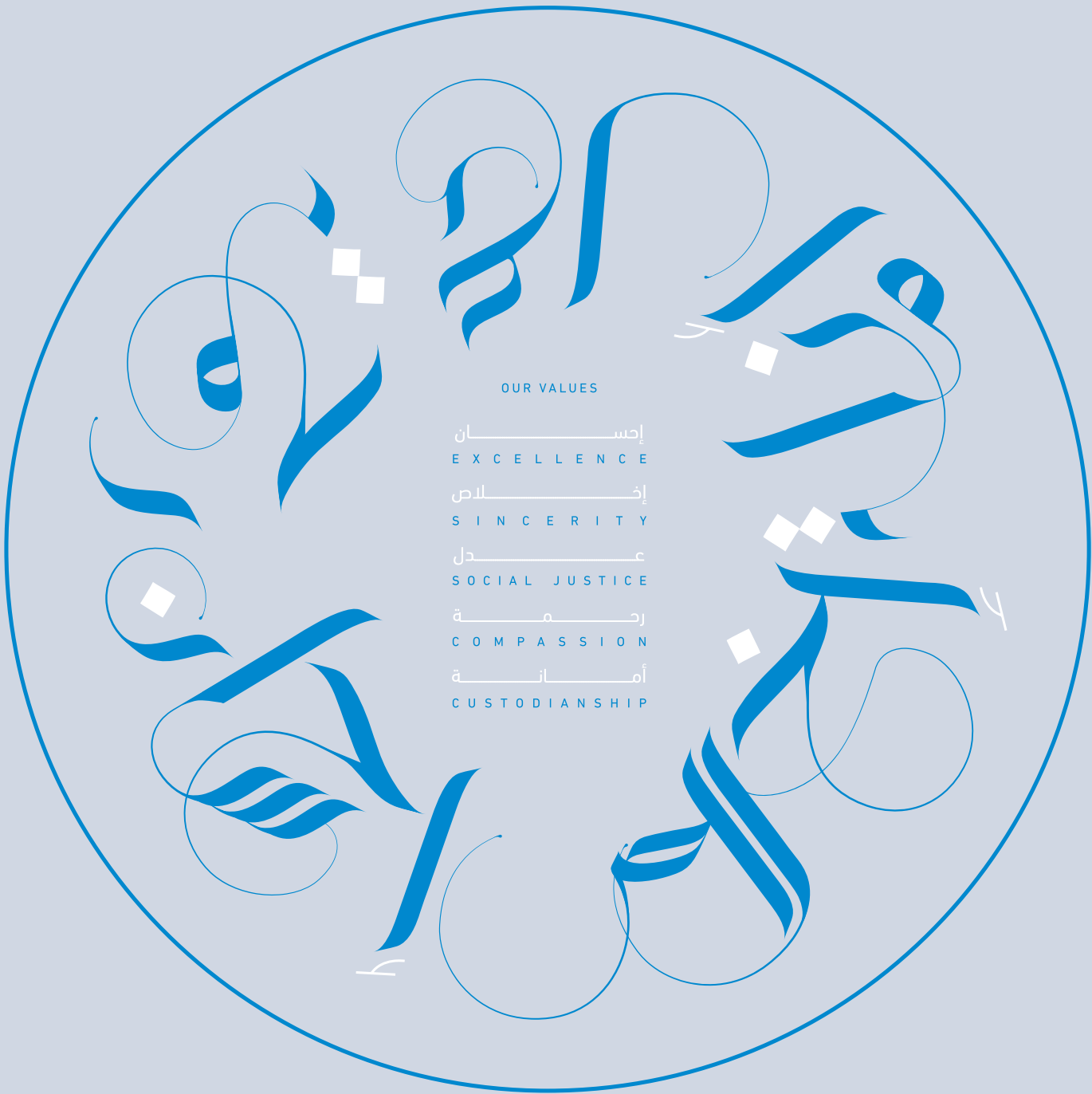




# Islamic Relief Worldwide

ANNUAL REPORT AND  
FINANCIAL STATEMENTS **2023**



Cover photo:

In November 2023, an Afghan man takes his daughter for a health screening at an Islamic Relief’s temporary health facility at the Torkham border crossing point in Afghanistan’s Nangarhar province.

Since mid-September 2023, some 500,000 people have returned to Afghanistan from Pakistan. Islamic Relief has provided more than 9,000 of these returnees with basic health services, hygiene facilities and other essentials at the border crossing. We had constructed 30 latrines, installed 10 water tanks and distributed multi-purpose cash assistance to 230 families as of November 2023.

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# STRATEGIC REPORT

IN THE NAME OF ALLAH, MOST MERCIFUL, MOST COMPASSIONATE.

## MESSAGE FROM THE CHAIR

**Assalamu alaykum**  
**Peace be with you**

2023 was a tumultuous year, as the gravest threats facing the world deepened their grip. The climate emergency fuelled hunger and suffering, mostly amongst the world's poorest people. Islamic Relief was at the forefront of the response, including in the drought-stricken Horn of Africa. Our humanitarian aid reached nearly 543,000 people in Ethiopia, Kenya and Somalia, where the hunt for food and water had driven millions of people from their homes. Understanding that long-term solutions are crucial, we pledged a further £15 million to boost community resilience to the changing climate and urged the international community to invest in climate mitigation and adaptation. The erosion of global governance also caused more misery this year. As commitments to universal human rights weakened around the world, Islamic Relief was among the first to respond when conflict flared. In Gaza and Sudan, where our own courageous staff were among those in danger, we helped ordinary families with essentials such as food and water, shelter and medicine.

