rentals paid under operating leases are charged to income as incurred.

## H. 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. Foreign exchange gains and losses incurred in respect of humanitarian projects overseas are included in the charitable activities expenditure.

The company's functional and presentational currency is GBP.

## I. FIXED ASSETS AND DEPRECIATION

Except for items costing below £500, which are expensed on acquisition, all expenditure of a capital nature is capitalised.

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 buildings over 50 years straight-line basis
- fixtures and fittings over four years straight-line basis
- office equipment over four years straight-line basis
- motor vehicles over five years straight line basis
- plant and machinery over eight years straight-line basis
- depreciation is not charged on land.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities

The charities assets are reviewed for impairment on an annual basis, at the end of the reporting period Islamic Relief Worldwide does not have any amounts to recognise.

## J. INTANGIBLES

Intangible assets represent the organisation's registered trademarks. They are stated at cost, less any impairment loss. The useful life of the trademark is estimated to be 10 years. They are amortised and tested for impairment annually where indicators of impairment are identified.

## K. CASH AND CASH EQUIVALENTS

Cash at bank and cash in hand includes non interest-bearing accounts held at call with banks, and cash at hand. Cash equivalents includes monies deposited for less than 90 days or available within a 90-day notice period, without interest penalty.

Much of our pipeline for 2025 projects is already secured and continues to be very healthy with an influx of £81 million of cash into our bank accounts from October to December 2024 for 2025.

## L. STOCKS

Stocks and inventories are stated at the lower of cost and estimated selling price less costs to sell. In respect of work in progress and finished goods, cost includes a relevant proportion of overheads according to the state of completion.

## M. INVESTMENTS

Investments consist of unlisted investments, subsidiary undertakings, and property.

Investment property is included at market fair value. Gains are recognised in the statement of financial activities.

## N. FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If such evidence is identified, an impairment loss is recognised in the statement of financial activities

## O. DEBTORS

Debtors are measured at the settlement amount after any trade discount offered.

## P. CREDITORS AND PROVISIONS

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

## Q. TAXATION

As a registered charity, the company is exempt from taxation of its income and gains to the extent they fall within the charity exemptions in the Corporation Taxes Act 2010 or Section 256 Taxation of Chargeable Gains Act 1992.

The company is unable to recover Value Added Taxation charged on its purchases which is included in the related expense or asset in the accounts.

## R. VOLUNTEERS

Islamic Relief Worldwide appreciates the hard work and dedication of its volunteers across the world. Almost 1,000 volunteers engaged in a number of activities including campaigning and domestic programmes. The contribution of volunteers is not recognised in the accounts as it is impractical to value given the absence of a reliable measurement basis.

## S. JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Preparation of the financial statements requires management to make significant judgements and estimates.

**Significant judgements:** There are no significant judgements having a material effect on the financial statements.

**Significant estimates:** There are no significant estimates having a material effect on the financial statements.

**Non-exchange transaction**

The trading subsidiary's (TIC International Limited) donated goods for sale in the shops and in the recycling operation are measured at sales prices when sold.

Estimating the fair value of donated goods for resale is considered impractical because of the volume of low value items received, the absence of detailed stock control systems in the shops and market factors.

## T. IN KIND DONATIONS

In Kind Donations are recognised where there is entitlement, there is probability of receipt, and the amounts are measurable. In Kind Donations donated are included in the accounts at their approximate market value at the receipt. In Kind Donations for distribution are included in the accounts at the fair value to the charity when the goods are received and under the control of the charity. Amounts are recognised in inventory until distributed at which point the relevant cost is released to the statement of financial activities.

## U. PENSIONS

The charity operates a defined contribution pension scheme for the benefit of its employees. Pension costs are recognised in the month in which the related payroll payments are made. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the Charity in the future.

The pension scheme is independently administered, and the assets of the scheme are held separately from those of the Charity.

## V. TERMINATION BENEFITS

Termination benefits paid to employees are recognised as an expense in the year in which they are paid or when the charity is demonstrably committed to (a) terminate the employment of a employee, or group of employees, before the their normal retirement date, or (b) provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. The termination benefits will be measured at the best estimate of the expenditure required to settle the obligation at the reporting date.

## 2. Donations and legacies

|                                                  | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowment<br>funds<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 | Notes |
|--------------------------------------------------|--------------------------------|------------------------------|-----------------------------|------------------------|------------------------|-------|
| <b>Donations, appeals and fundraising events</b> |                                |                              |                             |                        |                        |       |
| United Kingdom*                                  | 10,697                         | 49,744                       | -                           | 60,441                 | 63,990                 |       |
| Islamic Relief members                           | -                              | 161,340                      | -                           | 161,340                | 163,927                | 6     |
| Global Family Development**                      | 136                            | 12,378                       | 364                         | 12,878                 | 15,074                 |       |
| Disasters Emergency Committee***                 | -                              | 3,878                        | -                           | 3,878                  | 3,254                  |       |
| <b>Total</b>                                     | <b>10,833</b>                  | <b>227,340</b>               | <b>364</b>                  | <b>238,537</b>         | <b>246,245</b>         |       |

\* Figure includes:

£462,202 of Aid Match funding from the Foreign, Commonwealth & Development Office (FCDO), for second year of a long term Development project in Ethiopia. The project aims to reduce vulnerability and strengthen the capacity of pastoralist households to withstand drought shock in Ethiopia.

Gift Aid tax recovered on donations made by UK taxpayers.

\*\*Global Family Development (Former Network resource development) includes countries in the Middle East and Emerging Markets in which Islamic Relief does not have a permanent presence.

\*\*\*The Disasters Emergency Committee (DEC) is an umbrella organisation of 14 humanitarian aid agencies, including Islamic Relief, that work together in times of crisis. For further information, visit: [www.dec.org.uk](http://www.dec.org.uk)

### 3. Other trading activities

|                                  | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 |
|----------------------------------|------------------------|------------------------|
| <b>Trading subsidiaries</b>      |                        |                        |
| <b>TIC International Limited</b> | <b>1,687</b>           | 1,668                  |
| Income from charitable shops     |                        |                        |
| Clothes recycling income         | <b>2,058</b>           | 2,424                  |
| <b>Total</b>                     | <b>3,745</b>           | <b>4,092</b>           |

### 4. Investments

|                | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 |
|----------------|------------------------|------------------------|
| Return on waqf | <b>588</b>             | 577                    |
| <b>Total</b>   | <b>588</b>             | <b>577</b>             |

Return on waqf represents the income generated by investments made using waqf (Endowment) assets.

