Islamic Relief Worldwide

2013 Annual Report & Financial Statements

Cover: A Syrian girl and her family were amongst those to benefit from our global Ramadan food distribution.

In the name of Allah, Most Merciful, Most Kind

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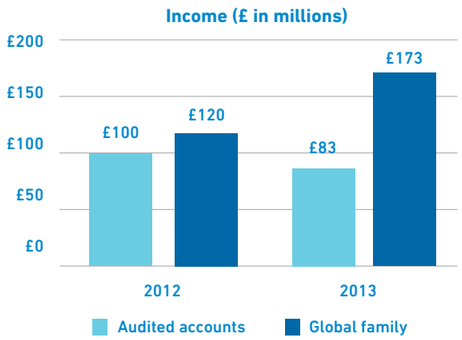
Message from the Chair and Chief Executive Officer

As salamu alaykum
Peace be upon you all

In 2013, Islamic Relief served more people than ever before. This past year saw us bring about lasting change in new and innovative ways, and minimise the impact of disasters in a more disruptive world. As you will read in this report, we are continuously pushing ourselves to deepen the impact and effectiveness of our work. Whilst the year ahead will see us commemorate our 30th anniversary, it will also bring with it a renewed sense of responsibility to communities across the globe.



The humanitarian tragedy that continues to unfold in Syria remains our greatest challenge. Working deep inside Syria and beyond its borders, our emergency aid reached 1.4 million people inside the war-torn country alone. Meanwhile, we up-scaled our response to the largely unreported hunger crisis in Yemen and supported the Emergency Safety Net, providing regular food to nearly one million poor families. The devastation caused by Typhoon Haiyan in the Philippines saw us send out our largest ever single shipment of aid.

This year, we aligned more of our international programmes to an integrated sustainable development model. One of our projects in Rangpur drove an increase of 554 per cent in income and created lasting livelihoods for 10,000 poor families. We also delivered innovative programmes that included tackling malnutrition in Mali and Afghanistan, and providing access to water for vulnerable Kenyan communities. Our progress in disaster risk reduction was highlighted as – together with our partners in the NARRI-consortium – we won the Sasakawa Award for our work in Bangladesh.

"2013 was a groundbreaking year for the growth of the Islamic Relief family as a whole. Income increased by 44 per cent to £173 million, and programme expenditure increased to £155 million"

We also saw breakthroughs for Islamic Relief in creating significant new partnerships with our multilateral partners. We shaped key discourses on faith and development around the world, and began advocating as part of the post-2015 agenda.

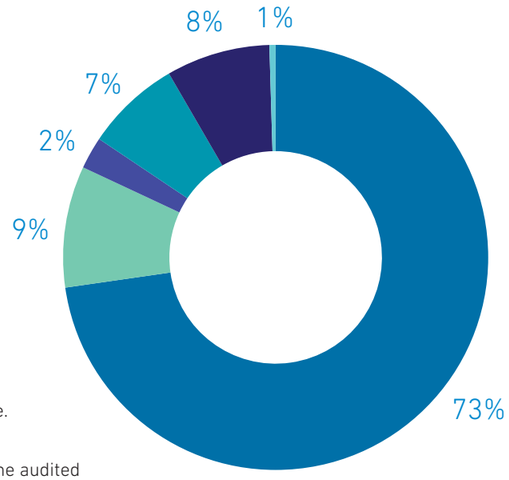
The financial statements included within this annual report include the income, expenditure, assets and liabilities of the UK registered charity Islamic Relief Worldwide. They do not reflect the full extent of the activities of the wider Islamic Relief family comprising many organisations that carry out our important objectives worldwide.

The aggregated unaudited results show that 2013 was a groundbreaking year for the growth of the Islamic Relief family as a whole. Income increased by 44 per cent to £173 million, and programme expenditure increased to £155 million. This helped cement Islamic Relief's place as one of the most impactful faith-based not-for-profits in the world.

As the Islamic Relief family strategically decided to decentralise its fundraising model, more than 50 per cent of that aggregated income reached Islamic Relief family country offices in the field directly from institutions. This is where our work, in serving beneficiaries, takes place.

Whilst funding to the field increased significantly, £82 million reached the audited accounts of Islamic Relief Worldwide in the UK, as you will read here. Beyond all of this, we were also pleased to note growth in many of our independent Islamic Relief family members within their respective entities in 2013. Worthy of note is Islamic Relief Sweden, whose income increased by 58 per cent. We expect this trend to continue, especially as more regionalised operations of the Islamic Relief family grow organically, in the areas where the work matters most.

Another key development in 2013 saw Islamic Relief becoming a co-owner and member of the International Civil Society Centre, the leading global action platform for international civil society organisations. A further exciting development was the establishment of the Islamic Relief Academy, set up in Birmingham, UK, which will be a flagship institute for learning and exchange serving the sector as a whole.



Breakdown of global family charitable expenditure (of £155 million)

- Protecting life and dignity
- Supporting Education
- Caring for orphans and children in need
- Providing access to healthcare and water
- Sustainable livelihoods
- Campaigning for change

We remain mindful of our humble beginnings and our values, rooted in the teachings of the Islamic faith that calls us to restore a dignity that God gave to the children of Adam. We thank our dedicated staff, our selfless volunteers around the world for all their efforts, our generous donors for their on-going support, and to all those with whom we worked in partnership to reduce poverty and suffering worldwide.

Mr Ibrahim F El-Zayat
Chair of the Board of Trustees

Dr Mohamed Ashmawey
CEO of Islamic Relief Worldwide

Trustees Annual and Strategic Report

Children in South Africa participated in a global day of action on hunger, as part of our work through the 'Enough Food for Everyone IF' partnership.

Structure, governance and management

Board of Trustees

Company directors - known as trustees - make up our Board of Trustees, which directs and controls the organisation.

The Board of Trustees sets our future aims and priorities, focussing on strategic planning and governance, and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Executive management team – made up of the Chief Executive Officer (CEO) and Board of Directors – and can make appointments to these positions as well as dismissals.

The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and appointing trustees

All of our trustees are volunteers, chosen because they have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees, and sometimes we will make a personal approach to potential candidates.

Welcoming and training trustees

We support new trustees in understanding the Board's role, and make sure they have the information that they need to carry out their duties. This includes giving them a full overview of our strategic and operational functions, as well as a comprehensive welcome pack which includes a copy of the Memorandum and Articles of Association, the financial statements, board minutes and the Charity Commission guidance 'The Essential Trustee', as well as recent publications. We may also give a new trustee a mentor to help them settle into the role.

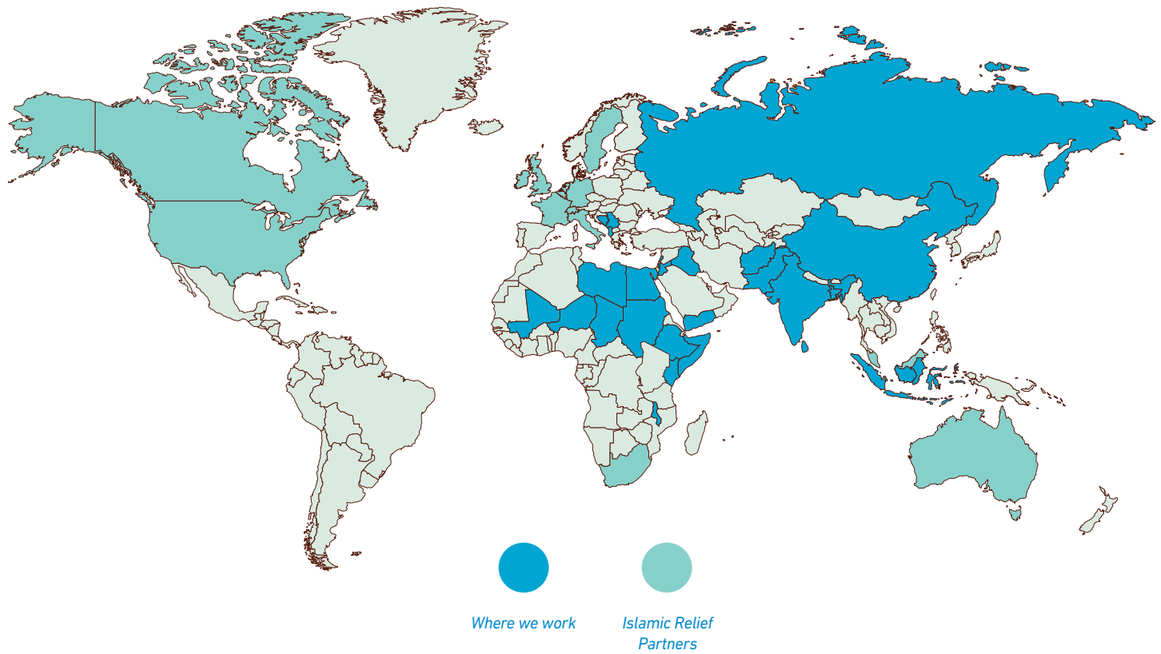
Training is essential in making sure we benefit from a professional, appropriate board. We encourage trustees to identify their training needs, and we provide training in new or emerging areas of responsibility. Our CEO keeps trustees up-to-date about changes in regulatory standards and training possibilities, and we continually evaluate the Board's effectiveness.

We provide the Board of Trustees with regular reports on our performance, as well as our annual financial reports, and plans and budgets. The Board of Trustees also approves relevant new policies and procedures.

Key personnel

The 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 Board of Directors, which is made up of the division directors. Division directors make sure that the policies laid down by the Board of Trustees are implemented, and they also support the work of other staff and volunteers.

Organisational Structure



The Islamic Relief global family

We are based in Birmingham, UK, and are the global implementing and coordinating partner of the Islamic Relief family. Together with Islamic Relief national offices, we raise funds and awareness of the family's work.

Here are the Islamic Relief national partner offices that focus largely on raising funds for overseas projects and are registered as independent legal entities. In these accounts, we have only included funds that are transferred to us:

- Australia
- Belgium
- Canada
- Germany
- Italy
- Malaysia
- The Netherlands
- South Africa
- Spain
- Sweden
- Switzerland
- USA

We have also registered offices in:

- Ireland
- Mauritius

Affiliated Implementing Partners deliver projects on behalf of the Islamic Relief family. Some of these are independent legal entities. These include:

- Islamic Relief India
- Islamic Relief Kenya
- Islamic Relief Pakistan

Countries in which we deliver projects through our own offices are:

- Afghanistan
- Albania
- Bangladesh
- Bosnia and Herzegovina
- Chad
- Egypt
- Ethiopia
- Haiti
- Indonesia
- Iraq
- Jordan
- Kosova
- Lebanon
- Libya
- Malawi
- Mali
- Niger
- Occupied Palestinian Territories
- Russian Federation (North Caucasus)
- Somalia
- South Sudan
- Sudan
- Tunisia
- Yemen

Countries in which we work through the offices of local organisations to deliver projects include:

- Central African Republic
- China
- India
- The Philippines
- Sri Lanka

Governing document

Islamic Relief Worldwide (IRW) refers to the charity incorporated as a company limited by guarantee in England and Wales, with a governing document known as Memorandum and Articles originally dated 14 March 1989, and amended as a Memorandum of Association on 9 August 2010. IRW is also registered with the Charity Commission of England and Wales. IRW's sole objects are 'the relief of poverty in any part of the world'.

TIC International Ltd

TIC International is a trading subsidiary. It supports our fundraising activities by recycling clothes, running charity shops across the UK, and procuring certain food supplies.

"Islamic Relief reached me at a critical time."

Sisay Sir was not yet four years old when his parents died and he went to live with his grandfather in Addis Ababa, Ethiopia. He studied hard and did well in school – until he contracted tuberculosis in eighth grade.

"My grandfather didn't earn much money for food, let alone to get me medical treatment," he said. "I was very sick for a long time, and I couldn't continue my schooling. I was lying ill in bed when an Islamic Relief social worker came to visit me."

Sisay was registered on our one-to-one orphan sponsorship schemes, which provides vulnerable children with a regular allowance. This covers their basic needs and enables them to go to school.

"The sponsorship support money started to come soon after my registration. Islamic Relief

reached me at a critical time, and helped tremendously in my recovery. I needed a balanced diet, but we couldn't

have afforded these things. Once the sponsorship started, everything got better. We started getting enough food to eat."

Sisay was sponsored until the age of 18. He is now a qualified mathematics teacher, working in Gofa School, in Addis Ababa.

"I believe I wouldn't have achieved what I have, if it weren't for Islamic Relief. God led them to my house, somehow."