Facing greater need than ever before, Islamic Relief matched the challenges with our determination to help families in crisis. To increase our ability to respond, we expanded our family of member and country offices around the world – and improved their capacity to fund and deliver impactful interventions. We introduced a new Global Strategy to enhance our emergency relief, poverty alleviation, and campaigning work by tackling the causes of suffering, as well as the symptoms. As always, powering all this were our amazing staff, volunteers, donors and partners. Through your dedication and generosity, our annual income climbed to £274.6 million and we ploughed more than ever into much-needed programming. I am delighted to report that this year we touched 16.8 million lives.

In 2024, Islamic Relief marks its 40th year of serving humanity. As we reflect on our remarkable history and impact, we again commit ourselves to our mission to end poverty and suffering. I pray you will continue to stand with us as we continue to do all we can to secure a safe and fair world for everyone, everywhere.

**Dr Ihab M. H. Saad**

Chair of the Board of Trustees,  
Islamic Relief Worldwide



## MESSAGE FROM THE CHIEF EXECUTIVE

**Assalamu alaykum**  
**Peace be with you**

For 40 years, Islamic Relief has been propelled to save lives and ease suffering. Over decades, we have developed the experience and expertise necessary to be a lifeline to people caught up in disasters and emergencies of all kinds. Alhamdulillah, this equipped Islamic Relief to rise to the challenges of 2023, a year defined by disaster: Global hunger deepened, including in the Horn of Africa, Yemen, and Afghanistan, where Islamic Relief was a lifeline for families worried about where their next meal would come from. As earthquakes struck parts of Türkiye, Syria, Morocco, and Afghanistan, and floods swept through communities in Libya, we were among the first to respond. When crises erupted in Sudan and Gaza, our dedicated staff performed extraordinary feats of compassion as they delivered life-saving aid even while facing great danger.

Visiting disaster-stricken communities in Türkiye, and in Pakistan, where many still struggled to repair lives shattered by 2022's deadly flooding, I saw the scale of the challenges firsthand. Many of the crises to which we responded in 2023 continue to devastate lives, while global hunger, climate change, and faltering global governance snatch away precious development gains. In all the years I have served as a humanitarian, I have not experienced a more tumultuous time – nor have I ever felt prouder to be part of the Islamic Relief family, as each part of our global federation has stepped forward to play its part.

Together, we have assisted people stricken by disaster, caught up in conflict, and sinking in poverty. Our incredible colleagues around the world have worked tirelessly to support desperately needed programming in 39 countries this year – even as our hearts break for colleagues enduring unimaginable hardship alongside the communities they serve. None of this work would have been possible without our steadfast supporters, who have enabled us to help more people than ever before in 2023. With your continued support, we aim to increase our impact still further in the year ahead. Jazak'Allah Khair, thank you.

**Waseem Ahmad**

Chief Executive Officer,  
Islamic Relief Worldwide





# KEY CHALLENGES FACING OUR WORLD IN 2023

**2023 was one of Islamic Relief's most demanding years for responding to large-scale emergencies, with earthquakes striking Türkiye, Syria, Morocco, Afghanistan; floods devastating Libya; and severe crises erupting in Gaza and Sudan. Throughout the year, hunger continued to bite amid long-running emergencies in the Horn of Africa, Yemen and Afghanistan. This hunger was exacerbated in some cases by the climate crisis, which continued to worsen in 2023, with more frequent and intense extreme weather events affecting vulnerable communities worldwide.**

Global governance and rules-based order continued to deteriorate, making it more difficult to hold leaders and powerful global actors to account through our advocacy work. This deterioration has been accompanied by an erosion of commitments to universal human rights and has led to the emergence of more conflicts. It has also fuelled widening economic inequality within and between countries. The gap between the rich and poor is increasing, and livelihoods have become more precarious for many.

The consequence of all of these challenges means more people around the world now rely on humanitarian aid.

## **How has Islamic Relief met these challenges?**

In 2023, Islamic Relief expanded our emergency response efforts to focus on getting life-saving assistance to more people more quickly after disasters. Through our long-term development programmes, we empowered disadvantaged communities to access jobs, education, healthcare, and food. Taking a community-led approach, we also helped to build resilience through climate change adaptation and mitigation.

We scaled up our advocacy efforts globally and domestically through our member offices to tackle the root causes of poverty, inequality, and social injustice, engaging supporters, communities, and decision-makers to help us achieve this goal. 2023 also saw Islamic Relief grow our family of member and country offices around the world and improve their capacity to fund, design and deliver high-impact programmes.

