Islamic Relief Worldwide

2017 Annual Report and Financial Statements
In the name of Allah, most Gracious, most Merciful.

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There was a time in the early days of Islamic Relief Worldwide when any one of the kind of emergencies we responded to in 2017 would have been our main intervention in the year. Now the scale of human suffering and our ability to assist have increased to the extent where we are responding to multiple large-scale crises annually, with over seven million people reached this year. We were able to undertake this scale of programming thanks to the generosity of our donors who gave the organisation a record £126 million.

Our humanitarian programmes this year included delivering food to two million people in war-torn Yemen as well as life-saving medical aid. In East Africa prolonged drought put 19 million lives at risk and our teams across the region responded with emergency food, clean water and healthcare. As violence escalated in Myanmar, our donors gave a generous £1 million towards our relief efforts within the country and in neighbouring Bangladesh. We also continued to support those devastated by conflict in Syria, with our total regional aid response over the last seven years reaching £239 million.

2017 was the first year Islamic Relief Worldwide began working towards the new global goals we commit to in our five-year strategy, which continues to contribute towards the UN Sustainable Development Goals. Presented on page 10 of this report, these goals focus on our four key priorities: reducing the humanitarian impact of conflict and natural disasters; empowering local communities to emerge from poverty and vulnerability; mobilising people and funds to support our work; and strengthening the Islamic Relief federation.

Increasingly, Islamic Relief Worldwide is advocating on behalf of vulnerable people and mobilising communities to make positive change. In 2017, we successfully challenged unacceptable social practices, contributed to the UN climate change summit and initiated a global campaign against gender-based violence.

It was also a year of strengthening our partnerships. In June, Islamic Relief UK worked with local charities to support those affected by the tragic Grenfell Tower fire in London. In November we signed a new partnership agreement with the Iraq Red Crescent Society to strengthen our work in Iraq. We also renewed a landmark faith partnership agreement with the Lutheran World Federation to carry out joint programmes, policy, research and advocacy with a focus on the role of faith in protecting vulnerable people.

It is testament to our generous donors and supporters, as well as our hardworking staff and volunteers, that both the scope and quality of Islamic Relief Worldwide’s work continues to increase each year. In 2017, we became one of the first organisations to be awarded the Core Humanitarian Standard certification, recognising the effectiveness of our humanitarian work. We also implemented our largest ever Ramadan programme, distributing £7.5 million worth of food in 34 countries. Meanwhile, two of our flagship implementing partner offices, Islamic Relief Pakistan and Islamic Relief Bosnia-Herzegovina, celebrated their 25th anniversaries while Islamic Relief Lebanon marked a decade of work with moving tributes paid to the many lives we have touched over the years.

Whilst recognising these achievements, we are acutely aware of the increasingly unstable world in which we operate and the many challenges we face. In October 2017, a deadly bomb attack in Mogadishu, Somalia, claimed 300 lives and shattered our office building. Incidents like these remind us how precarious life is for some and how vulnerable our aid workers are as they deliver vital assistance in some of the most volatile parts of the world.

As we present to you our Annual Report 2017 we take none of our work, achievements or the generosity of our supporters for granted. We thank every individual and institution that has helped make our work a success and most of all we thank Allah Almighty for giving us the honour of being in a position to serve humanity.

Asalaamu alaikum
Peace be with you

Lamia El Amri
Chair of the Board of Trustees, Islamic Relief Worldwide

Naser Haghamed
Chief Executive Officer, Islamic Relief Worldwide
Our year at a glance

IN 2017

OUR DEVELOPMENT AND EMERGENCY PROGRAMMES SUPPORTED 7.4 MILLION PEOPLE AROUND THE WORLD

RAISED A RECORD £126 MILLION

CHARITABLE INCOME

CHARITABLE EXPENDITURE

CHARITABLE EXPENDITURE BY REGION

CHARITABLE EXPENDITURE BY SECTOR

Voluntary income (excluding partners)

Donations from overseas

Grants

Europe

West Africa

East Africa

Asia

Middle East

Sustainable livelihoods

Providing access to healthcare and water

Caring for orphans and vulnerable children

Protecting life and dignity

Voluntary income (excluding partners)

Donations from overseas

Grants

Europe

West Africa

East Africa

Asia

Middle East

Sustainable livelihoods

Providing access to healthcare and water

Caring for orphans and vulnerable children

Protecting life and dignity

£100

£80

£60

£40

£20

£0

2013 2014 2015 2016 2017

£100

£80

£60

£40

£20

£0

2013 2014 2015 2016 2017

£100

£80

£60

£40

£20

£0

2013 2014 2015 2016 2017

£100

£80

£60

£40

£20

£0

2013 2014 2015 2016 2017

£100

£80

£60

£40

£20

£0

2013 2014 2015 2016 2017
3 MILLION PEOPLE ASSISTED IN DISASTER SITUATIONS

338,000 LIVES MADE SAFER THROUGH DISASTER RISK REDUCTION

4.4 MILLION LIVES IMPROVED THROUGH DEVELOPMENT PROGRAMMES IN 34 COUNTRIES

50 PROJECTS IMPLEMENTED TO REDUCE THE IMPACT OF CLIMATE CHANGE

2 NEW ISLAMIC RELIEF OFFICES REGISTERED IN NEPAL AND NORWAY

ONE OF THE FIRST CHARITIES TO ATTAIN THE CORE HUMANITARIAN STANDARD CERTIFICATION

£5.3 MILLION LOANED TO IMPROVE LIVELIHOODS THROUGH ISLAMIC MICROFINANCE

OVER 59,000 CHILDREN SUPPORTED THROUGH ORPHAN SPONSORSHIP
Our global goals

In 2017, we launched a new five-year strategy to reflect changes in our global working environment and to focus our resources in the service of the world's most vulnerable people.

Islamic Relief Worldwide’s vision and mission

• 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 work to provide lasting routes out of poverty, empowering people to transform their lives and serving all communities without prejudice.

Our four global goals and key objectives are:

1. Reducing the humanitarian impact of conflicts and natural disasters
   - RESPONSE
     A greater capacity to respond rapidly to disasters and better protection for communities when they occur.
   - EXPERTISE
     A global reputation for providing effective emergency relief, particularly shelter for displaced people.
   - CAPACITY
     Better community disaster-preparedness and influence on governmental disaster risk reduction plans.

2. Empowering communities to emerge from poverty and vulnerability
   - SUSTAINABILITY
     More long-term development programmes including climate change adaptation, with multi-year funding.
   - DEVELOPMENT
     Recognised expertise in integrated development programmes, particularly livelihoods and microfinance.
   - INCLUSION
     A strong social justice approach, including gender justice and the role of faith in development.

3. Mobilising people and funds to support our work
   - INFLUENCE
     Advocacy on behalf of those we serve that influences communities, policies and global decision-makers.
   - SUPPORT
     Greater support for our work through regular giving, volunteering, donor engagement and UK programmes.
   - PARTNERSHIP
     Stronger relationships with key humanitarian actors and sector partners, including civil society organisations and international companies.

4. Strengthening the Islamic Relief federation
   - GOVERNANCE
     Improved governance structure, with greater capacity for effective leadership, institutional fundraising, advocacy and programme management.
   - TRUST
     Recognition as the leading international Islamic aid agency, known for transparency, neutrality and sincerity.
   - IMPACT
     Greater efficiency in our work, with a strong culture of learning, sharing research, experience and expertise across the federation and beyond.

Our global goals aim to ensure we respond effectively to humanitarian emergencies, contribute significantly to the UN Sustainable Development Goals and advocate for positive social change.
Board of Trustees
The Board of Trustees directs and oversees the organisation. Focusing on strategic planning and governance, the Board sets our priorities and objectives. It evaluates our performance and the progress of our work to alleviate poverty and suffering, and approves relevant new policies and procedures. The Board appraises the Executive Management Team and can make appointments to and dismissals from these positions. The Board of Trustees works with key stakeholders and makes sure that we satisfy the regulatory requirements on us as a charity.

Representatives of some Islamic Relief partners are included on our Board, thereby enabling us to secure a high level of skills as well as valuable diversity of experience and expertise.

Islamic Relief Worldwide is undertaking a four-year governance reform plan. This will enable many of our partners and independent implementing partners to be represented on our new International General Assembly as well as be eligible for election on the Board of Trustees.

Recruiting and appointing trustees
Each member of our Board of Trustees is a volunteer, chosen because they have the range of skills, knowledge and experience that we need to respond to key challenges. Trustees may be nominated by partners and stakeholders, and sometimes we will make a personal approach to potential candidates.

Welcoming and training trustees
A comprehensive induction process and ongoing training in new or emerging areas of responsibility ensure we benefit from a professional and appropriate board. New trustees receive a full overview of our strategic and operational functions, as well as a welcome pack, which includes a copy of the Memorandum and Articles of Association, the financial statements, Board minutes, the Charity Commission guidance ‘The Essential Trustee’ and recent publications. We may also assign a mentor to help them settle into the role. We actively encourage trustees to identify any training they may need, and our CEO keeps trustees up to date with training opportunities and changes in regulatory standards. We continually evaluate the Board’s effectiveness. The Board of Trustees receives regular performance reports, annual financial reports, plans and budgets.

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 Executive Management Team, which is made up of division directors. Division directors make sure that the policies and strategies agreed by the Board of Trustees are implemented, and they also support the work of other staff and volunteers.

A full list of trustees and key personnel is given in the corporate directory on page 82.

Remuneration policy
We strive to attract and retain talented individuals based on their passion, commitment, values, knowledge, skills and experience. Whilst the financial dimension is not the foremost basis for engagement, we are keen to give our team dignified salaries, so they can meet their reasonable needs. As such, our remuneration principle is to be market relevant, not market driven – so we position ourselves in the median quartile of benchmarking exercises. Our remuneration model is designed to be cost-effective and affordable, and in line with our determination to be lean, to minimise the amount we spend on administration.

We also recognise that attracting and retaining the best talent requires sufficient flexibility to allow for a case-by-case consideration for particularly exceptional talents, hard-to-fill roles and top performers. By using the steps within a set grade range, we can apply this flexibility while maintaining the integrity of the wider grading system.

Governing document
Islamic Relief Worldwide refers to the charity incorporated as a company limited by guarantee in England and Wales. Islamic Relief Worldwide’s governing document, known as Memorandum and Articles, was originally dated 14 March 1989 and amended as a Memorandum of Association on 9 August 2010. Islamic Relief Worldwide is also registered with the Charity Commission of England and Wales. Our sole objective is ‘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 and running charity shops across the UK.

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

Registered as independent legal entities, Islamic Relief Worldwide’s national partner offices raise funds for international humanitarian projects, implement local programmes and deliver vital advocacy and other activities. In these accounts we have included funds transferred to us from the following partner offices:

- Australia
- Belgium
- Canada
- Germany
- Italy
- Malaysia
- The Netherlands
- Norway
- South Africa
- Spain
- Sweden
- Switzerland
- USA
- South Sudan
- Sudan
- Tunisia
- Turkey
- Yemen

Countries in which we have country offices implementing humanitarian projects, raising funds and engaging in advocacy are:

- Afghanistan
- Albania
- Bangladesh
- Bosnia and Herzegovina
- Chad
- Ethiopia
- Indonesia
- Iraq
- Jordan
- Kosovo
- Lebanon
- Libya
- Malawi
- Mali
- Nepal
- Niger
- Occupied Palestinian Territories
- The Philippines
- Somalia
- South Sudan
- Sudan
- Tunisia
- Turkey
- Yemen

In addition, we have registered branches in:

- Ireland
- Mauritius

Affiliated implementing partners, some of which are independent legal entities, deliver projects on behalf of the Islamic Relief family. These include:

- Islamic Relief India
- Islamic Relief Kenya
- Islamic Relief Pakistan
- Islamic Relief Russian Federation

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

- Central African Republic
- China
- Myanmar
- Sierra Leone
- Sri Lanka
- Syria

- Australia
- Belgium
- Canada
- Germany
- Italy
- Malaysia
- The Netherlands
- Norway
- South Africa
- Spain
- Sweden
- Switzerland
- USA
Executive management team and trustees’ responsibilities

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

Company law requires our trustees to prepare financial statements for each financial year. They must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and the group, and of the incoming resources and application of resources – including income and expenditure – of the charitable group for that period.

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity Commission Statement of Recommended Practice (SORP)
- make judgments and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable group will continue in operation.

Trustees must keep adequate accounting records that are sufficient to:

- show and explain the charitable company and the group’s transactions
- disclose with reasonable accuracy at any time the financial position of the charitable group
- enable them to ensure that the financial statements comply with the Companies Act 2006.

The trustees are also responsible for safeguarding the assets of the charitable company and the group, and, therefore, have to take reasonable steps to prevent and detect fraud and other irregularities.

Statement on disclosure of information to the auditors

Under Section 418, in the case of each director in office at the date the trustees’ 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. 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 deliver maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charities Act 2011. The trustees have carefully considered the Charity Commission’s general guidance on public benefit in setting our objectives and planning our activities.

Employees

We support our employees and actively develop their skills. We encourage all our colleagues to engage with the organisation’s 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.

Islamic Relief Worldwide is an equal opportunities employer and we are proud to recruit and promote based on aptitude and ability, without discrimination.

Our staff benefit from training and career development policies, as well as regular supervision and an annual appraisal.

Volunteers

Our volunteers provide crucial support for our work and we continue to be assisted by a committed and passionate network of volunteers, who we actively manage. During 2017, our network of dedicated volunteers contributed significant hours supporting our shops, administration, fundraising and campaigning activities.

Auditors

A resolution to reappoint Crowe U.K. LLP as auditors will be put to the members at the Annual General Meeting.

Fundraising structure

Islamic Relief Worldwide raises funds through various channels including online platforms, and through its Middle East and Emerging Markets fundraising departments which help new partner offices establish and grow, as well as strengthen links with institutional donors around the world. It also has a structure in place that governs the fundraising function through its fundraising division, Islamic Relief UK. The overall objectives are agreed with the Board and disseminated to Islamic Relief UK. The Board and Islamic Relief UK then plan accordingly, setting Key Performance Indicators for their teams and delivering in accordance with the Fundraising Regulator’s Code of Fundraising, to which the charity adheres. The results of the fundraising teams are monitored on a regular basis by management and reports are issued to the Board periodically.