Objectives and activities

The overarching aim of Islamic Relief Worldwide is to provide relief of poverty in any part of the world. Inspired by our Islamic faith and guided by our values, we envisage a caring world where communities are empowered, social obligations are fulfilled and people respond as one to the suffering of others.

We aim to do this through our relief, development and advocacy work with vulnerable communities around the world - regardless of race, political affiliation, gender or belief and without expecting anything in return.

Our mission is to mobilise resources, build partnerships and develop local capacity, as we work to:

- Enable communities to mitigate the effect of disasters, prepare for their occurrence and respond by providing relief, protection and recovery
- Promote integrated development and environmental custodianship with a focus on sustainable livelihoods
- Support the marginalised and vulnerable to voice their needs and address the root causes of poverty.

As we lead the way in Islamic humanitarianism, during 2011-2015 we will:

- Understand the threats to our world, and prepare people for them
- Address the underlying causes of poverty through our programmes and policies
- Develop a deeper faith-based framework for humanitarianism and development that offers leadership and guidance on issues affecting the developing world.

"I can see my children properly now."

Hana'a Ibrahim Al-Hamidi, lives in Sana'a, Yemen. A divorced mother-of-two, she is also the guardian of her two orphaned nephews and her niece - who is sponsored by Islamic Relief.

She had experienced eye problems all of her life, with her sight continuing to deteriorate until Islamic Relief stepped in to fund a life-changing operation in 2013.

"I can see my children properly now," she said. "I pray for everybody who helped, in doing this good thing for poor people."

Since we established our orphans programme in Yemen, over 1,400 vulnerable families have benefitted from support to meet their basic needs.

Responsibilities of Directors and Trustees

The Annual Report and the Financial Statements are prepared according to the relevant law and regulations and approved by the directors.

Under company law, the directors have to prepare financial statements for each financial year, and have chosen to prepare the group and parent company financial statements according to the United Kingdom Generally Accepted Accounting Practice (United Kingdom accounting standards and applicable law).

In line with company law, the directors only approve the financial statements when they are satisfied that they give a true and fair view of the state of affairs, and of the profit or loss for that period. In preparing the financial statements, the directors must:

- Choose suitable accounting policies and apply them consistently
- Make reasonable and prudent judgements and accounting estimates
- 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 company will continue in business.

The directors must keep adequate accounting records, and these have to show and explain our transactions. The records must also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2005.

Directors also have to safeguard our assets, and this means taking reasonable steps to prevent and detect fraud or other irregularities.

The directors are responsible for making sure our website is maintained and is accurate. The UK's legislation governing preparing and publishing financial statements may not be the same as in other countries.

Principal risks and uncertainties

The Board of Trustees has established an Audit Committee, consisting of Non-Executive Directors. The Audit Committee's terms of reference includes the review of risk management within Islamic Relief Worldwide. As such, the Committee carries out regular reviews of the risk register and progress against the action plans in place to mitigate the identified risks Senior management regularly reviews key strategic and operational risk and maintain a risk register to record risks and the associated actions plans. Islamic Relief Worldwide has an independent Internal Audit function that reports directly to the Audit Committee and follows an Audit Plan approved by the Audit Committee. The principal risks and uncertainties facing Islamic Relief Worldwide, and the corresponding actions taken to meet them, include:

The recent global economic crisis and resultant changes negatively impacting global funding trends was identified as a risk area. This is being met with new streams to diversify the organisation's funding portfolio, increased monitoring, and specific initiatives to raise unrestricted funds. The programme funding strategy was adapted, for example, in supporting consortia-funding initiatives, and we sought to increase disaster risk reduction programming and mainstream Value for Money approaches. These initiatives are expected to support the growth of varied income streams.

Another risk is the financial growth of Islamic Relief Worldwide not being matched by the required levels of compliance and infrastructure. A strategic structural change was initiated in 2013 to improve financial scrutiny over implementing partners. Field-level financial staff are to be aligned with the global finance function.

Centralised global compliance and due diligence processes continued and necessary on-going training was rolled out, including on the Bribery Act 2010. Upon completion of the new strategic roll out, regional staff once in situ will manage and support local financial and human resource functions. There has been more investment in the technological infrastructure and process re-engineering has been prioritised.

The effect of Counter-Terror Finance (CTF) initiatives on the international financial and banking sector was also identified as a risk area. This at times, hinders the movement of funds to reach those who need it on the ground in a timely manner. Global and domestic initiatives relating to counter terror financing has served to impact and inhibit the humanitarian space and principles of operation for NGOs like Islamic Relief Worldwide.

Islamic Relief Worldwide has strict policies in place that carry out robust screening processes and promote a culture of compliance. During the year, we engaged with our banks to demonstrate these processes to them to demonstrate to them how we satisfy their compliance requirements.

Working with the banks, Islamic Relief Worldwide finance has established various protocols that are initiated when an unexpected delay in funds transmission occurs. Islamic Relief Worldwide has also actively advocated on the issue of unusual focus and scrutiny of NGOs at various international levels.

In addition, we identified the risk that adverse publicity can harm the credibility of Islamic Relief Worldwide as global trustworthy charity that can ensure probity of donor funds and institutional grants. Islamic Relief Worldwide made an investment in securing trade mark rights for its name and logo and implemented a system of licensing with those separate entities that use the name and logo. We introduced a branding guide and other policies to ensure that the image of Islamic Relief Worldwide is not used in a way which is not in accordance with its objectives, vision and mission.

Islamic Relief Worldwide has a system of monitoring the media. In an event where adverse publicity occurs, depending on the severity of the impact, Islamic Relief Worldwide has protocols in place which ensures relevant directors and departments work together to investigate, manage and control any potential harm.

Grant-making policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant-making is managed according to a designated process. After initial approval, proposal development and review, a committee reviews applications before approval by senior personnel. We aim to treat all grant applications professionally, equally and fairly. We will make the final decision as to eligibility to receive a grant, at our discretion.

Statement on disclosure of information to the Auditors

Under Section 418, in the case of each director in office at the date the directors' report is approved, the reports include a statement that declares:

- So far as they are aware, there is no relevant audit information of which our auditors are unaware, and
- 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.

Public benefit

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2006.

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are committed to the People in Aid (PIA) code of good practice.

We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focussing on training and career development as well as regular supervision and an annual appraisal.

Help from volunteers' in-kind gifts

Our dedicated volunteers are the heart and soul of our operations, and we rely on them to be able to deliver our services. We manage all of our volunteers. During 2013, volunteers in the UK alone contributed substantial hours of work by donating their time in the shops, through administration, and by being involved in fundraising activities.

Working environment

We are among the Top 100 charities in the UK. We do not view ourselves as having competitors, but rather fellow organisations operating in the same sector: we are all working towards the common goal of providing humanitarian relief and alleviating suffering. A great example of this is our partnership with leading charities through the Disasters Emergency Committee (DEC). We have formed similar relationships and consortia arrangements with many other organisations with similar objectives to ours.

We work hard to make sure that we meet all regulations and laws governing charities, and that we have the right technology and systems to meet the requirements of donors, beneficiaries and regulatory bodies.

We are also carefully managing our cash-flow and strengthening our reserves. In addition, we are determined to continually improve our efficiency and effectiveness - maximising the impact of our work and providing the best possible service to our individual donors through whom we receive most of our funding.

A resolution to re-appoint Crowe Clark Whitehill as auditors will be put to the members at the Annual General Meeting.

One of the communities in Sindh, Pakistan, which benefited from an integrated project for flood-affected families. Over 200 households were helped to improve their farming livelihoods, and 144 families received flood-resistant shelters.

This year in Yemen, we began a £2 million GBP programme to promote sustainable livelihoods, tackle malnutrition, and give young people brighter futures.

Achievements and performance

Our strategy

Our ambitious Global Strategy 2011-15 sets out how we are putting our faith into action to secure the greatest possible positive impact on the people we serve. We are guided by the timeless values and teachings of Islam, with challenging aims designed to facilitate real social change. In addition, we are also fulfilling a set of core promises throughout our work:

- Strengthening local capacity: We empower communities to manage their own affairs, and develop the capacity of civil society itself
- Protecting children: We mainstream child protection and ensure that our programmes are child-focussed
- Providing Islamic perspectives: We are a policy leader on Islamic humanitarianism, and we develop distinctive, practical approaches to the key issues that are affecting our world
- Protecting the environment: We promote climate-change adaptation as well as initiatives to safeguard the environment from further harm.

As we approach the end of our current strategy, this Annual Report reflects on our progress in achieving our aims.

Aim one: Protecting life and dignity

For around three decades, Islamic Relief has provided a lifeline for communities impacted by disasters. In 2013, major emergency programmes included delivering life-saving aid to more than 1.4 million people inside war-torn Syria and to over 130,000 Filipinos affected by a devastating typhoon. Our emergency teams also provided much-needed assistance as floods swept Sudan, Bangladesh and Gaza – and in India amidst the aftermath of cyclone Phailin.

In addition, we continued to empower vulnerable communities to protect themselves from the impact of disasters. Our innovative preparedness and disaster-risk reduction programmes included extensive work to improve the resilience of disaster-prone communities in Indonesia and Chad.

Aim two: Empowering communities

As we increased our focus on integrated sustainable development this year, we improved the lives of some of the poorest people on the planet. Communities benefitted from enhanced access to essential services including healthcare, water, sanitation, and education. We boosted food security in Malawi and Niger by enabling communities to develop sustainable livelihoods that protect natural resources. Women in poor communities – including Chechnya and Kosova – received support to lift themselves out of poverty, whilst 13,000 people worldwide accessed our life-changing micro-finance scheme.

Aim three: Campaigning for change

We continued to drive positive change and social justice around the world in 2013. We pushed for access and humanitarian corridors in Syria, and campaigned for an end to the unjust debt that is fuelling suffering in Pakistan. We set out sustainable solutions to the deepening crisis in Mali – and mobilised communities worldwide to call for action on world hunger. In addition, we worked with vulnerable communities across the globe to achieve positive change on key issues including mental health, child trafficking, child protection, and conflict resolution.

Aim four: Strengthening the Islamic Relief partnership

This year saw greater focus than ever before on improving the quality and efficiency of our work worldwide. We increased our commitment to accountability, transparency, and quality. Work to strengthen good governance and capacity included the launch of our first ever regional hub at the end of the year. We continued to develop expertise within Islamic Relief, and contributed to building excellence across the humanitarian sector. In addition, we helped to boost the impact and effectiveness of humanitarian action, by engaging across a variety of platforms to influence key policies.

Protecting life and dignity

Responding to disasters and reducing their impact

Islamic Relief has been responding to emergencies for almost three decades and every year, we increase the work we do to protect those living in high-risk areas. In 2013, we continued to provide a lifeline for vulnerable communities affected by disaster and poverty around the world.

Islamic Relief is working on the ground in conflict-torn Syria.

Syria: ongoing emergency relief

As violent conflict in Syria raged for the third year, we continued to provide a humanitarian lifeline for those suffering in the worst humanitarian crisis of our time. Working deep inside war-torn Syria, we delivered essential items such as food, hygiene kits, and medicine to help more than **1.4 million people**. Over 672,300 vulnerable Syrians seeking safety in nearby countries also benefited from Islamic Relief programmes.

In Iraq, Islamic Relief managed the Al Qaem camp - where our medical clinic treated 40,000 Syrian patients. Hundreds participated in classes to develop their employability skills, such as English language and computing. As part of our programmes in Lebanon, 12,000 Syrian and Palestinian children benefitted from psychosocial support, in a project which also helped hundreds of displaced families to come to terms with their experiences. In Jordan, we covered the cost of rented accommodation for 141 poor families and distributed over 388,300 World Food Programme (WFP) vouchers – enabling families to buy essential supplies. In addition, our Egypt programme provided cash assistance to more than 63,973 people facing destitution.

The Philippines: typhoon response

In November 2013, Islamic Relief teams were on the ground in the aftermath of one of the most powerful storms to ever make landfall. Our emergency response to Typhoon Haiyan reached **133,160 people** across the hardest-hit areas this year. Working with a local partner, we grappled with challenges such as blocked roads and damaged airports to get vital aid to vulnerable communities – mostly in northern Cebu. Over **20,000 families** received food parcels and water. Tents provided shelter for almost 2,400 families that had lost their homes. People used Islamic Relief plastic sheeting and repair kits to improve their makeshift shelters.

"I ran away seeking a safe place to raise my kids. I don't know what might have happened without the intervention of Islamic Relief Jordan."