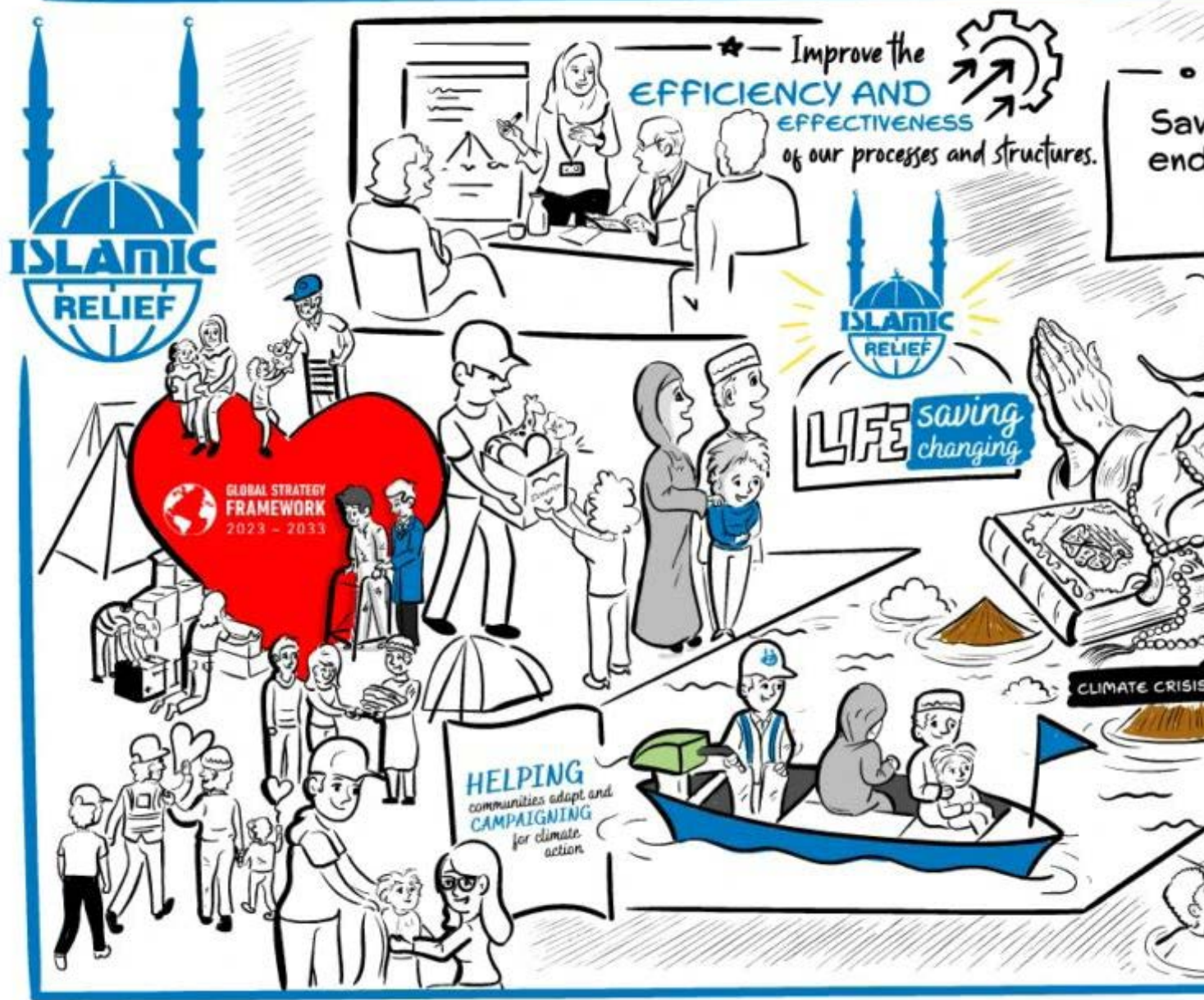
## **What could help us do more?**

No one organisation can resolve the multifaceted issues facing the world's most vulnerable people. Many of the challenges Islamic Relief faced in 2023 – which continue into 2024 and beyond – relate to the growing inability of countries to work together towards a shared goal. To reach even more people in need, we need a recommitment to upholding international rules-based order and to addressing existential challenges through international collaboration.

We need to see more investment in climate change mitigation and adaptation, especially for the poorest countries bearing the brunt of its impacts. We need reforms to the global economic model and tax system to ensure a fairer distribution of wealth and opportunity among the world's people. And, finally, we need continued efforts to counter closing civil society space and to enable humanitarian access to vulnerable communities.

Islamic Relief is committed to continue joining hands with partners to work towards these goals and towards a fairer world for everyone.

# FORGING ISLAMIC RELIEF'S PATH FOR THE DECADE TO COME



In 2023, Islamic Relief launched a wide-ranging new strategy that aligns life-saving and life-changing programming with the push for systemic change.

At the heart of our new Global Strategy 2023-2033, lies the principle that to affect systemic change, we must increasingly address the root causes of inequality and injustice.

Islamic Relief's work has benefited many millions of people since the charity was established in 1984. In recent years, however, humanitarian needs have grown considerably. Our strategy highlights three key challenges that are making life tougher for the world's poorest and most marginalised people:

- A worsening climate emergency, for which the countries and communities least responsible for carbon emissions and least able to cope are paying the heaviest price.
- An erosion of the rules-based international order that underpins global governance, stripping away protection for the most vulnerable and allowing cruel misuse of power.

- Accelerating abuses of the principles of fair economy, resulting in increasing inequality and a severe reduction in resources for social protection, health and education.

Our new strategy is our response to these challenges. Following a year of consultation with the Islamic Relief global family, local partners, staff in our programme offices and headquarters, and supporters, we set out a path as to how Islamic Relief can fulfil our mission and deliver the most significant impact for those that we serve.

Inspired by our Islamic faith and the teachings of the Qur'an, the strategy is informed and guided by the Maqasid Framework, an Islamic legal framework that emphasises the sanctity of every individual's life and dignity and the rights of all to security, health, a sustainable environment, food, shelter, and clean water.



