



# ANNUAL REPORT 2023



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# Stronger Together

Image Caption

“Disasters, both natural and man-made have dominated 2023.”

## CHAIR'S STATEMENT

Disasters, both natural and man-made have dominated 2023. The earthquakes in Morocco, Türkiye and Afghanistan, the war in Sudan and the one that overshadows them all, the crisis in Gaza.

At the time of writing over 35,000 Palestinians have been killed, mostly women and children: an estimated 13,000 children in just over 6 months. More children than have been killed in all the conflicts combined in the 4 years prior according to the UN. It's a fatality rate only exceeded in recent times by the Rwandan genocide in 1994. This latest round of violence followed Hamas's incursion into Israel in which over 1,200 Israelis were killed, again mostly civilians. It's the weakest who suffer most in war and it's our role as charities to do our utmost to alleviate that suffering.

Muslim Aid has a long association with Gaza and the West Bank since 2006 and we've invested over £14 million in emergency response and development projects since then. From responding to the effects of previous wars, to investing in education, orphans, and widows, providing psychosocial services to the traumatised, championing accessibility for the disabled, installing solar panels and water desalination units and supporting farmers to re-plant their fields so that they can be self-sustainable.

From October to December 2023, we've raised over £1.5 million for Gaza providing food, medicine, hygiene kits, and other essentials, alongside our existing operations in the West Bank and East Jerusalem. Our longstanding presence in Gaza means we have partners on the ground whose work we've been funding, such as AEI, PAEEP, ASDC, and the Egyptian and Turkish Red Crescents in a collaborative approach to delivering aid to ensure we maximise our resources.

Our efforts in Gaza have been recognised by the Palestinian Ambassador to the UK and we've engaged with several MPs since the conflict began to influence them to vote for a ceasefire with our work being mentioned in the chamber of the House of Commons.

We've saved lives and made a difference and will continue to do so with your ongoing support. Much of this has been achieved under the leadership of our new Chief Executive, Khalid Javid, who re-joined Muslim Aid after beginning his career with us in 2007 and going on to develop his skills at Eman Channel and Physicians Across Continents before returning to us first as an interim and then permanent CEO.

The board has also been strengthened with several talented new additions with expertise in strategy, communications, risk, community relations, medicine, and arbitration. Together we'll continue to give hope to millions of people in need, with the generous donations you continue to entrust us with.

Thank you.



## CEO'S STATEMENT

# More than charity

May the Peace and Blessings of God Almighty be with you.

As the new CEO of Muslim Aid, I'm honoured to share the achievements and impact of our work in 2023, all of which would be impossible without you, our donors and supporters.

Throughout 2023, Muslim Aid spearheaded 134 projects across 19 countries, channelling £12.3 million into initiatives that touched the lives of over 4.1 million beneficiaries. It's an impact that has been recognised by the [Savanta BrandVue's most loved charities report in 2023](#), which crowned us 'the most loved humanitarian aid and relief charity in the UK' based on over 60,000 independent interviews.

Our efforts extended far and wide, reaching disaster-stricken regions in Morocco, Türkiye, Pakistan, Afghanistan and Gaza to name a few. In each of these areas, we implemented comprehensive programmes aimed at providing immediate relief and long-term support to those grappling with the aftermath of calamity.

Closer to home, in the UK, we have intensified our efforts amidst rising living costs and economic crises. Recognising the pressing needs of vulnerable communities within our own borders, we expanded our initiatives to address food insecurity working to alleviate the burden faced by those who are struggling, regardless of their faith values or background. We have set a target of spending 10% of our unrestricted surplus in the UK in 2024 to address this growing need and to respond to donor sentiment.

As we look ahead, we continue to implement sustainable development plans in the communities we serve to ensure readiness when disasters do strike rather than being solely reactive. Key projects will include plans to rebuild Gaza and working with beneficiaries to meet their needs wherever they are. Over 85,000 Palestinians are in Egypt and in major need of medical, food and educational support. These plans include capacity building and strengthening our partners and networks whilst increasing our advocacy. We remain committed to transparency and accountability underscoring our dedication to maximise the efficacy of our programmes and honouring the trust placed in us by all stakeholders.

At the heart of our achievements lies our dedicated staff and team of volunteers, whose unwavering commitment and tireless efforts have been instrumental in driving our mission forward. The selfless contributions of everyone involved with Muslim Aid amplifies the impact of our work and embodies our faith-based values of dignity (karamah), justice (adl), excellence (ihsan), compassion (rahma), and service (khidma) enabling us to reach further and serve more effectively.

*Thank you for your ongoing support and belief in our mission to serve humanity.*

**Khalid Javid**  
CEO, Muslim Aid

# About us



Guided by our Islamic values, Muslim Aid has been tackling poverty and relieving human suffering for over 38 years. As an international relief and development agency operating in 19 countries, our aim is to do the following:

## → Deliver effective emergency responses.



We strive to serve humanity by responding promptly and effectively to emergencies, offering humanitarian relief and rehabilitation to the victims of natural and man-made disasters. Beyond emergencies, we seek to provide sustainable outcomes rather than responding to a temporary problem.

## → Secure sustainable livelihood opportunities for some of the poorest people on the planet.



Our livelihood programmes improve the lives of the poor and marginalised, enabling them to live with dignity through improving agricultural productivity, enabling access to microfinance, improving skills, and creating new enterprises with appropriate training and logistical support.

## → Provide access to education, training and employment opportunities.



Our education programmes enable children, particularly girls, to attend school, which in turn creates opportunities to break out of the lifelong cycle of poverty for future generations.

## → Improve access to healthcare services.



Finally, our healthcare services seek to provide primary healthcare to help prevent, detect early, and treat life-threatening childhood diseases, promoting the health and well-being of all, but particularly children and mothers.

**Our vision is to make an impactful contribution to a world that is just and harmonious, as ordained by God, where everyone can achieve their potential with dignity.**



## Our values

كرامة

Dignity  
(Karamah)

Treating people with respect and valuing their agency, reflected in our practices and success.

عدل

Justice  
(Adl)

Placing justice at the heart of our work and aiming to provide just outcomes for the communities we support.

إحسان

Excellence  
(Ihsan)

Striving for excellence in all aspects by holding ourselves accountable and constantly improving our systems and processes.

رحمة

Compassion  
(Rahma)

Building strong relationships based on mercy and compassion, showing understanding and empathy for people's needs.

خدمة

Service  
(Khidma)

Putting the needs of our beneficiaries first so that we can serve them in the way that they want.

# Where we work

Muslim Aid operates globally, with its headquarters based in the UK, supported by a network of country offices, affiliate offices, partner offices and local implementing partners.

Our global network encompasses Muslim Aid USA and Muslim Aid Sweden, serving as sister entities dedicated to advancing our core objectives.

This extensive structure enables us to swiftly respond to emergencies and crises while maintaining a long-term presence in communities.

These entities collaborate closely to ensure the effective delivery of our objectives, working in tandem with the headquarters to monitor and execute our programmes. Their financial statements are seamlessly integrated into the consolidated Muslim Aid financial statements featured in this report.

Country offices sustain themselves through a combination of income generation initiatives, including securing grants and contracts from institutional donors and grant funders within their respective countries. Additionally, they receive funding from the headquarters, primarily sourced from public fundraising efforts.



# Our global partners

We foster meaningful and innovative partnerships with both local and international organisations that share our faith-based values, emphasizing dignity, justice, excellence, compassion, and service to enhance the lives of individuals, irrespective of their faith, race, ethnicity, age, or ability.

Our commitment to poverty eradication and empowerment is grounded in a partnership-based approach. Therefore, we collaborate with various international donors, either independently or as part of a consortium.

These partnerships include organisations such as UMCOR, ASDC (Atfaluna Society for Deaf Children), Charity Water, Deutsche Welthungerhilfe, ESDO (Eco Social Development Organisation), BRAC, Global Medic, IsDB (Islamic Development Bank), local community groups, Muslim Aid Sweden, Muslim Aid USA, Action for Humanity, UNOCHA, NDRMF, Start Fund, UNOPS, USAID, Concern Worldwide, WFP (World Food Programme), and World Vision International.











# Programmes Summary



-  Overview
-  Emergency relief
-  Sustainable livelihoods
-  Education
-  Health & sanitation
-  Seasonal programmes

In 2023, Muslim Aid continued to expand its efforts, building upon previous work while developing new programmes and strategies to address the growing challenges around the world.

From man-made conflicts to natural disasters and economic crises, our organisation remained at the forefront, providing vital assistance to hundreds of thousands of individuals in need.

Through our diverse range of programmes, we delivered essential healthcare services, immediate relief aid, economic empowerment initiatives, sustainable livelihood opportunities, and community-based education. These efforts spanned 134 projects across Africa, the Middle East, Europe, South Asia, and Southeast Asia.

Our primary aim is to mitigate the impact of displacement on vulnerable groups, including refugees, children, widows, persons with disabilities (PWD), local communities, women, and young people. By offering resources and services that positively shape their lives on the ground beyond emergencies, we strive to make a meaningful difference.

Throughout our humanitarian interventions this year, we reached over 4.1 million people across 19 countries, enabling them to rebuild and continue their lives amidst adversity.

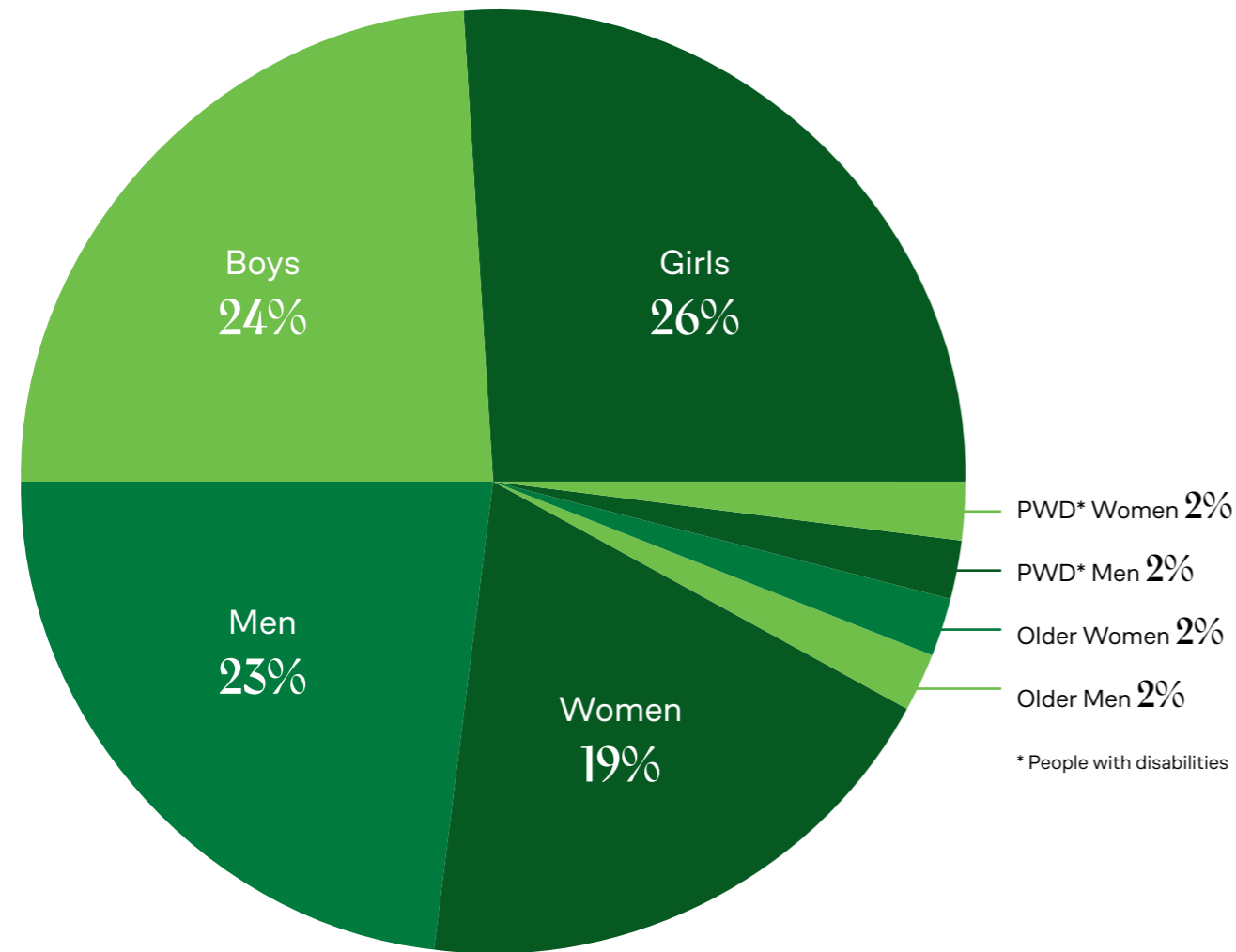
# Impact through 2023

134 Projects

19 Countries

£12.7 million invested

4.1 million people supported



People supported by development area:



**Emergency relief**  
56 projects  
1,770,418 people



**Health & sanitation**  
12 projects  
1,828,926 people



**Sustainable livelihoods**  
11 projects  
88,756 people



**Education:**  
21 projects  
169,207 people



**Seasonal programmes**  
34 projects  
299,149 people



# Emergency relief



Our emergency response teams have been on the forefront of some of the world’s worst disaster zones including Palestine, Yemen, Syria, Myanmar, Afghanistan, Somalia and Sudan.

Muslim Aid has been providing rapid response to communities affected by emergencies, including natural disaster, conflict, and displacement.

Muslim Aid’s focus is on providing immediate relief to those in most need, delivering critical aid in the form of food, shelter, medical supplies, and other essential services.

Our teams work tirelessly helping to alleviate the suffering of those affected and restoring their hope for a brighter future.

56 projects

1,770,418 people supported

Over £6.9 million invested



**86,800** households provided with basic inputs for survival, recovery, or restoration (including vouchers or cash transfer).

# Health & sanitation



In the field of health and sanitation, our focus is on ensuring access to quality healthcare and promoting healthy living among vulnerable communities.

Our programmes encompass initiatives to provide clean water, sanitation, and hygiene (WASH) facilities, including basic toilets, alongside training on good hygiene practices.

Additionally, we extend support to healthcare facilities, supplying essential medical resources, and offering education and training in healthcare practices.

Our focus is on improving long term health and wellbeing through increased access to preventive, promotive and curative healthcare services. By facilitating access to quality healthcare and education, we actively contribute to enhancing the overall health and well-being of communities, especially those most vulnerable.

12 projects

1,828,926 people supported

Over £2.8 million invested



**10,843** Sets of essential medicines, products or health kits distributed.

**80** Hospitals and health facilities supported.

**74%** of the targeted population improved their health status.

**148,709** People benefited from safe and inclusive WASH initiatives.

# Sustainable livelihoods



At the heart of our sustainable livelihood mission is the empowerment of vulnerable communities to achieve self-sufficiency and resilience.

Through various initiatives such as skills training, microfinance, and entrepreneurship support, we equip individuals and families with the means to generate income and enhance their economic status.

Our focus on sustainable development ensures that we not only provide immediate assistance but also offer the necessary tools and resources for long-term prosperity.

By enabling people to build better futures for themselves and their families, we contribute to lasting positive change in their lives.

11 projects

88,756 people supported

£1.7 million invested

**67%** of the target population who retained or secured an economic livelihood activity.

**76%** of the target population improved their income and/or assets by at least 10%, due to accessing the livelihoods-support services by Muslim Aid UK.

**10,875** of the target population were provided with new skills/knowledge to strengthen their livelihoods activities

# Education



We improve access to quality education and promote lifelong learning for children and adults alike using our community-based model (CBM). The programmes provide support for not only the students, but their families, teachers, and schools.

It includes the provision of school supplies, teacher training, and infrastructure improvements and in a world of inequality, we believe nothing has more power to transform a society than access to education.

By investing in education, we not only empower individuals but also contribute to the development of stronger, more resilient communities, breaking the cycle of poverty in the process.

21 projects

169,207 people supported

Over £1.4 million invested



**118** schools supported.

**35%** increase in school enrolment in supported schools.

**71%** of the children improved their literacy and numeracy skills.

**77%** of the children began regularly attending school.

**514** teachers and other education personnel successfully completed training.

# *Seasonal programmes*



## Ramadan programme

In 2023, Muslim Aid collaborated with its global affiliates, Muslim Aid Sweden, and Muslim Aid USA, to execute a Ramadan Food Programme, extending crucial support to fasting communities worldwide.

The initiative aimed to provide essential sustenance during the holy month, fostering empathy and solidarity.

The programme spanned diverse regions, including Pakistan, Somalia, Bangladesh, Bosnia and Herzegovina, Sri Lanka, Sudan, Afghanistan, Indonesia, Palestine, Sierra Leone, Syria, and Yemen.

Beneficiaries ranged from flood-affected families in Pakistan to vulnerable households in Yemen, receiving emergency food baskets.

This programme underscores Muslim Aid's dedication to alleviating hunger, strengthening communal bonds, and making a positive impact globally, in line with its commitment to humanitarian values.

13 projects

47,985 people supported

Over £370,000 invested



## Qurbani programme

Our crucial 2023 Qurbani programme provided essential sustenance to vulnerable communities during the Eid al-Adha season.

Muslim Aid, in collaboration with Muslim Aid Sweden and Muslim Aid USA reached over 170,000 individuals across Bangladesh, Bosnia and Herzegovina, Pakistan, Somalia, Sri Lanka, Indonesia, Palestine, Syria, Yemen, and Malaysia.

Quality assurance measures, including ethical slaughter and thorough monitoring and evaluation, ensured the programme's effectiveness and impact.

This effort embodies the core values of compassion and solidarity inherent in Muslim Aid's mission. Beyond providing food, Qurbani signifies a commitment to alleviating poverty, fostering empathy, and strengthening communal bonds.