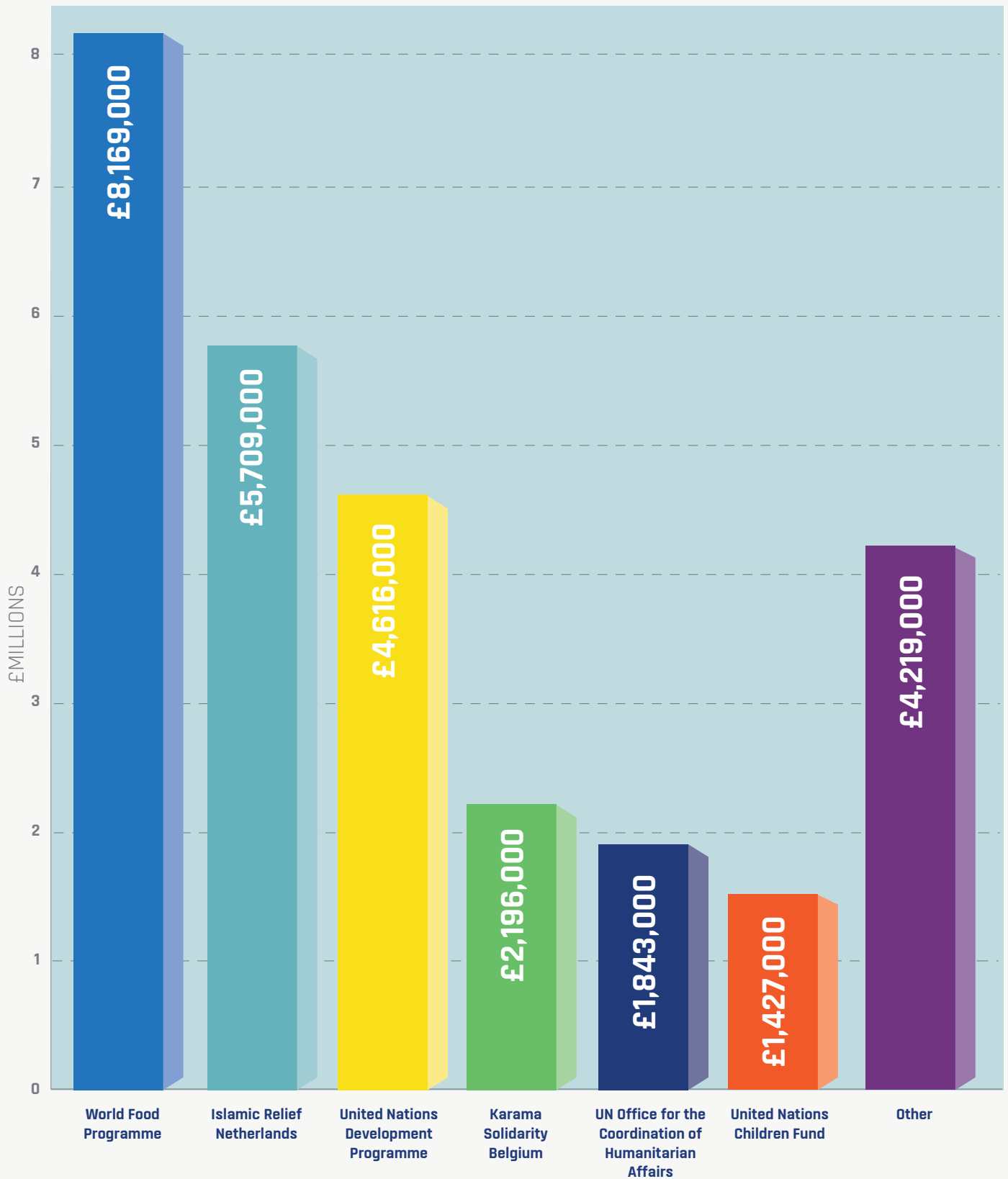
## 5. Charitable income by institution

| Name                                                   | Protecting life<br>and dignity<br>£'000 | Empowering<br>communities<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 |
|--------------------------------------------------------|-----------------------------------------|------------------------------------|------------------------|------------------------|
| World Food Programme                                   | 7,040                                   | 1,129                              | 8,169                  | -                      |
| Islamic Relief Netherlands                             | 1,519                                   | 4,190                              | 5,709                  | 5,310                  |
| United Nations Development Programme                   | 655                                     | 3,961                              | 4,616                  | 6,398                  |
| Karama Solidarity Belgium                              | 699                                     | 1,497                              | 2,196                  | 1,906                  |
| UN Office for the Coordination of Humanitarian Affairs | 837                                     | 1,006                              | 1,843                  | 2,023                  |
| United Nations Children Fund                           | 242                                     | 1,185                              | 1,427                  | -                      |
| National Disaster Risk Management Fund                 | 879                                     | -                                  | 879                    | -                      |
| Start Fund                                             | 245                                     | 300                                | 545                    | -                      |
| Stichting Zoa                                          | 449                                     | -                                  | 449                    | -                      |
| Norwegian Embassy                                      | -                                       | 361                                | 361                    | -                      |
| Save the Children                                      | 35                                      | 255                                | 290                    | 44                     |
| Oxfam                                                  | -                                       | 258                                | 258                    | -                      |
| Belgium Ministry of Foreign Affairs                    | -                                       | 252                                | 252                    | -                      |
| IICO Kuwait                                            | -                                       | 230                                | 230                    | 399                    |
| Qatar Charity                                          | 221                                     | -                                  | 221                    | -                      |
| The Embassy of The State of Qatar                      | 162                                     | -                                  | 162                    | -                      |
| World Humanitarian Action Forum (WHAF)                 | -                                       | 141                                | 141                    | -                      |
| ShelterBox Trust                                       | 85                                      | -                                  | 85                     | 1,252                  |
| Danish Refugee Council                                 | 73                                      | -                                  | 73                     | -                      |
| Christian Aid                                          | -                                       | 53                                 | 53                     | -                      |
| UNAIDS                                                 | -                                       | 52                                 | 52                     | 61                     |
| Jubilee USA Network                                    | -                                       | 48                                 | 48                     | -                      |
| Sheikh Abdullah Al Nouri Charity - Kuwait              | 34                                      | -                                  | 34                     | 66                     |
| International Organisation for Migration               | -                                       | 24                                 | 24                     | -                      |
| NetHope Inc.                                           | 22                                      | -                                  | 22                     | -                      |
| Palladium Global Philippines                           | -                                       | 18                                 | 18                     | -                      |
| Arigatou International Geneva                          | -                                       | 12                                 | 12                     | -                      |
| Read Foundation                                        | 10                                      | -                                  | 10                     | -                      |
| Qatar Red Crescent                                     | -                                       | -                                  | -                      | 789                    |
| Muslim Aid                                             | -                                       | -                                  | -                      | 99                     |
| Kuwait Zakat House                                     | -                                       | -                                  | -                      | 51                     |
| Islamic Development Bank                               | -                                       | -                                  | -                      | 8                      |
| Finn Church Aid                                        | -                                       | -                                  | -                      | 2                      |
| <b>Subtotal</b>                                        | <b>13,207</b>                           | <b>14,972</b>                      | <b>28,179</b>          | <b>18,408</b>          |