## OVER THE NEXT 10 YEARS, WE AIM TO ACHIEVE THREE CORE OUTCOMES:

**1 We will save lives and reduce vulnerability to humanitarian crises**

**2 We will empower communities to tackle poverty and vulnerability**

**3 We will advocate for change to the system and eliminate the global and local root causes of inequality**

To achieve these goals, Islamic Relief will work even more effectively in partnership with others. We want our success to be measured in lives saved and vulnerability to emergencies reduced, in communities empowered to lift themselves out of poverty, and in successful advocacy for change to eliminate causes of inequality. The strategy is a firm framework designed to facilitate the development of robust three-year operational resource plans to roll it out, along with individual strategies and resource plans for every country of operation.

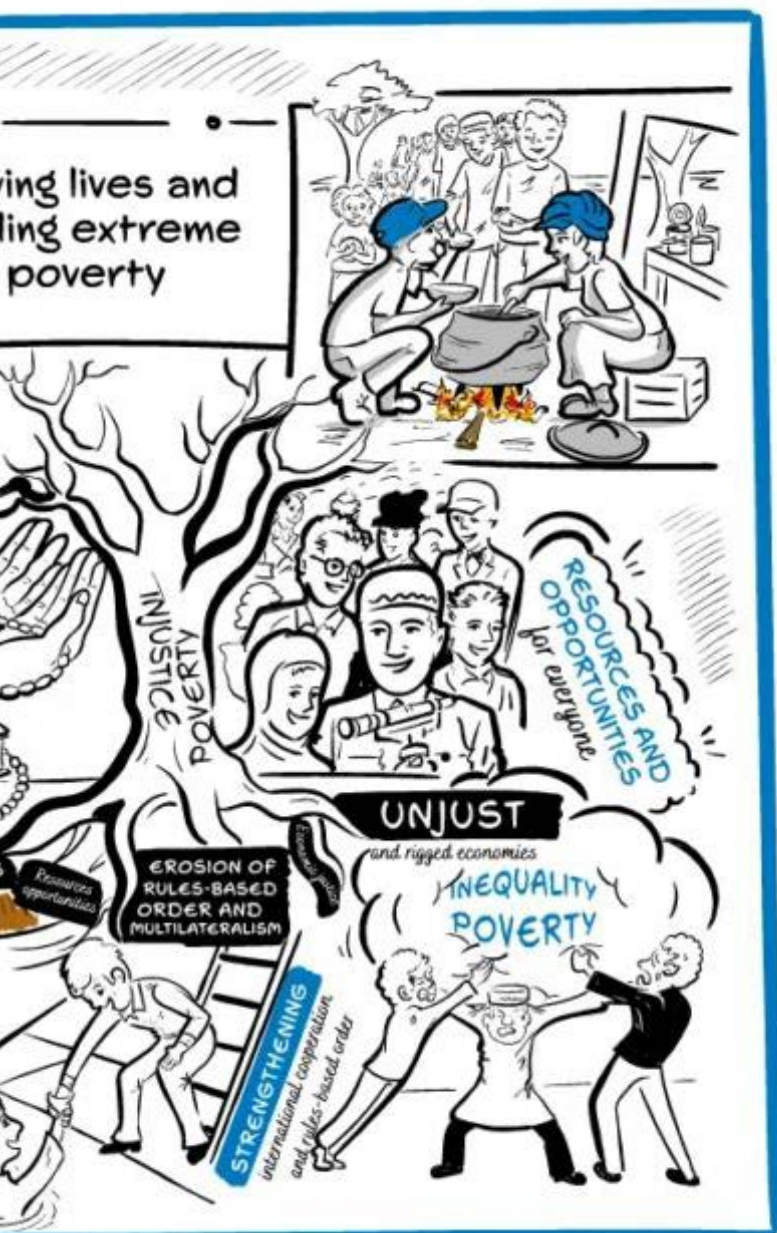
Within its three core outcomes, the strategy sets out key objectives:

- |   |  |  |  |
|---|--|--|--|
| <b>1</b> Increasing the reach, speed and impact of our emergency response     | <b>2</b> Building the quality of core areas of first-phase response      | <b>3</b> Building community and partner capacity                                     | <b>4</b> Stressing the humanitarian responsibilities of other duty bearers |
| <b>5</b> Building the quality of our core programme thematic areas            | <b>6</b> Making longer-term programme commitments                        | <b>7</b> Becoming a thought leader in the Islamic community, wider sector and public | <b>8</b> Engaging supporters to be the voice for those they support        |
| <b>9</b> Producing evidence, learning and research                            | <b>10</b> Influencing institutions and decision-makers                   | <b>11</b> Forming a larger, bolstered and aligned Islamic Relief family              | <b>12</b> Boosting and diversifying overall funding                        |
| <b>13</b> Increasing funding from governments, foundations and other entities | <b>14</b> Facilitating obligation and voluntary giving from individuals. |  |  |

Islamic Relief's short-term objectives include enhancing our emergency response capabilities, equipping and training communities, and strengthening our financial base. Our long-term objectives aim for sustainable development, such as livelihoods, health and education and climate change adaptation programming, as well as policy change to tackle poverty and inequality. We are also committed to future development to enhance our impact, such as integrating new technology, expanding partnerships, and exploring innovative funding models.

To rise to the challenges that confront the world we all share and deliver the changes that the poorest and most vulnerable urgently require, we must be innovative in our programming, bold in our advocacy and fearless in our commitment to those we serve. Our strategy sets out our path. Please join us on it.