Muslim Aid's Qurbani programmes, reinforced by international collaboration, reflects the organisation's dedication to humanitarian values and ongoing efforts to address the needs of vulnerable populations worldwide.

10 projects

170,637 people supported

Over £365,000 invested

## Winter programme

Muslim Aid prioritises Winter programmes, dedicating resources to address the urgent needs of vulnerable communities during harsh winter conditions.

These initiatives aim to provide essential support and relief, particularly in conflict-affected areas or regions prone to extreme weather, enhancing community resilience and well-being.

In 2023, Muslim Aid led several winter projects, collaborating with Muslim Aid USA to assist vulnerable populations in different regions.

Initiatives in Bangladesh focused on increasing thermal comfort, while joint efforts in Bosnia and Herzegovina replaced school roofs catering to children with disabilities. Funds were allocated in Pakistan to support vulnerable families, and Afghanistan received assistance in the Herat province. Prior to the conflict in October 2023, Muslim Aid had already focused efforts in the West Bank, with additional support extended to Syria and Yemen.

11 projects

80,527 people supported

Over £420,000 invested



# Country reviews



Palestine	
Syria	
Pakistan	
Afghanistan	
Bosnia & Herzegovina	
Sri Lanka	
Bangladesh	
Myanmar	
Indonesia	
Sierra Leone	
Somalia	
Sudan	
Yemen	
Morocco	
Libya	
Türkiye	
Malaysia	
UK	



# Palestine



With 16 projects helping 138,663 people, Muslim Aid has remained steadfast in its commitment to providing vital assistance and support to those in need across Palestine.

## Resilient communities

A region deeply entrenched in historical and geopolitical complexities; Palestine continues to face multifaceted challenges that impact the lives of its people on a daily basis. These challenges have been exacerbated a hundred-fold since the start of further conflict in October 2023. From ongoing political tensions to socioeconomic disparities and humanitarian crises, the resilience of Palestinian communities continues to be showcased to the world. Muslim Aid has worked in Palestine since 2006 supporting the community with emergencies whilst focusing on sustainable livelihoods, education for the most vulnerable and infrastructure for health and sanitation projects.



755 people received hygiene kits including soap, towels and sanitary products

1,400 baby diapers provided for families in need

93% improved their psychological wellbeing after participating on the rehabilitation services.

2,649 children that faced trauma received psychological support.

31 WASH (water, sanitation and hygiene) facilities rehabilitated.

230 PE water tanks distributed.

## Spotlight: emergency relief & health

Through our emergency programmes, we have tackled a wide range of challenges, including displacement, refugee crises, poverty, unemployment, food insecurity, and especially water, sanitation, and hygiene (WASH) needs.

With 72% of households lacking proper waste disposal and 51% without adequate drainage, Muslim Aid prioritised enhancing food security and WASH services for vulnerable communities in Khan Younis.

Our efforts also focused on providing safe, dignified shelter for vulnerable women heading households across Gaza. In collaboration with local partners and UNRWA, we delivered urgent relief services, including healthcare, food aid, non-food items, and WASH facilities, benefiting 14,500 individuals in Rafah.

In the field of health, Muslim Aid has concentrated on improving nutritional health and enhancing the quality of life for vulnerable populations. One key initiative targeted the nutritional health of malnourished children aged 0-3 years and individuals diagnosed with Coeliac disease. This project directly supported 27,361 people, reaffirming our commitment to addressing critical health needs in the region.



8,522 Kg of Gluten-Free Flour were provided to 752 coeliac patients

19,968 micronutrients and supplements distributed.

602 Hygiene Kits distributed.

847 Coeliac patients received individual counselling sessions.

4,352 Complete Blood Count (CBC) conducted to evaluate children's haemoglobin levels.

 Palestine

# The struggle for clean water.

## *Barham's story*

Barham Breika is 72-years old living in Khan Younis. He faced significant challenges in accessing clean drinking water for his family of seven, including three deaf children.

With no steady income and limited mobility due to his age, Barham found himself grappling with accessing and storing clean drinking water for his family every day. Since Barham was often traveling long distances to fill water containers, there was an additional strain on his limited mobility. With minimal access to small and unhygienic water utensils his family members faced frequent infections and health issues.

Recognising Barham's plight, Muslim Aid stepped in to provide a sustainable solution. A 1,000-litre water tank was installed at Barham's residence which enabled him to store up to 10 days of water, alleviating the need for frequent trips to refill water.

This not only addressed the immediate challenge of water accessibility, but also improved the health and hygiene of Barham's family. The durable tank ensured safe water storage, mitigating the risk of waterborne diseases and infections. Barham expressed his appreciation at alleviating his daily challenge of accessing clean drinking water.



*I thank Muslim Aid for providing me with drinking water tanks, previously I was suffering from severe difficulty in reaching places to fill drinking water but now it becomes very easy because I have water tank to store drinking water, food vouchers and they connected my house to the sewage network.*

Barham, father of seven.



↑ Barham Breika, 72 years, from Khan Younis

# Syria



↑ Food distribution at the shelters in Northwest Syria.

In 2023, Muslim Aid completed 13 projects in Syria, helping 125,885 people through multiple crises facing the vulnerable community.

## A cradle of civilisation

Syria, a land rich in cultural heritage and historical significance.

However, in recent times, it has been marred by a protracted and devastating conflict, unleashing widespread destruction and displacement across the nation.

The ongoing crisis presents formidable challenges for humanitarian organisations like Muslim Aid who strive to provide continued assistance especially in the areas of emergency aid and health and sanitation amid the chaos and uncertainty.

1,000 litres of fuel distributed.

A total of 6 health facilities and 7 hospitals supported.

129,042 medicines boxes distributed.

20,796 medical consumables distributed.

## Spotlight: health & sanitation

After 12 years of crisis, Syria faces the world's largest number of internally displaced people, totalling 6.8 million. The devastating earthquakes in February 2023, which claimed nearly 5,900 lives and left over 12,800 injured, have further exacerbated an already dire economic situation. The worst damage occurred in Aleppo and Idlib, affecting millions of people.

In response to these worsening humanitarian indicators, Muslim Aid has focused heavily on the health and sanitation needs of communities in Syria, directly supporting over 36,660 people in need. Working with our partners AMAL, we tackled escalating healthcare challenges in Aleppo's Albab district. Life-saving humanitarian health assistance was provided to vulnerable populations, including internally displaced persons (IDPs).

Our efforts ensured the sustainability of existing health facilities, enhanced healthcare provider capabilities, and improved access to quality services. Tailored outreach, home visits, and awareness sessions specifically targeted the most susceptible individuals, such as patients with chronic diseases, disabilities, mothers, high-risk children, and those in crisis.

Our projects covered multiple areas, including primary healthcare provisions, maternal and childcare, interventions for non-communicable diseases, mental health, and psychosocial support. Additionally, health education, training programmes, antenatal care, reproductive health services, and collaborative efforts for specialised care further enhanced accessibility and healthcare delivery in the region.



↑ Scenes from the earthquake in Northwest Syria in February 2023

200 olive framers received agricultural inputs and three stages of practical training on the best agricultural practices.

20,765 people were reached by health and nutritional programming.

25,050 outpatient consultations were supported.

6,692 mental health consultations were conducted.

34,265 sets of essential medicines, products, and health kits were distributed.


 Syria

## Winter dreams. *Jamal's hope for his daughter*

Jamal and his family live in Aleppo and face difficult living conditions where employment opportunities are scarce.

Jamal occasionally works on fixing cars where possible. His daughter, Reemas, suffers from paralysis due to a medical error. Substantial expenses for medical care and treatments are required to support his daughter's well-being, however this has resulted in the accrual of debts. They live with Jamal's brother's family in three partially constructed rooms in the same house.

The harsh winter conditions and living in an area with frequent shelling, are further complicated by the responsibilities of caring for his 11-year-old daughter. This is compounded by the challenge of obtaining heating materials either due to insufficient funds or due to temporary displacement. Despite these challenges, Jamal remains dedicated to providing the best possible care for his daughter, navigating financial difficulties with resilience and determination. The winter project in Syria took the initiative to provide winter support providing cash to families in need equivalent to \$150 to purchase heating materials for their family and support with debts that had been acquired to provide essential medications for their daughter.



*I yearn for a brighter future, where my daughter Reemas walks again, and my children return to school just like they used to. These projects that help us battle the cold and poverty have become our lifeline in these challenging times, and I pray for their continuity.*

Jamal from Aleppo



# Pakistan



Muslim Aid ran 18 different programmes in Pakistan which impacted 1,407,745 people in 2023 alone.

## Unflinching support

Pakistan, a nation with a rich history and diverse culture, has faced numerous challenges over the years, ranging from natural disasters to political unrest and economic downturns.

In the wake of such adversities, organisations like Muslim Aid have played a crucial role in extending support and aid to the affected communities across the country, providing emergency relief and creating livelihood opportunities.

## Spotlight: emergency relief

Pakistan faces recurrent natural disasters like droughts, earthquakes, floods, and landslides, leading to widespread displacement and humanitarian needs among vulnerable households.

In 2022, heavy monsoon rains and glacial lake outbursts caused catastrophic floods and landslides, affecting approximately 33 million people, with over 1,700 deaths and significant damage to infrastructure, particularly in the Balochistan and Sindh provinces. The work supporting affected communities continues into 2023 after these natural disasters.

Muslim Aid responded to the crisis by implementing over 10 projects, providing urgent lifesaving assistance, including shelter, livelihood support, WASH services, food security, and nutrition. Collaborating with organisations like Charity Water, UMCOR, Action for Humanity, and Concern Worldwide, Muslim Aid and its partners allocated nearly 3 million pounds for relief efforts, addressing the pressing needs of flood-affected families.

In regards to long-term solutions, Muslim Aid's team in Pakistan focused on a five-year framework mitigating water scarcity for impoverished areas and farmers. By utilising solarised water points in remote areas and rehabilitating abandoned water supply schemes, the projects increased water availability in rural and semi-urban areas, with communal water points.

Equity and inclusion sessions empowered women in decision-making, while sanitation interventions addressed issues such as open defecation and overall sanitation. Our experienced team formed disaster management committees and WASH clubs, fostering community engagement, resilience, and sustainability.



5,870 people received safe shelter solutions.

800,000 people reached with messages on prevention of violence against women, girls.

200 livestock distributed amongst 9,591 people

2,649 children that faced trauma received psychological support.

23,679 people accessed to safe drinking water.

13,858 people received hygiene kits containing soap, towels and sanitary products

Established 6 water irrigation channels in 6 villages, benefiting over 500 households.

47,863 people were able to access clean drinking water through 4,044 water points.

 Pakistan

# The young tech entrepreneur.

## *Asghar's dream.*

Our “Healthy Family, Wealthy Homes,” project ran from 2021 to 2023 in Killa Saifullah, Balochistan, aimed at enhancing local livelihoods. It trained participants in various skills, including kitchen gardening, livestock management and tunnel farming training.

Asghar Khan, a 15-year-old from Balochistan, has a family of 12 to support including his parents. With only a fourth-grade education, Asghar's family relied solely on his earnings as a daily wage labourer.

Despite his thalassemia diagnosis since birth, Asghar struggled with unemployment and lacked relevant skills for a livelihood. However, after learning mobile repairing (hardware), he found a new purpose and enthusiasm to explore his abilities.

With newfound skills, Asghar aims to open a mobile repair shop to support his family financially. To finally realise his entrepreneurial dream, he now seeks financial support for equipment and resources. Asghar's journey underscores the transformative power of skill acquisition and determination in overcoming adversity and striving for a better future.



*I have learnt the new skills and gave me a new life with set objective. When the sun rises, I walked towards the learning centre with a new hope, that I will build my career and will give me a new day to learn something new.* ”

← 15-year-old Asghar training to earn a living for his family of 12



# Afghanistan



↓ Life-saving support to the vulnerable flood-affected population in Logar Province.

In 2023, Muslim Aid completed 6 projects helping over 30,246 people in Afghanistan cope with the hardship exacerbated by harsh winters and natural disasters.

## A history of hardship

The Afghan people grapple with profound challenges stemming from decades of conflict, instability, and economic hardship.

Amidst this adversity, organisations like Muslim Aid support them by providing vital assistance to vulnerable communities, striving to alleviate suffering and foster resilience amidst ongoing crises.

Assistance often comes in the form of emergency aid however all our seasonal programmes such as Ramadan and Winter projects provide ongoing support at critical points throughout the year.

296 households received dignity and safety kits (non-food items including cooking pots, pressure cooker, tea pot, kitchen knife, gas cylinder, and solar table lamp).

Provision of shelter to over 700 individuals affected by the earthquake.

## Spotlight: emergency relief & winter programmes

A 6.3-magnitude earthquake and subsequent aftershocks struck the western region of Afghanistan on October 7th, resulting in numerous casualties and widespread destruction across five districts of Herat province, affecting 12,110 people.

The earthquake inflicted significant devastation, with Zinda Jan District and surrounding areas bearing the brunt. Initial assessments reported a death toll of around 120 people and injuries to over 1,000 individuals, with villages like Chaik and Se Aab heavily affected.

Following the earthquake, Muslim Aid and the Organisation for Reconstruction and Community Development in Afghanistan (ORCDG) focused on addressing the urgent needs of affected populations, particularly in Herat Province.

Responding to the escalating crisis, Muslim Aid and ORCDG swiftly implemented a project focusing on emergency life-saving requirements, including food, shelter, non-food items, water, sanitation, hygiene, and health support. This project directly benefited 165 individuals in targeted areas.

Before the earthquake, Afghanistan was already facing the aftermath of devastating floods and heavy rains, inflicting significant financial and personal losses on the residents of Logar. As part of the ongoing recovery efforts for disaster-affected communities, Muslim Aid USA and Muslim Aid UK are actively engaged in constructing transitional shelters and sanitation facilities for 53 households, benefiting 768 individuals. These initiatives aim to provide critical support and aid in rebuilding the lives of those impacted by the disasters.



## Afghanistan

# Below the poverty line

## *Rana's struggle*

Households in Afghanistan, already living below the poverty line, had been further impacted by recent economic and political turmoil, resulting in lost access to livelihoods.

In preparation for Ramadan, Muslim Aid and partner ORCDG implemented a food distribution project targeting 364 households in Kabul province. The distribution of food packages aimed to alleviate hunger and provide essential nutrition to those most in need, offering crucial support during a challenging period. Families like Rana's were supported to mitigate the effects of food insecurity. Rana's husband is unemployed and deaf, so she has no breadwinner to help support her family. Vital assistance to vulnerable communities in Afghanistan brings more relief than we can imagine.



*My husband is unemployed, he is deaf and could not hear properly and I have operated twice time and I have no one to support my family. Now I am coming here to get my aid and I am very thankful to the organisation.*

Rana





# Bosnia and Herzegovina



In 2023, Muslim Aid ran 6 education and livelihood projects in Bosnia and Herzegovina which helped 51,184 people.

## Fostering hope

In Bosnia and Herzegovina, where educational and livelihood opportunities vary based on socio-economic factors, Muslim Aid has been instrumental in improving infrastructure, providing resources, and supporting disadvantaged communities.

Through these integrated efforts, Muslim Aid contributes to education and economic development, fostering a brighter future in Bosnia.

## Spotlight: education

Bosnia and Herzegovina's complex governance structure poses significant challenges in delivering public services, especially in education. Disparities in teaching quality persist, influenced by factors such as socio-economic backgrounds and study programmes.

Muslim Aid's community-based model emphasises enhancing school infrastructures, better equipping classrooms, and training teachers and parents. In 2023, Muslim Aid continued its efforts in Tuzla Canton, the second-largest Canton in Bosnia, improving school infrastructures, providing teaching equipment to five schools, and facilitating education for teachers, parents, and children.

A major part of our work involves advocating for the inclusion of children with disabilities in education. Collaborating with the Institute Tuzla and the Ministry of Education, we advanced regulatory support for the inclusion of children with disabilities into mainstream schools. These collaborations raise awareness of challenges and lead to the implementation of inclusive education measures in schools.

100 teachers and 50 parents received training in working with children with disabilities.

16 school facilities were renovated, painted, and equipped.

276 children now have access to a fully equipped playground, with facilities catering for children without disabilities.

310 families/1,240 people achieved the production of over 2 tons of vegetables, utilising approximately 65% for personal and family needs.

50 children including those with disabilities received peer to peer support through peer-to-peer workshops.

123 children now have access to two renovated WASH facilities in Institute Tuzla.

276 children have access to a fully equipped playground including facilities for those with disabilities in Memici school.



## Bosnia and Herzegovina

# Empowering young beekeepers. Merjem's training

Muslim Aid's key livelihood projects for 2023 included greenhouse production, livestock, and beekeeping, empowering the lives of 1,240 individuals from 310 families.

Similarly, the Beekeeping project empowered families by supplying bee colonies and essential equipment, fostering self-reliance, and shed light on the critical role bees play in our ecosystem, with further educational programmes planned for 2024.

Beekeeping holds immense potential in Bosnia and Herzegovina, especially for aspiring young beekeepers like Merjem Buric from Zenica. Despite her dream of becoming a doctor, Merjem also envisions a future in beekeeping, aiming to produce natural medicines from bees.

Unemployment remains a pressing issue, particularly among families affected by the war three decades ago. The Burić family of Zenica exemplifies this struggle, with no permanent employment and a reliance on daily income.

Merjem, the eldest daughter, juggles college studies with the need to contribute to the household income. Her aspiration to venture into beekeeping faced hurdles, notably the financial constraints for acquiring bee colonies.

Recognising Merjem's potential, with Muslim Aid's support, she paid for her bee colonies gradually. Through training and support, Merjem now possesses the skills to manage beekeeping independently. She is currently establishing her own beehive and gathering resources for natural cream production, paving the way for a promising future in beekeeping.