Fundraising

The Charity adheres to all relevant statutory regulations including the Data Protection Act 1998, the Charities Act 2011 and the Telephone Preference Service. We are registered with the Fundraising Regulator and strive for best practice in fundraising by adhering to the Code of Fundraising Practice. The organisation is also a member of the Institute of Fundraising.

Our fundraising utilises a number of different approaches, which include the following:

- Major-donor giving
- Corporate giving
- Community fundraising
- Charity shops
- Challenges
- Live TV appeals
- Events
- Volunteers
- Direct mail
- Online giving

In 2017, all activities were carried out by our own staff and we did not use professional fundraising agencies or other third parties.

Charity Week

Charity Week started in 2002 with a group of students in London and is now an international event that raises funds in the UK, Ireland, Germany, Qatar, the USA and Australia, as well as at the Islamic Relief Worldwide offices in Birmingham, UK. This year in the UK, we worked with students from 169 higher and further education student societies. The Charity Week Board of Advisors ensured that robust training was given to every student society team through regional workshops which were then managed locally by the delivering teams and filtered down to every participating student. Members of the Islamic Relief UK community volunteer fundraising team and the Board of Advisors visited Charity Week events across the country to mentor these activities and ensure best practice.

Code of Fundraising Practice

During the year we performed an internal audit of our compliance with the Fundraising Regulator’s Code of Fundraising Practice. We plan to subject ourselves to an external audit of compliance in 2019.

Protection of vulnerable people

Islamic Relief Worldwide abide by the Fundraising Regulator’s Code of Fundraising Practice and ensures our staff and volunteers are fully briefed about the protection of vulnerable people. Before any external facing fundraising activity is undertaken, we brief staff and volunteers on best practice and make them aware of the need to identify, respect, support and protect vulnerable people.

Complaints handling

There may be times when we do not meet the high standards we set ourselves and for such instances we have a complaints policy in place. The policy is published on our website and a complaint can also be lodged through the website. Complaints are captured centrally, dealt with in accordance with the process laid down in the policy and reported to the Fundraising Regulator through the annual return.

We received 39 complaints in 2017, all of which were investigated and addressed in accordance with the complaints policy.

General Data Protection Regulation (GDPR)

An assessment of our compliance with the GDPR was carried out by an external consultant. From this an action plan was produced and its implementation overseen by a steering committee. By early May 2018, staff had completed GDPR training and the organisation had in place a Data Protection policy and privacy statements.
Reducing the impact of conflicts and natural disasters

In 2017, we responded to 16 natural disasters and supported people affected by new and ongoing conflicts around the world. It was a year of many large-scale emergencies, from the devastating wars in Syria and Yemen, to the humanitarian crisis in Myanmar and drought across east Africa.

We built the resilience of communities at risk of disaster and strengthened local capacity to respond to emergencies. We influenced governments’ disaster risk reduction strategies and shared our global expertise on accessing hard-to-reach communities. By the end of the year we had responded to the needs of over three million people affected by disasters and helped mitigate the risk of future disasters for almost 200,000 people.
As the crisis in Yemen escalated, our emergency response programme expanded. In South Sudan we provided emergency food, water, sanitation and healthcare to 12,500 people displaced by violence. In Malaysia 13 lorries carrying vital aid reached communities deluged in the country’s worst flooding in three decades. In Indonesia we met the urgent needs of over 200 people affected by an earthquake in Pidie Jaya.

In Yemen, we provided life-saving aid in 18 governorates, reaching 2.1 million people at risk of famine and disease.

Our 2017 winter programme provided Syrian refugees in Lebanon and 4,000 vulnerable people in Jordan with heating and winter survival items. In Tunisia, 1,500 children in remote areas received winter clothing. In the Occupied Palestinian Territories 400 vulnerable families received warm bedding and in Afghanistan we provided winter aid to almost 6,500 families displaced by violence. Meanwhile in Azad Jammu and Kashmir we built the resilience of almost 75,000 people against natural disasters.

Medina and her three-year-old son Zakaria were desperately malnourished when they were admitted to the Islamic Relief supported General Health Centre in Addar zone, Ethiopia. Drought had destroyed their livelihood and left them in need of life-saving treatment. When they were discharged, they continued to receive support, nutrition supplements and outpatient care. "Islamic Relief is like our relative," said Medina. "I am so thankful to you and your donors.

"An outbreak of army worms destroyed my crops so I was only able to harvest three bags of maize, which is not enough to feed my family. I feel sad when the children cry from hunger. I also get sick and do not have the strength to look after them." Saina, from Malawi’s Balaka district, was struggling to feed her four orphaned grandchildren this year. She was one of 7,700 food-insecure people to receive a family food parcel in Malawi this Ramadan. She told Islamic Relief; "This will really help as we will not have to struggle to find food for Iftar.

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"An outbreak of army worms destroyed my crops so I was only able to harvest three bags of maize, which is not enough to feed my family. I feel sad when the children cry from hunger. I also get sick and do not have the strength to look after them." Saina, from Malawi’s Balaka district, was struggling to feed her four orphaned grandchildren this year. She was one of 7,700 food-insecure people to receive a family food parcel in Malawi this Ramadan. She told Islamic Relief; "This will really help as we will not have to struggle to find food for Iftar. In 2017, we launched emergency appeals for the Myanmar crisis and the East Africa drought, which along with DEC appeals raised over £3.2 million for our work.

India’s worst flooding in 30 years began in Assam, where we gave 2,500 families temporary shelter, clean water and household items. We also provided 600 South Sudanese refugee families in Sudan and 300 families from host communities with water cans, buckets and soap, while improving hygiene practices in West Kordofan camps.
In the immediate aftermath of Cyclone Mora in Bangladesh, Myanmar and neighbouring countries, we were on the ground with food and clean water for 14,500 people, as well as emergency shelter kits. We also reached flood-affected people in Sri Lanka with food and began building robust shelters for families left without homes. As Ramadan began so did our £7.5 million programme which delivered over 240,589 family food parcels in 34 countries, including war-torn Syria.

"It was the middle of the night when we had to leave our home in Eastern Homs," said Um Khaled. Three years later, she is living in a camp in northern Idlib, Syria, with her five children. "We have been suffering from fear, hunger and pain ever since. I don't know when it will end.

"Within a month of arriving in the camp, a fire broke out and my mother and niece were killed. It is a very cruel life that has taken so many family members away from me. The conditions are very difficult here. I can't get enough food for my children or the nappies I need for my disabled daughter.

"When the Islamic Relief food parcel came my children could not stop smiling. It reminded me of the past, when we lived in our own home and I cooked nice meals for my family. Cooking for my children helps relieve some of my pain."
Eid-ul-Adha was marked with an £11 million global Qurbani programme that provided meat to almost three million people, including some besieged families in Syria who felt the world had forgotten them. We delivered meat to 15,000 families in Gaza and gave 4,500 orphans Eid gifts to encourage school attendance. Eid gifts also brought a smile to the faces of children in Afghanistan, Ethiopia, Malawi, Philippines, Yemen, Sri Lanka, Sudan and Niger.

As the crisis in Yemen escalated and before all access routes were closed, we delivered 19 tonnes of medication to help tackle the world’s worst outbreak of cholera in modern history. We also continued to provide life-saving aid in 18 governorates, including support for hospitals overflowing with patients. Meanwhile in Niger, we provided food, water and sanitation facilities for over 5,000 people affected by floods in Tanda.

Violence escalated in Myanmar during October and the DEC launched an appeal to help meet the urgent needs of displaced people. Our aid workers heard the heart-breaking stories of traumatised families and worked with partner agencies to deliver food, shelter and hygiene supplies to 300,000 refugees living in camps in Cox’s Bazaar, Bangladesh.

We provided over 400,000 people in 17 countries with essential winter survival items.

The year ended with our global winterisation programme operating in 17 countries to supply essential survival items to over 380,000 people, including families devastated by war in Syria and orphaned children in Bosnia-Herzegovina.

In Yemen, we provided 125,000 people with winter aid supplies and distributed 1,500 food packs, stoves, firewood and blankets to vulnerable families in Kosova.

Qurbani is our largest annual food distribution programme which in 2017 reached almost three million people.

Timeline

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Timeline

24

25
Empowering communities to emerge from poverty and vulnerability

Our global development programmes contribute to the UN Sustainable Development Goals by addressing the root causes of poverty and improving lives in a sustainable way. In 2017, we supported 4.3 million people in 34 countries, many of them through integrated programmes that help communities become self-sufficient by tackling multiple issues.

We improved livelihoods through microfinance loans and provided better access to clean water, sanitation, healthcare and education. We delivered climate adaptation and food security projects to reduce vulnerability, and in line with our strategic objectives empowered women, promoted inclusion, and built the capacity of faith institutions to contribute to community development.

16,500 lives & livelihoods improved with microfinance loans
48,000 people around the world had better access to education
Long-term food security increased for over 208,000 people
Over 900,000 people accessed water, sanitation, hygiene & healthcare services
Boosting self-sufficiency

Widespread drought across East Africa left millions on the brink of starvation in 2017, making Islamic Relief’s continued efforts to improve food security in the region more important than ever. In Kenya’s Mandera county, an innovative three-year project provided efficient solar-powered systems to irrigate the land using 80 per cent less water than diesel-powered pumps and requiring minimal maintenance. As a result, over 230 farmers were able to grow enough food for their families and sell the excess for a profit.

In Ethiopia’s Somali region, an ambitious integrated project enabled over 29,000 people to build lasting livelihoods. Two thousand drought-resistant trees are now repairing and protecting the environment for farming communities and we have halved the number of trees cut down for firewood by distributing energy-efficient cooking stoves. We also raised awareness of the disproportionate impact of environmental degradation on women, encouraging them to take an active role in protecting natural resources.

Providing energy-efficient cooking stoves has halved the number of trees cut down for firewood and reduced harmful emissions.

To reduce hunger and vulnerability in Sudan, in 2017 we began a £5.6 million development programme, funded jointly by the UK Government’s Aid Match initiative. The three-year scheme is redeveloping 54 rural villages in Blue Nile and Greater Kordofan through repairing hand pumps, vaccinating over 166,000 animals and training 100 farmers. The project will also ensure better access to education and healthcare and provide training for young women.

In Niger, recurrent drought in the Dullam and Filingué districts was forcing villagers to leave their homes in the lean season to seek alternative employment. With Islamic Relief’s support, these farmers are now growing crops from drought-resistant seeds that allow them to earn more from their harvests and stay with their families, improving the lives of 1,440 people. They are also using techniques that conserve water, reduce the use of harmful chemicals and help protect the environment.

Farmers in Niger are no longer leaving their villages in search of work but staying and protecting their environment and livelihoods.

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In 2017 we celebrated the 15th anniversary of our START Microfinance Institution in Kosova, a pioneering programme that has helped nearly 20,000 people break the cycle of poverty. Self-sustaining, it is now the country’s leading Islamic financial institution and plays a key role in stimulating economic growth.

In South Sudan, we supported the livelihoods of over 620 female farmers while a microfinance scheme in Niger lifted 543 women out of poverty. In Yemen, we provided 125 women with vocational skills-training and equipment to establish small businesses and in Gaza, the first ever date-paste producing company run by women doubled its production thanks to Islamic Relief funding.

In Chechnya in the Russian Federation, a poultry farming project improved incomes for 200 families and in Tunisia, 146 families were able to build greenhouses to grow produce. Meanwhile in Bosnia-Herzegovina, over 130 people were supported to earn a decent living from selling fruit, vegetables and herbs.

For the past 35 years, Nasreen has been sewing clothes as a source of income but it was only after taking out a microfinance loan in 2017 that her business grew. With a new sewing machine that requires less maintenance, she is more productive than ever before and can now fully support her four children. Nasreen also teaches other women to sew for a small fee, although she does not charge widows and orphaned girls. She has already helped 200 women in Rawalpindi, Pakistan, to set up their own sewing businesses.

Building brighter futures

In 2017, we completed an education rehabilitation programme that improved school attendance in the villages worst affected by the 2015 Nepal earthquake. We built eight community learning centres, provided pupils with clothes and school items and ran a programme of coaching, psychosocial support and extra-curricular activities to keep children engaged in school.

In Tunisia, our mobile libraries took learning materials and e-books to rural communities and use of 17 public libraries shot up after we provided new technology and training for staff. We also enabled 14 schools to provide quality education to over 8,200 children, thanks to new ICT infrastructure, teacher training and an exciting extra-curricular programme.

Crop failure has been an ongoing problem in Patrick’s village in Malawi, where he lives with his wife and six children. Between the extremes of drought and flooding, maize harvests do not do well, leaving people without sufficient food. “But that was before Islamic Relief taught us new farming methods,” said Patrick.

With our climate change adaptation expertise, Islamic Relief installed a solar-powered irrigation system; provided equipment, seeds, fruit trees and goats for breeding; and gave farmers extensive training in conservation agriculture and water resource, crop and livestock management.

“My crops are doing very well now,” said Patrick. “I planted tomatoes throughout the maize field, so that after harvesting the maize I will still have some crops to rely on. If I have excess crop then I will sell it and use the money for my children’s school fees, or buy farming tools.”

In 2017, Islamic Relief improved the livelihoods and food security of 300 farmers in Singano village, many of them women. We also raised awareness of gender justice issues, which resulted in women taking on technical and decision-making roles that were previously reserved for men.

We took e-books to rural communities in Tunisia and saw the use of public libraries increase dramatically after we provided new technology.

Over 2,550 orphaned children in Ethiopia were supported to attend school this year as we covered their education costs, built the capacity of local schools to provide quality education, refurbished youth centres as safe learning spaces and helped widowed women become financially stable.

Providing safe shelter

In Afghanistan’s Nangarhar and Bamyan provinces, Islamic Relief increased school attendance among orphans by providing over 650 children with school uniforms, bags and stationery. We also held recreational activities, provided health and hygiene services, and raised community awareness of children’s rights — particularly the importance of education.