Islamic Relief helped Syrian mother-of-four Laila Abdallah by paying her rent for three months.

Emergency projects around the world:

- Cyclone Phailin crashed into coastal communities in India in October, affecting around 12 million people. We responded with emergency food aid, benefitting over 18,000 of the most vulnerable individuals.
- Almost one million people were affected by flooding across Sudan, which damaged or destroyed tens of thousands of homes. We distributed hygiene kits, sleeping mats and mosquito nets, and worked with the government to give over 10,000 people access to safe water.
- In Gaza, floodwaters inundated hundreds of homes and heavy rains damaged temporary shelters in refugee camps. We provided vital aid, including food, mattresses, blankets and hygiene kits.
- In Niger, over 2,300 families living in a refugee camp bought essential staples using the World Food Programme vouchers that we distributed.
- Children and breastfeeding mothers suffering malnutrition in communities around the world received nutritional support. Around 81,800 people benefited in northern Mali, as well as over 106,400 Afghans and 4,100 people in Pakistan.
- In south eastern Bangladesh – where 1.3 million people were affected by flooding – almost 8,800 families received cash grants that enabled them to rebuild their livelihoods.

1.4m

people in war-torn Syria received emergency food and medical supplies.

2013

saw our largest ever single shipment of aid, sent to the Philippines on a chartered Boeing 747.

2m

poor people benefitted from our Qurbani meat distribution

Protecting communities from disasters

In 2013, we continued much-needed work to protect vulnerable communities from the impact of disasters. We taught Indonesian school-children what to do when an earthquake strikes, and trained the personnel of mosques to prepare for disasters and to respond effectively - using the religious buildings as emergency shelters - when the worst happens.

In Chad, we kicked-off a comprehensive project to improve the resilience of communities affected by seasonal flooding. **Over 1,800 people** are benefitting from the scheme, which is constructing emergency shelters and training community volunteers to respond to emergencies – and help prevent the spread of disease when the floodwaters come.

"We thank you for your support, for your help for the people here,"

Pastor Fernando, Bantayan, the Philippines.

Food parcels: Ramadan and Qurbani

This year, our seasonal food distributions once more provided poor families with vital nutrition during the festive periods. **Over two million people** benefitted from quality Qurbani meat, and - with a budget of almost £3.9 million GBP - our biggest ever Ramadan distribution reached 735,375 people in 31 countries across the globe.

Islamic Relief speaks to people affected by Cyclone Phailin, Harchandisahi village, India.

Empowering Communities

Promoting development and sustainable livelihoods

Every year, our development programmes around the world help poor communities to improve their lives. Our sustainable development projects give people the opportunity to lift themselves out of poverty through improving their livelihoods and giving them access to better essential services.

Ma Wenhua, of Xiyang Township in Pingliang city, China, was loaned a cow and now earns a living breeding and selling livestock.

Vulnerable women are trained and employed at our factory in Kosova.

Improving food security

In some of the world's poorest countries, we are **reducing dependency on humanitarian aid** by improving food security. In Malawi - where 1.85 million people face hunger – we trained communities to look after fully-stocked fishponds that provide a sustainable source of food and income. In Niger, we employed local people to help improve irrigation systems for much-needed farming land and establish plantations. To achieve long-term change, communities are learning to protect vital natural resources – with women empowered as breadwinners and community decision makers.

Enterprise projects for women

In the Chechen Republic, we helped provide **financial independence for vulnerable women** through a now self-sustaining bakery set up by Islamic Relief. A similar enterprise in Kosova provides tailoring training and employment for mothers, whilst a scheme in Pakistan is giving 145 poor women the skills and equipment to set up small handicrafts businesses.

Micro-finance loans for small businesses

Our Islamic micro-finance programmes now offer financially-excluded families in 14 countries an opportunity to escape the poverty trap. With an active loan portfolio topping £3.7 million GBP this year, over **13,000 people accessed our interest-free loans**, which enabled them to set up or expand small businesses and earn a decent living, so they can provide for their families.

"By selling dairy products, I can buy food. It brings me joy and an income," said Madina Gasalieva, 55, from Kurchaloy village, the Chechen Republic. She was one of over 100 people to receive livestock and support to help improve their income.

Education, training and youth services

Haiti, the poorest country in the Western hemisphere, suffered widespread unemployment and infrastructure damage following the 2010 earthquake. Islamic Relief employed hundreds of out-of-work Haitians on a project to rebuild and repair five damaged schools in Port-au-Prince. When the programme is completed, about **15,000 children** will benefit from safe, modern learning spaces.

The future is also looking brighter for thousands of children in India's Bombay Hotel slum. In a project launched this year, eight centres are providing high quality education, and 1,000 young people are receiving life-skills training. In addition, Islamic Relief is also working to **protect children living in slums from abuse and exploitation.**

10%

increase in school enrolment achieved for girls in Urozgan, Afghanistan.

300,000

people in the West Bank now have improved access to healthcare.

"Before the operation, I couldn't move anywhere without the help of others. I can see the colours of the world again. Islamic Relief has given me a new life."

Mohammad Islam received cataract surgery in Rangpur, Bangladesh

Also in 2013, Islamic Relief renovated and furnished an Addis Ababa youth centre in Ethiopia, where at least 50,000 children are thought to live on the streets. In Jalalabad, Afghanistan, we continued to enhance quality education by providing a school with a new science and computer lab, as well as a library and health clinic. A hostel is also being constructed so the school can provide more residential places.

Better access to essential services

In Niger's poorest region, 460 vulnerable children benefitted from a comprehensive project covering three Tillabery primary schools. The project included providing better water, sanitation and heating facilities, and hundreds of children were given school bags filled with stationery. We also improved healthcare provision for over 5,000 people by providing the local health centre with essential medicines and equipment.

In Mandera county, Kenya, more than **5,000 people can now access water locally**. We improved the existing infrastructure and added new systems such as water tanks and pumps, and a solar power generator. Over **10,700 people** in Sudan's Blue Nile state also gained improved access to water in 2013, when new hand pumps were installed. Communities were trained to maintain their water sources and to prevent the spread of disease. In addition, an integrated project provided communities in West Darfur with access to essential services including water, healthcare and education – and also created opportunities for hundreds of people to earn a living.

In Pakistan's mountainous Bagh district, over **21,100 people benefitted** from a unique project to improve access to water as well as other essential services in remote communities. We installed rain-water harvesting systems in poor households, improved local roads, and constructed safe walking paths to make it easier for local children to get to school.

In rural Rangpur, around **1,100 poor Bangladeshis regained their sight**, thanks to cataract operations – with thousands more benefitting from eyecare services and general health advice. In Somalia, at a clinic on the outskirts of the capital, over 10,000 people received essential healthcare, many of them expectant and new mothers.

Also in 2013, Tataouine regional hospital in Tunisia received vital equipment, including foetal monitors and intensive care unit beds. In addition, approximately **300,000 people in the West Bank** will now have improved access to local healthcare as a community hospital is provided with a fully equipped operating room as well as other essential apparatus. In Gaza, 350,000 people will benefit from the extensive repairs carried out on two damaged health clinics.

Vulnerable communities in Mandera, Kenya, can now access safe water.

Campaigning for change

A force for social justice

We work to tackle the root causes of poverty and suffering worldwide, in accordance with the prophetic example of speaking out against injustice. This year, our challenging advocacy and campaigning efforts gave vulnerable and marginalised communities a voice, and were an active force for positive change.

Islamic Relief is providing working children in Bangladesh with alternatives to hazardous labour.

Tree plantation in Zelabougou village, Mali.

Syria war: action to ease suffering

This year saw greater focus than ever on our efforts to end the suffering of Syria's brutal conflict. We pushed for access and humanitarian corridors in the war-torn country. Our 'Syria: Two Years, Too Long' report set out key recommendations to reduce the suffering of Syrians, and was presented to the UK government. A petition called for international action to secure better access to the country. In addition – as part of our Take Action for Syria campaign – children around the world wrote letters to Ban-Ki-Moon, calling for the United Nations to save Syria's children.

The report provided **eight key recommendations** *to ease the suffering of the Syrian people and called for the implementation of humanitarian corridors inside Syria.*

Pakistan: calling for an end to debt

This was also the year we joined forces with the Jubilee Debt Campaign to call for **an end to Pakistan's debt crisis**. In a country in which over 50 million people live below the poverty line, the poorest are paying the heaviest price as the debt burden suffocates public spending and development. Our 'Unlocking the Chains' campaign pushed for a full and transparent audit of Pakistan's debt, and for unjust debts to be cancelled.

Tackling global hunger and poverty

We responded to the **deepening humanitarian crisis in Mali**, one of the poorest countries on the planet.

Our report on the on-going crisis called for immediate international action, and a publication, 'Greening the Desert', set out a framework for tackling poverty through water solutions.

In addition, we threw our weight behind a **global day of action on hunger**, delivered as part of our work through the 'Enough Food for Everyone IF' partnership. We mobilised communities in Bangladesh, Indonesia, South Africa and the UK to lobby for action to address a global food crisis in which over 200 children die from malnutrition every hour. The UK government committed to spending on life-changing aid. Ahead of a key G8 hunger summit, and world leaders and other donors pledged $4.1 billion to tackle malnutrition - which could save the lives of almost two million children by 2020.

45,000 people attended the Global Day of Action event in London, UK, organised in collaboration with other leading NGOs.

Mental health services in Bosnia-Herzegovina

In Bosnia and Herzegovina, many still suffer the legacy of war, and in this year, Islamic Relief began an innovative project to help communities address the long-term effects of trauma. The 'Pass it Forward' approach is demolishing barriers – including prejudice and poverty – that prevent people from accessing life-changing mental health services.

8

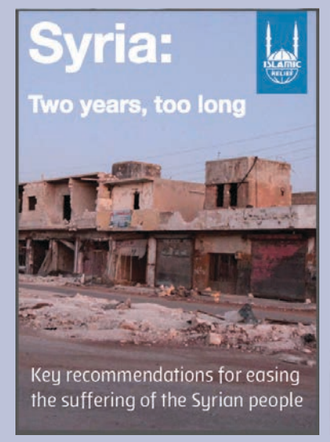
recommendations to ease the suffering of the Syrian people

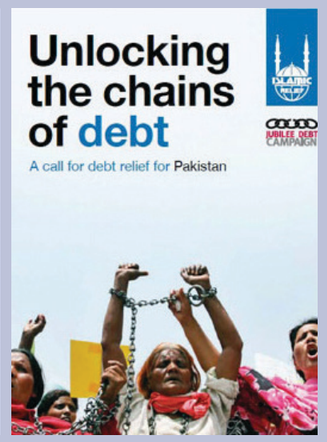
45,000

people attended the Global Day of Action event in London, UK, organised in collaboration with other leading NGOs

Throughout 2013, we continued to use our profile to push for action – including in representations to the United Nations and the World Economic Forum. We also collaborated with civil society organisations to shape the development framework which will replace the Millennium Development Goals.

"We are providing psychological help free of charge to vulnerable children and adults that can't afford to pay for treatment," says Šemsa Ahmetspahic, an Islamic Relief psychotherapist and project officer. "Everyone contributes what they can. This helps us provide treatment to other people, and support orphaned children."





Protecting children's rights

In 2013, we worked with Yemeni schools to help put an end to child trafficking. In Haradh, on the border with Saudi Arabia, we motivated **730 poor families** to keep their children in school rather than sending them abroad to work. In addition, over 200 students, parents and teachers participated in our campaign to reduce violence – particularly against women and children – in Yemen.

We also helped to protect children from hazardous labour in Bangladesh. Here, **poverty has pushed an estimated 7.4 million children into work**, with risks to their physical and mental development. Our government-backed project enabled scores of Dhaka children to escape dangerous labour. Through the scheme, they accessed education or vocational training, as well as support to set up alternative ways of earning a living.

Over **2,000 Kenyan children** living in an informal settlement in Nairobi benefitted from an ambitious child protection initiative. An advertising campaign put issues such as child homelessness, substance abuse and domestic violence at the top of the agenda. Children in four schools learned about protection issues. We also trained dozens of teachers and community leaders, and together they developed an action plan that prioritises child welfare.

Peace-building in Darfur

In 2013, Islamic Relief continued to build peace and dialogue in West Darfur, where displaced people and host communities compete for scarce local resources. Our reconciliation committees bring together representatives from two camps and local people, to develop solutions that address their basic needs.