# Sri Lanka



Muslim Aid ran 7 projects in Sri Lanka and supported over 60,764 people with their education and livelihood needs.

## Uplifting communities

Amidst the recent economic downturn, Sri Lanka grapples with numerous hardships, affecting communities across the nation.

In light of these challenges, Muslim Aid has intensified its support, focusing on education and livelihood programmes to uplift affected populations, alleviate their burdens and offering hope and assistance in navigating through these trying times.

## Spotlight: education & livelihood

In Sri Lanka, despite government-provided education, poverty often leads to irregular school attendance, particularly in rural areas.

Families frequently prioritise child labour over schooling out of necessity. Addressing these issues, Muslim Aid's community-based model involves conducting awareness sessions for parents, emphasising the detrimental effects of child dropouts and the importance of education. These sessions also educate parents on the risks of drug abuse and promote better parental engagement with their children.

In 2023, Muslim Aid's educational project targeted over 6,000 students across 12 schools in Kinniya, Trincomalee, aiming to enhance the quality of education. Efforts focused on bridging the urban-rural digital gap by establishing e-libraries and upgrading physical libraries with necessary equipment. Additionally, the programme refurbished science labs, enhanced child protection measures, improved teacher skills, provided learning materials, upgraded learning spaces, promoted WASH initiatives, and fostered partnerships for inclusive education, especially for children with disabilities.

Muslim Aid also integrated livelihood programmes with its educational initiatives, ensuring that recipients had opportunities to earn money and achieve self-sufficiency. This year, our projects helped change the lives of over 8,500 individuals from impacted families. This holistic approach not only empowered individuals economically but also fostered personal growth and community development.

Through collaborative efforts and community-centric strategies, Muslim Aid aimed to create positive and lasting changes in Sri Lanka, embodying its commitment to holistic development and empowerment.

1,118 students received school packs.

1,912 students are now using the library regularly.

66 teachers trained on classroom management.

65 dairy farmers were provided with fodder and training on modern dairy farming practices.

2,323 graduates were provided with employment opportunities.

22,100 urban slum dwellers accessed skills training.

388 parents attended awareness sessions on child dropouts and the importance of education.



Sri Lanka

# Nurturing education

## *Alahuselvan's journey*

Residing in Mullipothan, Alahuselvan and her family face financial struggles despite her mother's poultry farm earnings of LKR 200 per day and a monthly government allowance of LKR 1500.

Economic hardships stemming from a civil war, natural disasters and Covid-19 exacerbate poverty in their rural village, where daily incomes of LKR 1000 to LKR 1500 fall short of meeting basic needs. Parents seeking work abroad end up leaving children like Alahuselvan to manage household tasks, contributing to high dropout rates and early marriages, particularly among girls with disabilities.

Muslim Aid teams engaged local communities to identify the needs of families and develop sustainable solutions. 14-year-old Alahuselvan and 175 other students from impoverished families received bicycles, increasing access to school, and reducing dropout rates.

Particular attention was given to 27 students with special needs, who now attend school regularly, with increased comfort and motivation due to improved facilities and support provided by Muslim Aid.

This support alleviated financial burdens on parents, enhanced the unit focused on special needs, and empowered teachers to conduct effective learning activities, ultimately fostering a conducive learning environment for all students.



*"Muslim Aid provided us with valuable support that made my child's life easier and reduced the stress that I faced in taking my child to school. She is more involved in school activities. We hope that she will score well in the grade 5 examination and will qualify to receive a scholarship from the government."*

Alahuselvan's mother



↑ Alahuselvan with her new transport for school

# Bangladesh



In 2023 Muslim Aid ran 16 projects in Bangladesh helping 639,509 people cope with emergencies and resurrect sustainable livelihoods and education.

## Helping hands

With the background of regular natural disasters such as flooding, Bangladesh faces significant poverty challenges despite its hardworking population. Limited employment and education opportunities exacerbate the situation perpetuating the cycle of poverty. In response, Muslim Aid implements livelihood programmes to empower communities and improve their economic prospects. By investing in livelihood initiatives, Muslim Aid seeks to alleviate poverty, foster economic independence, and create a brighter future for the people of Bangladesh.



5,730 individuals enrolled in training centres.

2,323 graduates received employment opportunities.

22,100 people who live in urban slums were given access to skills training.

3 training centres were established with 15 new training labs.

1,810 households were given a multipurpose cash grant.



## Spotlight: livelihood

In 2023, our four livelihood projects impacted the lives of nearly 21,000 people. Supported by the Muslim Aid Institute of Technology (MAIT) in Bangladesh, Muslim Aid leads impactful livelihood programmes throughout the country.

One notable initiative focuses on Mohammadpur and Mirpur in Dhaka city, as well as Saidpur in the Nilphamari district. This programme prioritises Technical & Vocational Education & Training (TVET), equipping individuals with essential skills for sustainable livelihoods.

In response to the challenges posed by Covid-19, these programmes also enhance emergency responses for urban slum dwellers, offering social and economic protection. Additionally, they target youth with entrepreneurial initiatives, fostering economic resilience and community development. Through these comprehensive efforts, Muslim Aid is making a significant positive impact across Bangladesh.

## Bangladesh



Dipa Rani Das (27 years old) from Dhaka, Trainee at Mirpur MAIT, training for tailoring skills.

## Skills development for youth

### *Dipa's brighter future*

Dipa Rani Das (27 years old) resides in Pallobi, Dhaka city with her family of four.

Her husband works as a day labourer, but financial constraints made it difficult for them to cover their expenses. Despite the challenges, Dipa Rani Das remained determined to contribute to her family's income. The team at Muslim Aid, encouraged Dipa to undergo skills development training, as she showed an interest in industrial sewing machine operation. After completing 48-day training programme, Dipa secured a job at Rose Valley Fashion Ltd, thanks to the project's support. She expresses gratitude to Muslim Aid for motivating her to strive for a better future. The community acknowledges the programme's impact in providing employment opportunities to unemployed youths like Dipa. Skill development initiatives under the project are transforming lives and empowering the community.

“Currently I am working in Rose Valley Fashion Ltd with a salary of BDT 12,000. My family members are very happy that I can support them through my job. Apart from that, I feel proud to be self-reliant, in my opinion, those who take training under this project will be able to make themselves self-reliant.”

Dipa Rani Das



# Myanmar



Muslim Aid ran 4 vital emergency projects in Myanmar and supported 56,676 people from displaced communities.

## Building bridges

Myanmar grapples with a tumultuous political landscape, presenting formidable obstacles for humanitarian organisations. Political unrest, human rights violations, and conflict have precipitated widespread displacement and urgent humanitarian needs.

Despite these challenges, Muslim Aid remains steadfast in its commitment to providing essential relief and livelihood programmes to vulnerable communities in Myanmar.

Over 1,000 people received shelter.

A total of 360 displaced individuals have benefited from ongoing business development schemes.

Over 27,000 people benefited from WASH programmes.

3,412 people benefited from access to safe, inclusive drinking water.

1,137 sanitation facilities were installed and renovated.

Over 10,400 children were supported with access to education.

## Spotlight: emergency relief & livelihoods

Myanmar continues to face dire humanitarian crises, marked by escalating displacement, security concerns, and unmet needs affecting millions, including vulnerable children.

Conflict, protection risks, food insecurity, and strained healthcare systems compound these challenges. Cyclone Mocha's devastation in May 2023 further exacerbated the situation, exacerbating protection threats and access barriers. Despite these adversities, Muslim Aid, alongside the broader humanitarian community, persisted in delivering critical assistance, despite facing natural disasters, surges in conflict, and operational restrictions.

Throughout 2023, Muslim Aid operated extensively across Rakhine, Chin, and Magway State, focusing on life-saving interventions such as Multi-Purpose Cash Assistance (MPCA), livelihood support, and educational initiatives. These efforts reached over 56,000 people and were directed towards enhancing local capacity and fostering peace through community-based Friendship Centres in Rakhine State.

Additionally, Muslim Aid provided emergency aid, water, sanitation, hygiene (WASH) services, shelter, education, and livelihood support to conflict-affected communities across Rakhine, Chin States, and Magway Region.





## Taking a seat

### *Mg Mar Mat Shar Hayl's progress*

Mg Mar Mat Shar Hayl, a 13-year-old Grade 3 student, attends Basic Education Middle School in Kyauk Mauk Taung village.

His parents work as daily labourers in the village to support their seven children. Previously, students had no furniture and sat on the floor covered with tarpaulin during classes, which made writing difficult and caused discomfort, especially during the cold and rainy seasons.

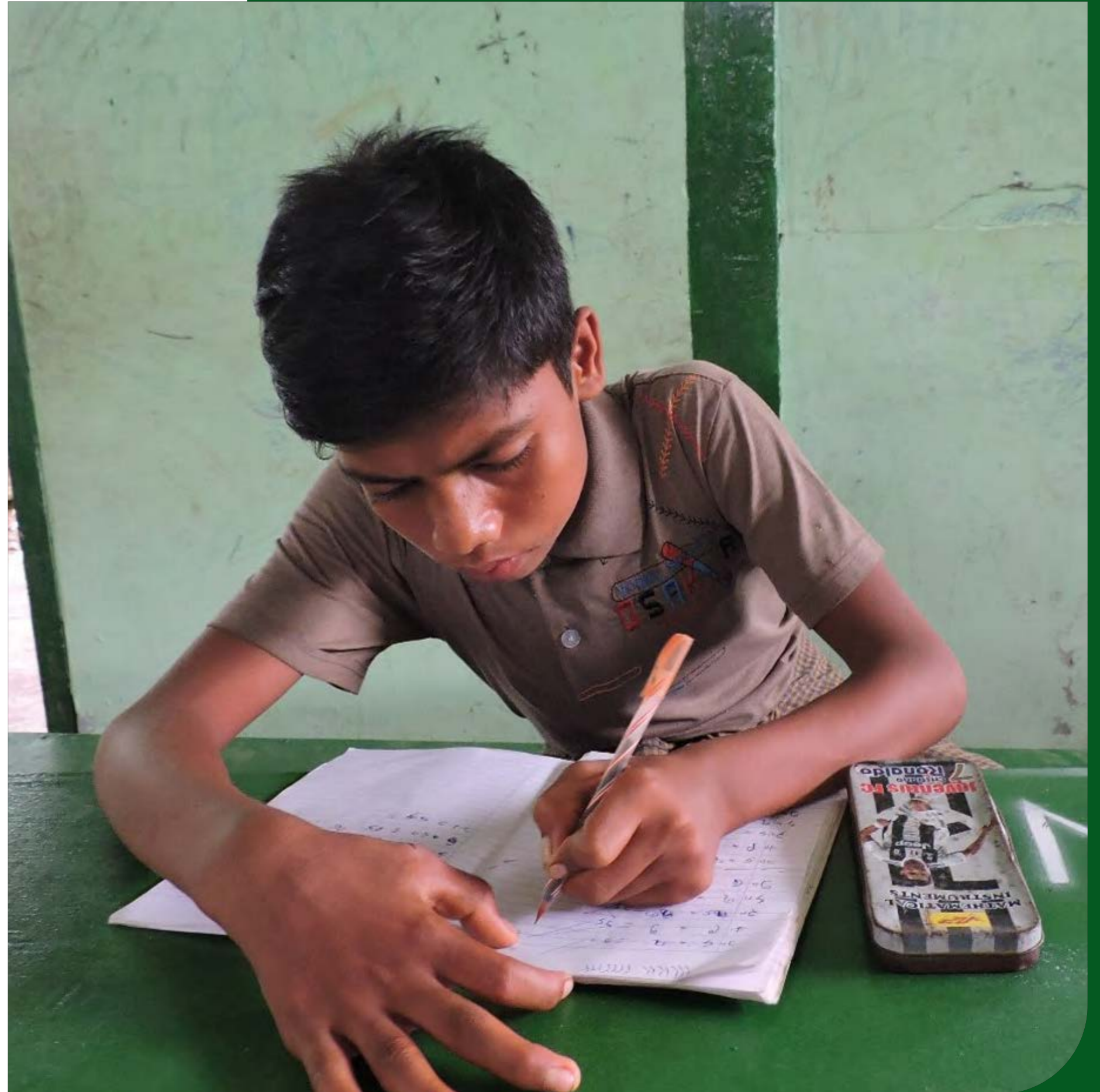
Thanks to the intervention of Muslim Aid, school equipment, including desks and chairs, were provided for students.

These furnishings are of high quality and tailored to the students' needs. With improved classroom infrastructure, students like Mg Mar Mat Shar Hayl can now enjoy a more comfortable and conducive learning environment, thereby enhancing their overall school experience and academic performance.



*Now, I can study comfortably during class time because we have individual chair and table set. I could concentrate more my study because my friend could not disturb anymore. I really prefer desk and chair. Because of school facilities, we can clean classroom easily and I want to go to the school enthusiastically.*

Mg Mar Mat Shar Hayl





# Indonesia



In Indonesia, Muslim Aid delivered 5 projects, supporting 14,132 people.

## Empowerment through education

Indonesia grapples with a myriad of economic hurdles, with a significant portion of its population residing below the poverty line and lacking access to fundamental necessities like food, clean water, and education.

Marginalised communities, including rural populations and indigenous groups, often bear the brunt of these challenges, further deepening existing inequalities.

In the face of such adversity, humanitarian organisations like Muslim Aid play a pivotal role in extending vital assistance and support to communities across Indonesia, fostering resilience and growth.

## Spotlight: education

Our endeavours in Indonesia revolved around providing children with access to quality education and learning opportunities, envisioning a future where they can uplift themselves and their families.

Embracing a holistic approach, we not only facilitated education for children but also ensured adequate training for teachers and maintained high standards for facilities and equipment.

Our initiatives have positively impacted over 2,000 children across five schools in the Aceh Besar district. Furthermore, Muslim Aid allocated resources to schools catering to children with special needs, establishing specialized rooms equipped with Speech Therapy tools and braille typing machines.

2 education community-based projects reaching 2,685 people.

5 schools supported.

100 students registered in writing and reading courses & 100 students registered in numeracy courses.

20 teachers completed teacher training.

811 children accessed feeding and nutritional programmes plus medical assistance in school.

4,508 people benefited from our Ramadan programme.

576 people benefited from our Qurbani programme.

 Indonesia

# Ramadan essentials

## *Inaq's joy in the month of mercy*

Inaq Petimah, a 54-year-old widow residing in Menggala Village, Lombok, lives with her granddaughter. Having never had the opportunity to attend school, she relies solely on the support of her neighbours for her basic needs.

Living in a humble dwelling, Inaq faces financial struggles, often depending on the generosity of her neighbours and occasional assistance from her economically disadvantaged son.

The Ramadan package provided invaluable support to her this year. The Ramadan package included essential items such as rice, cooking oil, sugar, eggs, syrup, flour, and butter, addressing Inaq's immediate needs during the holy month. This support significantly alleviated her financial burden and ensured she had ample provisions throughout Ramadan.

Thanks to the generosity of the Ramadan package, Inaq felt secure and cared for during the fasting period. The assistance received enabled her to meet her daily necessities without feeling deprived, providing a sense of comfort and stability during Ramadan.



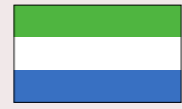
*At the moment my physique is not strong anymore and it is difficult to walk. I can still fast and pray for this year.*

Inaq, 54 year old widow from Lombok



↑ Inaq receiving her support package during Ramadan in Lombok.

# Sierra Leone



In 2023, Muslim Aid initiated 3 transformative projects in Sierra Leone, enabling 3,257 students to access improved education and training opportunities.

## Education as a lifeline

Sierra Leone confronts formidable challenges, particularly in the realm of education. Despite recent progress, many Sierra Leoneans still face barriers to accessing quality education. Factors such as poverty, insufficient infrastructure, and cultural norms impede educational opportunities, perpetuating cycles of inequality and impeding socio-economic advancement.

2 education community-based projects reaching over 1,110 people.

500 students received payment towards their education across 7 supported schools.

School materials and lunch money distributed across 7 schools.

86 teachers trained in classroom management.

30 School Based Management Committees (SBMCs) completed.

500 children received school materials including, (uniforms, bags, shoes, exercise books, pens, mathematical set, and pencils).

Over 2,100 people supported during Ramadan.

## Spotlight: education

Expanding upon previous initiatives, Muslim Aid's work in Sierra Leone, akin to its efforts in Indonesia, is centred on elevating educational standards. In 2023, our dedicated staff engaged with over 500 underprivileged children from low-income families, orphans, street children, and children with special needs in the Mile 91 community.

To enhance educational access, Muslim Aid conducted targeted school awareness campaigns, reaching out to parents, families, and school-going children touching the lives of over 1,000 people. Special attention was devoted to promoting girls' education, recognising the profound impact of educated girls on community well-being and development.

Our educational programme has significantly enhanced the quality of education across seven primary and secondary schools through comprehensive teacher training, refurbishment of school infrastructure, and the establishment of robust support systems such as School-Based Management Committees to oversee teaching standards.

Moreover, our project prioritised students' well-being by providing essential WASH facilities, including inclusive latrines and hand pump water points. Hygiene sessions were conducted to instil healthy practices. Additionally, sports activities and sports kits were provided to enrich learning experiences and foster holistic development, nurturing empowerment, leadership, and self-esteem among students.



# A tale of transformation

## *Rugiatu's Journey*

Rugiatu, an orphan from Tonkolili District Mile 91, found herself under the care of her aunt, Madam Jalloh, a single mother struggling to provide for her family of six. With limited means, sending the children to school seemed like an impossible dream for Madam Jalloh.

Dependent solely on selling firewood for their daily sustenance, education was a luxury the family couldn't afford. However, through the Community Based Management (CBM) project, Rugiatu's fortunes changed. Identified as a suitable candidate for aid along with her caregiver, Madam Jalloh, the family received much-needed support.