**You can find more information and read our Global Strategy 2023-2033 in full on the Islamic Relief Worldwide website**

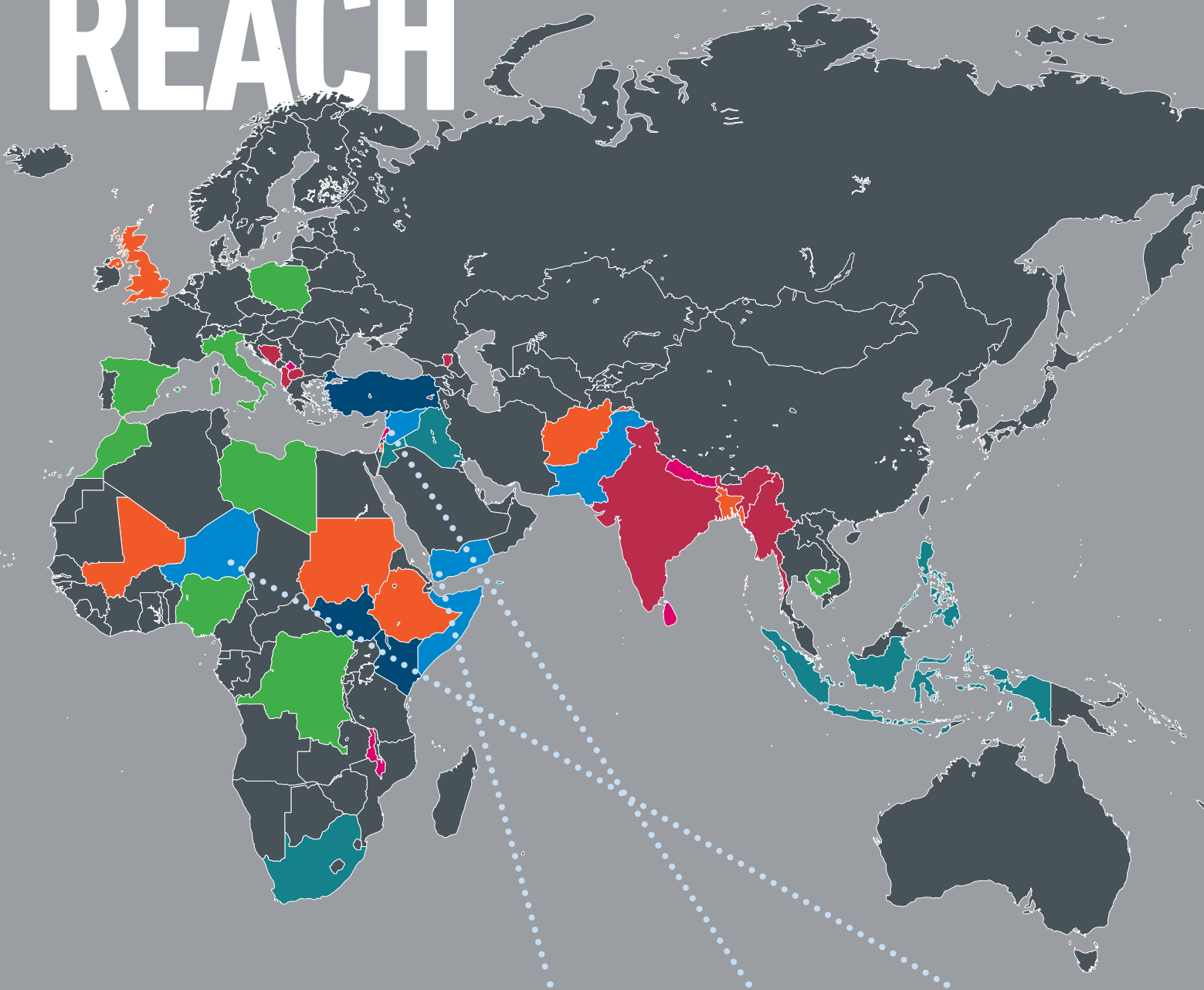


*"We will combine our humanitarian assistance, sponsorship of orphaned children, long-term social development programming and advocacy work to comprehensively address the needs of those we are supporting and help build their capacity and resilience to overcome poverty and vulnerability."*

**Waseem Ahmad,  
CEO of Islamic Relief Worldwide**



# OUR GLOBAL REACH

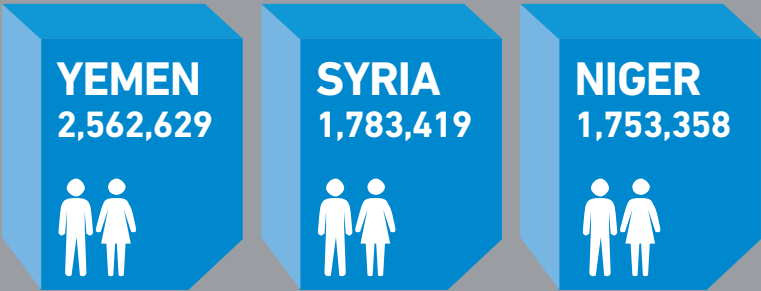


## THE TOP THREE COUNTRIES:

Number of people reached through global programmes

Humanitarian	8,667,515
Development	4,632,608
Advocacy	25,146
Orphan sponsorship	91,904
Seasonal	5,169,420
GRAND TOTAL	18,586,593

The figures in this table are included within the country figures on the map. The grand total in this table (18.4 million) is different to the total number of people reached (16.8 million) because some people have been reached by more than one Islamic Relief intervention. For example, a child enrolled in our orphan sponsorship programme may also benefit from a development project to build a well in their village.