Strengthening the Islamic Relief Partnership

Improving standards and efficiency

In 2013, the Islamic Relief family continued to boost its capacity to reduce poverty and suffering worldwide. We improved our infrastructure and governance and also developed Islamic perspectives on humanitarianism. In addition, we continued to add value with initiatives and collaborations that helped progress the global development agenda.

Islamic Relief Worldwide CEO participates in World Economic Forum at Davos, Switzerland

Developing people and knowledge

This year saw the development of the ground-breaking Islamic Relief Academy. The Academy builds on the experience, expertise and global reach of the Islamic Relief family by improving access to knowledge and developing talent across the humanitarian sector. When the Academy is fully operational in 2014, it will offer a comprehensive internship scheme and deliver capacity-building programmes in vital areas such as leadership and programming. We also introduced our Management Development Programme, providing bespoke and specialist training to leaders across the global family.

Raising standards and boosting capacity

We stepped up our **commitment to transparency, accountability and excellence**, as we became an affiliate member of a rigorous international charter. Islamic Relief will now report against the charter principles of the INGO Accountability Charter Company – which include good governance, responsible advocacy, effectiveness and ethical fundraising.

In addition, we invested in a cutting-edge enterprise resource planning solution to improve financial transparency and good governance, and are already rolling this out across the family. Our programmes also benefitted from initiatives to further improve effectiveness, as we moved forward in aligning our work more closely with donors and establishing ambitious reporting frameworks.

"For the Middle East to prosper, it is vital that an authentic civil society flourishes – and civil society organisations themselves must play their part in making that happen."
Dr Mohammed Ashmawey, CEO, speaking at a Johannesburg conference hosted by the International Civil Society Centre.

This was also the year we became a co-owner of the influential International Civil Society Centre, which applies business efficiency to civil society tasks through its quality-focussed charter. The global action platform supports Islamic Relief and organisations such as Amnesty, Oxfam, and the WWF to share knowledge and experience, and to initiate collective action. We are looking forward to supporting the development of other civil society bodies.

We also further enhanced our own capacity to deliver humanitarian programmes around the world, by opening new offices. Islamic Relief Spain – based in Madrid – is registered as an independent partner office, and Islamic Relief Ireland is a branch office, located in Dublin.

Both offices already benefit from a network of dedicated volunteers, and fundraising networks are driving an increase in donations. In addition, we were one of just eleven organisations to qualify for Strategic Humanitarian Partnership with Swedish International Development Cooperation Agency. The new partnership will assist our field offices to increase their capacity – and enable Islamic Relief to **achieve even greater impact for our beneficiaries** in development projects and emergency response programmes.

Understanding Islamic perspectives

In 2013, we continued with research to deepen understandings of Islamic perspectives on development and humanitarianism. Consultations engaged the expertise of scholars from around the world through a series of workshops held in Egypt, France and the UK. Our conceptual framework - published this year – underlined the enormous **potential of Islamic approaches in creating lasting positive change**. Other key publications set out Islamic perspectives on peacebuilding and gender and development.

Moving toward regionalisation

We launched and implemented our first ever regional hub in the final quarter of the year. The East Africa Regional office is responsible for Ethiopia, Kenya, Somalia, and South Sudan. Based in Nairobi and supported by a dedicated team, the hub is a centre for **leadership and regional knowledge** – and brings us closer to the communities we serve. We embraced a regional approach to developing our emergency response expertise, by holding our first ever regional training event with offices from across East Africa and our regional team.

We also achieved significant steps forward in our strategic approach to sustainable development across the continent as whole, as our dedicated Africa Development Committee began its work.

Strengthening our impact through global planning

As the humanitarian crisis in Syria continued to deepen, partners from across the Islamic Relief family came together to ensure an effective response to the latest challenges – and to begin vital post-conflict planning. The conference in Amman, Jordan, drew on our extensive experience in the region to set out the priorities for rebuilding lives and communities, focussing on ensuring we are poised to meet the immediate and long-term needs of the Syrian people.

Participants in our regional disasters training visit Hell's Gate in Kenya, an area near Nairobi particularly prone to flash floods.

In addition, we strengthened planning and key systems within the expanding Islamic Relief family through a Family Council meeting, held in Istanbul, Turkey.

Shaping the future of development

In 2013, Islamic Relief achieved a greater influence than ever before in humanitarian and development policy. We worked with other leading civil society organisations to influence the post-2015 development agenda. Participating in a UN Special Event, we emphasised the need for sustainability and equality to be placed at the heart of the framework which replaces the Millennium Development Goals. We also used our platform at a high-profile conference on the future of international development to advocate for civil society organisations to move decision-making closer to the people they serve.

We helped to **improve the impact and effectiveness of humanitarian action**, participating in a United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA) conference to improve collaboration. Faith-community efforts to tackle global poverty were also given renewed momentum this year. At World Economic Forum events, we highlighted the positive contribution that faith-based organisations can deliver. We also engaged with key Muslim civil society organisations to progress constructive partnerships, including with the UK government, the UN and the UN Refugee Agency – as part of a high level team building faith literacy and faith community partnership.

Support for our programmes

Working hard to raise funds for humanitarian programmes

Gifts for children in hospital, Wales.

Fundraising in the Middle East

In the Middle East this year, we raised funds and awareness through a range of campaigns and initiatives. Two televised campaigns – combined with online and offline marketing – drew support for the humanitarian crisis in Syria from across the Gulf region, as did our Ramadan and Qurbani appeals. Around **$500,000 USD was raised**, allowing us to provide food and medical supplies, as well as other essential items, to vulnerable people in Syria.

An agreement of cooperation with the Islamic Development Bank underlined the continuation of a successful partnership that has seen us deliver **14 projects worth about $45 million USD** since 2009. We also built key partnerships with NGOs: participating in a Saudi Arabic conference hosted by the Organisation of Islamic Cooperation, and an International Islamic Charity Organization event in Kuwait. In addition, through the energetic Dubai International Humanitarian Aid and Development conference, we shared humanitarian knowledge and built vital networks in the region.

Emerging Markets

Reaching out to new markets is integral to our strategy to fight poverty and suffering worldwide, and this year we achieved significant success in both Spain and Ireland. In Spain, we now have fundraising offices in Barcelona and Madrid – as well as strong volunteer teams in five other regions. Over 30 volunteers attended our volunteer launch events in Barcelona, Madrid and Valencia.

Islamic Relief Ireland held a special launch dinner in June, and now has volunteer teams across the country - as well as over 20 clothing banks and 100 penny boxes. Successful fundraising initiatives included winter fairs and fundraising dinners, with an event in Dublin **raising over 50,000 Euros** to support our emergency operations for Syria. Another event in the capital saw Islamic Relief engage with a variety of communities to fundraise for projects to help typhoon-affected communities in the Philippines, and we worked with both Muslim and non-Muslim communities in our first strong Ramadan campaign in the country. This year also saw the delivery of Ireland's first ever major Qurbani fundraising programme.

Fundraising and volunteering in the UK

2013 was a busy and productive year for Islamic Relief in the United Kingdom. We focused on raising funds for a number of emergencies including the Syrian conflict, where we worked closely with the Disasters Emergency Committee at the beginning of the year, Cyclone Phailin in India, Typhoon Haiyan in the Philippines, and the floods in Gaza - which forced thousands of people out of their homes. As a result of our achievements, Islamic Relief was named '**Charity of the Year**' at the British Muslim Awards.

During Ramadan, Islamic Relief declared 'War on Hunger.' To welcome the holy month we held a launch dinner hosted by Sarah Joseph, with supportive and thought-provoking contributions from guest speakers including the Rt Hon Ed Miliband, Dr Rowan Williams, Mehdi Hasan and Sadiq Khan MP. Other high profile politicians, ambassadors, celebrities and supporters were in attendance at Church House, Westminster. Our **Ramadan appeal raised over £7.4 million**, helping to lift thousands out of poverty and hunger worldwide.

Volunteers are at the heart of our work, sacrificing their time, finances and energy. This year, they held collections in over 50 mosques, carried out more than 40 street and tube-station collections, hosted iftar dinners throughout Ramadan, and organised several bazaars and family fun days. Their invaluable contribution was exemplified during Charity Week, when thousands of students **raised a phenomenal £232,500** in just one week. Cakes for Syria, an idea sparked by a volunteer in the North, was also a huge success, raising £80,000 in four weeks for the people of Syria.

Our volunteers not only work hard for our international work, but also strive to change lives in their own communities – this year, they **distributed Eid gifts** at the Royal Gwent Hospital, in Newport, and **held food bank collections for vulnerable families** in Birmingham. People from all walks of life took part in gruelling challenges, from sky-dives to mountain treks and bungee jumps, raising funds for causes including life-saving water projects in Africa and vital emergency aid in Syria. Almost 800 participants took part in challenges both UK-based and international – including climbing Mount Kilimanjaro, trekking to Everest base camp and cycling from Leicester to Paris, in which the Riders of Shaam raised over £13,000 for Islamic Relief's projects in Gaza. In total, **our challenges helped to raise a whopping £647,000** in 2013.

At Islamic Relief, we believe that everyone can be a change-maker. Amir Khan, Olympic silver medal winning boxer is a great example of this. He was determined to do something to help the victims of Typhoon Haiyan and held a highly-attended fundraising dinner in Bradford, **raising £83,000 in just one night**. Our UK-based campaigning and advocacy work in

Syria advocacy report presented to UK Government.

2013 included calling on supporters to sign a petition urging the global financial powers to relieve Pakistan from its crippling external debt, following the co-publication of our 'Unlocking the Chains of Debt' report with the Jubilee Debt Campaign. Islamic Relief was also one of 200 charity organisations across the UK who participated in the 'Enough Food for Everyone IF' campaign – a movement which pushed wealthier governments to change the policies that are keeping almost one billion people hungry around the world.

£9.5 million for disaster protection

An Islamic Relief programme is helping to protect poor communities in five countries from drought, floods and hunger. The ambitious scheme, which began this year, is funded by donations to our 2012 Ramadan appeal, which the UK government match-funded with £5 million GBP. Around 466,000 people at risk in Bangladesh, Kenya, Niger, Pakistan and Yemen will benefit from a range of disaster protection activities – including raised housing, water reservoirs, cereal banks and initiatives to combat malnutrition.

Our key partners

"Now I have a skill and I can work."

Naim, 18, lives with his grandmother and for over a decade has been supported through Islamic Relief's orphan sponsorship scheme. As he approached adulthood, he was no longer eligible for the regular allowance that covers the cost of all his basic needs.

"Thank God, I had the support of Islamic Relief, as always," said Naim, who joined our Professional Training Centre and learned plumbing. "I am very lucky to get professional training, because now I have a skill."

Upon graduating, Naim joined our staff team in renovating the homes of poor families in Drenas and Skenderaj. The families now have safe water, better hygiene facilities and improved electricity in their homes.

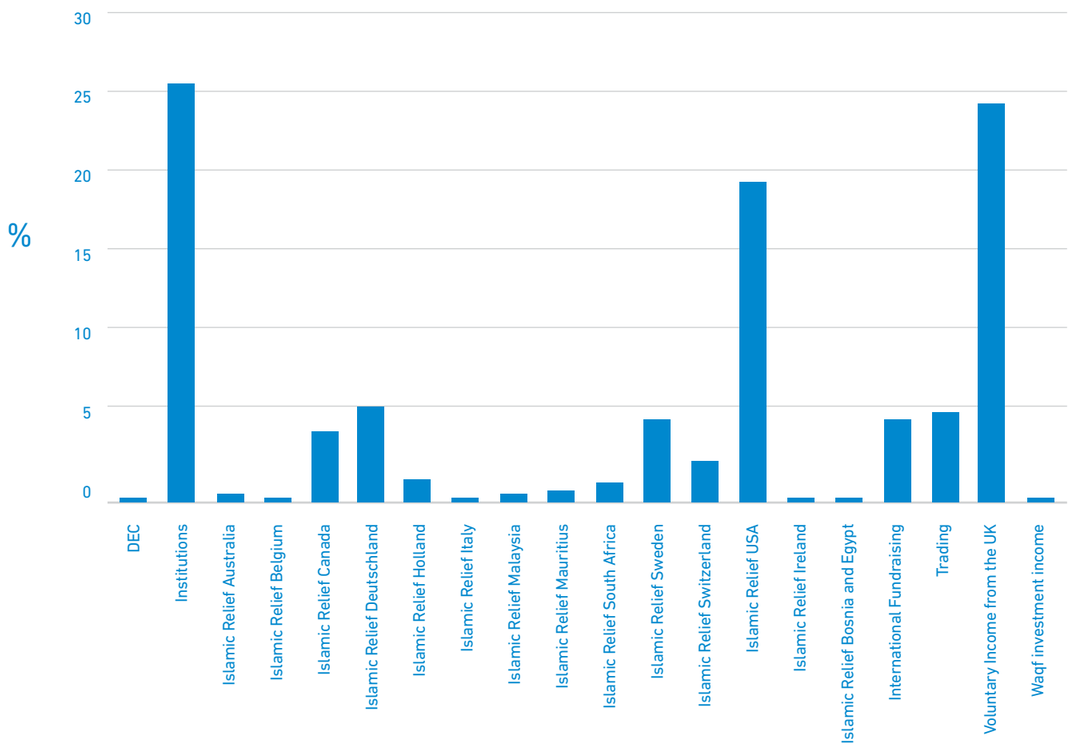
"I have very good friends with whom I work every day, and it is good work too. Life is better for many families now. I love my current job and every day is very special.