With assistance from the livelihoods grant, Madam Jalloh diversified her economic activities, now selling food items. As a result, Rugiatu and her siblings found their way back to school, breaking the cycle of poverty that once bound them. Today, Rugiatu excels academically, her life transformed by the CBM project. Muslim Aid's intervention has brought hope and optimism, shaping Rugiatu's future positively.



*The message I have for Muslim Aid is thanking them first for what they have done for me and my family. I want to do a medical job. I presently have interest in science subjects. The scholastic materials, uniform, lunch and transportation to school has increased my interest in education*

Rugiatu



# Somalia



In Somalia, we focused on running 12 life-saving initiatives reaching 1,091,433 people in dire need of urgent assistance.

## Health is wealth

Somalia grapples with persistent droughts that exacerbate food insecurity and health crises. Limited healthcare access, compounded by ongoing conflicts and fragile infrastructure, poses significant challenges for the population.

Muslim Aid's health and emergency programmes are interlinked to alleviate these pressing issues by facilitating improved access to healthcare services, including medical facilities, vaccinations, and essential medicines. By bolstering healthcare access and advocating preventive measures, Muslim Aid aims to mitigate the impact of drought-induced health emergencies and enhance the overall well-being of the Somali populace.

8 Maternal and Child Health centres and a Multidrug-Resistant Tuberculosis Hospital were supported.

28 community awareness sessions were conducted.

2,639 cases of Tuberculosis were referred and treated.

19,200 children received Enov Nutri butter which promotes growth, motor and cognitive development, and prevents malnutrition.

## Spotlight: health & sanitation

In 2023, Muslim Aid supported eight health facilities and a Multidrug-Resistant Tuberculosis (MDR-TB) Hospital across project regions (Banadir, Bakool, Lower Shabelle, Hiran, and Lower Juba), bolstering healthcare access and quality of treatment.

Impacting the lives of over 950,000 people, these life-saving facilities provided comprehensive services, including treatment for common ailments, first aid, management of communicable diseases, maternal and newborn healthcare, child health services, health education, and immunisation drives.

Working in tandem with community health workers, our programme prioritised disease prevention and readiness for potential outbreaks. Furthermore, in a bid to combat gender-based violence, our initiative extended support to 404 individuals, underscoring our commitment to addressing multifaceted health challenges in Somalia.

These concerted efforts are instrumental in addressing Somalia's complex health landscape, characterised by infrastructural deficiencies and the urgent need for specialized services to combat conditions such as Drug-Sensitive Tuberculosis (DS-TB) and Drug-Resistant Tuberculosis (DR-TB), underscoring Muslim Aid's dedication to healthcare equity and community well-being.





★ Somalia

## Displaced mother of five *Isho's struggle*

Isho Abdikadir Ali, a mother of five, resides in an IDP camp near the Wanlaweyne.

Originally from a village on the outskirts of Wanlaweyne, Isho's community relies on farming and livestock for livelihoods. Last year's prolonged drought led to the loss of livestock and displacement of the town. Due to financial constraints, families in the IDP (internally displaced people) camp struggle to afford medical treatment for their children, often seeking healthcare in distant places.

Muslim Aid intervened by establishing a Maternal and Child Health (MNCH) facility which provided primary healthcare for vulnerable communities.

Isho received access to free treatment and immunisation for her children. She appreciates the nearby facility, which was previously inaccessible.

The project aims to strengthen the health system and provide lifesaving health services to vulnerable communities, offering health promotion sessions and free consultations.

“ I would like to thank Muslim Aid for their support to the vulnerable families living in Wanlaweyne, without their support it would have been more difficult to access free health care services in the area. ”

Isho Abdikadir Ali

# Sudan



In 2023, Muslim Aid ran 9 critical initiatives across Sudan improving the lives of 189,078,000 people in desperate need.

## Healthcare crisis

With a protracted civil war leading to widespread instability and displacement, the people of Sudan have faced several ongoing difficulties particularly acute hunger, malnourishment, and displacement. Of particular concern is the issue of access to healthcare.

Muslim Aid's health projects have played a crucial role in serving the most vulnerable populations amidst these crises.

## Spotlight: health & sanitation

In 2023, Muslim Aid played a pivotal role in addressing health challenges in Sudan through a number of impactful programmes. Our focus was on increasing access to healthcare services, and the delivery and distribution of medical supplies.

A notable emphasis was also placed on combatting malnutrition, with our services extended to 26,273 children aged 6-59 months and pregnant and lactating women across 72 Targeted Supplementary Feeding Programme (TSFP) centres.

These projects were particularly vital given Sudan's profound health challenges, underscoring Muslim Aid's unwavering dedication to improving health outcomes. Collectively, these programmes touched the lives of 35,873 individuals, significantly bolstering health resilience in Sudan.

48,194 children screened for malnutrition.

22,900 people received Food by Prescription for the Management of Acute Malnutrition programme.

1,383,466 sachets of LNS-NS-SQ (Lipid Nutrient Supplement Paste Small Quantity) were distributed for the prevention of acute malnutrition.

69 nutrition centres were established.

30,114 children under five years and pregnant and lactating women were supported through the Therapeutic Supplementary Feeding Programme (TSFP).

## Malnutrition from the start

### *Naieema's hunger*

Naieema, an 11-month old baby, was brought to the nutrition centres in Al Managil locality in Al Jazeera state, by her mother due to suspicion of moderate acute malnutrition.

Upon arrival at the nutrition centre, Naieema underwent an assessment by trained healthcare professionals who confirmed her diagnosis. Subsequently, Naieema was enrolled in the nutrition programme, where she received specialised therapeutic food and regular monitoring to address her nutritional needs and ensure her healthy development. Naieema's mother, relieved to have access to vital healthcare services, expressed gratitude for the support provided by the nutrition centre and its staff in safeguarding her daughter's health.



↑ Mother of Naieema Omer Suleiman, 11 months in Al Mazad nutrition centre

*I am deeply grateful to Muslim Aid Sudan for their unwavering commitment to improving healthcare accessibility in our community. As a mother of five, residing near the Wanlaweyne Mother and Newborn Health facility, I have seen firsthand the impact of their initiatives.*

Mother of Naieema Omer Suleiman, 11 months old.

# Yemen



6,236 individuals provided with medical consultations.

472 children provided with essential vaccinations.

1,476 people were given access to essential Reproductive Health (RH) services.

979 children benefited from Integrated Management of Childhood Illness (IMCI) support.

840 internally displaced people (IDP) and host communities participated in personal hygiene promotion services.

1,635 internally displaced people (IDP), and vulnerable host communities had access to culturally appropriate sanitation hygiene materials and improved hygiene awareness.

Muslim Aid undertook 7 projects in Yemen, extending assistance to 236,719 of the world's most impoverished individuals.

## Never forgotten

The ongoing conflict in Yemen has inflicted severe damage on its infrastructure, particularly its healthcare facilities and displaced millions of families. In this challenging milieu, Muslim Aid's initiatives spanning across emergency aid, seasonal projects through winter, Ramadan and Qurbani and healthcare projects addressed the urgent needs of Yemeni communities.

## Spotlight: health & sanitation

At the beginning of 2023, the UN estimated that 21.6 million people in Yemen, that's two-thirds of the population were going to need some kind of humanitarian assistance and protection services during the course of the year.

An estimated 4.5 million people of this population have been displaced multiple times making medical assistance a critical need in their lives. As part of Muslim Aid's response, we launched critical healthcare projects in Hadhramaut, Yemen.

The project directly assisted 11,892 vulnerable individuals over a span of five months and 50,765 individuals indirectly. We partnered with The Yemen Family Care Association (YFCA) who identified crucial gaps in health services and personal hygiene, with increased service coverage and enhanced hygiene practices being key objectives. This initiative epitomised a dedicated endeavour to address Yemen's health challenges and foster sustainable well-being.

60 health sessions were conducted, reaching 825 individuals.

45 health workers received monthly incentives.

15 Community Health Volunteers (CHVs) were trained on hygiene promotion and disease prevention.

Conducted a 6-day Basic Life Support (BLS) training for 28 health workers.

Organised a 3-day Trauma Management training for 16 health workers.

2,220 households received at least 4kg of meat during Qurbani.

100% ethical animal transportation, hygienic slaughter and meat packing, waste disposal in an eco-friendly way.



 Yemen

# The cost of health

## *Fawaz's dilemma*

Fawaz Aidha Saleh Bathefari, a 38-year-old male from Hadhramaut, resides with his family of six.

With no fixed income, the family struggles with financial instability. Fawaz recently fell ill with a common cold and high fever, prompting a visit to the hospital. However, due to the family's strained financial situation purchasing medications was impossible. Fortunately, Fawaz was able to receive free healthcare services and medications at the hospital sponsored by Muslim Aid and its donors. His health has significantly improved since then.

“The centre is the only lifeline for patients in our area, serving as a substitute for a hospital. The free healthcare services and medications provided by the project have made a significant difference in my life. I can now receive the treatment I need without worrying about the high costs. Thanks to the project, our quality of life has improved. We no longer must struggle to afford the medications we need. The centre has become a reliable source of healthcare for us.”

Fawaz



↑ Fawaz Aidha Saleh Bathefari finally receiving free healthcare treatment.



# Morocco



Muslim Aid was among the first responders to the devastating earthquake that hit Morocco in September 2023. Our 3 emergency programmes provided much needed support and reached 10,845 people.

## The aftershock to crisis

Morocco is typically known for its relatively stable economy. However, the devastating earthquake that struck the country last year brought about significant challenges. In response to the crisis, Muslim Aid swiftly mobilised three emergency projects to provide vital assistance to those affected by the earthquake. These initiatives aimed to alleviate the immediate suffering of individuals and communities, offering essential aid such as shelter, food, and medical support.

↑ Delivery of emergency support including mattresses and non-food items in after the earthquake in Morocco

## Spotlight: emergency relief

In 2023, Morocco was rocked by a devastating earthquake, measuring 6.8 in magnitude, followed by a 4.9 aftershock. The disaster claimed the lives of at least 2,901 individuals, predominantly in Marrakech and nearby provinces, with 5,530 people sustaining injuries. In addition, approximately 320,000 individuals were exposed to the quake, particularly in remote villages nestled in the High Atlas Mountains, where entire communities were devastated.

In response to the crisis, Muslim Aid swiftly deployed three projects to assist affected populations. These initiatives aimed to mitigate the immediate impact of the disaster, providing emergency aid to 5,270 individuals.

In the following phase, our efforts shifted towards early recovery, extending housing and shelter support to 310 individuals in remote mountainous regions such as Al Haouz. Despite the daunting challenges, Muslim Aid remains steadfast in its commitment to supporting Morocco's recovery and resilience in the face of natural disasters.



↓ Temporary shelter to people affected by the earthquake in Morocco.

420 people were trained on Disaster Risk Reduction (DRR).

100 women were trained on entrepreneurship on marketing techniques, and post-natural disaster project management.

62 winterised shelters were provided to earthquake affected households.

# Libya



In 2023 Muslim Aid came to the aid of the Libyan community who suffered from unprecedented storms and flooding. Our emergency programmes helped 7,200 people who lost their homes and livelihoods.

## A presence in every crisis

In Libya, devastating floods wreaked havoc last year. Muslim Aid responded swiftly to the crisis, providing essential assistance to affected communities. The floods, exacerbated by inadequate infrastructure, caused widespread damage and displacement across various regions of the country.

## Spotlight: emergency relief

On September 10th, 2023, Storm Daniel hit Libya, bringing intense winds and heavy rainfall to northeastern areas like Benghazi, Tobruk, and Derna.

The storm caused widespread infrastructure damage and displaced over 42,045 people, with 4,333 reported deaths, according to WHO sources. Muslim Aid swiftly responded to the crisis in Derna and surrounding areas, providing cash assistance in collaboration with local partners.

This initiative aimed to restore dignity and improve the immediate well-being of affected individuals. With a focus on safe housing solutions, the project benefited 7,200 people, offering relief from harsh environmental conditions and aiding in the process of restoring normalcy after the disaster.

2 emergency projects.

7,200 people supported during the emergency.

7,200 people received access to WASH supplies.

1,440 people received emergency kits.

# Türkiye



Muslim Aid implemented 3 emergency projects which provided much needed shelter, food and vital medical supplies impacting 2,560 recipients.

## First responders

Türkiye has had its fair share of economic and domestic issues over the past few years. In 2023, it suffered a powerful earthquake which caused widespread damage to the country's infrastructure. Muslim Aid was among the first responders and swiftly mobilised its resources and expertise to establish emergency programmes which delivered vital aid, including food, shelter, medical assistance, and psychological support, to the affected populations.

740 people provided with food, non-food items and shelter.

290 tents distributed accommodating 7 people per tent.

600 items of winter clothing and 200 winter kits distributed.

Generator for heating provided.

120 hygiene kits distributed.

## Spotlight: emergency relief

On 6th February, at 4:17am, a formidable 7.8-magnitude earthquake hit southern Türkiye, marking the most powerful quake recorded in the region since 1939.

Approximately nine hours later, a second earthquake, measuring 7.6, struck near Ekinözü city, about 70 km from the initial epicentre. These devastating quakes wrought widespread destruction upon homes and infrastructure, prompting the government of Türkiye to issue a level four alarm, appealing for international assistance.

The death toll from the earthquakes soared to 50,339, including 6,600 Syrians, while 107,204 individuals suffered injuries. Around 3 million people were displaced, and over half a million buildings incurred damage, with 298,000 collapsing or enduring severe damage.

In response, Muslim Aid swiftly intervened, extending emergency support to over 2,560 vulnerable individuals affected by the earthquakes. The goal was to provide immediate assistance, including ready-to-eat meals and non-food items such as essential fuel and heating. All initiatives were meticulously executed in close collaboration with the Turkish government, Ihsan RD and various local authorities, ensuring aid reached those in dire need.



# Malaysia



In 2023, Muslim Aid's Qurbani programme in Malaysia focused on providing meat to 6,732 refugees from Myanmar.

## Helping the displaced

Muslim Aid's Qurbani project has played a vital role in addressing food insecurity among vulnerable populations in Malaysia, particularly refugees from Myanmar. Through our Qurbani initiatives, we helped to alleviate hunger and ensured that over 6700 people had access to nutritious meals during challenging times.

## Spotlight: Qurbani

This year's Qurbani initiative, spearheaded by Yayasan Kemanusiaan Muslim Aid Malaysia (YKMAM), was dedicated to aiding the refugee community in Malaysia, with a particular focus on the Rohingya community from Myanmar and displaced individuals from Afghanistan and Somalia.

Working with community leaders, Qurbani distribution was prioritised for women and people with disabilities due to increased vulnerability. The Qurbani project included strategic planning, fundraising efforts, and meat procurement from an accredited Australian abattoir.

Distribution activities were conducted at Masjid Wilayah Persekutuan to ensure the most efficient delivery of support to marginalised refugee households. Since 2009, Muslim Aid Malaysia has been actively engaged in serving refugee communities, adapting to challenges by incorporating frozen Qurbani since 2020.



# United Kingdom



In 2023 Muslim Aid ran 2 projects relating to education in the United Kingdom and helped to improve the prospects of 458 young individuals.

## Charity begins at home

As the home of Muslim Aid, the United Kingdom holds a special significance for our organisation. While we are committed to serving communities around the world, we also recognise the importance of addressing issues within our own country. One area of particular concern is the education system, especially within Britain's diverse ethnic population. Through various initiatives and programmes, we strive to empower individuals and communities across the UK to unlock their full potential and build a brighter future for themselves and future generations. Given the growing need, we have pledged to increase our spending in the UK to 10% of our unrestricted surplus funds by 2024.

76 young people received mentoring support.

17 schools were supported with workshops.

115 children were provided with mentoring, mediation support, and access to extracurricular activities.

47 young people and parents meetings delivered/conducted.

232 parents/family members/residents attended workshops to support children build protective factors.

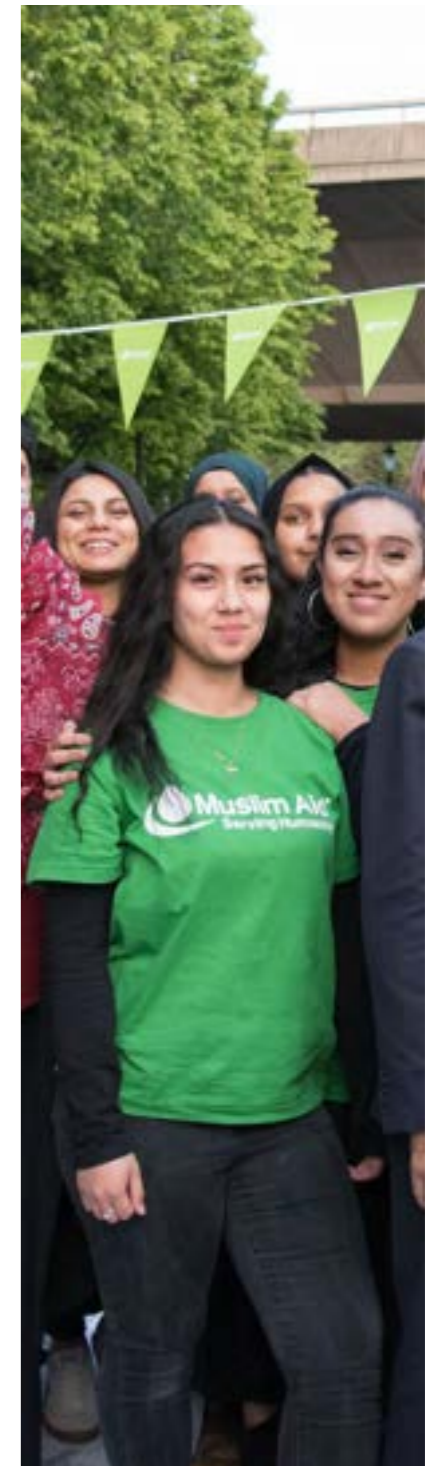
## Spotlight: education

In 2023, Muslim Aid actively campaigned for reducing violence within UK Muslim communities, recognising its detrimental impact on individuals and society as a whole.