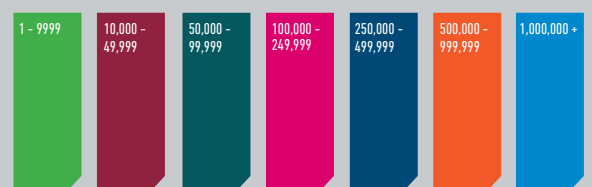
IN 2023 WE SUPPORTED  
16.8 MILLION PEOPLE.

COUNTRY	TOTAL	
Yemen	2,562,629	
Syria	1,783,419	
Niger	1,753,358	
Pakistan	1,404,715	
Somalia	1,192,237	
Palestine (Gaza)	1,093,959	
Afghanistan	905,424	
Bangladesh	850,458	
Sudan	768,822	
Ethiopia	719,321	
United Kingdom	642,274	
Mali	724,944	
Kenya	359,533	
Türkiye	316,921	
South Sudan	289,081	
Kosova	224,204	
Lebanon	196,089	
Malawi	160,900	
Nepal	145,311	
Sri Lanka	103,469	
Iraq	85,329	
Jordan	81,754	
South Africa	73,781	
Indonesia	60,966	
Philippines	56,511	
Russian Federation (Chechnya)	49,524	
Myanmar	47,542	
Bosnia and Herzegovina	39,000	
Albania	27,729	
India	25,936	
North Macedonia	25,078	
Morocco	7,525	
Libya	4,800	
Spain	1,958	
Italy	1,845	
Nigeria	1,356	
Poland	712	
Democratic Republic of the Congo	157	
Cambodia	73	

#### Clarifying our data

We have put in place additional due diligence processes and systems, and confirm that the correct number of people Islamic Relief helped in 2022 was 16.4 million. This year's global reach total includes data about our work in Gaza, where an unprecedented escalation began in October 2023, killing tens of thousands of Palestinians and displacing many more, with still no end in sight at the time of writing. Though the enclave became the world's most dangerous place for humanitarian workers, with considerable operational challenges, we have worked tirelessly to help the most vulnerable people (see pages 15-17). The reported number of people we helped in Gaza is based to the best of our ability on actual numbers with every effort made to account for instances in which people have been assisted by more than one of our projects.

#### NUMBER OF PEOPLE REACHED THROUGH OUR PROJECTS IN 2023



# 2023 IN NUMBERS



**16.8 MILLION PEOPLE  
DIRECTLY ASSISTED**



We ran **827**  
**projects** in **39**  
**countries**



**326**  
**emergency**  
**projects**  
reached **8.7**  
**million people**



More than  
**4.6 million**  
**lives** changed  
by **334**  
**development**  
**projects**



Over **10.2**  
**million people**  
helped by  
food aid and  
security  
interventions