"We work with families and I can see the hope and happiness on their faces. Islamic Relief is doing a great job, and I am glad that I am part of it."

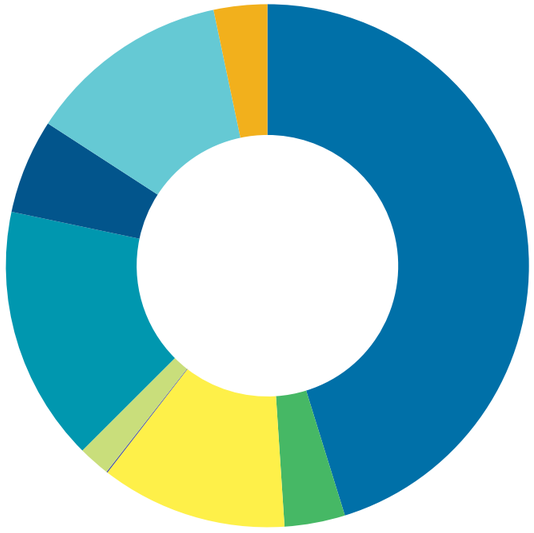
The training scheme began in 2012 and was extended this year.

Income and expenditure

Sources of funding



Where the money was spent



45.21%	Protecting life and dignity
3.75%	Supporting education
11.52%	Providing access to health and water
0.06%	Investment management
1.97%	Legal and statutory compliance (governance)
15.80%	Caring for oprhans and children
5.84%	Raising funds and publicity
12.54%	Sustainable livelihoods
3.31%	Trading activities

Financial review

Total income from resources of £82.8 million reached the accounts of Islamic Relief Worldwide in 2013. Despite this decrease of income reaching Islamic Relief Worldwide, it was a successful financial year for the Islamic Relief family as a whole. A decentralised fundraising model is enabling more funds going directly to the field that would otherwise be directed via Islamic Relief Worldwide.

We saw significant and increasing income reaching Islamic Relief family country offices directly from institutions. We expect this trend to continue, especially as more regionalised operations of the Islamic Relief family grow organically, in the areas where the work matters most.

In 2013, our trading business, TIC, expanded by over 20 per cent, attracting sales of £4.7m (2012: £3.9m) and profit contributions of £724k (2012: £522k).

After spending £74m (2012: £87m), our restricted reserves stood at £23m (2012: £22m), general reserves at £9.6m (2012: £15.3m) and endowment funds at £5.4m (2012: £4.8m).

The year also saw our voluntary income decrease by 15 per cent; in 2013, in the UK we did not receive the aid match as we did in the prior year - which approximates to £5 million.

Charitable expenditure

Despite this, we continued to reach those who needed our help. Our charitable expenditure was higher at 90 per cent of our funding base (£83 million), compared to 85 per cent in 2012. Protecting Life and Dignity programmes continues to be where we use the greatest proportion of funds, representing approximately 43 per cent of total fund expenditure.

Continuing to support these vital programmes, alongside our work to care for orphaned and vulnerable children as well as our sustainable livelihoods programmes, saw our charitable expenditure increasing to 51 per cent of incoming funds (2012: 42 per cent of incoming funds).

Fundraising

Voluntary income - which includes regular giving, campaign and appeal income - decreased 15 per cent, from £67.7 million to £57.6 million. This is a result of lower-profile emergencies as compared to last year, and the absence of aid match from the UK government.

However, throughout the challenging economic climate, our UK individual donors donated even more generously. This made voluntary income 69 per cent of our total income (67 per cent in 2012), with our overseas partners contributing £34 million, and income from institutional donors being 26 per cent (2012: 29 per cent).

TIC International

Our trading subsidiary, TIC International, continued to expand its activities from textile recycling and managing our charity shops to include supplying food to the NGO community. This expansion provides affordable high-quality canned meat for distribution to vulnerable people during emergency humanitarian responses.

Its recycling income remains at 70 per cent of total income, 25 per cent from shop sales and five per cent from food sales.

We are to receive from TIC a gift-aid donation of £724,000 to help fund our humanitarian programmes.

Reserves

Our reserves policy ensures that delivery of our vital programmes is not disrupted by unforeseen circumstances such as reduced income or increased expenditure.

We review the policy each year, assessing the risks and reflecting changes in factors such as investment, income and also our financial obligations and commitments. The policy sets our target reserves as seven months reserves of the core operational budget, as well as an appropriate amount for emergencies. These funds are held in current and medium-cash forms.

We have assessed our year-end reserves position and can conclude that it is within our policy target reserve for covering our next year's core operational budget with an appropriate amount for emergencies.

During the year, the total reserves dropped by £4.4m in total – this consisted of a £5.8m drop in unrestricted reserves and an increase of £0.7m and £0.6m in restricted reserves and Waqf funds respectively.

The in-year drop in unrestricted reserves was as a result of applying £3.7m of additional spend on direct charitable activities at Partner Field Offices – the main projects being orphans and large livelihoods projects in Africa and Afghanistan, investing around £1.3m to upgrade staff and campaigns for fundraising in the UK and a £1.3 drop in general voluntary income.

The TIC trading operations contributed an additional £0.4m to the unrestricted reserves.

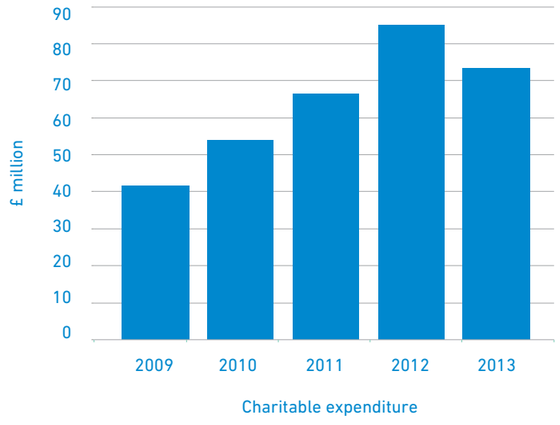
We aim to increase our unrestricted reserves through tighter financial forecasting and reporting. This means we can deliver assistance in response to humanitarian crises that are not widely covered by the media, and therefore struggle to get vital funding.

The movement in reserves, when compared to last three years, is as follows:

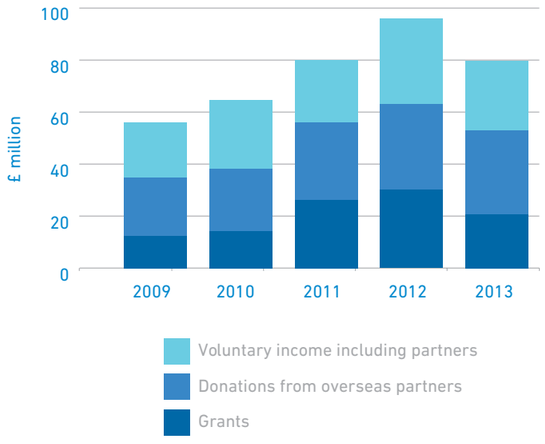
Reserve	31 Dec 2011	31 Dec 2012	31 Dec 2013	Change from prior year
	£'000	£'000	£'000	%
Unrestricted	7,639	13,527	7,826	(42%)
Designated	2,222	1,788	1,735	(3%)
Restricted	23,397	22,170	22,847	3%
Endowments	4,499	4,772	5,379	13%
Total	37,757	42,257	37,787	(11%)

Five year trend

Charitable expenditure



Charitable income



	2009	2010	2011	2012	2013
	£ Million	£ Million	£ Million	£ Million	£ Million
Total voluntary income	41	50	53	68	58
Grants	14	15	26	29	21
Donations from overseas partners	21	22	31	35	34
Charitable expenditure	43	54	67	85	74

Plans for future periods

In the year ahead, Islamic Relief will continue to provide leadership that contributes to global development, and – guided by our Islamic values - will make every penny count to deliver positive change for vulnerable people worldwide.
In addition to progressing our five-year strategy, we will prioritise the following key themes:

1

Significant and lasting impact

Our work is impact-led and sustainable. It is designed to help people to meet the big challenges in their lives - often tackling the root causes of poverty and suffering, as well as the symptoms. Through a unique, faith-based framework, we secure the greatest possible impact, and ensure that our projects continue to benefit communities into the future. This is complemented by a rigorous, scientific approach to measuring the outcomes we create.

2

Close to communities

We do not define ourselves as a 'northern' or a 'southern' organisation, and we reflect this in how we make decisions. Through building our regional hubs, we will be closer than ever before to the communities which we serve. With these centres of leadership, we engage vital programming expertise and harness valuable regional knowledge to make decisions that enhance the quality and impact of our work.

3

Disaster preparedness and response

At Islamic Relief, we are using our experience and expertise to reduce the impact of disasters, and to respond swiftly and effectively when they strike. We empower vulnerable communities worldwide to protect themselves from disasters and to minimise their risk.

When the worst happens, we know how best to help and deliver an effective response that reaches those that need it most.

4

Strengthening local capacity

Capacity-building and participation is essential in developing our strategic goals. We continue to empower communities to manage their own affairs – from disaster preparedness and recovery to social mobilisation.
In addition, we are developing resources, sharing organisational learning and delivering civil society capacity-building in our offices and programmes.

5

Islamic perspectives in policy and practice

We are passionate about the crucial role of faith-inspired humanitarianism in improving the lives of the world's most vulnerable people. As a policy leader on Islamic humanitarianism, we contribute to global discourse on development, help to shape the post-2015 development agenda, and enhance much-needed collaboration. We put our policy into practice that reflects what happens on the ground, as well as grassroots learning. We also provide practical support that enables other organisations to develop best practice and capacity. In addition, we develop distinctive approaches to key issues that are affecting our world today– including conflict resolution, child protection, inclusive finance and climate change – and put them into practice in our work.

6

Real impact and value-for-money

We are clear in our responsibility for every penny entrusted to us, and believe in a spiritual and moral obligation to accountability. Amongst the leaders in the humanitarian sector, we protect and enhance our high quality programmes, investing in delivering real results for the world's most vulnerable people, whilst securing value-for-money and the lowest possible overhead costs. We continue to be recognised for our financial transparency - and invest in developing ever-more rigorous accountability and governance systems that maximise the benefits we deliver with the contributions of our donors.

This Trustees Annual and Strategic Report, prepared under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees on 30/9/14 including approving in their capacity as Directors the Trustees Strategic Report and Directors Report contained therein, and is signed as authorised on its behalf by:

Mr. Adnan Saif
Company Secretary/Trustee

30th September 2014

Independent auditor's report to the members of Islamic Relief Worldwide

We have audited the financial statements of Islamic Relief Worldwide for the year ended 31 December 2013 which comprise the Group Statement of Financial Activities and Income and Expenditure Account, the Group and Charity Balance Sheets, the Group Cash Flow Statement and the related notes numbered 1 to 31. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charitable company's trustees, as a body, in accordance with section 44(1c) of the Charities and Trustees Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members 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 the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As explained more fully in the Directors' and Trustees' Responsibilities Statement set out on page 11, the trustees (who are also the directors of the charitable company for the purposes of companylaw) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditors 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

This report, including the opinions, has been prepared for and only for the charity's members and trustees as a body in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and Chapter 3 of Part 16 of the Companies Act 2006 and for no other purpose. We do not, in giving these opinions, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the group's and the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

In addition, we read all the financial and non-financial information in the Trustees Annual and Strategic Report, to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2013 and of the group's incoming resources and application of resources, including the group's income and expenditure and cash flows, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with 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).

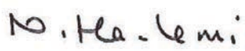
Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

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) require us to report to you if, in our opinion:

- the parent charitable company has not kept proper and adequate accounting records 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 or 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.