### In-kind donations

|                                            |               |               |               |               |
|--------------------------------------------|---------------|---------------|---------------|---------------|
| Islamic Development Bank                   | 4,526         | -             | 4,526         | 5,373         |
| <b>Total in-kind donations</b>             | <b>4,526</b>  | <b>-</b>      | <b>4,526</b>  | <b>5,373</b>  |
| <b>Total (including In-kind donations)</b> | <b>17,733</b> | <b>14,972</b> | <b>32,705</b> | <b>23,781</b> |

## 5. Charitable income by institution (Continued)



## 6. Donations disclosure by member

| Name                                  | Protecting life<br>and dignity<br>£'000 | Empowering<br>communities<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 |
|---------------------------------------|-----------------------------------------|------------------------------------|------------------------|------------------------|
| Islamic Relief Canada                 | 27,405                                  | 25,714                             | 53,119                 | 45,258                 |
| Islamic Relief USA                    | 14,357                                  | 36,030                             | 50,387                 | 66,188                 |
| Islamic Relief Germany                | 9,906                                   | 10,122                             | 20,028                 | 14,561                 |
| Islamic Relief Sweden                 | 10,460                                  | 6,175                              | 16,635                 | 15,716                 |
| Islamic Relief Switzerland            | 2,786                                   | 2,560                              | 5,346                  | 6,571                  |
| Islamic Relief South Africa           | 4,161                                   | 785                                | 4,946                  | 5,316                  |
| Islamic Relief Australia              | 2,145                                   | 2,616                              | 4,761                  | 3,878                  |
| Islamic Relief Bosnia and Herzegovina | 1,327                                   | -                                  | 1,327                  | 933                    |
| Islamic Relief Ireland                | 826                                     | 274                                | 1,100                  | 928                    |
| Islamic Relief Italy                  | 755                                     | 229                                | 984                    | 979                    |
| Islamic Relief Mauritius*             | 63                                      | 750                                | 813                    | 579                    |
| Islamic Relief Spain                  | 489                                     | 227                                | 716                    | 833                    |
| Islamic Relief Malaysia               | 419                                     | 259                                | 678                    | 1,777                  |
| Islamic Relief Norway                 | 344                                     | 156                                | 500                    | 410                    |
| <b>Total</b>                          | <b>75,443</b>                           | <b>85,897</b>                      | <b>161,340</b>         | <b>163,927</b>         |

All members are separate legal entities reporting locally in their respective countries. These amounts represent those transmitted to Islamic Relief Worldwide 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, and its transactions and balances are included within the accounts of Islamic Relief Worldwide.

## 7. Results from trading subsidiaries

|                                                                   | TIC<br>International<br>Limited<br>£'000 | International<br>Waqf Fund<br>£'000 | Total<br>2024<br>£'000 | TIC<br>International<br>Limited<br>£'000 | International<br>Waqf Fund<br>£'000 | Total<br>2023<br>£'000 |
|-------------------------------------------------------------------|------------------------------------------|-------------------------------------|------------------------|------------------------------------------|-------------------------------------|------------------------|
| Subsidiary trading income                                         | 1,687                                    | 364                                 | 2,051                  | 2,424                                    | 852                                 | 3,276                  |
| Income from charitable shops managed by TIC International Limited | 2,058                                    | -                                   | 2,058                  | 1,668                                    | -                                   | 1,668                  |
| <b>Total</b>                                                      | <b>3,745</b>                             | <b>364</b>                          | <b>4,109</b>           | <b>4,092</b>                             | <b>852</b>                          | <b>4,944</b>           |

|                                    |       |     |       |       |     |       |
|------------------------------------|-------|-----|-------|-------|-----|-------|
| Operating and administrative costs | 3,541 | 368 | 3,909 | 4,067 | 325 | 4,392 |
| Net profit for the year            | 204   | (4) | 200   | 25    | 527 | 552   |

|                                                |     |   |     |     |     |     |
|------------------------------------------------|-----|---|-----|-----|-----|-----|
| Amounts gift aided to Islamic Relief Worldwide | 109 | - | 109 | 269 | -   | 269 |
| Retained in subsidiary                         | 95  |   | 95  | -   | 527 | 527 |

### The assets and liabilities of the subsidiaries were:

|                         |              |              |              |              |              |              |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Fixed assets            | 111          | 1            | 112          | 176          | 3            | 179          |
| Current assets          | 1,344        | 2,284        | 3,628        | 1,405        | 2,293        | 3,698        |
| Current liabilities     | (348)        | (5)          | (353)        | (483)        | (11)         | (494)        |
| <b>Total net assets</b> | <b>1,107</b> | <b>2,280</b> | <b>3,387</b> | <b>1,098</b> | <b>2,285</b> | <b>3,383</b> |

|                                             |              |              |              |              |              |              |
|---------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Aggregate share capital and reserves</b> | <b>1,107</b> | <b>2,280</b> | <b>3,387</b> | <b>1,098</b> | <b>2,285</b> | <b>3,383</b> |
|---------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|

In 2024 a Gift Aid payment of £108,997 (2023: £268,504) was received from TIC International Limited representing the taxable profits generated by the company in its previous financial period.