With the escalation of violence in Myanmar in 2017, Islamic Relief built new homes for 20,000 internally displaced people in Rakhine state. The typhoon-resistant shelters serve as temporary homes for people who face an uncertain future and have helped improve the quality of life in dire camp conditions. Meanwhile in Nepal, thanks to funding from the DEC, we provided 151 new earthquake-resilient homes for mountain tribespeople and Dalits, a marginalised minority living in the remote Himalayan mountains.
In Delhi, India, we helped 19,500 homeless people get access to critical support, including help from government schemes. We provided clothing and toiletries, promoted good hygiene and sanitation practices and set up street health clinics offering eye care, dental checks and immunisation. We also offered psychosocial counselling to help vulnerable people deal with trauma and made homeless people aware of their rights and entitlements, which in turn has challenged the government to provide them with better services.

In 2017, with our support around 270 street children in India gained entry into state-run homes, schools, shelters and drug rehabilitation centres. We also trained homeless women in skills to help them earn a living.

Our intervention in Bihar meant that when floodwaters returned, 1,300 people still had access to safe drinking water, and the project became a model for other disaster-resilient schemes.

In the Somali region of Ethiopia, recurrent drought left many without access to safe drinking water, putting lives and livestock at risk. Working with Oxfam GB and Save the Children International, Islamic Relief assisted over 40,000 people by providing potable water and food — including therapeutic feeding for malnourished people — reinforcing emergency health services to tackle life-threatening epidemics, and saving livestock.

In drought-affected Balochistan, Islamic Relief worked with aid agencies and the Pakistan government to resolve challenges around water, sanitation and hygiene, directly benefiting 7,500 people. Working across three union councils, we constructed water and sanitation facilities in public spaces such as schools, hospitals and market places, installed solar-powered hand pumps and trained community members to maintain the facilities.

Our work with water-scarce communities in Chad benefited over 5,800 people in 2017, with new boreholes, vegetable gardens run by women’s groups and opportunities for youth to earn a living making bricks.

Our environment-friendly water scheme in Chad reduced incidents of waterborne diseases, helped local women grow crops and increased school attendance.

In Rakhine state, Myanmar, our newly installed tube wells were a lifeline for over 3,100 displaced people after Cyclone Mora damaged water sources. In Kosovo, 400 people gained access to clean drinking water through a project that also raised awareness of water conservation practices. Meanwhile in Tunisia, we provided water and hand-washing facilities in 100 primary schools, serving 9,800 children.

Providing clean water and sanitation

This year, we provided access to safe water for thousands of families in Bihar, India, where widespread flooding damaged and contaminated water supplies. We built new water points above the flood level, installed a plant to remove iron from groundwater, trained men and women to maintain the new facilities and promoted awareness of good health, hygiene and sanitation practices.

In Pakistan, Islamic Relief pioneered the use of renewable energy to extract water through wind and solar technology, and our work with the government has reduced the impact of climate change on communities through policy change and better water management practices.

Fifty-year-old Pathe is a smallholder rice farmer from the Mopti region of Mali, an area with a volatile security situation that was also hit by flooding in 2016. The father of six had been struggling to irrigate his land and produced just ten bags of rice a year until he joined a committee set up by Islamic Relief to promote community-led development.

With funding from the Swedish International Development Cooperation Agency, Islamic Relief provided new water pumps, repaired canals and water sources, prepared farming land, replenished livestock and importantly, trained committee members to use more effective farming techniques. As a result, Pathe was able to produce 25 bags of rice this year.

“Today, I thank God,” he said. “The harvest was good and production has increased. I can feed my family and manage our household expenses.”

The project ensured excess crops were purchased by community cereal banks, which we had already stockpiled with essential staples to help families get through the lean season. We also transformed eight boreholes into solar-powered pumping stations to increase access to drinking water for over 3,000 people.

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Women and children from the minority Kalash community in Chitral, Pakistan, attend a hygiene awareness session as part of a rehabilitation project funded by UNICEF. Completed in 2017, the project ensured over 10,000 flood and earthquake-affected people had access to clean water and sanitation. Addressing the needs of women and girls, Islamic Relief also constructed five private solar-heated bathing areas and raised awareness of the risks people face when travelling to use the bathroom or fetch water.

“I used to fetch water five times a day and sometimes there would be more than 20 people in the queue. Now, God willing, the well constructed by Islamic Relief will reduce our burden and people in our village will be healthier because the water is safe,” said 43-year-old Napisah, a widow from Lombok, Indonesia.

In 2017, an Islamic Relief Waqf-funded project provided ten villages with new wells, public toilets and raised awareness on hygiene practices to prevent the spread of disease, benefiting 13,000 people.

The water crisis in Gaza has seriously impacted the health of many families, particularly those who cannot afford to buy safe drinking water. Among them were Khdra and her disabled husband from Wadi Al-Salqa village, where 4,000 people now have access to clean water thanks to a desalination unit installed by Islamic Relief. We also ran a community health awareness programme, gave hygiene kits to 1,000 children, set up eight women’s support groups and a neighbourhood committee that now brings community issues to the attention of the municipality.

As a result, waterborne diseases have declined dramatically and diarrhoea among children aged over three has reduced by 75 per cent.

The humanitarian crisis in Syria continued, Islamic Relief provided healthcare to over 1.3 million people through delivering emergency medicine and medical supplies to health facilities in Aleppo, Idlib and Homs; running four mobile health units and supporting 16 paediatric health centres. We also funded over a dozen dialysis centres and set up new faciltiy serving thousands of kidney patients. In Douma Hospital we paid the salaries of medical staff so they could keep working during the siege and trained over 150 health workers, doctors, midwives and healthcare managers to deliver better services.

Our support allowed medical staff to keep working during the 2017 siege in Douma, Syria, while in Jordan our health services were a lifeline for refugees.

In neighbouring Jordan, the government announced an end to free healthcare for Syrian refugees, leaving an estimated 300,000 people in need. Islamic Relief provided critical support to almost 12,000 people and included haemodialysis services, secondary and tertiary healthcare, a mobile clinic and health awareness sessions. We also supported Syrian refugees living in informal camps and abandoned buildings in Lebanon through our mobile health clinic. Aiming to reach 5,000 people, the clinic went on to assist over 9,000 patients through primary medical care and referrals to health centres.

In parts of Myanmar inaccessible by road, our mobile health clinic reached remote communities by boat to provide vital medical care to residents of 61 villages.

As Islamic Relief marked 25 years of working in Pakistan, we tackled sight loss through mobile screening and eye care clinics serving in excess of 2,800 people in Balochistan. We also ran a similar scheme in South Africa, providing free cataract surgery to 150 people. Meanwhile in Yemen, we provided 93 people with hearing aids, thanks to a collaboration with the National Hearing Centre.

A simple wheelchair repair has improved Rumiya’s quality of life, restoring her mobility and independence and allowing her to spend more time with her grandson.

Islamic Relief’s mobile team of technicians repaired over 300 wheelchairs in Chechnya, in the Russian Federation, as part of a project that aims to reduce the marginalisation of people with disabilities.

Funding from Islamic Relief Waqf improved health services for children at two special needs schools in Gaza by installing proper treatment devices in physiotherapy rooms, furnishing classrooms and libraries, and providing equipment and games to assist children with disabilities. Eight-year-old Ahmed, who has cerebral palsy, was one of those to benefit from the facilities. “Finally, Ahmed is able to take his first steps,” said his mother. “Joy fills my heart. Praise be to God.”
Mobilising people and funds

Our work is driven by people who want to see positive change in the world, from the volunteers who support our events and the donors who respond generously to appeals, to the global audiences we engage through social media. In 2017, our income grew significantly to £126 million, our annual Ramadan and Qurbani campaigns set new records and our ongoing Syria appeal allowed us to reach more war-affected people than ever before.

This year we continued to campaign for change at all levels, from grassroots community action against gender injustice to advocating for sustainable environmental policies. We provided an Islamic perspective on humanitarian challenges, engaged faith leaders and supported faith-sensitive humanitarian and development programmes.
Fighting injustice

This year, Islamic Relief Worldwide marked its commitment to ending gender injustice with a global campaign during the UN’s 16 Days of Activism against gender-based violence. In Bangladesh, staff took to the streets to raise awareness of gender-based violence. In Gaza, Muslim and Christian religious leaders joined government representatives to speak out against early marriages; in Ethiopia, we delivered training on protection in emergency situations and in Bosnia-Herzegovina, we ran a public awareness campaign on children’s rights.

Our Pakistan team ran an innovative campaign that secured the backing of influential tribal and faith leaders, raising community awareness of women and children’s rights from an Islamic perspective, directly addressing the stigma that keeps survivors from speaking out and engaging over 1,100 people. Similarly, in Lebanon we teamed up with World Vision from speaking out and engaging over 1,100 people.

Molvi Mohammad Anwar, leader of a mosque and Islamic school in Pakistan, now educates his community on the rights of women and children.

“Islamic Relief has brought about revolutionary change in my mind and inclined me to play an active role in leading positive change.”

This year also saw Islamic Relief Worldwide complete a major project, funded by the Swedish International Development Cooperation Agency, integrating gender-based violence and child protection interventions into our programmes in Mali, Niger and Pakistan, benefiting over 11,000 people. We also joined the International Partnership on Religion and Sustainable Development and began co-leading work on gender equality. Meanwhile, at an annual girls’ rights summit hosted in partnership with the Mayor of Paris in France, we spoke out about harmful practices such as early and forced marriages.

Protecting our planet

At this year’s UN Climate Change Conference (COP23) in Bonn, Germany, we contributed our climate expertise with the launch of a report, Climate Champions. We highlighted our work with faith communities through a coalition supporting faith-based climate advocacy, and Islamic Relief Germany co-hosted an insightful workshop on the power of Islamic climate finance. Meanwhile, our staff and volunteers joined people of different faiths on bicycles and bicycle rickshaws to deliver a multi-faith power of Islamic climate finance. Meanwhile, our staff and volunteers joined people of different faiths on bicycles and bicycle rickshaws to deliver a multi-faith statement promising to adopt sustainable behaviours and calling on world leaders to do the same.

In 2017, we implemented over 50 climate-related projects in 14 countries.

We were also pleased to support colleagues from our Humanitarian Academy for Development (HAD) at COP23 as they led a workshop on sustainable living from a faith perspective as part of their Action on Climate and Consumption project — a £350,000 global scheme using the power of faith to change behaviour. Working with ten country offices across three continents, the project focuses on localised carbon reduction initiatives, faith-literate climate change advocacy, global campaigns, research papers and the development of eco-centres.

Growing our programmes

Our annual Ramadan appeal set a new record this year as funds grew 13 per cent on 2016, enabling us to feed more than 1.3 million people during the holy month. Our annual Qurbani campaign also grew by six per cent, resulting in a global food distribution programme that reached an incredible 2.9 million people across 33 countries.

In the UK, a new charity shop was opened by TIC International, our trading subsidiary, increasing its capacity to raise funds to support our work. With 14 shops and 238 clothing banks in the UK, TIC International processed over 2,800 tonnes of donations this year and achieved a turnover of £3.2 million.

Islamic Relief Waqf - an Islamic form of permanent endowment – generated income of £687,786 which supported seven humanitarian projects.

Dr Sobia Ramzan, Chair of the Faculty Training and Development Centre at the University of Balochistan, Pakistan, speaks at a seminar organised by Islamic Relief on reducing the impact of climate change.

Our work in the region includes engaging students, academics, civil society organisations, think-tanks and the media to promote public discourse on climate change, supporting the introduction of a new drought-resistant onion crop, and influencing the government’s drought policy.

At this year’s UN Commission on the Status of Women, we partnered with UN Women and UNFPA for a special side event highlighting the daily struggles faced by Syrian women. In India, at a national consultation on the needs of vulnerable groups, we teamed up with the National Institute of Disaster Management and SPHERE India to urge the government and civil society to better assist women, children, Dalits, transgender people and those with disabilities.
in six countries. Of the total income, £255,496 came from Waqf shares, Sadaqah Jariya and Waqf Support Fund donors, while £432,290 came from returns generated by investments.

Meanwhile, our orphan sponsorship programme grew by seven per cent on 2016, as we began supporting an additional 4,000 orphaned children. The £19.6 million programme expanded into Chad and Malawi, bringing the total number of sponsored children to over 9,000 across 26 countries. Our children’s projects also received a significant boost thanks to an increasing number of students raising funds through Charity Week around the world, with £949,000 raised in the UK alone.

Islamic Relief Worldwide is one of the very few organisations that runs a multi-national Islamic microfinance programme, allowing families to improve their livelihoods without compromising their faith principles.

By the end of 2017, Islamic Relief Worldwide’s microfinance programmes were running in 11 countries and serving over 16,500 people; more than 60 per cent of them women.

Raising funds and awareness in the UK

This year saw Islamic Relief UK launch a brand refresh with the core message, ‘Saving Lives Since 1984’. We invested in digital marketing and ran innovative campaigns aimed at attracting new donors and improving engagement. Over 9.5 per cent of donors now give regularly and an increasing number donate unrestricted funds, allowing us to channel money to where it is most needed.

This year’s Ramadan campaign was launched with a gala dinner that brought together over 200 figures from business, politics and the media, followed by a fundraising tour that raised over £700,000 for the East Africa appeal. We also successfully piloted a new fundraising concept in which donors set up regular donations for the last ten holy nights of Ramadan, raising over £100,000 and contributing to a staggering £10 million total given by UK donors in Ramadan — £1 million more than the previous year.

In addition to raising funds, Islamic Relief UK also continued to raise awareness of international development and humanitarian issues in the media and through social media, carry out advocacy campaigns, mobilise communities and deliver programmes in the UK through partners.

For the past four years, Assouma from Mali has been sponsored by Islamic Relief. In 2017, she lost her mother and along with her brother had to move in with their half-sister, who has two children of her own to support. Had it not been for our orphan sponsorship scheme the financial strain of taking in her siblings would have been too much for Assouma’s sister to bear. Despite the tragedy of losing both parents, Assouma has the security of knowing that her living costs and school fees are being met and she dreams of being a doctor when she grows up.

In 2017, we were able to assist more people than ever before through our Syria emergency programme, reaching 4.5 million people this year and bringing the total cost of our regional emergency programme to over £239 million since the start of the conflict.

The year also marked a major milestone in our pioneering microfinance programme, as we provided a record-breaking £5.3 million in active loans to help 16,500 people escape poverty. To date, Islamic Relief Worldwide has invested over £50 million in loans, supporting people who may otherwise have been excluded from the financial services they need to develop their enterprises.