Naziar Hashemi
Senior Statutory Auditor
for and on behalf of Crowe Clark Whitehill LLP
Chartered Accountants and Statutory Auditors
St Bride's House
10 Salisbury Square
London
EC4Y 8EH

30 September 2014

Crowe Clark Whitehill is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

GROUP STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT for the year ended 31st December 2013

	Unrestricted funds	Restricted funds	Endowment funds	Total	Total	Note
				2013	2012	
	£	£	£	£	£	
Incoming resources						
Incoming resources from generated funds						
Voluntary income	3,784,660	53,481,398	377,937	57,643,995	67,651,237	2
Activities for generating funds	3,398,650	200,544	–	3,599,194	2,969,477	3
Investment income	-	–	332,420	332,420	317,419	4
Incoming resources from charitable activities	186,073	21,052,610	-	21,238,683	29,430,036	5
Total incoming resources	7,369,383	74,734,552	710,357	82,814,292	**100,368,169**	
Resources expended						
Costs of generating funds						
Costs of generating voluntary income	2,182,278	6,079,016	-	8,261,294	6,864,440	10
Fundraising trading: costs of goods sold and other costs	2,886,384	-	-	2,886,384	2,485,979	11
Investment management cost	111,602	–	56,020	167,622	252,791	12
Charitable activities						
Protecting Life and Dignity	2,173,119	29,773,172	-	31,946,291	43,888,864	
Empowering Communities						
- Caring for Orphans and Children in Need	498,897	13,834,307	-	14,333,204	11,388,788	
- Supporting Education	833,896	2,952,967	-	3,786,863	3,649,685	
- Providing access to Healthcare and water	1,913,539	9,298,744	-	11,212,283	10,796,619	
- Sustainable livelihood	1,869,726	10,374,708	-	12,244,434	13,919,359	
Campaigning for Change	399,197	332,262	-	731,459	1,790,694	
Total Charitable activities	7,688,374	66,566,160	-	74,254,534	85,434,010	
Governance cost	302,837	1,411,971	–	1,714,808	1,114,758	13
Total resources expended	**13,171,475**	**74,057,147**	**56,020**	**87,284,642**	**96,151,978**	
Net income for the year before transfers	(5,802,092)	677,405	654,337	(4,470,350)	4,216,191	
Gross transfers between funds	47,297	-	(47,297)	-	-	
Net income for the year before other recognised gains/(losses)	(5,754,795)	677,405	607,040	(4,470,350)	4,216,191	
Net gains on investment assets	-	-	-	-	62,000	
Transfers from overseas branches	-	-	-	-	**222,316**	
Net movement on funds	(5,754,795)	677,405	607,040	**(4,470,350)**	**4,500,507**	
Reconciliation of funds						
Total funds brought forward	**15,316,105**	**22,169,720**	**4,771,677**	**42,257,502**	**37,756,995**	
Total funds carried forward	**9,561,310**	**22,847,125**	**5,378,717**	**37,787,152**	**42,257,502**	

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

All incoming resources and resources expended derive from continuing operations.

Islamic Relief Worldwide uses the exemption conferred by section 408 of the Companies Act 2006 in not preparing a separate Income and Expenditure Account for Islamic Relief alone as a separate entity. The net loss for Islamic Relief as a charity for the year ended 31 December 2013 was £4.4m (2012 net income £4.2m).

GROUP AND CHARITY BALANCE SHEETS
as at 31st December 2013

	2013 total funds		2012 total funds		
	Group	Charity	Group	Charity	Note
	£	£	£	£	
Fixed assets					
Intangible assets	109,526	109,526	127,383	127,383	19
Tangible assets	6,643,259	6,153,589	6,044,004	5,625,237	20, 21
Investments	360,884	894,307	388,958	574,268	22
Total fixed assets	7,113,669	7,157,422	**6,560,345**	**6,326,888**	
Current assets					
Stocks and work in progress	96,017	-	90,603	9,719	23
Debtors due within one year	12,509,587	12,690,823	17,674,313	17,726,671	24
Debtors due after one year	1,596,219	1,596,219	2,380,631	2,380,631	24
Cash at bank and in hand	23,185,020	22,484,024	21,464,788	21,119,129	
Total current assets	37,386,843	36,771,066	**41,610,335**	**41,236,150**	
Liabilities					
Creditors: amounts falling due within one year	5,996,719	5,595,337	4,996,533	4,595,236	25
Net current assets	31,390,124	31,175,729	**36,613,802**	**36,640,914**	
Creditors: amounts falling due after more than one year	716,641	716,641	916,645	916,645	25
Total assets less total liabilities	37,787,152	37,616,510	**42,257,502**	**42,051,157**	
Total funds					
Unrestricted funds					
General	7,826,358	8,615,796	13,527,436	14,256,199	
Designated: fixed assets	1,734,952	774,872	1,788,669	853,561	
Total unrestricted funds	9,561,310	9,390,668	**15,316,105**	**15,109,760**	29
Restricted income funds	22,847,125	22,847,125	22,169,720	22,169,720	30
Endowment funds	5,378,717	5,378,717	4,771,677	4,771,677	31
Total funds	37,787,152	37,616,510	**42,257,502**	**42,051,157**	

The financial statements on pages 41 to 61 were approved by the board and signed on its behalf by

Mr. Adnan Saif
Company Secretary/ Trustee

30 September 2014

The notes to the accounts on pages 44 to 60 form part of these financial statements.

GROUP CASH FLOW STATEMENT
For the year ended 31st December 2013

	2013	2012
	£	£
Reconciliation of net outflow to net cash flow from operating activities		
Net income and resources (excluding cash flow from endowments)	(5,077,390)	4,227,976
Reconciliation to cash generated from operations		
Depreciation	482,401	475,301
Amortisation	17,857	17,857
Revaluation of investments	28,074	-
Decrease/(Increase) in stocks	(5,414)	53,939
Decrease/(Increase) in debtors	5,949,137	(12,080,532)
Increase in creditors	1,000,187	3,358,735
	2,394,852	(3,946,724)
Capital expenditure and financial investment		
Purchase of intangible assets	-	-
Purchase of tangible fixed assets	(1,081,656)	(340,630)
Proceeds from the sale of fixed assets	-	-
	(1,081,656)	(340,630)
Financing		
Management of Liquid Resources	-	-
Endowment (waqf)	607,040	272,530
Repayment of amounts borrowed	(200,004)	(200,004)
	407,036	72,526
Capital Financing		
Overseas branches	-	52,319
	-	52,319
Net increase in cash	1,720,232	(4,162,509)
Cash at bank and in hand less overdrafts at 1 January	21,464,788	25,627,297
Cash at bank and in hand less overdrafts at 31 December	23,185,020	21,464,788
Consisting of:		
Cash at bank and in hand	23,185,020	21,464,788
	23,185,020	21,464,788

Reconciliation in net funds

	1 Jan 2013	Cashflow	Non-cash movement	31 Dec 2013
	£	£	£	£
Cash at bank and in hand	21,464,788	1,720,232	–	23,185,020
Debt due within one year	(200,004)	200,004	(200,004)	**(200,004)**
Debt due in over one year	(916,645)	-	200,004	**(716,641)**

NOTES TO THE FINANCIAL STATEMENTS

1. Principal accounting policies

a. Basis of preparation

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

b. Going concern

We have set out in the Trustees' report a review of the financial performance and the charity's reserve position (page 60). We have adequate resources and are well placed to manage the business risks. Our planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. We have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. We believe that there are no material uncertainties that call into doubt the Charity's ability to continue. The financial statements have therefore been prepared on the basis that the charity is a going concern.

c. Consolidation and group financial statements

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

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

Islamic Relief Worldwide also controls Islamic Relief Waqf and Islamic Relief (UK). During the year these were dormant companies.

Islamic Relief Worldwide has taken advantage of section 408 of the Companies Act 2006 and paragraph 397 of the SORP and has not included its own income and expenditure account in the financial statements.

Note 9 gives the full details of the income and expenditure of the trading subsidiary. TIC International Limited is considered to be an intrinsic part of the charity's programme to relieve poverty in any part of the world. The donated items are a constant source of relief supplies.

Note 9 also gives the full details of the income and expenditure of the French subsidiary company SIF Invest, a company incorporated in France. Islamic Relief Worldwide owns 99% of the share capital of SIF Invest. The results have been consolidated within these financial statements.

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

d. Fund accounting

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

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

Designated funds: The trustees may at their discretion set aside unrestricted funds for specific purposes. Refer to Note 29. The designated fund for fixed assets is that part of unrestricted funds that represent fixed assets held. Refer to Note 29.

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

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

e. Incoming resources and investment income

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

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

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

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

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

f. Gifts in kind

Gifts in kind for use by the charity are included in the accounts at their approximate market value at the date of receipt. Gifts in kind for distribution are included in the accounts at their approximate market value at the date of distribution.

g. Recognition of liabilities

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

h. 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.

h. Resources expended continued

Costs of generating funds are costs incurred in attracting voluntary income, and those as stated below under the headings Costs of generating voluntary income, Fundraising trading.
Costs of generating voluntary income: The costs incurred in seeking voluntary contributions.
Fundraising trading: Comprises the group's trading activities, namely the costs associated with the trading activities of TIC International Limited.

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

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

Support costs: Support costs to a single activity are allocated directly to that activity. Where support costs relate to several activities, support costs have been allocated to each of the activities (stated in Note 15) 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.

Campaigning for change: Those costs associated with disseminating information and raising the profile of the charitable activities of Islamic Relief Worldwide.
Investment management cost: This incorporates costs related to the administration of waqf and costs relating to the promotion of the concept of waqf from unrestricted funds; therefore this element is not charged to capital.

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

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

i. Operating leases

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

j. 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.

k. Fixed assets and depreciation

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

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

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

l. Intangibles

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

m. Stocks

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

n. Investments

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

o. Liquid Resources

The charity includes fixed term deposits of less than one year as liquid resources.

p. Provisions

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

q. Pension costs

The charity operates a group personal pension scheme, which effectively means that all employees who join the scheme have their own pension plan.

r. Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value added tax (VAT) is not recoverable by the company, and is therefore included in the relevant costs in the statement of financial activities.

2. Voluntary income

	Unrestricted funds	Restricted funds	Endowment funds	Total	Total	Note
	2013	2013	2013	2013	2012	
	£	£	£	£	£	
Donations, appeals and fundraising events						
United Kingdom	3,391,262	16,057,074	257,424	19,705,760	27,725,298	6, 8b
Disasters Emergency Committee*	-	359,124	-	359,124	2,089,956	6
International Fundraising**	284,255	3,048,559	91,731	3,424,545	2,661,477	7
Islamic Relief partners	109,143	34,016,641	28,782	34,154,566	35,174,506	8a, 8b
	3,784,660	53,481,398	377,937	57,643,995	67,651,237	

* The Disasters Emergency Committee (DEC) is an umbrella organisation of 14 humanitarian aid agencies.
The Disasters Emergency Committee (DEC) brings 14 leading UK aid charities – including Islamic Relief - together in times of crisis. For further information go to www.dec.org.uk

** International fundraising includes Middle East, South America and other countries Islamic Relief does not have a permanent presence in.