This advocacy aimed to break the cycle of youth violence, which perpetuates trauma, fear, and social disintegration. To address this issue, Muslim Aid invested in prevention, education, and support services, specifically targeting Muslim youth from marginalised ethnic communities in London and Birmingham.

The educational programme focused on various referral pathways, including schools, social services, and direct parental engagement. Key achievements in 2023 included:

- Zero involvement of mentored youth in serious violence.
- Increased participation of young people in community-based youth services and sports activities, enhancing their confidence and emotional well-being.
- Conducted awareness workshops on the risks of Nitrous Oxide in schools, youth centres, and at community events.
- Provided ongoing mentoring to students at risk of expulsion in Tower Hamlets schools



 United Kingdom

# Shelter from substance abuse

## *Rodger's story*

The dire need of our work in the UK is exemplified by Rodger. Originally from London, Rodger relocated to Birmingham 15 years ago to escape a cycle of addiction.

Initially employed in construction and housing for five years, he faced homelessness and job loss during a recession. Despite a brief return to London for promised employment, temporary shelters exposed him to alcohol and drugs, jeopardising his sobriety.

Determined to avoid relapse, he returned to Birmingham, opting for life on the streets over the risk of substance abuse in shelters. However, his lack of a permanent address hinders his job prospects, leaving him in a vulnerable position.

“Rodger attended Muslim Aid's street distribution and hot food distribution for people who are street homeless and we were able to provide him with winter clothing and a sleeping bag. He was so happy that he continued to support us with the distribution itself. He was such a gentleman, his story touched my heart.”

Lucy Rae – Muslim Aid UK Programmes Manager



↑ Rodger receiving winter support from our UK team.



# *Income generation & marketing*

Fundraising

Fundraising disclosure

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Philanthropy and partnerships

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# Fundraising

## Fundraising disclosure

Muslim Aid has partnered with third-party agencies such as YOC, i3 Media, and Click Dimensions to enhance its fundraising efforts.

These agencies help execute comprehensive marketing and campaign plans that include key components like social media campaigns, direct mail, SMS, mail shots, and affiliate marketing. These strategies are vital revenue streams, enabling us to reach both our grassroots donors and new demographics.

Digital fundraising, including Google AdWords and social media giving, has become a significant growth area. It effectively engages donors and continues to generate substantial income. All third-party fundraising consultants are thoroughly assessed and must adhere to our policies, including safeguarding.

To ensure Muslim Aid is represented accurately and in alignment with our values and mission, the Fundraising department provides extensive training. Additionally, the Communications and PR Department has integrated advocacy into its strategy, complementing fundraising efforts and serving our beneficiaries more holistically. All fundraising activities are meticulously monitored, planned, and budgeted through regular supervision to maintain efficiency and effectiveness.

There were a total of 24 complaints received in the year, all minor in nature and resolved.

## Code of fundraising practice

In 2023, Muslim Aid continued its internal review to ensure compliance with the Fundraising Regulator's Code of Fundraising Practice. This review process enables us to optimise our policies and procedures continually. Our fundraising department participates in periodic training through an external agency specialising in Data Privacy, Cyber Security, and GDPR (General Data Protection Regulation).





## Protection of vulnerable people

Muslim Aid prioritises the protection of vulnerable individuals, ensuring they are free from abuse and neglect. We follow up on all referrals expeditiously. We uphold the Fundraising Regulator's Code of Fundraising Practice and ensure that our staff and volunteers are fully aware of the protocols for protecting vulnerable people.

## Community fundraising

Our community fundraising efforts engage our target demographic by organising charitable activities and events, fostering a strong relationship between our organisation and our supporters. In 2023, we participated in the following community fundraising activities.

- Eid in the park with Mufti Menk
- Good Food project in Redbridge
- Shahid Afridi Event in London and Leeds
- Fundays within the community
- Partaking in the Al-Noor Dragon Boat Race
- Engaging 10 university Islamic societies
- Engaged with 50+ Mosques

Benefits of our community fundraising include:

- Raising awareness of our international work domestically to our key demographic.
- Increasing our presence within the community.
- Building our donor database.
- Implement our UK Programmes.
- Helping to increase our volunteer network.
- Building goodwill within the community.

## Fundraising in Ramadan

During the sacred month of Ramadan, we encourage our donors to embrace the spiritual benefits of charity by increasing their giving.

Our strategy focuses on launching a variety of spiritual, social, and fundraising campaigns to capitalise on this opportunity.

For 2023, we adopted the tagline, “This Ramadan is yours, theirs, and ours,” with the call to action: “Donate for All.” Our major campaigns included Defend Masjid Al-Aqsa, Feed The Fasting, Türkiye -Syria Emergency, and Yemen Emergency.

In the post-pandemic era, we resumed larger in-person events, hosting PR activities like Feed The Fasting UK. This initiative garnered prime-time coverage on ITV and Channel 5, alongside in-person community fundraising events. We also collaborated with various university student societies, including ethnic groups, to enhance our presence among different ethnically diverse groups within the 18-25 age demographic.

Additionally, Muslim Aid expanded its online footprint through affiliate and influencer marketing. We identified key online influencers and volunteers who set up their own fundraising pages, boosting our digital presence and raising awareness of our Ramadan campaign.

To further support our donors, we invested in our own automated donation platform, “Nights of Power,” allowing donors to automate their contributions according to their preferences.



# RAMADAN

## Yours, Theirs and Ours

**DONATE THIS RAMADAN**



## Philanthropy and partnerships

Our Philanthropy & Partnerships team works closely with high-net-worth individuals and third-party organisations, providing us the opportunity to reach a wider audience and raise more funds to support our humanitarian work.

To achieve this, we follow a tailored donor journey cycle, aiming to increase new donors by 15% annually and retain donors at a rate above 65%. In 2023, we collaborated with several partners across various industries, including transport, financial services, and media, to further expand our reach.

Muslim Aid organised several high-level events for high-net-worth individuals and maintained engagement through bespoke emails and calls, fostering a sense of connection between donors and our mission. This approach encourages long-term support for our work. Our strategy for building a network of long-term donors involves the following steps:

- **Identifying major donors:** Using our database, we collate detailed information on donors' interests, hobbies, and the campaigns they are most likely to support.
- **Cultivating donors:** We focus on nurturing relationships with both existing and new donors.
- **Developing relationships:** Building strong, lasting relationships with key donors is a priority.
- **Increasing new donors:** We aim to grow our new donor base by 15% each year.
- **Retaining donors:** Our goal is to maintain a donor retention rate above 65%.

In 2023, these efforts were actioned through high-level events for high-net-worth individuals and personalised communication to keep them informed and engaged with our work.



## Islamic wills and legacy

The current legacy income in the UK stands at £2.5 billion, representing an untapped market for Muslim charities. Recognising the potential of legacy income as a future revenue source, Muslim Aid has focused on this area.

To align with our strategic priority of being a faith-driven organisation, we partnered with the Islamic Finance Guru to expand our service offerings. They assist us in drafting Islamic wills and legacy plans online, helping us reach the Islamic wills market.

## Marketing and campaigns

In 2023, Muslim Aid launched several major campaigns in addition to our flagship Ramadan activities. These included campaigns for Muharram, Need is Greatest, Qurbani, and Winter.

We also responded to numerous global emergencies through our Global Emergency campaign. This effort supported victims of the Türkiye-Syria earthquake, Afghanistan earthquake, Morocco earthquake, Libya floods, and attacks on Palestine.

In March 2023, we introduced a robust affiliate marketing programme. This initiative has been instrumental in expanding our organic reach, increasing our fundraising efforts, and amplifying brand awareness. We also launched a Rabi Al-Awwal campaign to acknowledge the birth, life, and teachings of Prophet Muhammad.

Our all-inclusive approach ensures a diverse portfolio of both digital and non-digital content to promote our campaigns. These campaigns feature prominently across all our social media platforms (Facebook, LinkedIn, Instagram, and Twitter), where we engage with our audience through daily posts and interactions.

Each platform is tailored with its own strategy based on posting etiquette and audience demographics.



## First responders on the ground

In 2023, we increased the number of staff deployed to ground-zero sites of emergencies to enhance our fundraising, feedback, and PR efforts.

This initiative aims to build trust with our donors and improve storytelling in our communications with donors and external stakeholders.

We strived to be on the ground within 48 hours of major emergencies to collect stories, compile case studies, build brand trust, and pursue media opportunities. The emergencies to which we deployed staff included:

- Türkiye earthquake
- Morocco earthquake
- Afghanistan earthquake
- Egypt in response to Palestine war

↑ Preparing aid boxes in Rafah, Palestine with our distribution team and Yusuf Kalam, our Philanthropy Manager.



## Public relations and advocacy

Part of Muslim Aid's marketing strategy is to uphold and enhance our public image. In 2023, we launched major PR campaigns to highlight Muslim Aid's impact both in the UK and globally.

Our aim was to assert our organisation as an authority on humanitarian matters. We successfully targeted and secured mentions in mainstream UK press, local UK press, ethnic press (Arab and South Asian), and religious press through TV, radio, and articles.

The top five mainstream UK outlets where we were featured in 2023 included:

- BBC Radio
- ITV
- Metro News
- MyLondon
- Channel 5

In 2023, Muslim Aid reinstated advocacy as a key part of its PR strategy, starting with climate change and expanding to the Gaza war. Our advocacy efforts focused on calling for a ceasefire, protecting children, and preventing the targeting of civilians, establishing us as an instrumental voice in these critical issues.

# Structure, governance & management

The Board of Trustees have overall responsibility for the oversight, management and good governance of Muslim Aid and its affairs.

The Leadership Team have delegated executive powers to effectively implement the global strategic, governance and operational matters including programme or project selection and delivery as well as managing and communicating organisational policies and procedures across Head Office, Country, and Partner Offices.

The aim is to ensure that our work is carried out efficiently and transparently in accordance with the mission, aims and objectives of the charity. In 2023 the Board of Trustees continued the important journey of recruiting new trustees with the right skill sets and expertise to help strengthen the Board in their overall leadership, management and administration of the charity and its affairs.

Two new Trustees joined Muslim Aid, in 2023 and a further four in 2024, which added to the wealth and breadth of experience at Board level. Our Board has equal representation of male and female trustees to ensure diversity in the workplace which is an achievement we are proud of and will strive to maintain.



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Nominations committee

Programme committee

People and culture committee

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Major risks

## Charity governance code

Muslim Aid remains committed to adopting the principles of best practice as set out in the Charity Governance Code.

The Board of Trustees and Leadership Team have continued with their efforts to update and develop the governance model and framework across the charity's global operations in accordance with the principles of the Charity Governance Code.

## Public benefit

The Board of Trustees confirm that they abide by the Charity Commission's general guidance on public benefit in accordance with the Charities Act 2011 and to have due regard to public benefit in pursuance of the Charity's aims as described in its strategic report.

## Organisational structure

The Board of Trustees delegate the day-to-day administration of the charity to the Chief Executive and Leadership Team. This team report directly to the Board of Trustees and its Sub-Committees.

## International structure

Muslim Aid operates in several countries around the world using three main approaches:

1. Country offices establish a branch of the Muslim Aid entity, which is responsible for all operations in that country.
2. Affiliate offices establish a permanent presence in a country through a separate local entity that operates independently of Muslim Aid.
3. Implementing partners conduct emergency or short-term responses using a team from an existing Muslim Aid office, or through a partner organisation. These partners are independent of Muslim Aid and present an opportunity to work directly with frontline local responders and agencies with strong community acceptance. They implement both short-long term projects on our behalf.

Muslim Aid has Country Offices in Bangladesh, Myanmar, Pakistan, Somalia, Sudan, and Affiliate offices in Bosnia and Sri Lanka. In countries where Muslim Aid does not have a permanent presence, it engages with local Implementing partners who can deliver aid on its behalf. Additionally, Muslim Aid has established Partner offices, such as Muslim Aid USA and Muslim Aid Sweden, which are part of and contribute to the Muslim Aid Global Family's priorities.



## Trustees' responsibility

The Board of Trustees are responsible for preparing the Trustees' Report and the financial statements for each financial year, in accordance with all legal and regulatory requirements applicable to registered charities in England and Wales.

The Board of Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law, and in accordance with Accounting and Reporting by Charities: Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP.
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions and disclose with reasonable accuracy, at any given time, the financial position of the charity to ensure that its financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and taking reasonable steps in relation to the prevention and detection of fraud and other irregularities.

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

As far as each of the Trustees are aware, at the date of this report, there is no relevant audit information of which the charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.



The Board of Trustees of Muslim Aid are guided by the founding principles of the organisation and have thus exercised due diligence and care in protecting the integrity of the charity and its reputation. The Board of Trustees have reviewed the financial accounts placed in the public domain in line with the legislation in the United Kingdom governing the preparation and dissemination of financial statements.

## Finance, audit and risk committee

The Finance, Audit and Risk Committee is a key sub-committee, comprising Trustee members, non-Executive advisers, and senior operational personnel. The Committee has oversight of financial management, counter fraud and corruption, internal and external audit, compliance and risk management, pensions, and investment arrangements.

## Nominations committee

The primary function of the Nominations Committee is to make key decisions in relation to the recruitment, selection, and appointment of new Board members and the Leadership Team. Trustees are appointed in accordance with the constitution of Muslim Aid. The Nominations Committee has developed and maintains a skills matrix to identify and recruit trustees needed for the effective administration of the charity. The Committee comprises of Trustee members.

## Programme committee

The Programmes Committee also comprises of Trustee members, non-Executive advisers, and senior operational personnel. It is mandated to ensure the charity continues to have the capacity to respond to emergencies and disasters worldwide and ensure the charity's strategic programme priorities are being fully and properly adhered to at an operational level.

## People and culture committee

The People and Culture Committee comprises of Trustee members and senior operational personnel. It is tasked with overseeing the implementation of the charity's strategy on human resources based on its strategic plan as well as the development of HR policies. It also ensures that appropriate and effective safeguarding measures are in place across the charity and its operations across the globe.





## Income generation and marketing committee

The Income Generation and Marketing (IGM) Committee is a key subcommittee comprising of Trustees, non-Executive advisers, and senior operational staff. It is charged with overseeing and monitoring the charity's fundraising strategies and working with the IGM team.

The role of the Committee is to understand industry trends and supporter feedback. The committee and operational team aim to leverage emerging technologies and methods to help increase, diversify, and improve the type and quality of Muslim Aid income.

## Key management personnel and remuneration policy

Muslim Aid operates with a structured departmental system, where each unit functions independently but has clear reporting lines. To ensure effective management and staff development, the organisation has put in place systems for line management, staff appraisals, supervision, and an accountability framework. The organisation also has grievance and complaints procedures to ensure a transparent and fair process.

The management team comprises key personnel, including the Chief Executive and Heads of Department, who lead different divisions within the organisation.

In terms of remuneration, the salaries of senior staff members, including the CEO, are determined based on a general evaluation of their performance throughout the year by the CEO and or Chairman, as well as the prevailing market rates for similar roles.

## Equality, diversity, and inclusion

Muslim Aid adopts a zero-tolerance approach to discrimination on any of the protected grounds in the Equality Act 2010.

We are committed to providing equal opportunities to all its employees regardless of age, disability, sex, sexual orientation, pregnancy and maternity, race or ethnicity, religion or belief, gender identity or marriage and civil partnership.

We have a diverse workforce and work hard to build a more inclusive workplace, where people of different backgrounds can work together to ensure better and more positive outcomes for all staff and ultimately our beneficiaries. Our Dignity at Work and related policies set out our approach to equal opportunities and the avoidance of discrimination at work.

Our policies are applicable to all trustees, employees, consultants, contractors, volunteers, casual workers, and agency workers and cover all aspects of employment including recruitment, pay and conditions, training, appraisals, promotion, conduct at work, disciplinary and grievance procedures, and termination of employment.

Throughout 2023, we took steps to protect employees from harassment and abuse including management training in relation to conducting investigations, bullying and harassment, grievances and managing a fair disciplinary process. The vetting and screening in place before engaging employees involves:

- References (including character references).
- Validation of Qualifications where applicable.
- Background checks.
- Basic DBS checks and enhanced DBS checks subject to roles and responsibility.
- Verification of applicants' identity and right to work in the UK; and Credit checks where applicable.
- Prior permission must be sought to use employees' photos for social media purposes in accordance with our social media policy.

## Operational activities

Muslim Aid has a dedicated Safeguarding Policy and framework which aligns with general safeguarding values, principles, and best practice in the international charity sector.

Muslim Aid has continued its engagement of Safecall as its external provider giving staff and connected persons access to a confidential 24 hour a day whistleblowing service, allowing employees and other stakeholders to report wrongdoing. The service is available at Head Office, Country, and Partner Offices.

Safeguarding and PSEA training (Prevention of Sexual Exploitation and Abuse) continues to be delivered to all staff at Head Office and Country Offices, as part of periodic and ongoing safeguarding training.

## Pension

The charity has complied fully with auto-enrolment legislation and all new employees are offered a shariah compliant pension scheme. The minimum employee contribution to the scheme is 5% and with the employer contribution of 3%.

## Auditor

Sayer Vincent has been appointed as the charity's statutory auditor commencing with the audit of the financial statements for the year ending December 2023.



## Principal risks and uncertainties

Muslim Aid is committed to its journey of reconnecting and nurturing new relationships with its donors and beneficiaries and as part of this continues to embed risk management into its day-to-day behaviour and culture across its global operations.