In 2017, Islamic Relief UK’s popular #Cakes4Syria campaign generously to a housing project in Malawi. We also organised Friday sermons speaking out against gender-based violence by working with London mosques. To mark Eid-ul-Adha we teamed up with the National Zakat Foundation and FareShare to deliver 273 Qurbani meat parcels to food banks, care homes, soup kitchens and homeless shelters in nine UK cities.

Raising funds and awareness in the UK

This year saw the launch of two new humanitarian appeals, responding to the East Africa drought and the Myanmar conflict which, along with the DEC appeals, raised over £3.2 million for these emergency response programmes. We continued to raise funds for our life-savings work in Yemen and used Facebook Live events to engage donors with our work in East Africa, Occupied Palestinian Territories, Syria and Yemen. Meanwhile, a new partnership with the Malawi Asian Organisation saw £250,000 raised in ten minutes at their 40th anniversary event, with Muslims, Hindus, Christians and Sikhs contributing generously to a housing project in Malawi.

Islamic Relief UK’s popular #Cakes4Syria campaign mobilised an amazing 3,000 volunteers to raise over £250,000, whilst 10,000 students got involved in Charity Week, raising nearly £949,000. Islamic Relief also reached new audiences through an eye-catching partnership with UK department store Selfridges, in which one of our charity shops was recreated in a high street window display by Miranda July.

We also increased our profile with parliamentarians, attending Conservative and Labour party annual conferences and building key relationships in order to influence positive change. Our staff addressed the UK government’s All Party Parliamentary Group (APPG) on Yemen, urging action to end the conflict and our supporters urged their MPs to take action to end the suffering in both Syria and Yemen.

They also showed their support for the International Climate Agreement and the UK government’s commitment to funding international development.

Building capacity and engaging volunteers

Our Emerging Markets team supported the expansion of Islamic Relief Worldwide’s fundraising operation in new areas and their capacity to meet local humanitarian needs, particularly in response to the refugee crisis in Europe. To help raise funds for local programmes we organised challenges including hikes and cycle rides and events such as charity bake-offs, all of which increased our engagement with staff, donors and volunteers. We also provided training and development opportunities for volunteers and actively engaged donors to raise funds from their own networks through hosting events like home iftars.

Developing youth leadership was also a priority this year, as Islamic Relief UK’s sector-leading volunteer programme trained people from a range of backgrounds to serve and inspire their communities. Young volunteers were the backbone of our domestic work including support for food banks, assisting survivors at the horrific Grenfell Tower disaster, and organising the first UK ‘Lifesaver’ awards to recognise the achievements of 300 volunteers.

For the past four years, Assouma from Mali has been sponsored by Islamic Relief. In 2017, she lost her mother and along with her brother had to move in with their half-sister, who has two children of her own to support. Had it not been for our orphan sponsorship scheme the financial strain of taking in her siblings would have been too much for Assouma’s sister to bear. Despite the tragedy of losing both parents, Assouma has the security of knowing that her living costs and school fees are being met and she dreams of being a doctor when she grows up.

Islamic Relief Worldwide is one of the very few organisations that runs a multi-national Islamic microfinance programme, allowing families to improve their livelihoods without compromising their faith principles.

By the end of 2017, Islamic Relief Worldwide’s microfinance programmes were running in 11 countries and serving over 16,500 people; more than 60 per cent of them women.

In 2017, Islamic Relief Worldwide has invested over £50 million in loans, supporting people who may otherwise have been excluded from the financial services they need to develop their enterprises.

Meanwhile, our orphan sponsorship programme grew by seven per cent on 2016, as we began supporting an additional 4,000 orphaned children. The £19.6 million programme expanded into Chad and Malawi, bringing the total number of sponsored children to over 9,000 across 26 countries. Our children’s projects also received a significant boost thanks to an increasing number of students raising funds through Charity Week around the world, with £949,000 raised in the UK alone.

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Raising funds and awareness in the UK

This year saw the launch of two new humanitarian appeals, responding to the East Africa drought and the Myanmar conflict which, along with the DEC appeals, raised over £3.2 million for these emergency response programmes. We continued to raise funds for our life-savings work in Yemen and used Facebook Live events to engage donors with our work in East Africa, Occupied Palestinian Territories, Syria and Yemen. Meanwhile, a new partnership with the Malawi Asian Organisation saw £250,000 raised in ten minutes at their 40th anniversary event, with Muslims, Hindus, Christians and Sikhs contributing generously to a housing project in Malawi.

Islamic Relief UK’s popular #Cakes4Syria campaign mobilised an amazing 3,000 volunteers to raise over £250,000, whilst 10,000 students got involved in Charity Week, raising nearly £949,000. Islamic Relief also reached new audiences through an eye-catching partnership with UK department store Selfridges, in which one of our charity shops was recreated in a high street window display by Miranda July.

We also increased our profile with parliamentarians, attending Conservative and Labour party annual conferences and building key relationships in order to influence positive change. Our staff addressed the UK government’s All Party Parliamentary Group (APPG) on Yemen, urging action to end the conflict and our supporters urged their MPs to take action to end the suffering in both Syria and Yemen.

They also showed their support for the International Climate Agreement and the UK government’s commitment to funding international development.

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Strengthening the federation

This year the quality of our programmes and our commitment to accountability received prestigious recognition, while we continued to strengthen the global Islamic Relief federation. We registered two new offices and as our global reach expanded, we adopted a new governance structure to improve the efficiency of our work.

In 2017, we also helped nurture talent and encouraged collaboration within the humanitarian sector. We actively developed civil society organisations and cemented exciting partnerships as we worked together to change lives and transform communities.
Delivering quality and impact

Islamic Relief Worldwide this year became the first Muslim organisation and only the tenth organisation in the world to attain Core Humanitarian Standard (CHS) certification, which recognises the high quality and effectiveness of our global programmes, as well as our accountability to the communities we serve.

Rigorous evaluations of five of our development proposals were completed by the UK government’s Department for International Development (DFID), and in 2017 we were also awarded UK Aid match funding. Our focus on high standards resulted in A+ ratings whilst our DFID-funded £3 million scheme in Bangladesh scooped the highest possible rating of A++ and was also shortlisted for the UK Charity Awards.

Islamic Relief Worldwide was on the steering committees of BOND and the UK Evaluation Society this year, sharing our expertise with other charities.

In September 2017, Islamic Relief Worldwide and Islamic Relief Pakistan completed a two-year pilot of the Age and Disability Capacity-Building Programme funded by USAID and UK Aid. The programme ensures minimum standards of inclusion for people of all ages and abilities in humanitarian practice — from organisational policies right through to programming and training.

With the unprecedented growth of our microfinance programme, we became a member of the global standard-setting ‘Risk Management Initiative in Microfinance’ and continued to work with national and international bodies to improve the social impact of microfinance is recorded and managed.

As our orphan sponsorship scheme continued to expand, we held a learning meeting in which colleagues shared information, discussed challenges and ways to improve the programme’s strategic impact. This year we also surveyed 2,000 sponsors in seven key regions, gathering useful feedback to improve our sponsorship scheme and donor engagement.

Safeguarding women and children

In 2017, Islamic Relief Worldwide and World Vision launched joint initiatives on child protection with a training event in Bosnia-Herzegovina and a three-day workshop in Lebanon, which trained leaders of different faiths to proactively address child abuse, violence and exploitation. Part of the ‘Channels of Hope’ programme, these events offered faith-sensitive materials and built the capacity of local leaders to become powerful agents of change. The year also saw Islamic Relief Worldwide and World Vision complete an adaptation of the Channels of Hope programme to focus on gender, engaging Muslim theologians to provide an authentic faith framework on gender protection and inclusion.

During the year we delivered six-day child protection training courses in Malawi and Malaysia attended by our child protection staff from around the world. The training highlighted the importance of a faith-sensitive approach in situations where misinterpretations of faith can perpetuate harmful behaviours. Staff were also fully trained in Islamic Relief Worldwide’s Child Protection Policy, giving them a thorough understanding of how it should be implemented, how it protects our beneficiaries and the communities we work with, and emphasising the importance of managing complaints and accountability.

Developing our federation

We continued to reform our global governance model with a new federation structure that will strengthen collaboration and efficiency across the Islamic Relief family. It will also give us a more diverse and representative Board of Trustees who are better equipped to hold us to our charitable objectives. The Governance Task Force is focused on developing a new Memorandum and Articles of Association, as well as bylaws and a membership agreement that will be considered by the first International General Assembly due to be held in 2018.

The Islamic Relief family continued to expand in 2017 by opening a new partner office in Norway and formally registering as an international NGO in Nepal.

Increasing sector talent and cooperation

During the year 20 people completed Islamic Relief Worldwide’s internship programme which aims to attract, train and retain young, bright, faith-driven humanitarians from a variety of backgrounds. The launch of a competitive new graduate scheme also brought several promising graduates into the organisation and gave them the skills and experience to progress within the sector and take on permanent roles.

To ensure our humanitarian interventions ‘leave no one behind,’ we trained staff in a number of Islamic Relief offices on inclusion, protection and conflict sensitivity.

The Islamic Relief Academy took on a new brand identity this year, as it relaunched as the Humanitarian Academy for Development (HAD), a centre of excellence for learning and research that builds capacity, understanding and cooperation to benefit the humanitarian sector. HAD also developed new accredited courses in 2017, including fundraising, community, corporate, institutional and digital and a ground-breaking leadership programme for volunteers – the first in the sector.

The Humanitarian Academy for Development gained formal recognition from the Institute of Leadership and Management as a training provider and approved centre.
New partnerships and opportunities to increase humanitarian impact opened up as HAD, funded by the International Islamic Charity Organisation, assessed the training and development needs of eight Kuwaiti charities. We also trained hundreds of people from Syrian civil society organisations in Turkey and continued to provide support more widely as a core member of the International Civil Society Centre.

At a high-level European Union conference this year and at the World Economic Forum we used our platforms to advocate for the role of faith-based actors in contributing to development. The power of faith-based humanitarianism to bring about real change was also the subject of a forum in Sri Lanka that we co-organised in October after the World Humanitarian Summit. Over 140 people from 36 counties discussed localising responses to humanitarian need and explored key challenges facing the world today — including gender-based violence, conflict, forced migration and disaster risk reduction.

In remote, rural parts of Gourma-Rharous, Mali, we built the capacity of 34 community-based organisations to help them identify and address their own development needs as well as prepare for disasters. We enabled more women and young people to take on decision-making roles and these communities are now better equipped to meet their needs, run cooperatives and establish links with local government.

In 2017, we trained over 100 Syrian civil society organisations, strengthening their capacity to respond to the growing needs and challenges in Syria.

Working in partnership

Islamic Relief Worldwide and the Lutheran World Federation forged the world’s first official partnership between a global Muslim and Christian humanitarian organisation in 2014, and this year renewed the landmark commitment to work together on humanitarian programmes, policy, research and advocacy, focusing on faith and protection of vulnerable people.

In May 2017, we also signed a Memorandum of Understanding with Finn Church Aid to deliver joint projects within our global operations and develop faith-based initiatives on areas such as education in emergencies, advocating on faith issues and exploring the potential of a joint roster for emergency response.

In 2017, we trained over 100 Syrian civil society organisations, strengthening their capacity to respond to the growing needs and challenges in Syria.

In 2017, we promoted peace-building among Muslim and Christian communities in the Central African Republic as part of an interfaith consortium with Catholic Relief Services, World Vision International and Aegis Trust. Our intervention aimed to build lasting social cohesion through livelihood security and has directly benefited over 2,000 people. Local communities were developed by establishing 26 commercial business associations and 113 enterprise groups, while providing training and grants to support entrepreneurs establishing new business ventures.

In 2017, we trained over 100 Syrian civil society organisations, strengthening their capacity to respond to the growing needs and challenges in Syria.

Our life-saving work with refugees fleeing Myanmar received a much-needed boost this year, as we announced our partnership with PULSE, a local organisation approved by the Bangladeshi authorities to work in the refugee camps of Cox’s Bazar. We scaled up funding for emergency programmes to supply food packs, shelter and hygiene supplies to 300,000 people and the partnership built the capacity of PULSE to deliver more aid in the future.

In central Darfur, Islamic Relief is the only bilateral partner for the Swiss Development Cooperation in Sudan, and this year a new phase for projects was agreed to include food security, livelihoods and nutrition for vulnerable people. 2017 also marked our second year of collaborating with the UN’s World Food Programme to distribute food aid in Syria – a partnership that reached 120,000 people during the year.

In 2017, we trained over 100 Syrian civil society organisations, strengthening their capacity to respond to the growing needs and challenges in Syria.
Principal risks and uncertainties

Islamic Relief Worldwide is committed to providing humanitarian aid and relief to those who need it the most. We are therefore required to operate in countries affected by war, conflict, humanitarian and environmental disasters and general uncertainty. Operating in such environments gives rise to significant risks and uncertainties, which we have managed through our considerable experience in this field, supported by a robust framework of systems, processes and oversight.

The Islamic Relief Worldwide Board of Trustees is advised by an Audit Committee made up of trustees and independent members who bring a broad range of expertise in this area. The Audit Committee’s terms of reference includes scrutiny and oversight of the way the Islamic Relief Worldwide executive are managing risk and meets at least four times a year.

An independent Internal Audit function reports to the Audit Committee. This function maintains the risk register and carries out a risk-based audit programme, which follows an audit plan approved by the Audit Committee.

Senior management regularly undertakes strategic and operational reviews to identify organisational risks and come up with plans to mitigate them. It is then responsible for implementing those action plans, with the Audit Committee monitoring progress.

In order to underpin the process of risk management, Islamic Relief Worldwide has invested in specialist software which reaches every field office.

The principal risks and uncertainties facing Islamic Relief Worldwide, and the mitigating actions taken to meet them, are:

**Safeguarding**

Islamic Relief Worldwide puts great store on its values and core aims which are to help and support children, young people and those at risk of all ages and abilities in a way that empowers them. An important part of this is to identify and address any improper behaviour or abuse of trust by anyone representing or connected with the organisation.

The Chair of Trustees has taken on responsibility for overseeing our safeguarding practices. She has asked our Head of Governance to lead on safeguarding at the executive level; he in turn has appointed a Safeguarding Lead at global operations level and engaged technical specialists. This has enabled us to maintain a focus on our safeguarding practices and ensure their continued development.