## 8. Governance

|                                          | Activities undertaken<br>directly 2024<br>£'000 | Activities undertaken<br>directly 2023<br>£'000 |
|------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| External audit and statutory accounts    | 124                                             | 134                                             |
| Legal and consultancy                    | 511                                             | 216                                             |
| Trustee expenses and board meeting costs | 61                                              | 62                                              |
| Internal audit                           | 645                                             | 355                                             |
| <b>Total</b>                             | <b>1,341</b>                                    | <b>767</b>                                      |

## 9. Trustees' remuneration

|                                          | 2024<br>£'000 | 2023<br>£'000 |
|------------------------------------------|---------------|---------------|
| Trustee expenses and board meeting costs |               |               |
| Meetings                                 | 47            | 2             |
| Travel                                   | 14            | 37            |
| Telecommunications                       | -             | 1             |
| <b>Total</b>                             | <b>61</b>     | <b>40</b>     |

|                                          |   |   |
|------------------------------------------|---|---|
| The number of trustees claiming expenses | 9 | 9 |
|------------------------------------------|---|---|

Apart from expenses, trustees are not remunerated. Neither the trustees, nor any persons connected with them, have received any remuneration, either in the current year or the prior year.

## 10a. Total resources expended

|                                                   | Total support costs<br>£'000 | Activities undertaken directly<br>£'000 | Total<br>2024<br>£'000 | Total<br>2023<br>£'000 |
|---------------------------------------------------|------------------------------|-----------------------------------------|------------------------|------------------------|
| <b>Costs of generating funds</b>                  |                              |                                         |                        |                        |
| Fundraising and publicity costs                   | 1,093                        | 15,532                                  | 16,625                 | 15,160                 |
| <b>Campaigns and events costs:</b>                | 0                            | -40356940.73                            |                        |                        |
| Humanitarian                                      | 451                          | 1,914                                   | 2,365                  | 1,909                  |
| Empowering communities                            | 24                           | 137                                     | 161                    | 136                    |
| Campaigning for change                            | 3                            | 16                                      | 19                     | 16                     |
| <b>Total costs of generating voluntary income</b> | <b>1,571</b>                 | <b>17,599</b>                           | <b>19,170</b>          | <b>17,221</b>          |
| Fundraising trading - subsidiary costs            | 359                          | 3,182                                   | 3,541                  | 4,067                  |
| Investment management costs                       | 90                           | 369                                     | 459                    | 382                    |
| <b>Total</b>                                      | <b>2,020</b>                 | <b>21,150</b>                           | <b>23,170</b>          | <b>21,670</b>          |
| <b>Cost of charitable activities</b>              |                              |                                         |                        |                        |
| Campaigning for change                            | 410                          | 1,233                                   | 1,643                  | 1,722                  |
| Humanitarian                                      | 1,319                        | 138,944                                 | 140,263                | 133,839                |
| Empowering communities                            |                              |                                         |                        |                        |
| - Healthcare, Water, Sanitation and Hygiene       | 1,410                        | 21,732                                  | 23,142                 | 21,882                 |
| - Caring for orphans and children                 | 376                          | 45,501                                  | 45,877                 | 34,702                 |
| - Supporting education                            | 1,410                        | 5,936                                   | 7,346                  | 4,304                  |
| - Livelihoods support                             | 1,410                        | 60,967                                  | 62,377                 | 16,941                 |
| <b>Total</b>                                      | <b>6,335</b>                 | <b>274,313</b>                          | <b>280,648</b>         | <b>213,390</b>         |
| <b>Total resources expended</b>                   | <b>8,355</b>                 | <b>295,463</b>                          | <b>303,818</b>         | <b>235,060</b>         |

Costs for campaigns, events and generating funds relate both to the UK and to support for the operations of international family members and emerging geographical markets in these areas. There is a collaborative approach to supporting family members, coordinating with them to ensure cost effectiveness globally. In this context the activities covered include media relations and social media engagement, stakeholder communications, advocacy campaigns, fundraising appeal preparation and communication costs. In 2023, the total cost of this activity by Islamic Relief Worldwide for its own purposes and to support the global family was £23 million (2023: £21 million).

### TOTAL COST OF CHARITABLE ACTIVITIES



## 10b. Support costs

|                                  | Costs of<br>generating<br>voluntary income<br>£'000 | Fundraising<br>trading<br>subsidiary costs<br>£'000 | Investment<br>management<br>costs<br>£'000 | Cost of<br>charitable<br>activities<br>£'000 | Costs 2024<br>£'000 | Costs<br>2023<br>£'000 |
|----------------------------------|-----------------------------------------------------|-----------------------------------------------------|--------------------------------------------|----------------------------------------------|---------------------|------------------------|
| <b>Costs of generating funds</b> |                                                     |                                                     |                                            |                                              |                     |                        |
| Subsidiary                       | -                                                   | 359                                                 | -                                          | -                                            | <b>359</b>          | 383                    |
| Management and administration    | 269                                                 | -                                                   | 1                                          | 1,145                                        | <b>1,416</b>        | 1,569                  |
| Finance                          | 177                                                 | -                                                   | 12                                         | 710                                          | <b>899</b>          | 792                    |
| Human resources                  | 170                                                 | -                                                   | 12                                         | 681                                          | <b>863</b>          | 786                    |
| Information technology           | 621                                                 | -                                                   | 42                                         | 2,462                                        | <b>3,125</b>        | 1,960                  |
| Facilities                       | 334                                                 | -                                                   | 23                                         | 1,336                                        | <b>1,693</b>        | 1,075                  |
| <b>Total</b>                     | <b>1,571</b>                                        | <b>359</b>                                          | <b>90</b>                                  | <b>6,335</b>                                 | <b>8,355</b>        | 6,565                  |