The Board of Trustees and Leadership Team continue to keep risks under periodical review as part of their administration and management of the organisation. Risk management forms a central component of the daily strategic and operational decision making required to effectively oversee the humanitarian work of Muslim Aid and in the regions within which it operates which can be high risk at varying times.

Sub-committees of the Board, namely the Finance and Audit Committee alongside the Programmes Committee, have delegated powers to oversee risk management and report back to the Board.

The Leadership and Management Teams periodically review and assess the major risks to which Muslim Aid is exposed to; those relating to the operations, income generation and finances of Muslim Aid. We have robust management systems in place that provide reasonable assurance where identifiable risks can be properly and proportionately managed at any given time.

## Assurance framework

Muslim Aid has a dedicated Internal Audit supported by an outsourced provider committed to improving governance, risk management, and internal controls.

We have a fit for purpose "Third Line of Defence" that provides an additional and independent layer of assurance to our stakeholders that Muslim Aid is doing the right things and doing them effectively and efficiently as and when required.

# Major Risks

The following major risks were identified at an organisational level. For each risk, specific actions and performance indicators relating to them were monitored by the Senior Leadership Team (SLT) and Board of Trustees.

Risk	Mitigating actions
<p><b>Adverse media coverage</b></p> <p>Adverse, unjustified press coverage and external scrutiny impacting organisational reputation and institutional funding income.</p>	<p>Management has refreshed and continues to adapt as required organisational communications and public relations processes and policies.</p> <p>There has been a strengthened focus both externally and internally on the reiteration of Muslim Aid values, associated behaviours, and practice.</p> <p>Muslim Aid continues to improve its compliance processes and diversify its funding sources to ensure financial sustainability and programme stability for the benefit of its beneficiaries and partners.</p> <p>Muslim Aid continues to positively coordinate and communicate with regulatory bodies and other external stakeholders including media to ensure positive engagement and to rectify any miscommunications which may impact organisational reputation.</p>
<p><b>Weak business model</b></p> <p>Insufficient funding generated and/or lack of right type of funds to run Muslim Aid. Business model heavily reliant on seasonal fundraising and emergency campaigns leading to low levels of unrestricted reserves.</p>	<p>Management is working on a renewed Income generation / Fundraising strategy with a focus on diversification of income streams and quality of income.</p> <p>Management has strengthened data collection and analysis to support their Income Generation strategy, including improvement of the Muslim Aid CRM system.</p> <p>There has been an increase in Major Fundraising campaigns: growing networks, increasing major donor income and bringing together a new Corporates and Philanthropy team.</p> <p>Muslim Aid continues to strengthen financial controls and monitoring across the organisation.</p> <p>Muslim Aid has strengthened its reserves in line with Charity Commission recommendations, continues to improve internal efficiency, and to support this stabilisation project, in 2023 ran a 'Core Funds' campaign to balance unrestricted income.</p>

## Negative organisational culture and behaviours

Inconsistent application of organisational policy, procedures, and protocols negatively impacting the culture and people within the organisation and creating challenges in maintaining effectiveness and efficiency across the organisation.

Independent assurance undertaken to support and improve internal practices, which has reinforced the positive direction of travel within the organisation.

Muslim Aid continues to implement annual country office internal audits, outlined in the Audit Strategy.

The organisation also has an annual external audit programme to ensure not only compliance with regulatory bodies but also to ensure learning, improvement and growth alongside the internal audit process and feeding into the assurance framework.

The organisation established a People & Culture Committee at board level to provide oversight of policy development and people strategy.

The organisation has implemented people surveys, and continues to do so, to understand internal culture, and facilitate conversation, transparency and improvement.

Muslim Aid continues to reinforce its values of dignity, excellence, compassion, service, and social justice across the organisation.

## Challenging operational contexts

Insufficient management oversight given increasingly challenging operational environments adversely affecting MA programme delivery in country offices and impacting operationally and reputationally at HQ.

Muslim Aid continues to strengthen oversight in line with assurance feedback through the strengthening of staff resources including the creation of programme finance roles, implementation of regular training on safeguarding, procurement and other key themes, further strengthening of regulatory and compliance mechanisms, and regular field visits by HQ staff to partners and overseas offices.

Muslim Aid has an internal audit function which ensures regular financial and operational audits of HQ functions as well as overseas offices.

Regular coordination on risk and audits by the Management team and follow up by the Board ensures incorporation of audit points into internal action / operational plans to develop improved systems and ensure oversight.

Muslim Aid remains in constant communication with donors and partners as needed to highlight risks and challenges and mitigate accordingly.

### Inadequate Cybersecurity and Data protection measures

Having non-compliant or weak systems and processes that pose potential risks associated with data protection (including GDPR compliance), hacking, threats from phishing, malware, ransomware attacks, global data insecurity, and data theft.

An external DPO and consultant have been hired and advice has been taken and implemented with strengthened data protection policies, and training in place to try to ensure compliance with GDPR and other relevant regulations.

Data and ICT policies have been updated for compliance and to strengthen internal understanding, awareness and processes.

Regular updates and patches for all software and systems are being implemented, alongside deploying robust firewalls and anti-malware solutions.

Inductions and training programs for all staff and volunteers on GDPR have been put in place, and regular updates / expansions to this are to be implemented.

### Insecure Governance and regulatory environment

There is a risk of regulatory interventions given MA history in relation to weak compliance and oversight mechanisms, and with regards to risks associated with inadequate oversight of global operations.

MA management and Board have worked hard to strengthen compliance and oversight systems to ensure potential wrongful acts can be mitigated and impact reduced.

Confidential whistleblowing and feedback mechanisms have been implemented across the organisation, and can be seen to be actively engaged with, with timely follow-up and internal audit involvement.

Background checks and vetting of third-party vendors and clients has been strengthened globally.

MA has Global external auditors, local auditors and internal audit in place with regular audits taking place across the year (financial and operational) which are reviewed by the leadership team, updated to the Board, and feed into strengthening internal controls and compliance mechanisms.

Strong regulatory compliance is now central to the MA approach in order to adhere to national government, charity commission, and other requirements.

Audit, compliance and regulatory issues are regular standing issues within leadership team and Board meetings, with awareness raised regularly amongst staff and directors on compliance requirements and ethical practices. Governance and Compliance remain crucial parts of the Muslim Aid 2030 Strategy.





# Financial review

The financial statements have been prepared in accordance with the accounting policies set out on pages 140 - 160 of the attached Financial Statements and comply with applicable laws and requirements of the 'Accounting and Reporting by Charities: Statement of Recommended Practice' (Charities SORP (FRS102)) 'issued by the Charity Commission 'October 2019.

## Consolidation

The financial statements incorporate the transactions and balances of each of Muslim Aid's 5 country offices and 2 affiliated offices, alongside the activity arising from its UK operations.

2023 was a critical year in terms of demonstrating our capacity to achieve surplus beyond the break-even limits to build stakeholder confidence in the charity's potential. The consolidated financial statements represent our financial position post deconsolidation of the micro-finance operations Bangladesh (2022).

## Overview

We continue to receive the support of our donors for our work to eradicate poverty and bring a lasting change to the lives of our beneficiaries. In 2023, we raised a total of £21.2m (2022: £20.8m).

Our total income excluding Gifts in Kind is £20m (2022: £20.1m), plus an additional £1.2m of Gifts in Kind (2022 £0.7m) which makes up the overall £21.2m consolidated income. Over this year, we spent a total of £18.5m (2022: £20.1m) of which £16.2m (2022 £18.5m) was spent on our charitable activities (Humanitarian/Emergency response, Education, Healthcare and Livelihood programmes). The lower spend on charitable activities in 2023 was mainly due to deconsolidation of micro-finance and reduced institutional expenditure in Sudan because of the ongoing conflict.

Our Net Income resulted a surplus of £2.6m for the year (2022: surplus £0.7m). Performance for the year is significantly better than the originally 2023 deficit budget and forecasts. UK community fund raised income including gift aid, experienced a growth of 20% providing the platform and gradient for a positive the surplus. This increase mitigated the net reduction in overseas local in income from prior years due to the de-consolidation of the Bangladesh Microfinance operation from the global community donations segment. Local Overseas income experienced a drop to £1.2m from its £2.5m (2022) threshold, but the 20% UK income growth bridged this gap to resulting in a 7% increase in global community donations income.



## Our income

All our income comes primarily from community fundraising, earned income, and institutional funding (grants and contracts).

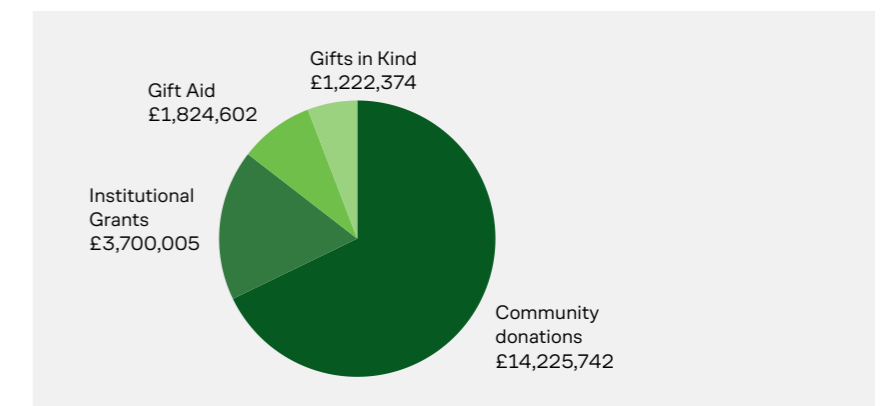
### Donated income

This year we raised £14.8m (including gift aid £1.8m) via our donated income from our generous UK donors (2022: £12.5m). Our corresponding fund-raised departmental expenditure is £2.3m (2022: £1.6m).

### Earned income

We have received an earned income from Bangladesh, Sri Lanka and Bosnia amounting to £1.2m.

## Our income in 2023



## Income from charitable activities

We have continued to maximise our impact by co-financing our institutional funding with donated income to promote long-term development programmes.

We recognised £3.7m in institutional funding excluding Gift in Kind during the year (2022: £5.0m). Our institutional funders during 2023 included multilateral, and humanitarian organisations. Refer to Note 3 Charitable activities.

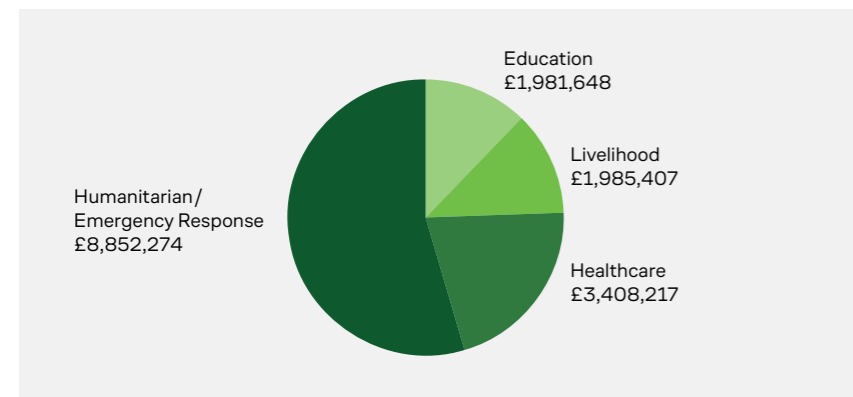
## Our expenditure

We spent £16.2m (2022: £20.1m) in support of our charitable activities (i.e. Humanitarian/Emergency response, Education, Healthcare and Livelihood programmes) and £2.3m (2022: £1.6m) on raising funds through donations.

### Charitable activities

Of the £16.2m mentioned above, 55% (£8.9m) was spent on our strategic focus of Humanitarian/Emergency response. Education represented 12% (£2m), Healthcare 21% (£3.4m) and Livelihoods 12% (£2m).

### Our expenditure in 2023



## Zakat

We recognise our donors need to have confidence that charities have implemented their Zakat donations to fulfil the noble values and demonstrated the impact of their activities towards socioeconomic justice.

We received £4.8m (2022: £4.6m) of our total donations as Zakat funds and we have disbursed £6.6m (2022: £7.2m). We were able to disburse more than the annual collection due to favourable opening balance carried forward from prior years. This further establishes that we are not unnecessarily holding Zakat funds and are proactively distributing funds received as Zakat from our donors.



Muslim Aid understands from scholarly views that whilst there is no set amount for utilisation by the amilena alayha (collectors of zakat), our practice is not to use more than 12.5% (one-eighth) of the Zakat to cover our support costs. This is to protect the entitlements of other zakat recipients.

## Support costs

Support costs or admin costs are vital for effective charity management to ensure that our beneficiaries receive humanitarian and development programmes achieving long term benefits, with the ultimate aim for them to become self-sufficient.

Muslim Aid, by investing in our people and infrastructure (this includes staff, systems and core back-office functions such as Finance, HR, IT, procurement and administrative functions) are strengthening the organisation holistically to prevent loss, fraud and corruption of the entrusted funds.

We aim to maintain a sensible ratio of programmatic delivery to infrastructure and guard the charity from value for money lense. All our programmatic activities include planning and preparation in the pre-operation phase, together with sufficient reflective learning and development in the post programme phase.

To ensure we protect the entitlements of our beneficiaries we aim to ensure that we do not take more than 25% from non-zakat voluntary income. Support costs are further covered by cost recovery from institutional donor grants/contracts and gift aid (our gift aid clause specifies the details, please see our website [www.muslimaid.org](http://www.muslimaid.org)).

## Reserves – definition

The term “Reserves” is used to describe the part of a charity’s income funds that is unrestricted and freely available for its operating purposes not subject to commitments, planned expenditure and spending limits.

Reserves does not include endowment, restricted and designated funds. Restricted funds are subject to conditions either specified by the funder or restrictions imposed by the donor or Muslim Aid itself during its marketing campaigns. Zakat funds are classified as restricted funds by Muslim Aid.

## Reserves – policy statement

Reserves are defined as unrestricted funds that are freely available to spend on any of Muslim Aid’s charitable purposes.

This excludes restricted income funds, tangible fixed assets and any investment funds. Reserves should be held to service an unexpected need for funds for charitable purposes, covering unforeseen day-to-day operational costs, a shortfall in income or to fulfil the charity’s obligations. Muslim Aid’s sources of income are public fundraising, institutional grants and contracts.

Reserves are set according to our budgeted income and against our obligations for continuous funding for supported charitable projects. It is intended to mitigate uncertainty relating to our cash flow and to ensure that there are sufficient reserves to cover any shortfalls against income.

The reserves policy is only acted on when cash flow permits. The costs of winding up Muslim Aid involve the six-month termination notice period. This represents approximately £3m (15% of the total budget income) to cover recommended 6 months provision.

## Going concern

The Trustees have considered the funding position and risks to which the organisation is exposed.

The Trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future.

The Trustees believe that there are no material uncertainties which call into doubt the charity’s ability to continue as a going concern. The financial statements have therefore been prepared on the basis that the charity is a going concern.

The Charity Commission Action Plan issued in 2018 has now been completed with full oversight and management of the Board and the Leadership Team. Final confirmation of this was received in Nov 22 from the Commission.



## Free reserves

Unrestricted free reserves as at 31st December 2023 were £5.9m (2022: £4.7m)

This excludes fixed assets of £1.4m (2022: £1.5m) which is also part of the overall unrestricted reserves. At present threshold we have 11 months (2022:7 months) operational cover. The Board continues to monitor forecasts of income and expenditure against planned activities, assessing future needs, opportunities and contingencies. We have introduced KPI dashboard to monitor the major income and expenditure drivers against budget and forecast. The updated reserves policy suggests keeping 10 months of free reserve at a burn rate £600k, hence in line with £5.9m that we are carrying forward.

## Net assets

The balance sheet for the Charity shows Net Assets of £9.7m, (2022: £7.4m). The increase in fund is due to enhancement of current assets in the form of debtors and bank balance and a correlated reduction in creditors balance.

## Intangible fixed assets

The changes in intangible fixed assets (software) is due to depreciation charge during the period as shown in Note 9 to the financial statements.

## Tangible fixed assets

The change in tangible fixed assets is due to depreciation charge during the period as shown in Note 10 of the financial statements.

## Investment policy

Muslim Aid’s policy is to invest its temporary cash surplus in short-term and intermediate-term deposit accounts that generate a return of project without assuming undue risk to principal.

The primary objectives of making such investments shall be preservation of capital, maintenance of liquidity and profit generated from sharia compliant products in accordance with Islamic Finance principles. Muslim Aid will assess the short term and long-term rating of the banking and financial institutions.



## Grant making policy

Muslim Aid as part of the grant making activities has two key channels, the Institutional Funding and the Community Fundraising.

The Institutional Funding team works on the prospect research to identify potential donors and funding opportunities. This scoping is guided by the country offices and global donor mapping documents. On the other side, the Community Fundraising takes place at the Muslim Aid UK office and partner offices, including Muslim Aid Sweden and Muslim Aid USA offices. Where feasible and legally viable, this may be at country level as well.

The Fundraising department develops its plans for 3 major campaigns: Ramadan, Winter, and Qurbani, and emergency appeals based on programmatic needs and annual plans developed and approved for all Country Offices. The grant making activities support the programme funding, and they are aligning with the Muslim Aid Global strategy, and Country Annual workplans.

Muslim Aid, in addition to implementing charitable projects with its Country Offices, works with a number of implementation partners. within our country offices there may at times be sub-grant recipients. Partner selection is carried out on a country or grant-by-grant basis. The criteria include the expertise and geographical reach of the implementing partner and complementary core competence.

Before a formal grant agreement is signed with all potential grantees, Muslim Aid completes appraisals of the project and subjects the proposed implementing Partner to a due diligence process and vetting. This includes assessing the organisation's key management and organisational capability. The partner and its key officers are vetted against proscribed lists utilising Thomson Reuters World-Check.