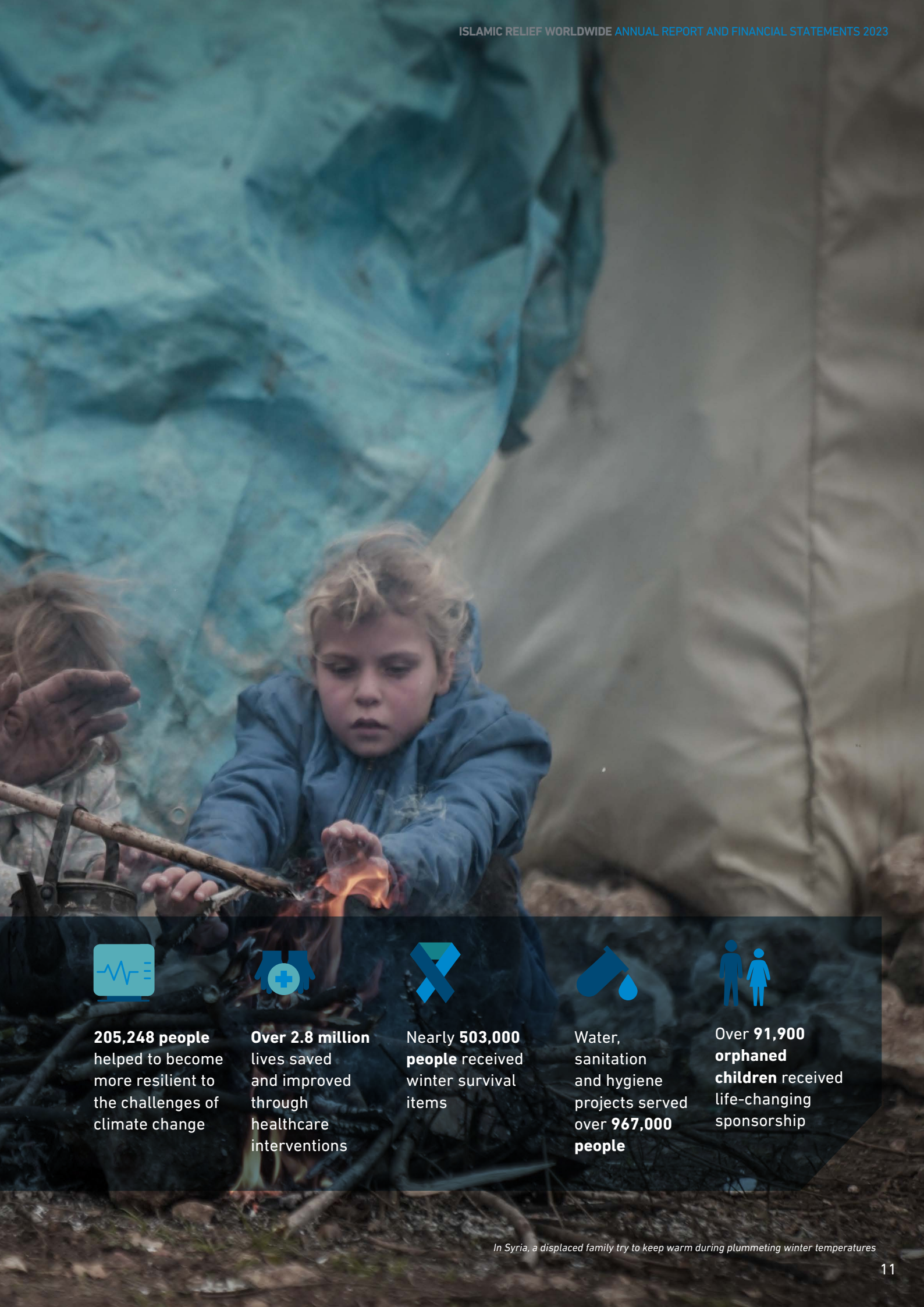


Over **3.5**  
**million**  
**individuals**  
benefitted  
from qurbani  
meat



Over **890,000**  
**people** in **32**  
**countries**  
reached through  
Ramadan food  
parcels





**205,248 people** helped to become more resilient to the challenges of climate change



**Over 2.8 million** lives saved and improved through healthcare interventions



Nearly **503,000 people** received winter survival items



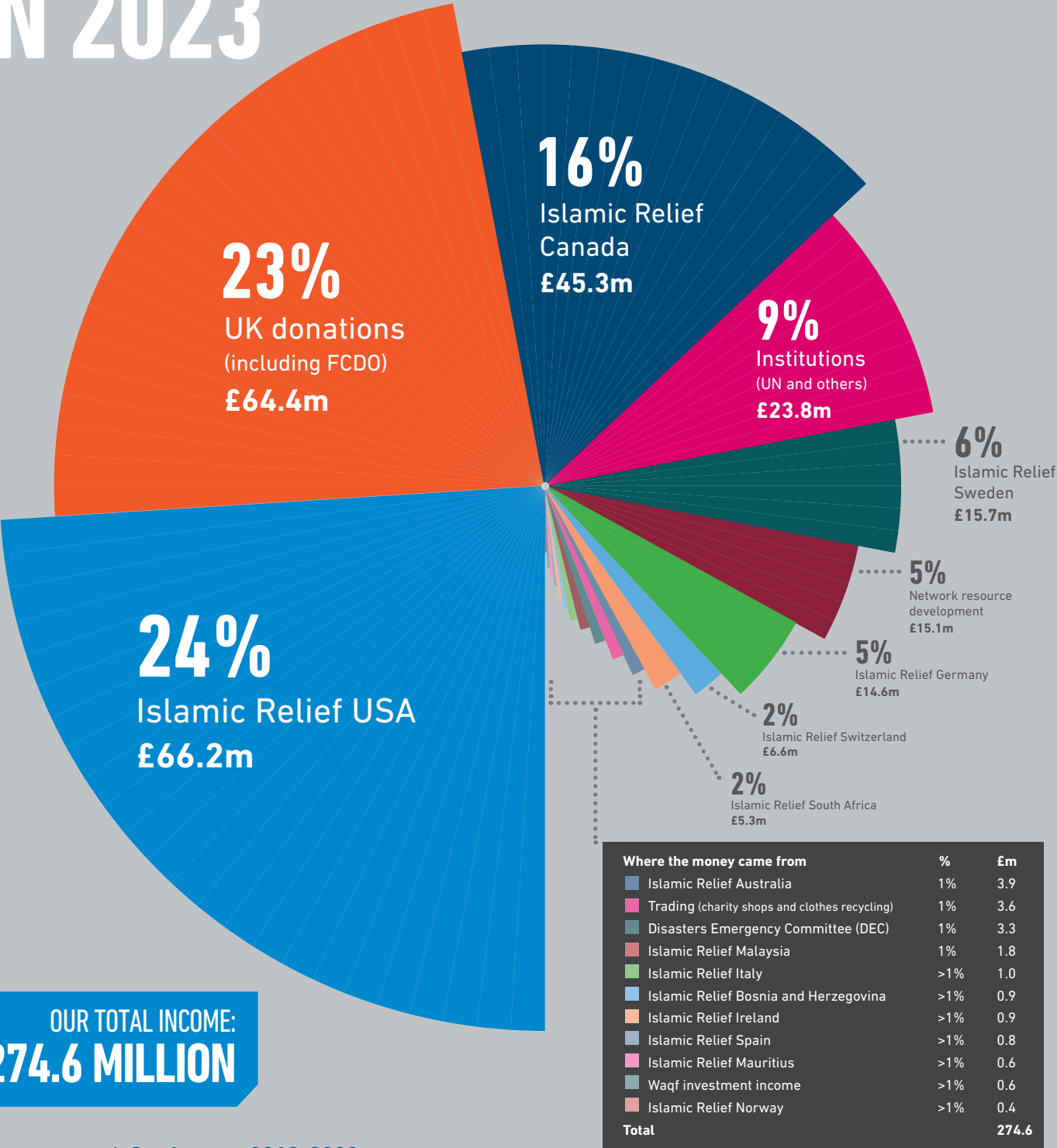
Water, sanitation and hygiene projects served over **967,000 people**