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

## 11. Net incoming resources

|                                                        | 2024<br>£'000 | 2023<br>£'000 |
|--------------------------------------------------------|---------------|---------------|
| <b>This is stated after charging/(crediting):</b>      |               |               |
| Auditor's remuneration including non-audit services    | 124           | 134           |
| Depreciation                                           | 1,839         | 279           |
| Operating leases rental other than plant and machinery | 303           | 302           |
| Exchange gain/(loss)                                   | (8,493)       | 65            |

|                                                                                                       | £'000      | £'000      |
|-------------------------------------------------------------------------------------------------------|------------|------------|
| Fees payable to company's auditor for the audit of the company's annual accounts                      | 90         | 103        |
| Fees payable to company's auditor for the audit of the company's subsidiaries pursuant to legislation | 19         | 16         |
| Tax compliance/advisory                                                                               | 9          | 15         |
| Fees paid to external auditors for non-audit services                                                 | 6          | -          |
| <b>Total fees</b>                                                                                     | <b>124</b> | <b>134</b> |

## 12. Staff costs and emoluments

|                               | Group 2024<br>£'000 | Group 2023<br>£'000 |
|-------------------------------|---------------------|---------------------|
| Gross salaries                | 18,254              | 16,197              |
| Employer's National Insurance | 1,383               | 1,205               |
| Employer's pension            | 931                 | 843                 |
| <b>Total</b>                  | <b>20,568</b>       | <b>18,245</b>       |

|                                    | Group 2024<br>Number | Group 2023<br>Number |
|------------------------------------|----------------------|----------------------|
| <b>Average number of employees</b> |                      |                      |
| Engaged in raising funds           | 256                  | 251                  |
| Engaged in charitable activities   | 122                  | 122                  |
| Engaged in support activities      | 123                  | 121                  |
| <b>Total</b>                       | <b>501</b>           | <b>494</b>           |

Employee numbers do not include trustees as they are not paid employees, and also do not include staff employed by Islamic Relief affiliates.

|                                                                                | 2024 | 2023 |
|--------------------------------------------------------------------------------|------|------|
| The number of employees with emoluments between £60,000 to £70,000 per annum   | 14   | 5    |
| The number of employees with emoluments between £70,000 to £80,000 per annum   | 3    | 0    |
| The number of employees with emoluments between £80,000 to £90,000 per annum   | 1    | 2    |
| The number of employees with emoluments between £90,000 to £100,000 per annum  | 2    | 3    |
| The number of employees with emoluments between £100,000 to £110,000 per annum | 1    | 1    |
| The number of employees with emoluments between £110,000 to £120,000 per annum | 1    | 0    |

Total redundancies for the year ended 31 December 2024 £105,639 (2023: £22,814)

All termination costs were incurred during the year, with no provision at the year end.

### Key management remuneration

Executive management team remuneration during the year totalled £794,173 (2023: £796,857)

Chief Executive Officer remuneration during the year totalled £141,855 (2023: £125,475).

Aggregate pension contribution included in total remuneration figure £54,582 (2023: £56,977)

Chief Executive Officer Aggregate pension contribution included in Chief Executive Officer remuneration figure £13,651 (2023: £12,166)

|                                                | Gross<br>salaries<br>£'000 | Employer's National<br>Insurance<br>£'000 | Employer's<br>pension<br>£'000 |
|------------------------------------------------|----------------------------|-------------------------------------------|--------------------------------|
| <b>Analysis of key management remuneration</b> |                            |                                           |                                |
| <b>2024</b>                                    | <b>664,654</b>             | <b>76,644</b>                             | <b>52,875</b>                  |
| 2023                                           | 662,635                    | 77,245                                    | 65,205                         |

## 13. Intangible assets: Group and Charity

| <b>Group trademarks</b>    | <b>2024<br/>£'000</b> |
|----------------------------|-----------------------|
| <b>Cost</b>                |                       |
| At 1 January 2024          | <b>2,406</b>          |
| Additions                  | <b>273</b>            |
| <b>At 31 December 2024</b> | <b>2,679</b>          |

|                                 |              |
|---------------------------------|--------------|
| <b>Accumulated amortisation</b> |              |
| At 1 January 2024               | <b>(268)</b> |
| Charge for the year             | <b>(212)</b> |
| <b>At 31 December 2024</b>      | <b>(480)</b> |

|                            |              |
|----------------------------|--------------|
| <b>Net book value</b>      |              |
| <b>At 31 December 2024</b> | <b>2,199</b> |
| <b>At 31 December 2023</b> | <b>2,139</b> |

Trademarks are depreciated over their economic life of 10 years.

## 14. Group tangible assets

|                                 | Freehold land<br>and<br>buildings<br>(restated)<br>£'000 | Plant and<br>machinery<br>(restated)<br>£'000 | Fixtures, fittings<br>and<br>office equipment<br>(restated)<br>£'000 | Motor<br>vehicles<br>(restated)<br>£'000 | Total<br>£'000 |
|---------------------------------|----------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------|------------------------------------------|----------------|
| <b>Group</b>                    |                                                          |                                               |                                                                      |                                          |                |
| <b>Cost</b>                     |                                                          |                                               |                                                                      |                                          |                |
| At 1 January 2024               | 10,180                                                   | 557                                           | 4,942                                                                | 150                                      | 15,829         |
| Additions                       | 1,476                                                    | -                                             | 162                                                                  | 154                                      | 1,792          |
| <b>At 31 December 2024</b>      | <b>11,656</b>                                            | <b>557</b>                                    | <b>5,104</b>                                                         | <b>304</b>                               | <b>17,621</b>  |
| <b>Accumulated depreciation</b> |                                                          |                                               |                                                                      |                                          |                |
| At 1 January 2024               | 2,691                                                    | 482                                           | 4,411                                                                | 138                                      | 7,722          |
| Charge for the year             | 1,592                                                    | 48                                            | 111                                                                  | 25                                       | 1,776          |
| <b>At 31 December 2024</b>      | <b>4,283</b>                                             | <b>530</b>                                    | <b>4,522</b>                                                         | <b>163</b>                               | <b>9,498</b>   |
| <b>Net book value</b>           |                                                          |                                               |                                                                      |                                          |                |
| <b>At 31 December 2024</b>      | <b>7,373</b>                                             | <b>27</b>                                     | <b>582</b>                                                           | <b>141</b>                               | <b>8,123</b>   |
| <b>At 31 December 2023</b>      | <b>7,493</b>                                             | <b>9</b>                                      | <b>592</b>                                                           | <b>12</b>                                | <b>8,106</b>   |

Freehold property is valued at historical cost and depreciated. Freehold properties include properties held by Islamic Relief Worldwide for its own use and that of its trading subsidiary.