The Programme Quality team further developed our country/field office complaints policy and procedures to ensure we are doing everything we can to engage and empower our beneficiaries in an open and honest dialogue. This is just one aspect of our Safeguarding Framework, which now covers Prevention of Sexual Exploitation and Abuse, Dignity at Work policy; a revised Code of Conduct; a dedicated, independent whistleblowing hotline for staff; and important changes to the complaints handling process to increase trust and confidence amongst staff.

We are pleased with our record of responding to and prioritising safeguarding, and the significant progress we have made as an organisation in improving our procedures, but we are not complacent. We continue to monitor our systems to ensure all forms of violence, abuse, exploitation and misconduct are investigated and responded to appropriately. We continue to create an environment where beneficiaries, staff and supporters feel safe to report behaviour that makes them feel uncomfortable, unsafe or which threatens them or their communities.

We report on all safeguarding incidents in a transparent way, including incidents related to beneficiaries and any cases of sexual harassment.

As of this year we are publishing figures of safeguarding cases reported to us for the period of the Annual Report. In doing so, we have adopted a broad definition of ‘safeguarding’: all complaints of harm related to sexual exploitation, abuse or harassment by Islamic Relief Worldwide employees, contractors, volunteers or others.

In 2017, six such cases were reported to us: four of which were from employees reporting harassment by other staff members. One of these cases led to disciplinary action against a member of staff for sharing material deemed to be inappropriate and contrary to our Code of Conduct. In two cases the allegations were not upheld; whilst in the another the complainant withdrew the allegation and asked for the matter not to be taken further. We also had two cases of harm reported by beneficiaries relating to third-parties (including family members) unconnected to us. We ensured the proper authorities were involved in each of these two cases. Support and health intervention was provided to the survivors and their families in both cases.

**Staff safety**

Our staff work in many unstable parts of the world, in countries that are caught up in conflict and/or are experiencing natural disasters. Such environments present risks to the safety of our staff. The safety and wellbeing of our employees being of paramount importance, we have a number of mitigating measures in place. These include policies and procedures on health and safety and security.

Security training is mandatory for all staff being deployed, and we continually monitor the security situation in each country where we work, ensuring adequate measures are in place to keep our staff safe.

**Bank de-risking**

Despite successful lobbying of the Financial Action Task Force (FATF) to change its guidance that the entire NGO sector is “particularly vulnerable” as a channel for terrorist financing, the phenomenon of bank de-risking persists. As a consequence, Islamic Relief Worldwide faces obstacles and delays when moving funds to provide timely assistance to those in need. We continue to work alongside civil society groups across the world to set out our concerns with the banking and finance sector, as well as inviting government to ensure funds for humanitarian work can reach beneficiaries.

**Cybercrime**

The threat of cybercrime continues to represent a major risk that we are determined to address.

Online cyber security awareness training has been provided to key users worldwide and this programme of training will continue. We have made significant progress on data protection with a dedicated multi-disciplinary working group committed to EU General Data Protection Regulation (GDPR) compliance.

**Competitive job market**

In a highly competitive job market and given our limited resources it is becoming increasingly difficult to attract and retain experienced staff for senior management and technical positions. We continue to explore and implement interventions that better anticipate and manage attrition, while improving attraction and retention. While we are not market rate driven, we wish to offer ‘market relevant’ salaries and also provide non-monetary employee rewards such as reduced working hours, increased annual leave entitlement and enhanced terms for maternity and paternity leave. An annual wellbeing budget is in place that includes providing support to staff with mental health concerns. Recognising that development is key to retaining talent, we run externally accredited Management Development and Aspiring Managers programmes to enhance capacity and capability, and offer meaningful careers in our organisation.

**UK’s departure from the European Union**

The negotiations to finalise the terms of the UK’s impending departure from the European Union have yet to conclude. The final provisions may have a significant impact on our funding and institutional relationships. We continue to closely monitor the exit negotiations and formulate mitigating strategies as the process progresses and challenges arise.
Strategic partners
Thank you to all our strategic partners, including:

32-year-old Parvin from Taragaji village in Tazumuddin, Bholā, improved her livelihood through our integrated sustainable development programme in Bangladesh.
Financial review

Thanks to the generosity of our donors, Islamic Relief Worldwide’s income and charitable expenditure continued to grow and exceed the record levels reached in 2016. These achievements are all the more remarkable when set against the backdrop of the weakest economy the UK has seen in five years and an uncertain global economic and geopolitical climate.

Income and fundraising

The charity’s total income increased by 14.5 per cent to £126.5m (2016: £110.4m). Institutional grants continued to decrease, but as was the case last year these were more than made up for by income from Islamic Relief partners. Most partners registered an increase in their donations in response to suffering around the world and the continuing plight of people in Syria and Yemen.

Regular giving, campaigns, appeal income and income from Islamic Relief partners which together constitute voluntary donations increased significantly by 23.5 per cent to £107.1m (2016: £86.7m). This increase was driven by the rise in donations from Islamic Relief partners, up 28.8 per cent to £77.8m (2016: £60.4m). Donations from individuals in the UK increased by 5.6 per cent to £25.1m (2016: £23.7m), and from individuals abroad by 27.8 per cent to £2.3m, from £1.8m in 2016. The DEC launched two appeals in response to suffering around the world and the influx of people fleeing Myanmar. These appeals together with income from that for the Yemen crisis initiated at the very end of 2016 generated funds of £2m for Islamic Relief Worldwide, more than doubling the £0.8m received in the previous year.

Total institutional income fell 19 per cent to £15.7m (2016: £19.3m) as grants from both the Middle East and the rest of the world fell. In the case of the latter, income decreased by 17.2 per cent to £7.9m (2016: £9.3m), whilst in the case of the latter, income declined 20.2% to £7.8m (2016: £9.3m).

Charitable expenditure

Total charitable expenditure reached the record amount of £111.5m – up 12.5 per cent from the 2016 figure of £99.1m. Islamic Relief Worldwide continued to operate in some of the most fragile and conflict-affected parts of the world, enabling the our funds to reach those who most required help.

Protecting Life and Dignity programmes (including Supporting Education and Campaigning for Change) again accounted for the greatest proportion of charitable expenditure. At 57.7%, the proportion was the highest in the organisation’s recent history, up from the 2016 figure of 52.6 per cent; this is consistent with the increase in the number of humanitarian interventions in the year. The actual amount of expenditure on such programmes increased by 23.6 per cent to £64.4m (2016: £52.1m).

Expenditure on Caring for Orphans and Vulnerable Children increased by 22.0 per cent to £23.3m (2016: £19.1m). The amount spent on Providing Access to Healthcare and Water remained relatively unchanged at £16.8 (2016: £16.9m)

With more funds being drawn to humanitarian interventions, the amount spent on Sustainable Livelihoods fell by 36.0 per cent to £7.1m down from £11.1m in 2016. Fifty per cent of the organisation’s charitable expenditure was spent in the Middle East (£55.8m) as the tragic conflicts in Syria and Yemen continued unabated. The amount spent in Asia, £22.6m, stayed consistent with the previous year’s figure but the proportion fell to 20 per cent (2016: 23 per cent). Due to the drought in East Africa, the expenditure in the region increased by 48.3 per cent to £17.6m (2016: £11.8m). The West Africa region also saw an increase in expenditure, up 37.7 per cent to £14.6m (2016: £10.6m). The only region where charitable expenditure was reduced was Europe, where it fell from £1.3m in the previous year to £1m in 2017.

TIC international

During 2017, TIC international Ltd (TIC), our trading business, encountered extremely difficult trading conditions, resulting in an overall loss for the year of £6.679m (2016: £4.33K net profit), consequently no Gift Aid payment to Islamic Relief Worldwide was possible for this period (2016: £437K). In order to restore the company to profitability, two new Directors have been added to the Board in order to broaden its skill set and an interim executive committee has been constituted.

Turnover decreased by 22 per cent to £3.2m (2016: £4.1m), and the single largest factor contributing to this decline was the ceasing of the food canning business. Our food canning customers have instead moved away to focus on fresh and frozen meat distribution.

The turnover from clothes recycling remained relatively constant at £2m (2016: £2.1m), but with the loss of the meat canning business it gained in importance, now accounting for £4.5 per cent of sales (2016: 5.1% per cent). However, the company suffered from the lower quality of donated clothes – a challenge that was faced by the whole sector. This impacted the achievable prices and in turn drastically reduced the profitability of the operation.

Despite the opening of a new outlet in Newport towards the end of the year, TIC’s shop sales remained at the same level as in 2016 at £1.1m. The issue of the quality of donated goods affected the profitability of shops as well.

The interim executive committee is committed to restoring TIC to profitability and securing its future in 2018, and thereafter growing the business through the development of new opportunities.

Reserves

Reserves consist of endowments, restricted reserves and general reserves.

Our current endowments are invested in properties. Surplus returns are used for sustainable humanitarian development projects or otherwise transferred to unrestricted reserves (see note 24).

Restricted reserves represent donations and grants for specific projects that are unspent at the balance sheet date and which will be spent on the specified programmes in the coming financial years.

General reserves (also known as unrestricted reserves) are not restricted to specific projects, but ensure that the delivery of our vital programmes are not disrupted by unforeseen circumstances, such as reduced income or increased expenditure.

Islamic Relief Worldwide has a policy that sets the level of general reserves such that it meets the organisation’s operating expenses in the event of a sudden drop in income or unexpected increase in expenditure. This policy is regularly reviewed — assessing risks and reflecting on changes in factors such as investment, income and also our financial obligations and commitments. Such a review was undertaken and the trustees confirmed the need to hold reserves on account of financial uncertainty but reduced the target level of reserves from seven months’ worth of the core operational budget to five months’ worth. These funds are to be held in current and medium-term cash forms.

At the year end the general reserves stood at £8.8m, representing just over seven months’ worth of core operational budget and comfortably above the target level of five months’ expenditure.

The total group reserves, as at 31 December 2017, increased by 6.1 per cent to stand at £38.1m (2016: £35.9m). Of this, restricted funds account for £22.8m (2016: £18.6m), general funds for £8.8m (2016: £11.0m) and endowment funds for £6.6m (2016: £6.3m).

The increase in restricted reserves arises from funds being raised in 2017 for programmes where the expenditure will be incurred in the subsequent year. There were no windfall gains from favourable foreign exchange movements as there were in the previous year and accordingly the level of general funds fell back. Meanwhile the increase in endowment funds represents the return on investment.

The movement in reserves, compared to the last three years, is summarised below:

<table>
<thead>
<tr>
<th>Reserve</th>
<th>31 Dec 2015</th>
<th>31 Dec 2016</th>
<th>31 Dec 2017</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£'000</td>
<td>£'000</td>
<td>£'000</td>
<td>%</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>5,651</td>
<td>10,998</td>
<td>8,792</td>
<td>-20%</td>
</tr>
<tr>
<td>Restricted</td>
<td>25,845</td>
<td>18,568</td>
<td>22,759</td>
<td>23%</td>
</tr>
<tr>
<td>Endowments</td>
<td>6,099</td>
<td>6,306</td>
<td>6,585</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>37,595</td>
<td>35,872</td>
<td>38,136</td>
<td>6%</td>
</tr>
</tbody>
</table>
Going concern

In view of the financial performance and the reserves position as at the balance sheet date, the Board of Trustees has a reasonable expectation that Islamic Relief Worldwide will have the resources to continue in operational existence for the foreseeable future. The Trustees believe there are no material uncertainties that call into doubt our ability to continue as a going concern. The annual financial statements have therefore been prepared on the basis that the charity is a going concern.

Five year trend

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>£30,577,259</td>
<td>£15,857,189</td>
<td>£25,273,203</td>
<td>£19,253,461</td>
<td>£15,744,996</td>
</tr>
<tr>
<td>Donations</td>
<td>£34,154,566</td>
<td>£47,414,468</td>
<td>£51,473,192</td>
<td>£60,419,240</td>
<td>£77,795,809</td>
</tr>
<tr>
<td>Voluntary income excluding partners</td>
<td>£23,489,429</td>
<td>£31,347,711</td>
<td>£24,418,935</td>
<td>£26,238,862</td>
<td>£29,352,842</td>
</tr>
</tbody>
</table>

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 17 September 2018 including approving in their capacity as Directors, the Trustees’ Strategic Report and Director’s Report contained therein, and is signed as authorised on its behalf by:

Mr. Adnan Saif  
Company Secretary/Trustee  
24 September 2018

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 2017 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 notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

• give a true and fair view of the state of the group’s and the charitable company’s affairs as at 31 December 2017 and of the group’s incoming resources and application of resources 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 requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor’s responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

• the trustees’ use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
• the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group’s or the charitable company’s ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

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

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

We have nothing to report in this regard.
Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees’ report, which includes the directors’ report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors’ report included within the trustees’ report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report included within the trustees’ report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- the parent company has not kept adequate accounting records; or
- the parent company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor’s responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Use of our report

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 Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company’s members and trustees those matters we are required to state to them in an auditor’s report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company’s members as a body and the charitable company’s trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Naziar Hashemi
Senior Statutory Auditor
for and on behalf of
Crowe U.K. LLP
Statutory Auditor
London

25 September 2018

Crowe U.K. LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

ISLAMIC RELIEF WORLDWIDE
GROUP STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT
for the year ended 31 December 2017

Income and endowments from:

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations and legacies</td>
<td>7,244,116</td>
<td>99,649,039</td>
<td>2</td>
</tr>
<tr>
<td>Other trading activities</td>
<td>3,220,587</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>Investments</td>
<td>-</td>
<td>432,290</td>
<td>4</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>15,744,996</td>
<td>15,744,996</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10,444,703</td>
<td>115,394,035</td>
<td></td>
</tr>
</tbody>
</table>

Expenditure on:

Raising funds

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs of generating voluntary income</td>
<td>-</td>
<td>9,858,690</td>
</tr>
<tr>
<td>Fundraising trading: cost of goods sold and other costs</td>
<td>3,236,593</td>
<td>-</td>
</tr>
<tr>
<td>Investment management cost</td>
<td>73,907</td>
<td>63,317</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>10,151,228</td>
<td>101,345,068</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>13,411,728</td>
<td>111,201,758</td>
</tr>
</tbody>
</table>

Net gains/(losses) on investments

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income (expenditure)</td>
<td>(2,550,947)</td>
<td>4,190,277</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>-</td>
<td>624,469</td>
</tr>
</tbody>
</table>

Transfers between funds

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers between funds</td>
<td>345,832</td>
<td>(345,832)</td>
</tr>
<tr>
<td>Reconciliation of funds</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Total funds brought forward

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total funds brought forward</td>
<td>10,997,493</td>
<td>18,568,181</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>6,306,210</td>
<td>37,595,436</td>
</tr>
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</table>

Total funds carried forward

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total funds carried forward</td>
<td>8,792,378</td>
<td>22,758,658</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,584,847</td>
<td>38,135,683</td>
</tr>
</tbody>
</table>

Crowe U.K. LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.
ISLAMIC RELIEF WORLDWIDE
GROUP AND CHARITY BALANCE SHEETS
as at 31 December 2017

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 Worldwide alone as a separate entity. Islamic Relief Worldwide as a charity’s net surplus was £2.2m (2016 net deficit £1.7m) for the year ended 31 December 2017.