3. Activities for generating funds

	Total	Total
	2013	2012
Trading Subsidiaries	£	£
TIC		
Income from charitable shops	874,862	701,096
Qurbani Income	200,544	149,806
Clothes Recycling Income	2,488,125	2,071,659
	3,563,531	**2,922,561**
SIF	35,663	46,916
Total	3,599,194	**2,969,477**

4. Investment income

	Total	Total
	2013	2012
	£	£
Return on waqf	332,420	317,419
Total	**332,420**	**317,419**

5. Incoming resources from charitable activities by institution

	Protecting Life and Dignity	Empowering Communities	Total	Total
			2013	2012
	£	£	£	£
Action Aid	172,878	22,718	195,596	105,598
Catholic Agency for Overseas Development	-	231,189	231,189	235,846
Care International UK	55,465	814,143	869,608	-
Concern Worldwide	51,216	-	51,216	258,677
Department for International Development	-	1,250,000	1,250,000	1,400,000
European Commission	4,269	152,701	156,970	215,329
European Commission for Humanitarian Operations	373,137	999,232	1,372,369	1,954,011
International HIV Fund	-	1,148	1,148	-
International Organisation for Migration	86,990	-	86,990	74,744
International Rescue Committee UK	-	477,972	477,972	-
Oxfam	-	71,059	71,059	1,800,671
Plan International	-	205,445	205,445	-
Royal Commonwealth Society for the Blind	-	-	-	3,111
Secours Islamique France	1,113,588	351,144	1,464,732	2,861,083
Solidarity Fund	363,001	-	363,001	-
Spanish Aid Agency	-	-	-	243,942
Swiss federal department of foreign	-	248,021	248,021	52,760
UNICEF (GIK)	-	-	-	217,594
United Nations Development Programme	-	1,404,657	1,404,657	919,350
United Nations High Commission for Refugees (GIK)	-	-	-	8,841,287
United Nations World Food Programme (GIK)	2,465,888	-	2,465,888	289,373
United Nations Office for the Coordination of Humanitarian Affairs (GIK)	37,085	-	37,085	-
Subtotal	4,723,517	6,229,429	10,952,946	19,473,376
International Fundraising				
Alpha Data LLC	3,034	924	3,958	2,969
Al Rahman Al Raheem	124,201	-	124,201	414,335
Al Rahma Society, Kuwait	-	-	-	123,902
Bahrain Royal Charity Organisation	-	2,946,185	2,946,185	186,772
Bayet al Zakat	67,345	-	67,345	-
International Islamic Charitable Organisation Kuwait	6,341	-	6,341	190,392
Islamic Cultural Centre Panama (GIK)	1,839,776	24,447	1,864,223	140,969
Islamic Development Bank	4,175,515	316,932	4,492,447	6,874,107
Islamic Foundation Ireland	9,988	-	9,988	51,070
Jordanian Hashemite Charity Organisation	271,486	-	271,486	155,667
Kuwait Zakat House	-	-	-	79,112
Middle East Broadcasting Centre Dubai	-	-	-	619,694
Project CURE (GIK)	-	-	-	519,209
Qatar Charity	-	-	-	181,874
Reach Out to Asia – Qatar	-	463,379	463,379	384,179
World Assembly of Muslim Youth	36,184	-	36,184	-
World Waqf Foundation	-	-	-	32,409
Subtotal	6,533,870	3,751,867	10,285,737	9,956,660
Total	11,257,387	9,981,296	21,238,683	29,430,036

6. Total income generated in the United Kingdom

The income raised in the United Kingdom relates to the income raised by IRW through its headquarters and through its various offices and branches in the United Kingdom.	Total	Total	Note
	2013	2012	
	£	£	
Voluntary income from the United Kingdom	19,705,760	27,725,298	2
Disasters Emergency Committee	359,124	2,089,956	2
Activities for generating funds	874,862	701,096	3
Trading subsidiary – TIC International Limited	2,724,332	2,268,381	3
Incoming resources from Charitable Activities	3,802,077	2,478,647	
	27,466,155	**35,263,378**	

7. Total income generated by International Fundraising

*The income raised in the Middle East and other geographical regions relates to the income raised by Islamic Relief Worldwide through its headquarters.	Total	Total	Notes
	2013	2012	
	£	£	
Voluntary income from the International Fundraising	3,424,545	2,661,477	2
Incoming resources from charitable activities	10,285,737	9,956,660	5
	13,710,282	12,618,137	

Income generated by International Fundraising includes gift in kind valued at £519,209 in 2012 and £4,192,077 in 2013.

8a. Donations disclosure by partner

The voluntary income shown below, which is included in Note 2, is shown below by partners*.					
Partner	Unrestricted funds	Restricted funds	Endowment funds	Total	Total
	2013	2013	2013	2013	2012
	£	£	£	£	£
Islamic Relief Australia	60,000	540,545	-	600,545	307,842
Islamic Relief Belgium	-	377,802	3,141	380,943	1,218,303
Islamic Relief Canada	-	2,905,886	-	2,905,886	3,389,352
Islamic Relief Deutschland	-	4,167,001	-	4,167,001	3,786,070
Islamic Relief Italy	-	255,139	-	255,139	312,579
Islamic Relief Ireland	2,603	46,279	-	48,882	-
Islamic Relief Malaysia	-	518,828	-	518,828	328,426
Islamic Relief Mauritius	46,541	584,549	17,184	648,274	577,682
Islamic Relief Nederland	-	1,581,398	-	1,581,398	1,951,319
Islamic Relief South Africa	-	1,395,992	-	1,395,992	276,372
Islamic Relief Sweden	-	3,491,428	-	3,491,428	2,699,089
Islamic Relief Association Switzerland *	-	2,376,557	8,457	2,385,014	2,582,465
Islamic Relief USA	-	15,617,716	-	15,617,716	17,538,505
Total partner income	109,144	33,859,120	28,782	33,997,046	34,968,004
Islamic Relief Bosnia and Egypt	-	157,520	-	157,520	206,502
Total	**109,144**	**34,016,640**	**28,782**	**34,154,566**	**35,174,506**

8b. Donations disclosure by partner continued

This note further analyses and shows the summary of funds from partners shown in Note 8a. It shows the breakdown of humanitarian projects/sectors funded by the partners. For a summary, refer to Note 8a on Donations disclosure by partner.

			Total	Total
			2013	2012
Partner	Protecting Life and Dignity	Empowering Communities	£	£
Islamic Relief Australia	299,244	301,301	600,545	307,842
Islamic Relief Belgium	214,910	166,033	380,943	1,218,303
Islamic Relief Canada	1,349,622	1,556,264	2,905,886	3,389,352
Islamic Relief Germany	1,936,899	2,230,102	4,167,001	3,786,070
Islamic Relief Italy	133,610	121,529	255,139	312,579
Islamic Relief Ireland	48,873	9	48,882	-
Islamic Relief Malaysia	125,863	392,965	518,828	328,426
Islamic Relief Mauritius	365,598	282,676	648,274	577,681
Islamic Relief Netherland	829,830	751,568	1,581,398	1,951,319
Islamic Relief South Africa	59,337	1,336,655	1,395,992	276,372
Islamic Relief Sweden	1,120,906	2,370,522	3,491,428	2,699,089
Islamic Relief Switzerland **	1,313,666	1,071,348	2,385,014	2,582,465
Islamic Relief USA	6,317,684	9,300,032	15,617,716	17,538,505
Islamic Relief Bosnia and Egypt	152,928	4,592	157,520	206,502
Total	14,268,970	19,885,596	34,154,566	35,174,505
Islamic Relief UK	16,104,219	3,960,665	20,064,884	29,815,255
Total	30,373,189	23,846,261	54,219,450	64,989,760

Relief to be applied to Islamic Relief Worldwide projects. Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide, with local directors appointed to oversee operations.

** IR Switzerland includes £327,740 from The OPEC fund for International Development (OFID)

9. Results from trading subsidiaries

	TIC International Limited	SIF Invest	2013	2012
	£	£	£	£
Subsidiary trading income	2,488,125	35,663	2,523,788	2,118,575
Income from charitable shops managed by TIC International Limited	874,862	-	874,862	701,096
Income from Qurbani	200,544	-	200,544	149,806
	3,563,531	35,663	3,599,194	2,969,477
Operating and administrative costs	2,839,197	47,187	2,886,384	2,485,979
Net profit for the year	724,334	(11,524)	712,810	483,498
Amounts gift aided to Islamic Relief	724,334	-	724,334	522,406
Retained in subsidiary	0	(11,524)	(11,524)	(38,908)
The assets and liabilites of the subsidiaries were:				
Fixed assets	489,669	-	489,669	418,767
Current assets	1,529,815	227,924	1,757,739	1,290,762
Current liabilites	(1,424,475)	(124,851)	(1,549,326)	(1,317,875)
Total net assets	595,009	103,073	698,082	391,654
Aggregate share capital and reserves	595,009	103,073	698,082	391,654

* The group has taken advantage of the exemption in Financial Reporting Standard 8 not to disclose related party transactions between the Charity and TIC International Limited as TIC International Limited is a wholly owned subsidiary and consolidated financial statements are publicly available.

Resources expended

Costs of generating funds

10. Costs of generating voluntary income

	Activities under-taken directly	Support costs	Total	Total	Note
	2013	2013	2013	2012	
	£	£	£	£	
Fundraising and publicity costs	3,694,671	1,251,538	4,946,209	4,251,489	
Campaigns and events costs					
Protecting Life and Dignity	1,874,539	690,932	2,565,471	1,934,519	
Empowering Communities	387,528	142,838	530,366	399,928	
Campaigning for Change	120,632	44,463	165,095	124,492	
e-fundraising	1,646	52,507	54,153	103,842	
Islamic Relief Mauritius	-	-	-	50,170	
	6,079,016	2,182,278	8,261,294	6,864,440	

11. Fundraising trading: cost of goods sold and other costs

	Activities under-taken directly	Support costs	Total	Total
	2013	2013	2013	2012
	£	£	£	£
Trading subsidiary costs	1,162,255	1,724,129	2,886,384	2,485,979

12. Investment management cost: waqf

	Activities under-taken directly	Support costs	Total	Total
	2013	2013	2013	2012
	£	£	£	£
Investment management cost	111,602	56,020	167,622	252,791

13. Governance costs

	Activities under-taken directly	Support costs	Total	Total	Note
	2013	2013	2013	2012	
	£	£	£	£	
External audit and statutory accounts	41,667	10,645	52,312	51,693	
Legal and consultancy	138,990	53,226	192,216	142,753	
Trustees' expenses (refer to Note 14)	40,689	2,661	43,350	47,048	14
Risk Management	211,638	79,840	291,478	395,163	
Strengthening the Islamic Relief family	273,227	106,453	379,680	99,699	
General governance costs	705,760	50,012	755,772	378,402	
	1,411,971	302,837	1,714,808	1,114,758	

* Strengthening the Islamic Relief Family represents Islamic Relief Worldwide providing service delivery support to partners.

14. Trustees' remuneration

	2013	2012
Trustees are not remunerated	£NIL	£NIL
Neither the trustees, nor any persons connected with them, have received any remuneration, either in the current year or the prior year.		
The Number of Trustees claiming expenses	6	6
Trustees' expenses	£	£
Meeting	3,225	4,875
Travel	35,494	36,739
Telecommunications	4,631	5,434
Total	43,350	47,048

15. Support-cost allocation

	Management and administration	Finance	Human resources & Organisational Development	Information Communications Technology	Facilities	Total	Total	Note
	2013	2013	2013	2013	2013	2013	2012	
	£	£	£	£	£	£	£	
Costs of generating funds								
Costs of generating voluntary income	519,936	383,935	367,611	440,841	469,955	2,182,278	1,827,814	10
Fundraising trading – subsidiary costs	1,724,129	-	-	-	-	1,724,129	1,235,633	11
Investment management costs	13,347	9,856	9,437	11,316	12,064	56,020	108,174	12
	2,257,412	393,791	377,048	452,157	482,019	3,962,427	3,171,621	
Cost of charitable activities								
Campaigning for change	95,110	70,232	67,246	80,642	85,967	399,197	731,125	
Protecting Life and Dignity	28,533	21,070	20,174	24,192	25,790	119,759	265,864	
Empowering Communities								
- Access to healthcare and water	82,429	60,868	58,280	69,889	74,505	345,971	481,878	
- Caring for Orphans and children	31,703	23,411	22,415	26,881	28,656	133,066	99,699	
- Supporting Education	41,214	30,434	29,140	34,945	37,252	172,985	240,939	
- Sustainable livelihoods	41,214	30,434	29,140	34,945	37,252	172,985	240,939	
	320,203	236,449	226,395	271,494	289,422	1,343,963	2,060,444	
Governance cost	69,704	53,845	51,555	61,825	65,908	302,837	245,924	13
Total support costs	2,647,319	684,085	654,998	785,476	837,349	5,609,227	5,477,989	

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.

16. Grants

	Grants to institutions	Total	Total
	2013	2013	2012
	£	£	£
Protecting Life and Dignity	-	-	-
Empowering Communities			
Supporting Education	25,000	25,000	27,705
Providing Access to Healthcare and Water	-	-	-
Total grants paid	**25,000**	**25,000**	**27,705**

In 2013 there was a grant to Muslims Charities Forum. 2012 grants was £27,705 to MOSAIC for Prisoner Rehabilitation Programme.
Grants to individuals 2013(£Nil)

17. Net incoming resources

	Total	Total
	2013	2012
	£	£
This is stated after charging/(crediting):		
Auditors' remuneration	41,667	32,000
Depreciation	482,401	475,298
Amortisation	-	-
Profit/(Loss) on disposal of tangible assets	-	-
Operating leases' rental other than plant and machinery	199,500	212,700
Exchange (gain)/loss	456,042	201,559

Auditors' remuneration relates solely to audit services.