A signed grant agreement is put in place with all Country Offices and partners, which covers the ways of working, delivery criteria, expected standard, policies, principles and reporting requirements.

Our teams monitor and evaluate progress throughout the period of the grant, according to the size of the grant and perceived level of risk. If Muslim Aid is not satisfied with how the grant is being managed, according to the partner agreement, Muslim Aid can discontinue the grant funding. All partners are subject to regular supervision and an annual appraisal. The Board of Trustees has the responsibility to sign the Report and Accounts for the year ended 31st December 2023. The accounts were approved on the 29th August 2024.

Mustafa Faruqi  
Chair



# Independent Auditor's report to the trustees of Muslim Aid

## Opinion

We have audited the financial statements of Muslim Aid (the 'charity') for the year ended 31st December 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31st December 2023 and of its incoming
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011.

## 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 charity 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

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

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

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

## Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon.

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of 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 this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements;
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report,

the trustees 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 charity'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 charity 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 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

## Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, internal audit and the audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We reviewed processes for in place for monitoring and accounting for funds provided to partner organisations outside the UK.
- We reviewed the monthly financial reporting from country programmes and the outcomes of local external audits of country programmes.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Use of our report

This report is made solely to the charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act.

Our audit work has been undertaken so that we might state to the charity's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Dated: 15 October 2024

Statutory Auditor  
110 Golden Lane, London, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006



## Muslim Aid statement of financial activities for the period ended 31st December 2023

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 2023 £	TOTAL 2022 £
<b>Income from:</b>					
Donations and legacies	2	4,527,045	12,745,673	17,272,718	15,795,658
Charitable activities	3	129,344	3,570,661	3,700,005	5,034,958
Investment income	4	199,816	-	199,816	43,977
<b>Total income</b>		<b>4,856,205</b>	<b>16,316,334</b>	<b>21,172,539</b>	<b>20,874,593</b>
<b>Expenditure on:</b>					
Raising funds	5	1,043,662	1,262,315	2,305,977	1,613,785
Charitable activities		1,273,888	14,953,658	16,227,546	18,526,971
<b>Total expenditure</b>		<b>2,317,550</b>	<b>16,215,973</b>	<b>18,533,523</b>	<b>20,140,756</b>
<b>Net income / (expenditure) before Exceptional item &amp; foreign exchange</b>		<b>2,538,655</b>	<b>100,361</b>	<b>2,639,016</b>	<b>733,837</b>
<b>Exceptional item: transfer of net assets to mab for micro-finance operation</b>	20	-	-	-	<b>(1,918,112)</b>
<b>Exchange surplus / (loss)</b>		-	<b>(332,292)</b>	<b>(332,292)</b>	<b>(345,876)</b>
<b>Net movement in funds</b>		<b>2,538,655</b>	<b>(231,931)</b>	<b>2,306,724</b>	<b>(1,530,151)</b>
<b>Reconciliation of funds:</b> Funds at 31st December As previously stated		4,730,211	2,710,866	7,441,077	8,971,228
<b>Total funds at 31st December 2023</b>		<b>7,268,866</b>	<b>2,478,935</b>	<b>9,747,801</b>	<b>7,441,077</b>

The results for the year shown above all derive from continuing operations.

All recognised gains and losses are reflected in the Statement of Financial Activities and therefore no separate statement of total recognised gains and losses has been presented.

## Balance sheet as at 31st December 2023

	NOTES	TOTAL 2023 £	TOTAL 2022 £
<b>Fixed assets</b>			
Intangible assets	9	5,471	20,856
Tangible assets	10	1,396,233	1,529,652
		1,401,704	1,550,508
<b>Current assets</b>			
Inventories	10a	20,331	373,517
Debtors	11	2,439,768	1,606,175
Cash at bank and in hand		8,593,002	7,275,530
		11,053,101	9,255,222
<b>Creditors: amounts falling due within one year</b>	12	1,562,730	1,920,379
<b>Net current assets</b>		<b>9,490,372</b>	<b>7,334,843</b>
Provisions	13	1,144,274	1,444,274
<b>Total assets less liabilities</b>		<b>9,747,801</b>	<b>7,441,077</b>
<b>The total funds of the charity</b>	14		
<b>Unrestricted income funds</b>			
General fund		7,268,866	4,730,211
<b>Restricted income funds</b>			
		2,478,935	2,710,866
		<b>9,747,801</b>	<b>7,441,077</b>

The financial statements were approved by the Trustees on 29th August 2024 and signed on its behalf by:

**Mustafa Faruqi - Chair**

The notes on pages 140 - 160 form part of these financial statements.

## Statement of cash flows for the year ended 31st December 2023

	TOTAL 2023 £	TOTAL 2022 £
<b>Cash flows from operating activities:</b>		
Net movement in funds (as per the statement of financial activities)	2,306,726	(1,530,151)
Depreciation charges	125,461	151,444
Loss on disposal of tangible fixed assets	97,382	13,120
Currency revaluation of tangible fixed assets	98,827	113,015
(Increase)/decrease in inventories	353,186	(180,938)
(Increase)/decrease in debtors	(833,593)	5,449,769
(Decrease) / increase in creditors	(657,650)	(5,097,161)
Decrease/(increase) cash - mab - mf	-	297,853.00
Investment income receivable	(199,816)	(43,977)
	1,290,523	(827,026)
<b>Cash flows from operating activities:</b>		
Purchase of tangible fixed assets	(172,867)	(242,052)
Interest received	199,816	43,977
	26,949	(198,075)
<b>Change in cash and cash equivalents in the year</b>	<b>1,317,472</b>	<b>(1,025,101)</b>
Cash and cash equivalents at the beginning of the year	7,275,530	8,300,631
<b>Cash and cash equivalents at the end of the year</b>	<b>8,593,002</b>	<b>7,275,530</b>
<b>Analysis of cash and cash equivalents:</b>		
Cash in hand	8,593,002	7,275,530
<b>Total</b>	<b>8,593,002</b>	<b>7,275,530</b>



# Notes to the financial statements

## I – Accounting policies

Muslim Aid is a Charitable Incorporated Organisation registered charity (registration number 1176462).

The address of the registered office is PO Box 3, London E1 1WP. The charity is governed by its Memorandum and Articles of Association. The charity is a public benefit entity. More details on how the trustees have satisfied themselves that Muslim Aid has met the public benefit requirements are given in the trustees' report section.

On 1 Feb 2018, the charity (MA 1985 registration number 295224) was dissolved with all remaining assets and liabilities transferred to a newly established Charitable Incorporated Organisation (registration number 1176462) of the same name and under the control of the existing Muslim Aid Board. Both organisations are considered public benefit entities. These transactions were accounted for as a merger and accordingly the financial statements are prepared on that basis and the trustees are satisfied that no material adjustments or restatements of comparative information are required.

### a) Basis of preparation

The consolidated financial statements have been prepared under the historical cost convention unless stated otherwise on the relevant accounting policy notes and in accordance with the Statement of Recommended Practice SORP (FRS 102) and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1st April 2005 which has since been withdrawn.

The Statement of Financial Activities (SOFA) and Balance Sheet include the results, assets and liabilities of the Charity and all its country offices. The results of the country offices are combined on a line-by-line basis. The financial statements have been prepared on an ongoing basis as discussed in the trustee's report. There are no material uncertainties about the charity's ability to continue as a going concern.

### b) Key areas of judgement

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors which are considered to be relevant.

Actual results may differ to these estimates. The estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period is revised if the revision only affects that period or in period of the revision and future periods if the revision affects the current and future periods. In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet are likely to result in material adjustment to the carrying amounts in the next financial year.

### c) Going concern

The charity can meet its obligations as they come due as such its a going concern. It continues to monitor cost and diversification of income streams. As at 31st December 2023, the charity reserves included £7,272,244 Unrestricted reserves of which £5,870,540 were free reserves. The charity cash position was £8,593,002.

### d) Funds accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose.
- Zakat funds – these are funds which can be used in accordance with the Islamic religious conditions and parameters set in the Qur'an. The charity's policy defines the criteria for the fundraising, allocation and distribution of Zakat. The charity is required to record its justification as to how projects match the criteria of Zakat
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

## e) Income

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- Income, including donations and gifts, gifts in kind and grants are recognised where there is entitlement, there is probability of receipt, and the amount is measurable.
- Tax recovered from income received under gift aid is recognised when the related income is recognised and allocated to unrestricted funds in line with the communication with donors to allocate the funds towards the core costs of the charity and its Need is greatest programmes to save and transform more lives.
- Gift in kind for use by the charity and donated services are included in the accounts at their approximate market value at the receipt. No amount has been included in the financial statements for services donated by volunteers.
- Gifts in kind for distribution are included in the accounts at the fair value to the charity (in the case of medicines, at the lowest value of the generic equivalent as approved by the WHO) when the good are received and under the control of the charity. Amounts are recognised in inventory until distributed at which point the relevant cost is released to the statement of financial activities.
- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- Income from other trading activities is recognised as it is earned, that is as the related goods or services are provided. Investment and rental income are recognised on a receivable basis.

## f) Expenditure

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- Expenditure is recognised when a liability is incurred, irrecoverable VAT is included within the expense item to which it relates.
- Expenditure on charitable activities is reported as a thematic analysis of the work undertaken by the charity, against our thematic themes of humanitarian response, feed the fasting, qurbani, livelihoods, education and health.  
  
Under these headings are included grants payable and the costs of activities performed directly by the charity or its country offices, together with associated direct and indirect support costs. The costs include salaries and associated employment costs including pensions and termination payments.
- Expenditure on raising funds comprises salaries, direct expenditure and overhead costs of UK based staff who promote fundraising from all sources including major donors, corporates and individuals.
- The expenditure on third party agencies that promote fundraising on social media and other platforms is included.

- Indirect support costs include IT, HR, CEO's time or finance costs that are essential for the charity to delivery its projects of humanitarian response, feed the fasting, qurbani, livelihoods, education and health. Not to incur these costs would severely impair the quality of work and sustainability of the charity.
- Indirect support costs have been allocated to cost categories on a basis consistent with the level of activity.

## g) Pensions

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

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

## h) Foreign currencies

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The functional currency of the charity is considered to be pounds sterling that is the currency of the primary economic environment it operates in the UK. The consolidated financial statements are presented in pound sterling. Transactions in foreign currencies are translated at the rate of exchange at the time of the transaction.

Country office income and expenditure is included in the Statement of Financial Activities at the average exchange rate for the period. Foreign currency balances are translated at the rate of exchange prevailing at the balance sheet date.

Foreign currency gains and losses are recognised through the Statement of Financial Activities for the period in which they are incurred. All exchange differences are recognised through the statement of financial activities.

## i) Operating leases

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Rental payments under operating leases are charged as expenditure incurred evenly over the term of the lease. The benefit of any reverse premium received is also spread evenly over the term of the lease.



## j) Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as

Leasehold properties	Straight line over the life of the lease
Freehold properties	5% straight line
Computers and software	25% straight line
Fixtures and fittings	10% straight line
Office equipment	15% straight line
Motor vehicles	15% straight line

Assets that are subject to amortisation are tested for impairment whenever events or changes in circumstance indicate.

## k) Intangible fixed assets

Intangible fixed assets represent the costs associated with acquiring and bringing in to use computer software. Amortisation is calculated using the reducing balance method to write down the cost to its estimated residual value.

## l) Inventories

These are valued at the lower of cost and net realisable value and represent supplies received before the year end and distributed after the year end.

## m) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Financial assets comprise cash at bank and in hand, short term deposits trade and other debtors. Financial liabilities include trade and other creditors.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Details and carrying value of these financial assets and liabilities are given in the notes to the accounts.



## n) Micro finance

The charity's overseas country offices provide unsecured credit to clients and savings account services to its beneficiaries so as to enable them to become self-sufficient and plan financial affairs to match their needs and provide capital for development.

The income from lending and expenditure relating to lending and deposit taking activity is accounted for in the Statement of Financial Activities and the resulting assets (loans) and liabilities (deposits) are included in the balance sheet under debtors and creditors respectively.

## o) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes.

Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

## 2 – Total donations and legacies income

	UNRESTRICTED £	RESTRICTED £	TOTAL 2023 £	TOTAL 2022 £
Donations received in the UK	2,702,443	10,242,661	<b>12,945,104</b>	10,669,134
Donations received at the field offices	-	1,280,638	<b>1,280,638</b>	2,595,105
Gift Aid	1,824,602	-	<b>1,824,602</b>	1,792,838
Gifts in kind	-	1,222,374	<b>1,222,374</b>	738,581
<b>Total donations and Legacies income</b>	<b>4,527,045</b>	<b>12,745,673</b>	<b>17,272,718</b>	15,795,658

## 3 – Charitable activities

	UNRESTRICTED £	RESTRICTED £	TOTAL 2023 £	TOTAL 2022 £
European Commission Humanitarian Organisation	-	-	-	54,974
Start network	-	403,254	<b>403,254</b>	460,162
United Methodist Committee on Relief	-	353,773	<b>353,773</b>	202,120
Other institutional grants	-	616,156	<b>616,156</b>	564,510
Institutional grants at field offices	-	2,197,478	<b>2,197,478</b>	3,557,922
Indirect cost recovery	129,344	-	<b>129,344</b>	195,270
<b>Total charitable activities</b>	<b>129,344</b>	<b>3,570,661</b>	<b>3,700,005</b>	5,034,958

## 4 – Investment income

	TOTAL 2023 £	TOTAL 2022 £
Bank deposit profit	199,816	43,977
<b>Total investment income</b>	<b>199,816</b>	43,977

Bank deposit income was related to unrestricted funds.

## 5 – Resources expended

	DIRECT COSTS £	STAFF COSTS £	SUPPORT COSTS £	TOTAL 2023 COSTS £	TOTAL 2022 COSTS £
<b>Raising funds</b>	1,742,794	474,402	88,781	<b>2,305,977</b>	1,613,785
<b>Charitable activities</b>					
Humanitarian/ emergency response	6,871,266	1,498,830	482,177	<b>8,852,274</b>	9,569,931
Education	1,356,343	539,402	85,903	<b>1,981,648</b>	1,907,132
Healthcare	2,794,395	572,925	40,898	<b>3,408,217</b>	3,486,795
Livelihood	1,685,398	266,511	33,498	<b>1,985,407</b>	3,563,114
<b>Total charitable activities</b>	<b>12,707,402</b>	<b>2,877,667</b>	<b>642,476</b>	<b>16,227,546</b>	18,526,971
<b>Total expenditure</b>	<b>14,450,196</b>	<b>3,352,069</b>	<b>731,257</b>	<b>18,533,523</b>	20,140,756
<b>Comparative - resources expended</b>					
	DIRECT COSTS £	STAFF COSTS £	SUPPORT COSTS £	TOTAL 2022 COSTS £	TOTAL 2021 COSTS £
<b>Raising funds</b>	1,246,325	327,484	39,976	<b>1,613,785</b>	1,780,773
<b>Charitable activities</b>					
Humanitarian/ emergency response	7,498,557	1,804,046	267,328	<b>9,569,931</b>	11,491,868
Education	1,069,123	774,326	63,683	<b>1,907,132</b>	2,410,233
Healthcare	2,185,924	1,199,493	101,378	<b>3,486,795</b>	2,355,151
Livelihood	3,109,518	421,079	32,517	<b>3,563,114</b>	3,617,512
<b>Total charitable activities</b>	<b>13,863,123</b>	<b>4,198,943</b>	<b>464,905</b>	<b>18,526,971</b>	19,874,764
<b>Total expenditure</b>	<b>15,109,448</b>	<b>4,526,427</b>	<b>504,881</b>	<b>20,140,756</b>	21,655,537

## 6 – Support costs

	2023 £	2022 £
Office costs	344,660	127,415
Finance and IT	86,431	103,984
HR, recruitment and training costs	165,607	155,900
Governance costs	134,558	117,582
<b>Total support costs</b>	<b>731,257</b>	<b>504,881</b>

## 7 – Governance costs

	2023 £	2022 £
Audit Fees - Sayer Vincent (including VAT)	77,517	55,688
Legal fees	37,035	43,967
Internal audit	20,006	17,928
<b>Total Support Costs</b>	<b>134,558</b>	<b>117,582</b>

No member of the Board received any remuneration for their work as Trustees (2022: nil).

During the year 0 trustee (2022:nil) received re-imburement for travel and subsistence costs totalling £nil (2022: £nil).

## 8 – Staff cost and number of employees

	2023	2022
Average number of employees during the year were:	<b>Number</b>	<b>Number</b>
Fundraising	10	15
Information public affairs	5	5
International programmes	393	456
Management & finance	38	41
Corporate services	159	144
Internal audit	1	3
<b>Total staff numbers</b>	<b>606</b>	<b>664</b>
Average number of country office Employees included above	570	626
<b>Employment costs</b>	<b>2023 £</b>	<b>2022 £</b>
Gross pay	2,546,049	3,283,484
Employer's national insurance	283,745	390,862
Pension costs	24,107	21,111
<b>Total employment costs</b>	<b>2,853,901</b>	<b>3,695,457</b>

Staff costs includes the cost of 9 casual employees (2022: 4) who are employed during the months of Ramadan and Qurbani

	2023 NUMBER	2022 NUMBER
£60,001 - £70,000	2	0
£70,001 - £80,000	1	0
£80,001-£90,000	0	1
	<b>3</b>	<b>1</b>

Total remuneration for senior employees was £ 2023: £392,615 (2022: £337,229). Employers NI was £ 2023: £46,551 (2022: £42,566) and employer pension costs were £7,913 (2022: £8,849). Senior employees are considered to be key management personnel and refers to the CEO, Head of Finance, Head of Programmes, Head of Legal & Compliance, Head of Strategy, Head of People and Culture and Head of Income Generation & Marketing.