The financial statements on pages 57 to 80 were approved by the board and signed on its behalf by

Mr. Adnan Saif
Company Secretary/ Trustee
24 September 2018

The notes to the accounts on pages 60 to 80 form part of these financial statements.
Company Status

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

1. Principal accounting policies

a. Basis of preparation

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

b. Going concern

The Trustees consider that there are no material uncertainties about the charitable company’s ability to continue as a going concern. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Financial Review.

c. Consolidation and group financial statements

The group financial statements consolidate those of Islamic Relief Worldwide and its trading subsidiary TIC International Limited, registered in England and Wales (company registration number: 2796175, 100 per cent shareholding) and its property investment company SIF Invest, registered in France (company registration number: 423980117, 99 per cent shareholding). 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, a limited company by guarantee (company registration number: 8612172) and Islamic Relief UK (company registration number: 5483053). Both are registered in England and Wales and during the year these were dormant companies.

Islamic Relief Worldwide has taken advantage of section 40B of the Companies Act 2006 and has not included its own income and expenditure account in the financial statements.

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

d. Fund accounting

Unrestricted funds: All donations are considered unrestricted unless specifically stated by the donor. Unrestricted funds comprise the accumulated surplus or deficit on the statement of financial activities which are available for use at the discretion of the trustees of Islamic Relief Worldwide in furtherance of the objectives of the charity.

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

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

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

Donations: This comprises all incoming resources from donations and income from fundraising partners on the basis of that which is remitted to Islamic Relief Worldwide in the United Kingdom.

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

Other trading activities: This comprises income generated by Islamic Relief Worldwide from its trading activities and its charity shops and the sale of merchandise.

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

i. Resources expended

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

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

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

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

Charitable activities: These are costs associated with the provision of 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.

Support costs: Support costs for a single activity are allocated directly to that activity. Where support costs relate to several activities, support costs have been allocated to each of the activities (stated in Note 10) on the basis of the number of direct staff supported during the period in the relevant activity. Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

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

Operating leases

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

h. Foreign currencies

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

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

The company’s functional and presentation currency is GBP.

i. Fixed assets and depreciation

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

Depreciation is calculated to write off the cost of tangible fixed assets, less their residual values, over their expected useful lives using the straight-line basis.

The expected useful lives of the assets to the business are reassessed periodically in the light of experience.

Freehold buildings over 50 years straight-line basis

Fixtures and fittings over four years straight-line basis

Office equipment over four years straight-line basis

Motor vehicles over five years straight-line basis

Plant and machinery over eight years straight-line basis

j. Intangibles

Intangible assets represent the organisation’s registered trademarks.

They are stated at cost less any impairment loss. The useful life of the trademark is estimated to be 10 years.

They are amortised and tested for impairment annually where indicators of impairment are identified.

k. 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.

L. Investments

Investments consist of unlisted investments, subsidiary undertakings and property.

Investments are measured at cost less impairment.

m. Financial instruments

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

n. Debtors

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

o. Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.
p. Taxation

As a registered charity, the company is exempt from taxation of its income and gains to the extent they fall within the charity exemptions in the Corporation Taxes Act 2010 or Section 256 Taxation of Chargeable Gains Act 1992. The company is unable to recover Value Added Tax charged on its purchases which is included in the related expense or asset in the accounts.

q. Volunteers

Islamic Relief Worldwide appreciates the hard work and dedication of its volunteers across the world. Around 1,850 different volunteers engaged in a number of activities including campaigning and domestic programmes.

r. Judgements in applying accounting policies and key sources of estimation uncertainty

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

Significant judgements

Donated goods for resale are not included at valuation prior to being sold as it has been deemed impractical to measure the fair value of the goods and the cost of valuation would outweigh the benefit derived.

Significant estimates

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

2. Donations and legacies

<table>
<thead>
<tr>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Endowment funds</th>
<th>Total</th>
<th>Total</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td></td>
</tr>
</tbody>
</table>

Donations, appeals and fundraising events

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>United Kingdom</td>
<td>7,038,533</td>
<td>17,875,919</td>
<td>148,635</td>
<td>25,063,087</td>
<td>23,724,039</td>
</tr>
<tr>
<td>Disasters Emergency Committee*</td>
<td>-</td>
<td>1,998,536</td>
<td>-</td>
<td>1,998,536</td>
<td>768,043</td>
</tr>
<tr>
<td>International Fundraising**</td>
<td>199,275</td>
<td>2,014,084</td>
<td>77,860</td>
<td>2,291,219</td>
<td>1,746,780</td>
</tr>
<tr>
<td>Islamic Relief Partners</td>
<td>6,308</td>
<td>77,760,500</td>
<td>29,001</td>
<td>77,795,809</td>
<td>60,419,240</td>
</tr>
<tr>
<td>Total</td>
<td>7,244,116</td>
<td>99,649,039</td>
<td>255,496</td>
<td>107,148,651</td>
<td>86,658,102</td>
</tr>
</tbody>
</table>

* The Disasters Emergency Committee (DEC) is an umbrella organisation of 13 humanitarian aid agencies, including Islamic Relief, that work together in times of crisis. For further information, visit: www.dec.org.uk

** International fundraising includes Middle East and Emerging Markets in which Islamic Relief does not have a permanent presence.

3. Other trading activities

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>2016</td>
<td></td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Trading subsidiaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIC</td>
<td>1,075,201</td>
<td>1,075,201</td>
</tr>
<tr>
<td>Income from charitable shops</td>
<td>1,071,733</td>
<td>1,075,201</td>
</tr>
<tr>
<td>Qurbani income</td>
<td>-</td>
<td>501,646</td>
</tr>
<tr>
<td>Clothes recycling income</td>
<td>2,112,050</td>
<td>2,407,076</td>
</tr>
<tr>
<td>Total</td>
<td>3,183,783</td>
<td>3,983,923</td>
</tr>
<tr>
<td>SIF</td>
<td>36,804</td>
<td>84,216</td>
</tr>
<tr>
<td>Total</td>
<td>3,220,587</td>
<td>4,068,139</td>
</tr>
</tbody>
</table>

4. Investments

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>2016</td>
<td></td>
</tr>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Total</td>
<td>432,290</td>
<td>416,212</td>
</tr>
<tr>
<td>Return on Waqf</td>
<td>432,290</td>
<td>416,212</td>
</tr>
</tbody>
</table>
## 5. Charitable income by institution

<table>
<thead>
<tr>
<th>Institution</th>
<th>2017</th>
<th>2016</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Middle East and Emerging Markets</strong></td>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Afif Al Asmakh Charity Foundation</td>
<td>22,440</td>
<td>-</td>
<td>22,440</td>
<td>78,973</td>
</tr>
<tr>
<td>Al Eslah Society Bahrain</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>67,809</td>
</tr>
<tr>
<td>Bayat al Zakat</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,111,255</td>
</tr>
<tr>
<td>International Islamic Charitable Organisation Kuwait</td>
<td>482,825</td>
<td>386,392</td>
<td>869,217</td>
<td>18,835</td>
</tr>
<tr>
<td>Islamic Development Bank *</td>
<td>138,548</td>
<td>4,072,974</td>
<td>4,211,542</td>
<td>5,709,554</td>
</tr>
<tr>
<td>Jassim &amp; Hamed Bin Jassim Charitable Foundation</td>
<td>285,076</td>
<td>60,562</td>
<td>345,638</td>
<td>-</td>
</tr>
<tr>
<td>Jordanian Hashemite Charity Operation</td>
<td>-</td>
<td>191,081</td>
<td>191,081</td>
<td>-</td>
</tr>
<tr>
<td>Kuwait Zakat House</td>
<td>135,096</td>
<td>531,358</td>
<td>666,454</td>
<td>-</td>
</tr>
<tr>
<td>Mubarak Abdullah M Alwuaiket</td>
<td>54,034</td>
<td>-</td>
<td>54,034</td>
<td>-</td>
</tr>
<tr>
<td>Organization of Islamic Cooperation Humanitarian Funds</td>
<td>40,741</td>
<td>-</td>
<td>40,741</td>
<td>-</td>
</tr>
<tr>
<td>Palringo Ltd</td>
<td>25,000</td>
<td>82,117</td>
<td>107,117</td>
<td>52,483</td>
</tr>
<tr>
<td>Qatar Charity</td>
<td>181,918</td>
<td>14,014</td>
<td>195,932</td>
<td>-</td>
</tr>
<tr>
<td>Reach Out to Asia - Qatar</td>
<td>-</td>
<td>165,482</td>
<td>165,482</td>
<td>824,134</td>
</tr>
<tr>
<td>Salam Organisation for Humanitarian &amp; Charitable Activities</td>
<td>450,261</td>
<td>-</td>
<td>450,261</td>
<td>-</td>
</tr>
<tr>
<td>Sheikh Abdullah Al Nouri Charity - Kuwait</td>
<td>246,103</td>
<td>67,215</td>
<td>313,318</td>
<td>480,051</td>
</tr>
<tr>
<td>Islamic Foundation Ireland</td>
<td>3,626</td>
<td>3,626</td>
<td>7,252</td>
<td>445</td>
</tr>
<tr>
<td>Al Banyan Organization for Social Development</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>149,083</td>
</tr>
<tr>
<td>Sheikh Thani Bin Abdullah Foundation for Humanitarian Service</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>471,150</td>
</tr>
<tr>
<td>Al-Najat Charity Society</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>78,843</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>2,065,908</strong></td>
<td><strong>5,571,195</strong></td>
<td><strong>7,637,103</strong></td>
<td><strong>19,253,461</strong></td>
</tr>
<tr>
<td><strong>In-kind donations</strong></td>
<td></td>
<td></td>
<td><strong>Total</strong></td>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Globus Relief</td>
<td>-</td>
<td>2,282,320</td>
<td>2,282,320</td>
<td>2,819,689</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td><strong>2,064,814</strong></td>
<td><strong>5,933,470</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,730,722</strong></td>
<td><strong>12,014,274</strong></td>
<td><strong>15,744,996</strong></td>
<td><strong>19,253,461</strong></td>
</tr>
</tbody>
</table>

*£1,714,084 income received directly by independent implementing partner offices on behalf of Islamic Relief Worldwide.*
6. Donations disclosure by partner

<table>
<thead>
<tr>
<th>Partner</th>
<th>Protecting life and dignity</th>
<th>Empowering communities</th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic Relief USA</td>
<td>14,393,804</td>
<td>14,301,191</td>
<td>28,694,995</td>
<td>25,244,171</td>
</tr>
<tr>
<td>Islamic Relief Canada</td>
<td>6,844,418</td>
<td>10,849,313</td>
<td>17,693,731</td>
<td>9,039,308</td>
</tr>
<tr>
<td>Islamic Relief Germany</td>
<td>3,639,776</td>
<td>4,699,748</td>
<td>8,339,524</td>
<td>8,318,208</td>
</tr>
<tr>
<td>Islamic Relief Sweden</td>
<td>8,914,058</td>
<td>2,849,736</td>
<td>11,763,794</td>
<td>5,663,902</td>
</tr>
<tr>
<td>Islamic Relief Switzerland</td>
<td>1,429,092</td>
<td>1,614,248</td>
<td>3,043,340</td>
<td>2,615,439</td>
</tr>
<tr>
<td>Islamic Relief Netherlands</td>
<td>970,932</td>
<td>1,112,314</td>
<td>2,083,246</td>
<td>2,304,486</td>
</tr>
<tr>
<td>Islamic Relief Belgium</td>
<td>616,153</td>
<td>799,438</td>
<td>1,415,591</td>
<td>2,125,732</td>
</tr>
<tr>
<td>Islamic Relief Australia</td>
<td>884,230</td>
<td>761,341</td>
<td>1,645,571</td>
<td>1,771,928</td>
</tr>
<tr>
<td>Islamic Relief Mauritius*</td>
<td>335,142</td>
<td>547,397</td>
<td>882,539</td>
<td>846,791</td>
</tr>
<tr>
<td>Islamic Relief Malaysia</td>
<td>425,873</td>
<td>452,902</td>
<td>878,775</td>
<td>816,824</td>
</tr>
<tr>
<td>Islamic Relief South Africa</td>
<td>224,940</td>
<td>476,929</td>
<td>703,869</td>
<td>632,255</td>
</tr>
<tr>
<td>Islamic Relief Italy</td>
<td>48,867</td>
<td>280,089</td>
<td>328,956</td>
<td>408,074</td>
</tr>
<tr>
<td>Islamic Relief Ireland</td>
<td>382</td>
<td>55,956</td>
<td>56,338</td>
<td>313,390</td>
</tr>
<tr>
<td>Islamic Relief Spain</td>
<td>27,579</td>
<td>104,255</td>
<td>131,834</td>
<td>124,160</td>
</tr>
<tr>
<td>Islamic Relief Singapore</td>
<td>-</td>
<td>-</td>
<td>87,030</td>
<td></td>
</tr>
<tr>
<td>Islamic Relief Norway</td>
<td>27,076</td>
<td>4,135</td>
<td>31,211</td>
<td>68,927</td>
</tr>
<tr>
<td>Islamic Relief Bosnia and Herzegovina</td>
<td>87,672</td>
<td>-</td>
<td>87,672</td>
<td>32,057</td>
</tr>
<tr>
<td>Islamic Relief Lebanon</td>
<td>-</td>
<td>-</td>
<td>4,358</td>
<td></td>
</tr>
<tr>
<td>Islamic Relief Kosovo</td>
<td>14,823</td>
<td>-</td>
<td>14,823</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>38,886,817</td>
<td>38,928,972</td>
<td>77,779,809</td>
<td>60,419,240</td>
</tr>
</tbody>
</table>

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

* Islamic Relief Mauritius is treated as a branch of Islamic Relief Worldwide and its account is included within the accounts of Islamic Relief Worldwide.