## 15. Charity tangible assets

|                                 | Freehold land and<br>buildings (restated)<br>£'000 | Fixtures, fittings and<br>office equipment<br>(restated)<br>£'000 | Motor<br>vehicles<br>£'000 | Total<br>£'000 |
|---------------------------------|----------------------------------------------------|-------------------------------------------------------------------|----------------------------|----------------|
| <b>Charity</b>                  |                                                    |                                                                   |                            |                |
| <b>Cost</b>                     |                                                    |                                                                   |                            |                |
| At 1 January 2024               | 9,919                                              | 4,679                                                             | 123                        | 14,721         |
| Additions                       | 1,475                                              | 162                                                               | 148                        | 1,785          |
| <b>At 31 December 2024</b>      | <b>11,394</b>                                      | <b>4,841</b>                                                      | <b>271</b>                 | <b>16,506</b>  |
| <b>Accumulated depreciation</b> |                                                    |                                                                   |                            |                |
| At 1 January 2024               | 2,511                                              | 4,166                                                             | 118                        | 6,795          |
| Charge for the year             | 1,578                                              | 104                                                               | 19                         | 1,701          |
| <b>At 31 December 2024</b>      | <b>4,089</b>                                       | <b>4,270</b>                                                      | <b>137</b>                 | <b>8,496</b>   |
| <b>Net book value</b>           |                                                    |                                                                   |                            |                |
| <b>At 31 December 2024</b>      | <b>7,305</b>                                       | <b>571</b>                                                        | <b>134</b>                 | <b>8,010</b>   |
| <b>At 31 December 2023</b>      | <b>7,409</b>                                       | <b>510</b>                                                        | <b>5</b>                   | <b>7,924</b>   |

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

## 16. Investments

|                               | Total Group<br>£'000 | Total Charity<br>£'000 |
|-------------------------------|----------------------|------------------------|
| As at 1 January 2024          | 169                  | 1,046                  |
| (Decrease) in value           | (62)                 | (62)                   |
| <b>As at 31 December 2024</b> | <b>107</b>           | <b>984</b>             |

The above note includes the following significant investments:

An investment in Islamic Relief Worldwide's subsidiary TIC International Limited (£860,309), which provides clothes recycling services. TIC International Limited is incorporated in the United Kingdom.

An investment property located in Arbroath, UK, which was kindly gifted to Islamic Relief. The property's value is included in the valuation at the time of the donation (£55,000). The trustees are satisfied that the current value of the Arbroath property represents market value.

An investment property located in Brelin Civil Soceirty, was acquired by Islamic Relief Worldwide. The property value is £20,039.

## 17. Stocks and work in progress

|                         | Group 2024<br>£'000 | Charity 2024<br>£'000 | Group 2023<br>£'000 | Charity 2023<br>£'000 |
|-------------------------|---------------------|-----------------------|---------------------|-----------------------|
| <b>Donated clothing</b> | <b>212</b>          | <b>-</b>              | <b>184</b>          | <b>-</b>              |
| Humanitarian Supplies   | 4,678               | 4,678                 | 5,409               | 5,409                 |
| <b>Total</b>            | <b>4,890</b>        | <b>4,678</b>          | <b>5,593</b>        | <b>5,409</b>          |

## 18. Debtors

|                                      | Group<br>2024<br>£'000 | Charity<br>2024<br>£'000 | Group<br>2023<br>£'000 | Charity<br>2023<br>£'000 |
|--------------------------------------|------------------------|--------------------------|------------------------|--------------------------|
| Trade debtors                        | 58                     | 43                       | 41                     | 34                       |
| Amounts owed from group undertakings | -                      | 217                      | -                      | 208                      |
| Prepayments and accrued income       | 913                    | 897                      | 165                    | 156                      |
| Other debtors                        | 34,723                 | 34,732                   | 22,963                 | 22,095                   |
| <b>Total</b>                         | <b>35,694</b>          | <b>35,889</b>            | <b>23,169</b>          | <b>22,493</b>            |

## 19. Cash at bank

|                          | Group 2024<br>£'000 | Charity 2024<br>£'000 | Group 2023<br>£'000 | Charity 2023<br>£'000 |
|--------------------------|---------------------|-----------------------|---------------------|-----------------------|
| Cash at bank and in hand | 91,098              | 88,280                | 142,715             | 141,878               |
| <b>Total</b>             | <b>91,098</b>       | <b>88,280</b>         | <b>142,715</b>      | <b>141,878</b>        |

Much of our pipeline for 2025 projects is already secured and allocated to projects. Our position continues to be very healthy to continue the delivery to the vulnerable people we serve, with an influx of £81 million of cash into our bank accounts towards the close of the 2024 financial year.

## 20. Creditors

|                                                       | Group<br>2024<br>£'000 | Charity<br>2024<br>£'000 | Group<br>2023<br>£'000 | Charity<br>2023<br>£'000 |
|-------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|
| <b>Creditors: amounts falling due within one year</b> |                        |                          |                        |                          |
| Trade creditors                                       | 21                     | 31                       | 3,392                  | 3,386                    |
| Amounts owed to group undertakings                    | -                      | 102                      | -                      | 2,000                    |
| Accruals and deferred income*                         | 6,642                  | 6,626                    | 18,495                 | 18,495                   |
| Tax and social security                               | 335                    | 313                      | 304                    | 286                      |
| Other creditors**                                     | 13,171                 | 13,714                   | 9,508                  | 9,035                    |
| Unpaid pension contributions                          | 228                    | 115                      | 107                    | 107                      |
| <b>Total</b>                                          | <b>20,363</b>          | <b>20,901</b>            | <b>31,806</b>          | <b>33,309</b>            |

|                                | Balance as at<br>January 2024<br>£'000 | Deferred<br>£'000 | Released<br>£'000 | Balance as at<br>31 December<br>2024<br>£'000 |
|--------------------------------|----------------------------------------|-------------------|-------------------|-----------------------------------------------|
| <b>Charity Deferred income</b> |                                        |                   |                   |                                               |
| Islamic Relief members         | 9,447                                  | 3,118             | (9,447)           | 3,118                                         |
| International fundraising      | 5,284                                  | 133               | (5,284)           | 133                                           |
| <b>Total</b>                   | <b>14,731</b>                          | <b>3,251</b>      | <b>(14,731)</b>   | <b>3,251</b>                                  |

\*Deferred income comprises income received in advance that the donor has specified must be used in future accounting periods.