During the year there was no redundancy and termination payments in 2023 (2022: nil)

## 9 – Intangible fixed assets

	COMPUTER SOFTWARE
<b>Cost</b>	
At 1st January 2023	78,406
Additions	-
Disposals	-
<b>As at 31st December 2023</b>	<b>78,405</b>
<b>Amortisation</b>	
At 1st January 2023	57,551
Charge for the year	15,383
Disposals	-
<b>As at 31st December 2023</b>	<b>72,934</b>
<b>Net book values</b>	
At 31st December 2023	<b>5,471</b>
At 31st December 2022	<b>20,856</b>

## 10 – Tangible fixed assets

	FREEHOLD & LEASEHOLD BUILDINGS	COMPUTERS & SOFTWARE	FIXTURES & FITTINGS	OFFICE EQUIPMENT	VEHICLES	TOTAL
<b>Cost</b>						
At 1st January 2023	1,682,794	320,403	141,284	560,493	321,491	3,026,466
Additions	12,853	65,995	30,468	43,330	20,221	172,867
Disposals	(38,590)	(4,990)	(1,337)	(21,577)	(58,092)	(124,588)
Revaluation to Closing rates	(94,386)	(23,630)	(12,553)	(68,210)	(28,986)	(227,765)
<b>As at 31st December 2023</b>	<b>1,562,672</b>	<b>357,778</b>	<b>157,862</b>	<b>514,036</b>	<b>254,633</b>	<b>2,846,979</b>
<b>Depreciation</b>						
At 1st January 2023 (Per stats)	533,560	244,748	92,839	404,251	221,415	1,496,812
Charge for the year	31,099	34,351	6,814	19,904	17,910	110,078
Disposals	-	(4,045)	(396)	(1,260)	(21,505)	(27,206)
Revaluation to closing rates	(33,119)	(16,459)	(7,932)	(52,306)	(19,122)	(128,938)
<b>As at 31st December 2023</b>	<b>531,540</b>	<b>258,596</b>	<b>91,325</b>	<b>370,589</b>	<b>198,697</b>	<b>1,450,747</b>
<b>Net book values</b>						
At 31st December 2023	1,031,132	99,182	66,537	143,447	55,936	1,396,233
At 31st December 2022	1,149,234	75,655	48,445	156,242	100,076	1,529,652

### 10a - Inventories

Inventories consist mainly of undistributed emergency foods and medicines which are stored in warehouses across our field offices.

## 11 – Debtors

	2023 £	2022 £
Microfinance loans	-	29,421
Receivables from institutions	4,833	3,234
Gift Aid	455,056	229,020
Prepayments and accrued income	1,979,879	1,344,500
<b>Total debtors</b>	<b>2,439,768</b>	<b>1,606,175</b>

## 12 – Creditors: amounts falling due within one year

	2023 £	2022 £
Programme creditors	1,079,427	1,117,322
Trade creditors	285,161	199,594
Taxation and social security	46,732	36,403
Accruals	31,651	305,942
Deferred income	119,759	261,118
<b>Total creditors</b>	<b>1,562,730</b>	<b>1,920,379</b>

## 13 – Provisions

	2023 £	2022 £
Balance at the beginning of the period	1,444,274	2,366,067
Decrease in the provision in the year	(300,000)	(921,793)
<b>Total provisions</b>	<b>1,144,274</b>	<b>1,444,274</b>

The trustees have identified a number of potential liabilities arising from closed country programmes and have set aside a provision to cover these. The provisions are calculated based on the trustees' assessment of the probability of these liabilities crystallising. The decrease in the provision in the period relates to a settlement on a claim by OCHA (United Nation Office for coordination of humanitarian affairs) for a historic projects delivered in Iraq and also a settlement on a claim by a supplier in Iraq for a historic payment dispute.

## 14 – Statement of funds (2023)

	BALANCE AT 1ST JANUARY 2023 £	INCOME £	EXPENDITURE £	EXCEPTIONAL ITEMS £	GAINS / (LOSSES) £	TRANSFERS £	BALANCE AT 31ST DECEMBER 2023 £
<b>Restricted:</b>							
UK institutional grants							
ECHO (Humanitarian/ Emergency Response)	12,285	-	-	-	-	-	12,285
UNOCHA	(70,252)	-	-	-	-	-	(70,252)
Start network	2,243	403,254	396,491	-	-	-	9,006
United Methodist Committee on Relief	141,084	353,773	407,389	-	-	-	87,468
Charity water	-	388,975	357,250	-	-	-	31,725
Other institutional funds	638,787	1,069,557	1,404,224	-	-	-	304,121
Field offices	1,731,338	4,700,490	4,864,666	-	(332,292)	-	1,234,871
Muslim Aid: emergency funds	(669,736)	3,343,667	2,964,431	-	-	551,571	261,071
Muslim Aid: other funds							
Development fund	422,340	2,191,910	1,095,220	-	-	(1,059,293)	459,738
Zakat fund	315,038	2,309,610	2,625,643	-	-	-	(995)
Religious fund	132,616	670,628	649,011	-	-	-	154,234
Childcare and sponsorship fund	55,123	884,470	1,451,648	-	-	507,722	(4,333)
<b>Total restricted funds</b>	<b>2,710,866</b>	<b>16,316,334</b>	<b>16,215,973</b>	<b>0</b>	<b>(332,292)</b>	<b>-</b>	<b>2,478,935</b>
<b>Unrestricted fund:</b>							
Fixed asset fund	1,550,508	-	148,803	-	-	-	1,401,704
General fund	3,179,703	4,856,205	2,168,746	-	-	-	5,867,159
<b>Total unrestricted funds</b>	<b>4,730,211</b>	<b>4,856,205</b>	<b>2,317,550</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,268,866</b>
<b>Total funds</b>	<b>7,441,077</b>	<b>21,172,539</b>	<b>18,533,522</b>	<b>0</b>	<b>(332,292)</b>	<b>-</b>	<b>9,747,802</b>

(i) The fixed asset fund represents the net book value of tangible fixed assets that were originally funded out of unrestricted funds. Fixed assets are acquired out of general funds and the transfer from the fixed asset fund represents the difference between additions and charge for the year.

(ii) General fund represents the amount that trustees are free to use in accordance with Muslim Aid's charitable objectives.

## Statement of funds (2022)

	BALANCE AT 1ST JANUARY 2022 £	INCOME £	EXPENDITURE £	EXCEPTIONAL ITEMS £	GAINS / (LOSSES) £	TRANSFERS £	BALANCE AT 31ST DECEMBER 2022 £
<b>Restricted:</b>							
UK institutional grants							
ECHO (Humanitarian/ Emergency Response)	-	54,974	42,689	-	-	-	12,285
UNOCHA	-	355,749	426,001	-	-	-	(70,252)
Start network	-	460,162	457,919	-	-	-	2,243
United Methodist Committee on Relief	-	202,120	61,036	-	-	-	141,084
Other institutional funds	83,314	1,195,914	639,208	-	-	(1,234)	638,787
Field offices	3,386,592	6,891,608	6,521,777	(1,918,112)	(342,285)	235,312	1,731,338
Muslim Aid: emergency funds	(70,637)	2,042,130	3,010,002	-	-	368,773	(669,736)
Muslim Aid: other funds							
Development fund	548,106	1,627,539	1,795,810	-	-	42,505	422,340
Zakat	1,959,675	2,019,151	3,572,434	-	-	(91,354)	315,038
Religious funds	264,649	692,036	834,507	-	-	10,438	132,616
Childcare and sponsorship funds	-	954,216	899,093	-	-	-	55,123
<b>Total restricted funds</b>	<b>6,171,699</b>	<b>16,495,599</b>	<b>18,260,475</b>	<b>(1,918,112)</b>	<b>(342,285)</b>	<b>564,440</b>	<b>2,710,866</b>
Unrestricted fund:							
Fixed asset fund	1,883,889	-	340,727	-	(3,591)	10,936	1,550,508
General fund	915,640	4,378,994	1,539,554	-	-	(575,376)	3,179,703
<b>Total unrestricted funds</b>	<b>2,799,529</b>	<b>4,378,994</b>	<b>1,880,281</b>	<b>-</b>	<b>(3,591)</b>	<b>(564,440)</b>	<b>4,730,211</b>
<b>Total funds</b>	<b>8,971,228</b>	<b>20,874,593</b>	<b>20,140,757</b>	<b>-</b>	<b>(345,876)</b>	<b>-</b>	<b>7,441,077</b>

## 15 – Analysis of net assets between funds

	2023 UNRESTRICTED £	2023 RESTRICTED £	2023 TOTAL £	2022 UNRESTRICTED £	2022 RESTRICTED £	2022 TOTAL £
Fixed Assets	1,401,704	-	<b>1,401,704</b>	1,550,508	-	1,550,508
Net Current Assets	5,867,159	3,623,209	<b>9,490,372</b>	3,179,703	4,155,140	7,334,843
Liabilities due > 1 year	-	(1,144,274)	<b>(1,144,274)</b>	-	(1,444,274)	(1,444,274)
	7,268,865	2,478,935	<b>9,747,802</b>	4,730,211	2,710,866	7,441,077

## 16 – Taxation

Muslim Aid is a registered charity and is not therefore liable to income or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

VAT is irrecoverable and has been charged to its associated expenditure.

## 17 – Partners

	2023 £	2022 £
Amal Organization for Relief and Development	144,121	344,402
Ard El Insan Palestinian Association	166,705	142,884
Atfaluna Society for Deaf Children (ASDC)	-	184,368
Elaf for Relief and Development (ELAF RD)	196,134	376,554
Ihsan for Relief and Development	495,651	508,896
Islamic Dawah Training Centre	160,594	-
MFFT PTE. LTD.	272,214	-
Muslim Aid Association	256,386	-
Mayar Foundation for Development	-	129,727
Organization for Research and Community Development	268,369	302,129
Tamer Institute for Community Education	273,738	191,503
AISHA Association for Woman and Child Protection	-	182,755
Palestinian Al Nakheel Association for Progress and Development	138,933	152,756
The Mines Advisory Group	-	111,087
National Zakat Foundation	-	100,000
Takaful Al Sham	211,741	278,758
Tayyab Hospital and Educational Trust	-	135,815
Yemen Family Care Association	498,013	300,890
YKMI (Yayasan Kemanusiaan Madani Indonesia)	141,222	260,803
Partners below < £100k	809,922	558,336
<b>Total</b>	<b>4,033,742</b>	<b>4,261,663</b>

## 18 – Subsidiaries excluded from consolidation

Muslim Aid controlled the operations of the following subsidiary entities which are excluded from consolidation on the grounds of being not material in the context of the overall financial statements.

### MA (Micro credit) Guarantee Limited - Sri Lanka

Muslim Aid's Sri Lanka office previously controlled the operations and activities of Muslim Aid (Micro Credit) Guarantee Limited, which manages the microcredit operation in Sri Lanka on behalf of Muslim Aid. Results excluded from consolidation are as follows:

	2023 £	2022 £
Assets	60,804	95,931
Liabilities	(139,383)	(174,462)
Net assets	(78,580)	(78,531)
Income	16,119	18,867
Expenditure	(21,067)	(49,428)
Deficit/surplus	(4,948)	(30,561)

## 19 – Related parties

A number of MA key management personnel were either Trustees or Employees of other Charities who have received donations or payments for provision of services.

KEY MANAGEMENT PERSONNEL / RELATIONSHIP TO MA	PAYMENT TO RELATIONSHIP	2023 EXPENDITURE	2022 EXPENDITURE
Abul Kalam Head of Income generation	Hounslow Muslim Centre	7,500	0
	<b>Total</b>	<b>7,500</b>	<b>0</b>

## 20 – Comparative SOFA Muslim Aid consolidated statement of financial activities for the year ended 31st December 2022

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 2022 £
Income from:				
Donations and Legacies	2	4,139,747	11,655,911	15,795,658
Charitable Activities	3	195,270	4,839,688	5,034,958
Investment Income	4	43,977	-	43,977
<b>TOTAL INCOME</b>		<b>4,378,994</b>	<b>16,495,599</b>	<b>20,874,593</b>
Expenditure on:				
Raising Funds	5	787,205	826,580	1,613,785
Charitable Activities		1,093,076	17,433,895	18,526,972
<b>TOTAL EXPENDITURE</b>		<b>1,880,281</b>	<b>18,260,475</b>	<b>20,140,756</b>
<b>Net income / (expenditure)</b>		<b>2,498,713</b>	<b>(1,764,876)</b>	<b>733,837</b>
<b>Exceptional Item: Transfer of Net Asse to MAB for Micro-Finance Operation</b>	20	-	(1,918,112)	(1,918,112)
Exchange surplus / (loss)		(3,591)	(342,285)	(345,876)
Transfer of Funds		(564,440)	564,440	-
<b>Net movement in funds</b>		<b>1,930,682</b>	<b>(3,460,833)</b>	<b>(1,530,151)</b>
Funds at 31st December as previously stated		<b>2,799,529</b>	<b>6,171,699</b>	<b>8,971,228</b>
<b>Total funds at 31st December 2022</b>		<b>4,730,211</b>	<b>2,710,866</b>	<b>7,441,077</b>



## 21 – Comparative – 2022 notes

### 2 - Donations and Legacies

	UNRESTRICTED £	RESTRICTED £	TOTAL 2022 £	TOTAL 2021 £
Donations received in the UK	2,346,909	8,322,225	<b>10,669,134</b>	10,676,312
Donations received at the Field Offices	-	2,595,105	<b>2,595,105</b>	1,560,499
Gift Aid	1,792,838	-	<b>1,792,838</b>	1,538,357
Gifts in Kind	-	738,581	<b>738,581</b>	1,198,273
	<b>4,139,747</b>	<b>11,655,911</b>	<b>15,795,658</b>	<b>14,973,441</b>

### 3 - Charitable Activities

	UNRESTRICTED £	RESTRICTED £	TOTAL 2022 £	TOTAL 2021 £
Globus Relief	-	-	-	118,854
European Commission Humanitarian Organisation	-	54,974	54,974	-
Start Network	-	460,162	460,162	-
United Methodist Committee on Relief	-	202,120	202,120	1,232
Other Institutional Grants	-	564,510	564,510	205,413
Institutional Grants at Field Offices	-	3,557,922	3,557,922	4,939,391
Indirect Cost Recovery	195,270	-	195,270	-
	<b>195,270</b>	<b>4,839,688</b>	<b>5,034,958</b>	<b>5,264,890</b>



# Legal and administrative information

## Charity number (CIO) 1176462

**Chair**  
Mustafa Faruqi

**Vice Chair**  
Faria Ali

**Treasurer**  
Shaharuddin Bin Zainuddin  
(Resigned 6th December 2023)

### Trustees

Aaqil Ahmed  
(Resigned 28th April 2023)

Dr Amjad Mohamed Saleem  
(Appointed 4th September 2023)

Andleen Razzaq

Mohammed Abdul Aziz

Saima Raza  
(Resigned 1st April 2024)

Sara Pantuliano

Dr Zaza Johnson Elsheikh  
(Appointed 4th September 2023)

## Members of the nominations committee

Mohammed Abdul Aziz  
(Chair of Committee)

Aaqil Ahmed  
(Resigned 28th April 2023)  
(Former Chair)

Mustafa Faruqi

Sara Pantuliano

## Members of the Finance and Audit Committee

Shaharuddin Bin Zainuddin  
(Chair of Committee)  
(Resigned 6th December 2023)

Anila Hussain  
(Resigned 1st December 2023)

Faria Ali

Jay Hussain

Kashif Shabir  
(Resigned 27th January 2023)

Khalid Javid  
(Appointed 8th February 2023)

## Members of the programmes committee

Mohammed Abdul Aziz  
(Chair of Committee)

Abu Akeem

Dr Amjad Mohamed Saleem  
(Appointed 4th September 2023)

Andleen Razzaq

Kashif Shabir  
(Resigned 27th January 2023)

Khalid Javid  
(Appointed 8th February 2023)

Sara Pantuliano

Saima Raza  
(Resigned 1st April 2024)

## Members of the people and culture committee

Mustafa Faruqi  
(Chair of Committee)

Kashif Shabir  
(Resigned 27th January 2023)

Khalid Javid  
(Appointed 8th February 2023)

Zakya Hussain

Dr Zaza Johnson Elsheikh  
(Appointed 4th September 2023)  
– Safeguarding Trustee

## Members of the income generation and marketing committee

Faria Ali  
(Chair of Committee)

Aaqil Ahmed  
(Resigned 28th April 2023)  
(Former Chair)

Kashif Shabir  
(Resigned 27th January 2023)

Khalid Javid  
(Appointed 8th February 2023)

Muhammad Abul Kalam

## Chief executive

Khalid Javid  
Appointed 8th February 2023

Kashif Shabir  
(Resigned 27th January 2023)

## Management team

Abu Akeem  
Head of International Programmes

Anila Hussain  
Head of Finance  
(Resigned 1st December 2023)

Muhammad Abul Kalam  
Head of Income Generation and  
Marketing

Zakya Hussain  
Head of People, Culture and  
Services

Lamees Hafez  
Head of Strategy  
(Appointed 24th October 2023)

## Registered office

PO Box 3  
London  
E1 1WP

## Principal office

4th Floor  
LMC Business Wing  
38 – 44 Whitechapel Road  
London  
E1 1JX

## Bankers

Lloyds Bank plc

Al Rayyan

## Solicitors

Simons Muirhead & Burton LLP  
87-89 Newman Street  
London  
W1T 3EY

## Internal auditors

Azets  
6th Floor  
Bank House  
Cherry Street  
Birmingham  
B2 5AL

## Auditors

Sayer Vincent LLP  
110 Golden Lane,  
London,  
EC1Y 0TG

# Thank You





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