7. Results from trading subsidiaries

<table>
<thead>
<tr>
<th></th>
<th>TIC International Limited</th>
<th>SIF Invest 2017</th>
<th>TIC International Limited</th>
<th>SIF Invest 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidiary trading income</td>
<td>2,112,050</td>
<td>36,804</td>
<td>2,407,076</td>
<td>84,216</td>
</tr>
<tr>
<td>Income from charitable shops managed by TIC International Limited</td>
<td>1,071,733</td>
<td>-</td>
<td>1,075,201</td>
<td>-</td>
</tr>
<tr>
<td>Qurbani sales to group</td>
<td>-</td>
<td>-</td>
<td>115,338</td>
<td>-</td>
</tr>
<tr>
<td>Income from Qurbani</td>
<td>-</td>
<td>-</td>
<td>501,646</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>3,183,783</td>
<td>36,804</td>
<td>3,220,587</td>
<td>84,216</td>
</tr>
<tr>
<td>Operating and administrative costs</td>
<td>3,190,462</td>
<td>46,125</td>
<td>3,236,587</td>
<td>43,203</td>
</tr>
<tr>
<td>Net profit for the year</td>
<td>(6,679)</td>
<td>(9,321)</td>
<td>(16,000)</td>
<td>43,355</td>
</tr>
<tr>
<td>Amounts gift aided to Islamic Relief Worldwide</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>436,677</td>
</tr>
<tr>
<td>Retained in subsidiary</td>
<td>(6,679)</td>
<td>(9,321)</td>
<td>(16,000)</td>
<td>436,677</td>
</tr>
<tr>
<td>The assets and liabilities of the subsidiaries were:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed assets</td>
<td>360,391</td>
<td>-</td>
<td>360,391</td>
<td>414,967</td>
</tr>
<tr>
<td>Current assets</td>
<td>993,410</td>
<td>193,159</td>
<td>1,186,569</td>
<td>178,024</td>
</tr>
<tr>
<td>Current liabilities</td>
<td>(342,829)</td>
<td>(29,820)</td>
<td>(372,649)</td>
<td>(52,009)</td>
</tr>
<tr>
<td>Total net assets</td>
<td>1,009,972</td>
<td>163,339</td>
<td>1,173,311</td>
<td>146,015</td>
</tr>
<tr>
<td>Aggregate share capital and reserves</td>
<td>1,009,972</td>
<td>163,339</td>
<td>1,173,311</td>
<td>146,015</td>
</tr>
</tbody>
</table>

*Islamic Relief Mauritius is treated as a branch of Islamic Relief Worldwide and its account is included within the accounts of Islamic Relief Worldwide.
8. Governance costs

<table>
<thead>
<tr>
<th>Activities undertaken directly</th>
<th>Activities undertaken directly</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>2016</td>
</tr>
<tr>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

- External audit and statutory accounts £42,000 £38,000
- Legal and consultancy £264,890 £224,063
- Trustee expenses £32,949 £33,985
- Internal audit £222,110 £173,596
- Total £561,949 £471,644

9. Trustees’ remuneration

<table>
<thead>
<tr>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

- Trustees are not remunerated £nil £nil
- The number of trustees claiming expenses £6 £5

- Meetings £16,227 £17,118
- Travel £15,031 £15,470
- Telecommunications £1,691 £1,397
- Total £32,949 £33,985

10. Total resources expended

<table>
<thead>
<tr>
<th>Total support costs</th>
<th>Activities undertaken directly</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

- Costs of generating funds
  - External audit and statutory accounts £42,000 £38,000
  - Legal and consultancy £264,890 £224,063
  - Trustee expenses £32,949 £33,985
  - Internal audit £222,110 £173,596
  - Total £561,949 £471,644

- Costs of generating voluntary income £2,009,669 £7,849,021 £9,858,690 £9,303,871
- Fundraising trading – subsidiary costs £494,422 £2,742,171 £3,236,593 £3,593,771
- Investment management costs £43,317 £73,907 £137,226 £136,417
- Total £2,567,408 £10,665,099 £13,232,507 £13,034,059

- Cost of charitable activities
  - Campaigning for change £632,296 £731,046 £1,363,342 £1,103,366
  - Protecting life and dignity £118,760 £57,291,520 £57,410,280 £46,489,095
- Empowering communities
  - Access to healthcare and water £783,332 £16,000,988 £16,784,320 £16,875,796
  - Caring for orphans and children £103,499 £23,196,458 £23,299,957 £19,049,357
  - Supporting education £394,531 £6,652,545 £7,047,076 £11,097,761
  - Sustainable livelihoods £2,424,084 £109,072,212 £111,496,296 £99,085,407
- Total resources expended £4,991,492 £119,737,311 £124,728,803 £112,119,466
### 10 a. Costs of generating voluntary income

<table>
<thead>
<tr>
<th>Activities undertaken directly</th>
<th>Support costs</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fundraising and publicity costs</strong></td>
<td></td>
<td>5,668,005</td>
<td>1,420,805</td>
</tr>
<tr>
<td><strong>Campaigns and events costs</strong></td>
<td></td>
<td>2,019,943</td>
<td>545,376</td>
</tr>
<tr>
<td><strong>Protecting life and dignity</strong></td>
<td></td>
<td>144,356</td>
<td>38,975</td>
</tr>
<tr>
<td><strong>Empowering communities</strong></td>
<td></td>
<td>16,717</td>
<td>4,513</td>
</tr>
<tr>
<td><strong>Islamic Relief Mauritius</strong></td>
<td></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>7,849,021</td>
<td>2,009,669</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Activities undertaken directly</th>
<th>Support costs</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trading subsidiary costs</strong></td>
<td></td>
<td>2,742,171</td>
<td>494,422</td>
</tr>
</tbody>
</table>

### 10 c. Investment management cost: Waqf

<table>
<thead>
<tr>
<th>Activities undertaken directly</th>
<th>Support costs</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment management cost</strong></td>
<td></td>
<td>73,907</td>
<td>63,317</td>
</tr>
</tbody>
</table>

---

### 10 d. Support costs

<table>
<thead>
<tr>
<th>Subsidiary</th>
<th>Manage-</th>
<th>Finance</th>
<th>Human resources &amp; organisational development</th>
<th>Information &amp; communications technology</th>
<th>Facilities</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Costs of generating funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 11. Net incoming resources

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auditors’ remuneration</td>
<td>42,000</td>
<td>38,000</td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>416,784</td>
<td>433,620</td>
<td></td>
</tr>
<tr>
<td>Operating leases rental other than plant and machinery</td>
<td>3,243,700</td>
<td>3,276,450</td>
<td></td>
</tr>
<tr>
<td>Exchange gain/loss</td>
<td>(19,298)</td>
<td>(734,292)</td>
<td>(2,263,100)</td>
</tr>
</tbody>
</table>
Auditors’ remuneration relates solely to audit services.

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees payable to company’s auditors for the audit of the company’s annual accounts</td>
<td>£35,000</td>
<td>£34,000</td>
</tr>
<tr>
<td>Fees payable to company’s auditors for the audit of the company’s subsidiaries pursuant to legislation</td>
<td>£7,000</td>
<td>£4,000</td>
</tr>
<tr>
<td><strong>Total audit fees</strong></td>
<td>£42,000</td>
<td>£38,000</td>
</tr>
</tbody>
</table>

12. Staff costs and emoluments

<table>
<thead>
<tr>
<th></th>
<th>Group 2017</th>
<th>Group 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross salaries</strong></td>
<td>£11,889,901</td>
<td>£11,221,488</td>
</tr>
<tr>
<td><strong>Employers’ National Insurance</strong></td>
<td>£876,211</td>
<td>£746,418</td>
</tr>
<tr>
<td><strong>Employers’ pension</strong></td>
<td>£80,657</td>
<td>£64,149</td>
</tr>
<tr>
<td><strong>Total salary and pension costs</strong></td>
<td>£12,846,769</td>
<td>£12,032,055</td>
</tr>
</tbody>
</table>

Average number of employees

<table>
<thead>
<tr>
<th></th>
<th>Group 2017</th>
<th>Group 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engaged in raising funds</td>
<td>200</td>
<td>215</td>
</tr>
<tr>
<td>Engaged in charitable activities</td>
<td>122</td>
<td>109</td>
</tr>
<tr>
<td>Engaged in support activities</td>
<td>94</td>
<td>95</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>416</td>
<td>419</td>
</tr>
</tbody>
</table>

Employee numbers do not include trustees as they are not paid employees, and also do not include staff employed by Islamic Relief independent implementing partners.

The number of employees with emoluments between £60,000 to £70,000 per annum

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4</strong></td>
<td><strong>1</strong></td>
<td></td>
</tr>
</tbody>
</table>

The number of employees with emoluments between £70,000 to £80,000 per annum

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td><strong>1</strong></td>
<td></td>
</tr>
</tbody>
</table>

The number of employees with emoluments between £80,000 to £90,000 per annum

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td><strong>0</strong></td>
<td></td>
</tr>
</tbody>
</table>

Total redundancies for the year ended 31 December 2017: £17,958 (2016: £38,340)

Key management remuneration

Executive management team remuneration during the year totalled £672,700 (2016: £631,488).

During the year a benchmarking exercise was undertaken relating to all staff including the executive management team. As a result salaries were re-aligned to make them more market relevant.

13. Intangible assets group and charity

<table>
<thead>
<tr>
<th></th>
<th>Group trademarks 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td></td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>£188,026</td>
</tr>
<tr>
<td>Accumulated amortisation</td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td>(132,071)</td>
</tr>
<tr>
<td>Charge for the year</td>
<td>(17,856)</td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>(149,927)</td>
</tr>
<tr>
<td><strong>Net book value</strong></td>
<td></td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>£38,099</td>
</tr>
<tr>
<td>At 31 December 2016</td>
<td>£55,955</td>
</tr>
</tbody>
</table>

Trademarks are depreciated over their economic life of 10 years.

14. Group tangible assets

<table>
<thead>
<tr>
<th></th>
<th>Freehold land and buildings</th>
<th>Plant and machinery</th>
<th>Fixtures, fittings and office equipment</th>
<th>Motor vehicles</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Cost/Valuation</strong></td>
<td>At 1 January 2017</td>
<td>£7,095,245</td>
<td>£579,099</td>
<td>£3,500,281</td>
<td>£271,734</td>
</tr>
<tr>
<td></td>
<td>Additions</td>
<td>£168,990</td>
<td>£23,880</td>
<td>£121,287</td>
<td>£19,830</td>
</tr>
<tr>
<td></td>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(30,002)</td>
</tr>
<tr>
<td><strong>At 31 December 2017</strong></td>
<td>7,264,235</td>
<td>£602,979</td>
<td>£3,621,568</td>
<td>£261,562</td>
<td>£11,750,344</td>
</tr>
<tr>
<td><strong>Accumulated depreciation</strong></td>
<td>At 1 January 2017</td>
<td>£1,908,131</td>
<td>£423,162</td>
<td>£3,174,597</td>
<td>£208,334</td>
</tr>
<tr>
<td></td>
<td>Additions</td>
<td>£154,036</td>
<td>£49,742</td>
<td>£172,209</td>
<td>£38,797</td>
</tr>
<tr>
<td></td>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(21,509)</td>
</tr>
<tr>
<td><strong>At 31 December 2017</strong></td>
<td>£1,754,167</td>
<td>£472,704</td>
<td>£3,346,806</td>
<td>£225,620</td>
<td>£5,784,679</td>
</tr>
<tr>
<td><strong>Net book value</strong></td>
<td>At 31 December 2017</td>
<td>£5,525,068</td>
<td>£130,075</td>
<td>£274,762</td>
<td>£35,942</td>
</tr>
<tr>
<td></td>
<td>At 31 December 2016</td>
<td>£5,510,114</td>
<td>£155,937</td>
<td>£325,484</td>
<td>£63,402</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Freehold land and buildings</th>
<th>Fixtures, fittings and office equipment</th>
<th>Motor vehicles</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Charity</strong></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Cost</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td>6,875,252</td>
<td>3,341,891</td>
<td>145,649</td>
<td>10,362,792</td>
</tr>
<tr>
<td>Additions</td>
<td>168,989</td>
<td>121,287</td>
<td>16,230</td>
<td>306,506</td>
</tr>
<tr>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>(9,340)</td>
<td>(9,340)</td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>7,044,241</td>
<td>3,463,178</td>
<td>152,539</td>
<td>10,659,958</td>
</tr>
<tr>
<td>Accumulated depreciation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 January 2017</td>
<td>1,509,403</td>
<td>3,096,619</td>
<td>116,600</td>
<td>4,722,622</td>
</tr>
<tr>
<td>Charge for the year</td>
<td>139,469</td>
<td>172,209</td>
<td>24,327</td>
<td>336,005</td>
</tr>
<tr>
<td>Disposals</td>
<td>-</td>
<td>-</td>
<td>(4,125)</td>
<td>(4,125)</td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>1,648,872</td>
<td>3,268,828</td>
<td>136,802</td>
<td>5,054,502</td>
</tr>
<tr>
<td><strong>Net book value</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 31 December 2017</td>
<td>5,395,369</td>
<td>194,350</td>
<td>15,737</td>
<td>5,605,456</td>
</tr>
<tr>
<td>At 31 December 2016</td>
<td>5,265,849</td>
<td>245,272</td>
<td>29,049</td>
<td>5,540,170</td>
</tr>
</tbody>
</table>

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

16. Investments

<table>
<thead>
<tr>
<th></th>
<th>Total group</th>
<th>Total charity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>As at 1 January 2017</td>
<td>352,417</td>
<td>1,269,951</td>
</tr>
<tr>
<td>Revaluation</td>
<td>444,078</td>
<td>444,078</td>
</tr>
<tr>
<td>Increase/(decrease in value)</td>
<td>(38,004)</td>
<td>-</td>
</tr>
<tr>
<td>As at 31 December 2017</td>
<td>768,491</td>
<td>1,718,229</td>
</tr>
</tbody>
</table>

The above note includes the following significant investments;

The investment in the charity relates to Islamic Relief Worldwide’s investment in its subsidiary TIC International Limited, (£860,309) which provides clothes recycling services. TIC International Limited is incorporated in the United Kingdom.