\*\*Other creditors represents amounts due to Islamic Relief independent implementing partners for projects committed to and implemented during 2024.

## 21. Commitments

|                         | Group<br>2024<br>£'000 | Charity<br>2024<br>£'000 | Group<br>2023<br>£'000 | Charity<br>2024<br>£'000 |
|-------------------------|------------------------|--------------------------|------------------------|--------------------------|
| <b>Operating leases</b> |                        |                          |                        |                          |
| Less than one year      | 303                    | 303                      | 302                    | 302                      |
| Between 2-5 years       | 819                    | 819                      | 806                    | 806                      |
| More than 5 years       | 621                    | 621                      | 761                    | 761                      |
| <b>Total</b>            | <b>1,743</b>           | <b>1,743</b>             | <b>1,869</b>           | <b>1,869</b>             |

As at 31 December 2024, the group had no capital commitments (2023: £nil).

## 22. Pension costs

The charity operates a group personal pension scheme. As of 2014 it became a statutory requirement for all employees to be made a part of the pension scheme and the charity makes a contribution to this. Employees can opt out of the scheme if they choose.

The charity has complied fully with auto-enrolment legislation and all new employees are offered a shariah compliant pension scheme.

The charity operates a defined contribution pension scheme for the benefit of its employees. Pension costs are recognised in the month in which the related payroll payments are made. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the Charity in the future.

The pension scheme is independently administered, and the assets of the scheme are held separately from those of the Charity. The minimum employee contribution to the scheme is 4% and with the employer contribution of 4%.

## 23. Analysis of assets and liabilities representing funds

|                                      | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowment<br>funds<br>£'000 | Total<br>£'000 |
|--------------------------------------|--------------------------------|------------------------------|-----------------------------|----------------|
| <b>At 31 December 2024</b>           |                                |                              |                             |                |
| <b>Group</b>                         |                                |                              |                             |                |
| Tangible and Intangible fixed assets | -                              | -                            | 8,684                       | 8,684          |
| Current assets                       | 67,974                         | 65,453                       | -                           | 133,427        |
| Liabilities                          | (20,363)                       | -                            | -                           | (20,363)       |
| <b>Total</b>                         | <b>47,611</b>                  | <b>65,453</b>                | <b>8,684</b>                | <b>121,748</b> |

|                                      | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowment<br>funds<br>£'000 | Total<br>£'000 |
|--------------------------------------|--------------------------------|------------------------------|-----------------------------|----------------|
| <b>At 31 December 2023</b>           |                                |                              |                             |                |
| <b>Group</b>                         |                                |                              |                             |                |
| Tangible and Intangible fixed assets | -                              | -                            | 8,662                       | 8,662          |
| Current assets                       | 73,462                         | 99,000                       | -                           | 172,462        |
| Liabilities                          | (31,039)                       | -                            | -                           | (31,039)       |
| <b>Total</b>                         | <b>42,423</b>                  | <b>99,000</b>                | <b>8,662</b>                | <b>150,085</b> |

## 24. Unrestricted funds

|                                                   | General reserve<br>2024<br>£'000 | General reserve<br>2023<br>£'000 |
|---------------------------------------------------|----------------------------------|----------------------------------|
| Balance as at 1 January 2024                      | 42,423                           | 19,276                           |
| Net incoming resources                            | 4,811                            | 22,446                           |
| Subsidiary funds brought forward on consolidation | (94)                             | 239                              |
| Movement from endowment funds*                    | 471                              | 462                              |
| <b>Balance as at 31 December 2024</b>             | <b>47,611</b>                    | <b>42,423</b>                    |

\*This is a movement of the returns generated to unrestricted funds for humanitarian projects.

## 25. Restricted income funds

|                                            | Opening<br>balance<br>£'000 | Income<br>£'000 | Expenditure<br>£'000 | Total 2024<br>£'000 |
|--------------------------------------------|-----------------------------|-----------------|----------------------|---------------------|
| <b>Appeal funds</b>                        |                             |                 |                      |                     |
| Humanitarian                               | 68,040                      | 137,820         | (159,811)            | 46,049              |
| Caring for orphans and children in need    | 3,183                       | 47,581          | (48,700)             | 2064                |
| Supporting education                       | 3,152                       | 3,774           | (6,818)              | 108                 |
| Healthcare, water, sanitation, and hygiene | 14,924                      | 15,785          | (22,925)             | 7,784               |
| Livelihoods support                        | 9,701                       | 55,085          | (55,338)             | 9,448               |
| <b>Total</b>                               | <b>99,000</b>               | <b>260,045</b>  | <b>(293,592)</b>     | <b>65,453</b>       |

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 relief stated above.

Zakat funds (annual religious payments by able Muslims to help people living in poverty) have been used to cover shortfalls in zakat-eligible emergency, health, sustainable livelihood and water and sanitation projects implemented in various countries. Further shortfalls were covered using unrestricted funds.