	2013	2012
	£	£
Fees payable to company's auditors for the audit of the company's annual accounts	37,667	28,000
Fees payable to company's auditors for the audit of the company's subsidiaries pursuant to legislation	4,000	4,000
Total audit fees	41,667	32,000

18. Staff costs and emoluments

	Group	Charity	Group	Charity
	2013	2013	2012	2012
	£	£	(as restated)	£
Gross salaries	8,948,548	7,622,510	8,343,110	7,173,759
Employers' National Insurance	712,994	628,608	670,181	596,739
	9,661,542	8,251,118	9,013,291	7,770,498

Average number of employees	Group	Charity	Group	Charity
	2013	2013	2012	2012
	Number	Number	Number	Number
Engaged in fundraising activities	82	82	52	52
Engaged in charitable activities	51	51	62	62
Engaged in support activities	149	51	168	76
Engaged in trading subsidaries	98	98	92	92
	380	282	374	282

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

The number of employees with emoluments between £70,000 to £80,000 per annum 2013: 1 (2012 : 0)
The number of employees with emoluments between £60,000 to £70,000 per annum 2013: 0 (2012 : 1)

Employee expenses
Employees are only reimbursed expenses when incurred wholly and exclusively associated with travel in fulfilling the objectives of the organisation. Our objectives are based on the core aims. Our core aims are: 1. Protecting Life and Dignity, 2. Empowering Communities, 3. Campaigning for Change, 4. Strengthening the Islamic Relief Partnership.

19. Intangible assets Group and Charity

	Group trade-marks 2013
	£
Cost	
At 1 January 2013	188,026
Additions	-
At 31 December 2013	188,026
Accumulated amortisation	
At 1 January 2013	(60,643)
Charge for the year	(17,857)
At 31 December 2013	(78,500)
Net book value	
At 31 December 2013	**109,526**
At 31 December 2012	**127,383**

Trademarks are depreciated over their economic life of 10 years.

20. Group Tangible assets

Group	Freehold land and buildings	Plant and machinery	Fixtures, fittings and office equipment	Motor vehicles	Total
	£	£	£	£	£
Cost/Valuation					
At 1 January 2013	6,149,747	440,292	2,755,158	248,157	9,593,354
Additions	714,470	49,885	279,161	38,140	1,081,656
Disposals	-	-	-	(13,000)	(13,000)
At 31 December 2013	6,864,217	490,177	3,034,319	273,297	10,662,010
Accumulated depreciation					
At 1 January 2013	998,235	243,634	2,152,617	154,864	3,549,350
Charge for the year	137,730	35,541	274,273	34,857	482,401
Disposals	-	-	-	(13,000)	(13,000)
At 31 December 2013	1,135,965	279,175	2,426,890	176,721	4,018,751
Net book value					
At 31 December 2013	**5,728,252**	**211,002**	**607,429**	**96,576**	**6,643,259**
At 31 December 2012	**5,151,512**	**196,658**	**602,541**	**93,293**	**6,044,004**

Freehold property is valued at historical cost and depreciated. Freehold properties includes properties held by Islamic Relief for its own use and that of its trading subsidiary.

21. Charity Tangible assets

Charity	Freehold land and buildings	Fixtures, fittings and office equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 January 2013	5,997,855	2,649,719	132,174	8,779,748
Additions	681,895	226,210	13,940	922,045
Disposals	0	0	(13,000)	(13,000)
At 31 December 2013	6,679,750	2,875,929	133,114	9,688,793
Accumulated depreciation				
At 1 January 2013	976,081	2,090,482	87,948	3,154,511
Charge for the year	122,618	258,433	12,642	393,693
Disposals	-	-	(13,000)	(13,000)
At 31 December 2013	1,098,699	2,348,915	87,590	3,535,204
Net book value				
At 31 December 2013	5,581,051	527,014	45,524	6,153,589
At 31 December 2012	5,021,774	559,237	44,226	5,625,237

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

22. Investments

	Total Group	Total charity
	£	£
As at 1 January 2013	388,958	574,268
Additions	-	320,039
Revaluation	-	-
Increase/(decrease in value)	(28,074)	-
As at 31 December 2013	360,884	894,307

The investment in the charity relates to Islamic Relief Worldwide's investment in its subsidiary TIC International Limited. TIC International Limited provides clothing recycling services. TIC International Limited is incorporated in the United Kingdom.
During the year IRW made an investment towards TIC, increasing its share capital by £300,000. IRW now owns 100% of the 485,309 shares in TIC. The remaining
£20,039 was invested in International Civil Society Centre in Berlin.

The Investment in Properties refers to two properties:

The Investment in SIF Invest relates to Islamic Relief Worldwide's investment in SIF Invest, incorporated in France. Islamic Relief Worldwide owns 99% of the share capital of SIF Invest. SIF Invest is treated as a subsidiary in the group accounts. The decrease in value relates to the movement of profit and loss and exchange difference. The property is situated in France and has been revalued on an open market value by Catella Valuation FCC, France, on 31 December 2011 at €400,000, (£335,121). The historic cost of the property in 2000 was £252,000.

The second investment property is located in Bradford, UK and valued at £62,000. This property was gifted to Islamic Relief.

23. Stocks and work in progress

	Group 2013	Charity 2013	Group 2012	Charity 2012
	£	£	£	£
Donated Clothing	96,017	-	80,884	-
Humanitarian Supplies	-	-	9,719	9,719
	96,017	-	90,603	9,719

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

24. Debtors

	Group 2013	Charity 2013	Group 2012	Charity 2012
	£	£	£	£
Trade debtors	366,703	4,721	261,519	1,940
Amounts owed by group undertakings	-	757,139	-	546,048
Other debtors	13,633,107	13,419,186	19,521,491	19,363,234
Prepayments	105,996	105,996	271,934	196,080
	14,105,806	14,287,042	20,054,944	20,107,302
Amounts falling due more than one year are included in:				
Other debtors	1,596,219	1,596,219	2,380,631	2,380,631

Amounts due from associated and subsidiary undertakings included £724,337 gift aid payment from TIC International Limited (2012: £522,406)
Other debtors represent amounts owed by partners for costs incurred on their behalf for operational matters. Other debtors include £1.9 million Gift Aid.

25. Creditors

	Group 2013	Charity 2013	Group 2012	Charity 2012
	£	£	£	£
Creditors: amounts falling due within one year				
Trade creditors	940,758	329,559	938,734	346,560
Other creditors*	4,453,224	4,409,239	3,531,940	3,460,521
Amounts owed to group undertakings	-	384,823	-	370,529
Bank loan < 1 year	200,004	200,004	200,004	200,004
Accrued expenses	207,093	97,001	61,528	54,378
PAYE and National Insurance	194,903	173,974	263,330	162,247
Unpaid pension contributions	737	737	997	997
	5,996,719	5,595,337	4,996,533	4,595,236
Creditors: amounts falling due after more than one year				
Bank loan > 1 year	716,641	716,641	916,645	916,645

Other creditors represents amounts due to Islamic Relief implementing partners for projects committed to and implemented during 2013. It also includes deferred income of the amount £2,647,539 allocated to projects by the donors in the following period.

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

Supplier payment policy and practice: payments are made in accordance with terms and conditions agreed between Islamic Relief and its suppliers, provided the supplier is also complying with the relevant trading terms.

26. Commitments

Operating leases other than plant and machinery	Group 2013	Charity 2013	Group 2012	Charity 2012
	£	£	£	£
Expiring				
Less than one year	-	-	13,200	13,200
Between 2–5 years	-	-	-	-
More than 5 years	218,000	218,000	199,500	199,500
Total	218,000	218,000	212,700	212,700

As at 31 December 2013, the group had no capital commitments (2012: £nil).

27. Pension costs

The charity operates a group personal pension scheme, which effectively means that all employees who join the scheme have their own pension plan; it is not a company pension scheme.

28. Analysis of assets and liabilities representing funds

At 31 December 2013	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£
Group					
Tangible and Intangible fixed assets	-	1,734,952	-	5,378,717	7,113,669
Assets	16,149,678	-	21,237,166	-	37,386,844
Liabilities	(8,323,320)	-	1,609,959	-	(6,713,361)
	7,826,358	1,734,952	22,847,125	5,378,717	37,787,152

29. Unrestricted funds

	General reserve	Designated: Fixed Assets	Total
	£	£	£
Balance as at 1 January 2013	13,527,436	1,788,669	15,316,105
Net incoming resources	(5,802,092)	-	(5,802,092)
Movement to restricted funds*	47,297	-	47,297
Movement between funds**	53,717	(53,717)	-
Balance as at 31 December 2013	7,826,358	1,734,952	9,561,310

* This is a transfer from endowment funds to unrestricted funds for humanitarian projects.
**Designated: Fixed Assets reclassified to General reserve.

NOTES TO THE FINANCIAL STATEMENTS

30. Restricted income funds

	Opening Balance	Income	Restricted Expenditure	Associated Expenditure	Unrestricted Expenditure	Total 2013	Total 2012
	£	£	£	£	£	£	£
Appeal funds							
Protecting Life and Dignity	14,010,288	34,738,456	34,115,223	4,802,550	1,321,354	11,152,325	14,010,288
Empowering Communities							
Caring for Orphans and Children in Need	2,322,988	12,306,901	13,792,097	1,219,259	1,177,048	795,581	2,322,988
Supporting Education	558,567	3,767,697	3,040,026	518,913	605,972	1,373,297	558,567
Providing access to Healthcare and water	3,047,925	11,161,432	9,253,909	1,681,724	1,636,889	4,910,613	3,047,925
Sustainable livelihood	2,229,952	12,760,066	10,515,310	1,340,936	1,481,537	4,615,309	2,229,952
Total	22,169,720	74,734,552	70,716,565	9,563,382	6,222,800	22,847,125	22,169,720

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 the poor) have been used to cover shortfalls in emergency, health, sustainable livelihood and water and sanitation projects implemented in various countries. Further shortfalls were covered using unrestricted funds.

31. Endowment funds

	Balance as at 1 January 2013	Total incoming resources	Return on Investments	Total available resources	Total resources expended	Transfer	Balance as at 31 December 2013
Endowment funds	£	£		£	£	£	£
Protecting Life and Dignity	293,837	8,279	20,173	322,289	2,775	4,035	315,479
Empowering Communities	4,477,840	369,658	312,247	5,159,745	53,245	43,262	5,063,238
Total	4,771,677	377,937	332,420	5,482,034	56,020	47,297	5,378,717

Waqf funds are permanent endowment funds that are held within the charity to generate further funds. These are currently invested in the properties of Islamic Relief Worldwide. Waqf investments give a 7% annual return on capital from which projects are implemented for the purpose of waqf shares. A
proportion of the return is also added back to the capital to ensure growth for reinvestment in future years. In 2013 income from these waqf investments amounting to £332,420 will finance future long-term sustainable humanitarian development projects. Of this £47,297 has been transferred to unrestricted funds to finance future humanitarian development projects.

A French language teacher, funded as part of our work for vulnerable communities in Tunisia, which included support to enable refugees from Libya to integrate into local communities.

England & Wales Charity registration number

328158

Scotland Charity registration number

SC042020

Company registration number

2365572

Address of principal office

19 Rea Street South, Birmingham B5 6LB

Name of trustees/directors who served during the year and as of 31 December 2013

Mr Ibrahim F El-Zayat, Chair of Trustees

Dr Mohammed El-Alfy, Vice Chair of Trustees

Dr Mohamed A Abu-El-Magd, Trustee

Mrs Lamia El Amri, Trustee (appointed 6 December 2013)

Mr Adnan A Saif, Trustee

Mr Tahir M Salie, Trustee / Treasurer

Dr Abdul Wahab A A Nourwali, Trustee

Company Secretary

Mr Adnan Saif

Senior personnel

Dr Mohamed Ashmawey, Chief Executive Officer and Interim Communications Director (responsible for Communications from 27 November 2013)

Mr Javed Akhtar, Interim Finance and Services Director (resigned 21 April 2014)

Mr Abdul-Jalil Ali, Interim Finance and Services Director (appointed 22 April 2014)

Mr Shakil Butt, Human Resources and Organisational Development Director

Mr Heshmat Khalifa, International Fundraising Development Division (resigned 21 September 2013)

Mr Jehangir Malik, UK Operations Director

Mr Khalid Roy, Interim Communications Director (resigned 26 November 2013)

Dr Hossam Said, International Programmes Director (resigned 14 April 2013)

Mehdi Ben Mrad, International Programmes Director (appointed on interim basis 15 April 2013 and permanently 12 November 2013)

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