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 per cent 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. The historical cost of the property in 2000 was £252,000, and has been revalued based on the court agreement in France, on 31 December 2017 at €880,000, (£781,199).

The second investment property is located in Bradford, UK and was kindly gifted to Islamic Relief. The property’s value is included in the valuation at the time of the donation (£62,000). The trustees are satisfied that the current value of the Bradford property represents market value.

17. Stocks and work in progress

<table>
<thead>
<tr>
<th></th>
<th>Group</th>
<th>Charity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>As at 1 January 2017</td>
<td>352,417</td>
<td>1,269,951</td>
</tr>
<tr>
<td>Revaluation</td>
<td>444,078</td>
<td>444,078</td>
</tr>
<tr>
<td>Increase/(decrease in value)</td>
<td>(38,004)</td>
<td>-</td>
</tr>
<tr>
<td>As at 31 December 2017</td>
<td>768,491</td>
<td>1,718,229</td>
</tr>
</tbody>
</table>

Stocks held by the subsidiary comprise clothes held for re-sale.

18. Debtors

<table>
<thead>
<tr>
<th></th>
<th>Group</th>
<th>Charity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Trade debtors</td>
<td>399,013</td>
<td>1,331</td>
</tr>
<tr>
<td>Amounts owed from group undertakings</td>
<td>(7,574)</td>
<td>-</td>
</tr>
<tr>
<td>Prepayments and accrued income</td>
<td>1,035,187</td>
<td>1,064,004</td>
</tr>
<tr>
<td>Other debtors</td>
<td>9,046,752</td>
<td>9,586,586</td>
</tr>
<tr>
<td></td>
<td>10,480,952</td>
<td>11,688,889</td>
</tr>
</tbody>
</table>

Amounts due from associated and subsidiary undertakings included Einil Gift Aid payment from TIC International Limited (2016: £436,677).

Other debtors represent amounts owed by partners for costs incurred on their behalf for operational matters. Other debtors include £0.6 million Gift Aid.
19. Creditors

<table>
<thead>
<tr>
<th>Group</th>
<th>Charity</th>
<th>Group</th>
<th>Charity</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Bank loan &lt; 1 year</td>
<td>-</td>
<td>-</td>
<td>200,004</td>
</tr>
<tr>
<td>Trade creditors</td>
<td>1,430,802</td>
<td>1,436,870</td>
<td>2,760,268</td>
</tr>
<tr>
<td>Accruals and deferred income**</td>
<td>2,312,379</td>
<td>1,999,794</td>
<td>3,519,340</td>
</tr>
<tr>
<td>Tax and Social Security</td>
<td>217,337</td>
<td>201,154</td>
<td>211,699</td>
</tr>
<tr>
<td>Other creditors*</td>
<td>3,690,768</td>
<td>3,690,767</td>
<td>3,345,487</td>
</tr>
<tr>
<td>Unpaid pension contributions</td>
<td>23,364</td>
<td>23,364</td>
<td>13,652</td>
</tr>
</tbody>
</table>
| **Deferred income comprises income received in advanced which the donor has specified must be used in future accounting periods.**

20. Financial instruments

<table>
<thead>
<tr>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Debtors</td>
<td>9,445,765</td>
</tr>
<tr>
<td>Cash</td>
<td>28,436,729</td>
</tr>
<tr>
<td><strong>Deferred income</strong></td>
<td></td>
</tr>
<tr>
<td>IR partners</td>
<td>3,322,054</td>
</tr>
<tr>
<td>International fundraising</td>
<td>980,885</td>
</tr>
<tr>
<td>Total</td>
<td>3,302,939</td>
</tr>
</tbody>
</table>

21. Commitments

<table>
<thead>
<tr>
<th>Group</th>
<th>Charity</th>
<th>Group</th>
<th>Charity</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Less than one year</td>
<td>272,950</td>
<td>272,950</td>
<td>257,950</td>
</tr>
<tr>
<td>Between 2–5 years</td>
<td>1,091,800</td>
<td>1,091,800</td>
<td>1,031,800</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>1,878,950</td>
<td>1,878,950</td>
<td>1,986,900</td>
</tr>
<tr>
<td>Total</td>
<td>3,243,700</td>
<td>3,243,700</td>
<td>3,276,650</td>
</tr>
</tbody>
</table>

As at 31 December 2017, the group had no capital commitments (2016: £nil).

22. Pension costs

The charity operates a group personal pension scheme. As of 2014 it became a statutory requirement for all employees to be made a part of the pension scheme and the charity makes a contribution to this. Employees can opt out of the scheme if they choose.

23. Analysis of assets and liabilities representing funds

<table>
<thead>
<tr>
<th>At 31 December 2017</th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Endowment funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible and intangible fixed assets</td>
<td>347,878</td>
<td>-</td>
<td>6,293,559</td>
<td>6,641,437</td>
</tr>
<tr>
<td>Assets</td>
<td>9,768,476</td>
<td>28,980,111</td>
<td>291,288</td>
<td>39,057,895</td>
</tr>
<tr>
<td>Liabilities</td>
<td>(1,472,996)</td>
<td>(6,221,653)</td>
<td>-</td>
<td>(7,694,649)</td>
</tr>
<tr>
<td>Total</td>
<td>8,792,480</td>
<td>22,758,458</td>
<td>6,584,847</td>
<td>35,135,783</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>At 31 December 2016</th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Endowment funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible and intangible fixed assets</td>
<td>157,299</td>
<td>-</td>
<td>6,306,210</td>
<td>6,463,509</td>
</tr>
<tr>
<td>Assets</td>
<td>13,356,544</td>
<td>27,218,909</td>
<td>-</td>
<td>40,575,455</td>
</tr>
<tr>
<td>Liabilities</td>
<td>(1,516,352)</td>
<td>(8,650,728)</td>
<td>-</td>
<td>(10,167,080)</td>
</tr>
</tbody>
</table>
24. Unrestricted funds

<table>
<thead>
<tr>
<th>General reserve</th>
<th>General reserve</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>2016</td>
</tr>
<tr>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Balance as at 1 January 2017</td>
<td>10,997,493</td>
</tr>
</tbody>
</table>

Net incoming resources (2,550,947) 2,829,089
Movement to restricted funds* 345,832 2,517,382
Balance as at 31 December 2017 8,792,378 10,997,493

*This is a movement from endowment funds to unrestricted funds for humanitarian projects.

25. Restricted income funds

<table>
<thead>
<tr>
<th>Appeal Funds</th>
<th>Opening balance</th>
<th>Income</th>
<th>Expenditure</th>
<th>Gross transfers between funds</th>
<th>Total 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protecting life and dignity</td>
<td>10,319,888</td>
<td>59,401,016</td>
<td>57,208,629</td>
<td>-</td>
<td>12,712,275</td>
<td>10,319,888</td>
</tr>
<tr>
<td>Caring for orphans and children in need</td>
<td>411,891</td>
<td>25,890,893</td>
<td>24,771,991</td>
<td>-</td>
<td>1,530,793</td>
<td>411,891</td>
</tr>
<tr>
<td>Supporting education</td>
<td>2,462,664</td>
<td>4,788,386</td>
<td>5,006,956</td>
<td>-</td>
<td>2,244,094</td>
<td>2,462,664</td>
</tr>
<tr>
<td>Providing access to healthcare and water</td>
<td>6,600,248</td>
<td>14,851,532</td>
<td>15,593,799</td>
<td>-</td>
<td>5,857,981</td>
<td>6,600,248</td>
</tr>
<tr>
<td>Sustainable livelihoods</td>
<td>11,226,510</td>
<td>10,262,208</td>
<td>8,622,383</td>
<td>-</td>
<td>345,832</td>
<td>3,623,492</td>
</tr>
<tr>
<td>Total</td>
<td>18,568,181</td>
<td>115,394,035</td>
<td>111,203,758</td>
<td>-</td>
<td>22,758,458</td>
<td>18,568,181</td>
</tr>
</tbody>
</table>

26. Endowment funds

<table>
<thead>
<tr>
<th>Endowment funds</th>
<th>Balance as at 1 January 2017</th>
<th>Total incoming resources</th>
<th>Return on investments</th>
<th>Total available resources</th>
<th>Total resources expended</th>
<th>Transfer</th>
<th>Balance as at 31 December 2017</th>
<th>Total 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protecting life and dignity</td>
<td>345,138</td>
<td>7,478</td>
<td>22,954</td>
<td>375,570</td>
<td>3,228</td>
<td>18,363</td>
<td>353,979</td>
<td>345,138</td>
</tr>
<tr>
<td>Empowering communities</td>
<td>5,961,072</td>
<td>248,018</td>
<td>409,336</td>
<td>6,618,426</td>
<td>60,089</td>
<td>327,469</td>
<td>6,230,866</td>
<td>5,961,072</td>
</tr>
<tr>
<td>Total</td>
<td>6,306,210</td>
<td>255,496</td>
<td>432,290</td>
<td>6,993,996</td>
<td>63,317</td>
<td>345,832</td>
<td>6,584,847</td>
<td>6,306,210</td>
</tr>
</tbody>
</table>

27. Related party

During the year there were no Qurbani sales between TIC International Limited and Islamic Relief Worldwide. (2016: £115,338).

At the year-end, amounts due from associate and subsidiary undertakings included £nil Gift Aid payment from TIC International Limited (2016: £436,677).

Restricted funds are funds subject to specific trusts, which have been declared by the donor 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.
## 28. Statement of Financial Activities and Income and Expenditure Account comparatives for prior year

<table>
<thead>
<tr>
<th>Income and endowments from:</th>
<th>£</th>
<th>£</th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations and legacies</td>
<td>11,697,415</td>
<td>74,774,455</td>
<td>186,232</td>
<td>86,658,102</td>
</tr>
<tr>
<td>Other trading activities</td>
<td>3,546,493</td>
<td>501,646</td>
<td>-</td>
<td>4,048,139</td>
</tr>
<tr>
<td>Investments</td>
<td>-</td>
<td>-</td>
<td>416,212</td>
<td>416,212</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>-</td>
<td>19,253,461</td>
<td>-</td>
<td>19,253,461</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>15,263,908</td>
<td>94,529,562</td>
<td>602,444</td>
<td>110,395,914</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditure on:</th>
<th>£</th>
<th>£</th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raising funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Costs of generating voluntary income</td>
<td>-</td>
<td>9,303,871</td>
<td>-</td>
<td>9,303,871</td>
</tr>
<tr>
<td>Fundraising trading: cost of goods sold and other costs</td>
<td>3,092,125</td>
<td>501,646</td>
<td>-</td>
<td>3,593,771</td>
</tr>
<tr>
<td>Investment management cost</td>
<td>73,907</td>
<td>-</td>
<td>62,510</td>
<td>136,417</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>9,268,787</td>
<td>89,816,620</td>
<td>-</td>
<td>99,085,407</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>12,434,819</td>
<td>99,822,237</td>
<td>62,510</td>
<td>112,119,466</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net income (expenditure)</th>
<th>£</th>
<th>£</th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfers between funds</td>
<td>2,517,362</td>
<td>(2,184,412)</td>
<td>(332,970)</td>
<td>-</td>
</tr>
<tr>
<td>Net movement on funds</td>
<td>5,346,471</td>
<td>(7,216,987)</td>
<td>206,964</td>
<td>(1,723,952)</td>
</tr>
<tr>
<td>Reconciliation of funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total funds brought forward</strong></td>
<td>5,651,022</td>
<td>25,845,168</td>
<td>6,099,246</td>
<td>37,595,436</td>
</tr>
<tr>
<td><strong>Total funds carried forward</strong></td>
<td>10,997,493</td>
<td>18,528,181</td>
<td>6,306,210</td>
<td>35,871,884</td>
</tr>
</tbody>
</table>

Razia (left) was prevented from going to school as a child and married at the age of 15. Now, aged 40 and a mother of three, she has completed Islamic Relief's nine-month literacy course and secured a place at a mainstream school in Afghanistan.
Corporate directory

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

Board of Trustees
- Mrs Lamia El Amri, Chairperson of Board of Trustees
- Dr Abdul Rahman Bin Bidin, Treasurer of Board of Trustees
- Mr Adnan Abdul Rahman Saif
- Dr Almoutaz Tayara
- Mr Moegamat Tahir Salie
- Dr Mohamed Amr Attawia

Company Secretary
- Mr Adnan Abdul Rahman Saif

Executive Management Team
- Mr Naser Haghamed, Chief Executive Officer
- Dr Hossam Said, Managing Director of Humanitarian Academy for Development
- Mr Imran Madden, Islamic Relief UK Director
- Mr Martin Cottingham, Director of External Relations and Advocacy
- Mr Nasir Rafiq, Interim Director of Finance and Corporate Services (appointed 23 April 2017)
- Mr Tayeb Abdoun, Director of the Network and Resources Development Division
- Mr Waseem Ahmad, Director of International Programmes Division
- Mr Shakil Butt, Human Resources and Organisational Development Director (resigned 21 April 2017)
- Mr Arif Majid, Interim Director of Services (resigned 21 April 2017)
- Mr Abdul-Jalil Ali, Interim Finance and Services Director (resigned 31 March 2017)

Auditors
Crowe U.K. LLP
St. Bride’s House
10 Salisbury Square
London EC4Y 8EH

Bankers
Barclays Bank Plc
One Snow Hill
Snow Hill Queensway
Birmingham B3 2WN

Natwest Plc
125 Colmore Row
Birmingham B3 2AS

 Solicitors
Gammon & Grange
McLean Office
Gammon & Grange, P.C.
8280 Greensboro Dr.
7th Floor
McLean, VA 22102
USA

Bates Wells Braithwaite
2-6 Cannon Street
London EC4M 6YH

Squire Patton Boggs
7 Devonshire Square
London EC2M 4YH

“And whoever saves the life of one person, it is as if he had saved all mankind”

Qur’an, 5:32