The Humanitarian funds provide life-saving assistance. This ensures the organization can deliver on saving lives and those in crises in emergency situations

The Livelihoods support funds build financial inclusion in low-income countries, helping poorer people become financially self-sufficient

## 26. Endowment funds

|                             | Balance as<br>at 1 January<br>2024<br>£'000 | Total<br>incoming<br>resources<br>£'000 | Return on<br>investments<br>£'000 | Total<br>available<br>resources<br>£'000 | Total<br>resources<br>expended<br>£'000 | Transfer<br>£'000 | Balance as at<br>31 December<br>2024<br>£000 | Balance as at<br>31 December<br>2023<br>£'000 |
|-----------------------------|---------------------------------------------|-----------------------------------------|-----------------------------------|------------------------------------------|-----------------------------------------|-------------------|----------------------------------------------|-----------------------------------------------|
| <b>Endowment funds</b>      |                                             |                                         |                                   |                                          |                                         |                   |                                              |                                               |
| Protecting life and dignity | 334                                         | 29                                      | 27                                | 390                                      | 41                                      | 21                | 328                                          | 334                                           |
| Empowering communities      | 8,328                                       | 335                                     | 561                               | 9,224                                    | 418                                     | 450               | 8,356                                        | 8,328                                         |
| <b>Total</b>                | <b>8,662</b>                                | <b>364</b>                              | <b>588</b>                        | <b>9,614</b>                             | <b>459</b>                              | <b>471</b>        | <b>8,684</b>                                 | <b>8,662</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 seven per cent (notional and internally allocated) 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 2024, income from these waqf investments amounting to £588,390 will finance future long-term sustainable humanitarian development projects. Of this, £470,712 has been transferred to unrestricted funds to finance future humanitarian development projects.

The Empowering communities' funds are held as capital or spent on a long-term charitable assets. The generated returns are used to cater for long-term projects.

## 27. Related parties

Some of the trustees of Islamic Relief Worldwide were also trustees of the following Islamic Relief members in the period: Islamic Relief Australia, Islamic Relief Canada, Islamic Relief Malaysia, Islamic Relief South Africa, Islamic Relief Sweden, Islamic Relief Switzerland and Islamic Relief Spain.

The income from these related parties in 2024 is given in note 6. The amounts due from these related parties as at 31 December 2024 were as follows: Islamic Relief Australia £1,015,318, Islamic Relief Canada £12,661,417, Islamic Relief Malaysia £6,719, Islamic Relief South Africa £392,402, Islamic Relief Sweden £2,668,710, Islamic Relief Switzerland £51,729 and Islamic Relief Spain £917,503. The amounts payable to these related parties as at 31 December 2024 were as follows: Islamic Relief Canada £7,074, Islamic Relief South Africa £357,717 and Islamic Relief Spain £27,551.

In 2024 a gift aid payment of £108,997 (2023: £268,504) was received from TIC International Limited representing the taxable profits generated by the company in 2023. As at the end of December 2024, the charity have reported a debtor of £101,708 (2023: £208,233) and a creditor of £139,281 (2023: £156,817) with TIC International Limited.

In 2024 a grant of £nil (2023: £400,000) was made to International Waqf fund. As at the end of December 2024, the debtor/creditor relationship between Islamic Relief Worldwide and International Waqf Fund stands at £40,832 (2023: £2,000,141)

The Charity is a member of the Disasters Emergency Committee (DEC) and in the year paid a voluntary member contribution of £46,271 (2023: £42,233). Islamic Relief Worldwide CEO is a trustee of the DEC. Income from DEC is reflected within Note 2. No amounts outstanding at year end.

## 28. Analysis of changes in debt

|              | At start of year<br>£'000 | Cash-flows<br>£'000 | Foreign<br>exchange<br>movements<br>£'000 | Other non-cash<br>changes<br>£'000 | At end of year<br>£'000 |
|--------------|---------------------------|---------------------|-------------------------------------------|------------------------------------|-------------------------|
| Cash         | 142,715                   | (60,110)            | 8,493                                     | -                                  | 91,098                  |
| <b>Total</b> | <b>142,715</b>            | <b>(60,110)</b>     | <b>8,493</b>                              | <b>-</b>                           | <b>91,098</b>           |

Much of our pipeline for 2025 projects is already secured and continues to be very healthy with an influx of £81 million of cash into our bank accounts from October to December 2024 for 2025.

## 29. Statement of financial activities and income and expenditure account comparatives for prior year

|                                                        | Unrestricted<br>funds<br>£'000 | Restricted<br>funds<br>£'000 | Endowments<br>funds<br>£'000 | Total<br>2023<br>£'000 |
|--------------------------------------------------------|--------------------------------|------------------------------|------------------------------|------------------------|
| <b>Income and endowments from:</b>                     |                                |                              |                              |                        |
| Donations and legacies                                 | 33,758                         | 212,035                      | 452                          | <b>246,245</b>         |
| Other trading activities                               | 4,092                          | -                            | -                            | <b>4,092</b>           |
| Investments                                            | -                              | -                            | 577                          | <b>577</b>             |
| Charitable activities                                  | -                              | 23,781                       | -                            | <b>23,781</b>          |
| <b>Total</b>                                           | <b>37,850</b>                  | <b>235,816</b>               | <b>1,029</b>                 | <b>274,695</b>         |
| <b>Expenditure on:</b>                                 |                                |                              |                              |                        |
| <b>Raising funds:</b>                                  |                                |                              |                              |                        |
| Costs of generating voluntary income                   | -                              | 17,221                       | -                            | <b>17,221</b>          |
| Fundraising trading: cost of goods sold and other cost | 4,067                          | -                            | -                            | <b>4,067</b>           |
| Investment management cost                             | -                              | -                            | 382                          | <b>382</b>             |
| Charitable activities                                  | 11,337                         | 202,053                      | -                            | <b>213,390</b>         |
| <b>Total</b>                                           | <b>15,404</b>                  | <b>219,274</b>               | <b>382</b>                   | <b>235,060</b>         |
| <b>Net income</b>                                      | <b>22,446</b>                  | <b>16,542</b>                | <b>647</b>                   | <b>39,635</b>          |
| Transfers between funds                                | 462                            | -                            | (462)                        | -                      |
| Subsidiary funds bought forward on consolidation       | 239                            | -                            | -                            | <b>239</b>             |
| <b>Net movement on funds:</b>                          | <b>23,147</b>                  | <b>16,542</b>                | <b>185</b>                   | <b>39,874</b>          |
| <b>Reconciliation of funds</b>                         |                                |                              |                              |                        |
| Total funds brought forward                            | 19,276                         | 82,458                       | 8,477                        | <b>110,211</b>         |
| <b>Total funds carried forward</b>                     | <b>42,423</b>                  | <b>99,000</b>                | <b>8,662</b>                 | <b>150,085</b>         |





“Whoever saves a life,  
saves the whole of mankind”

Qur'an, 5:32



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