Over **91,900 orphaned children** received life-changing sponsorship

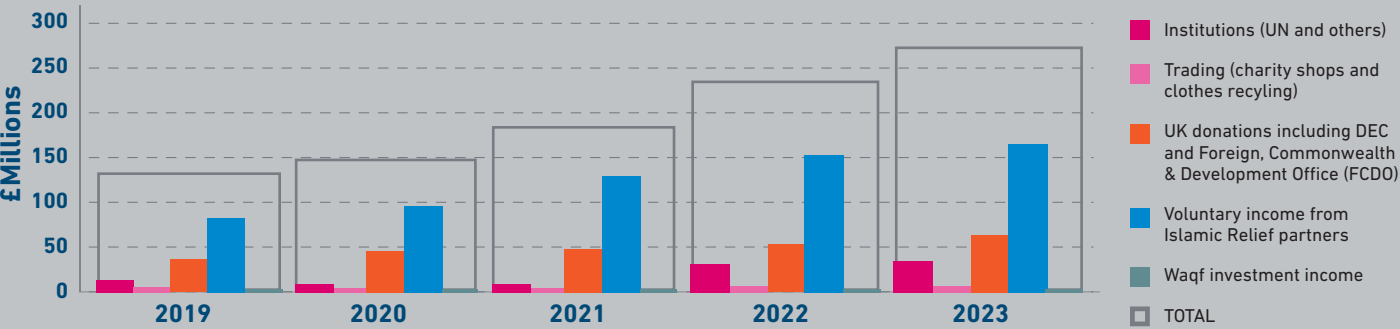
*In Syria, a displaced family try to keep warm during plummeting winter temperatures*

# OUR INCOME IN 2023

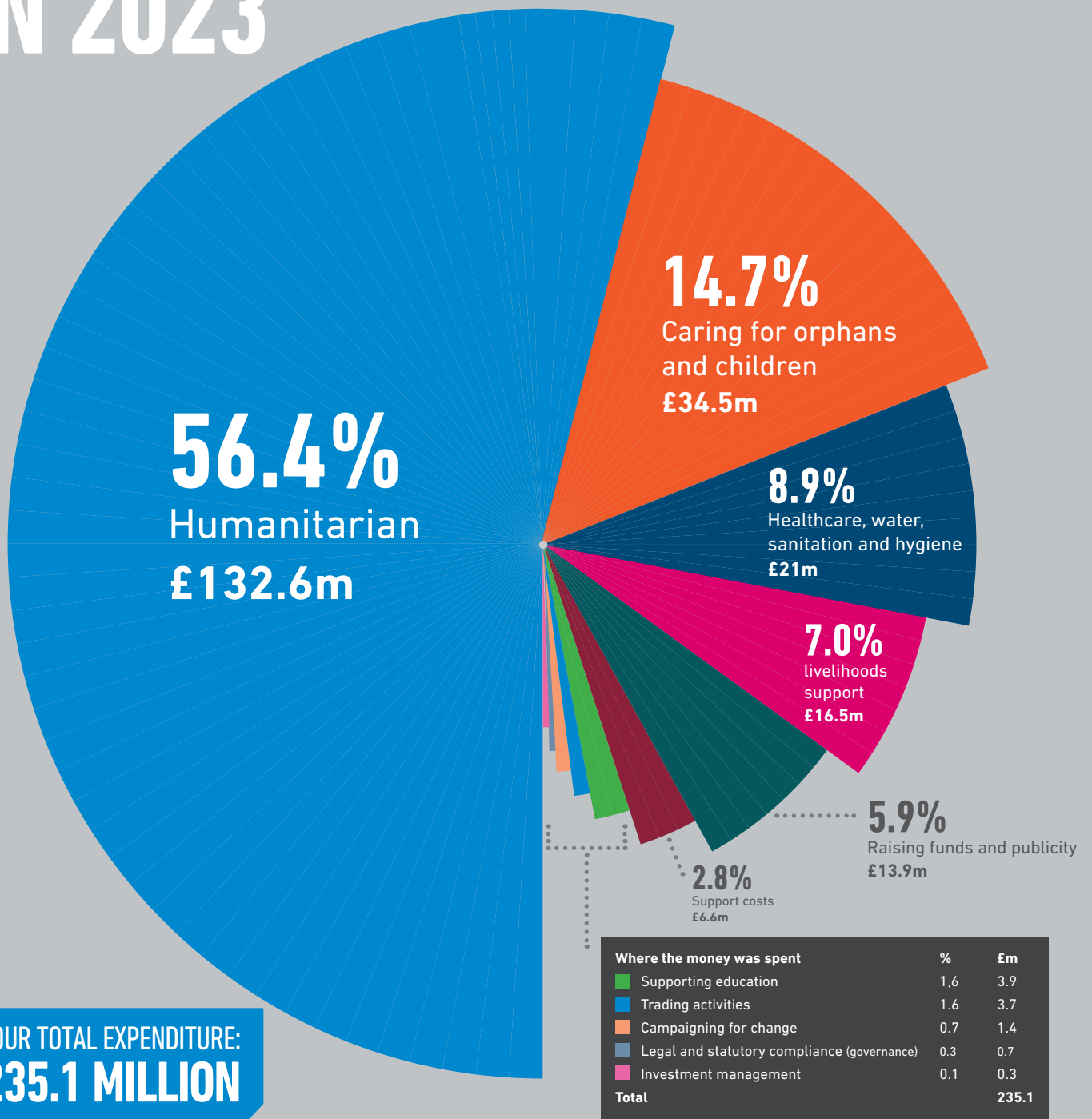


OUR TOTAL INCOME:  
**£274.6 MILLION**

Five-year trend: Our income 2019-2023

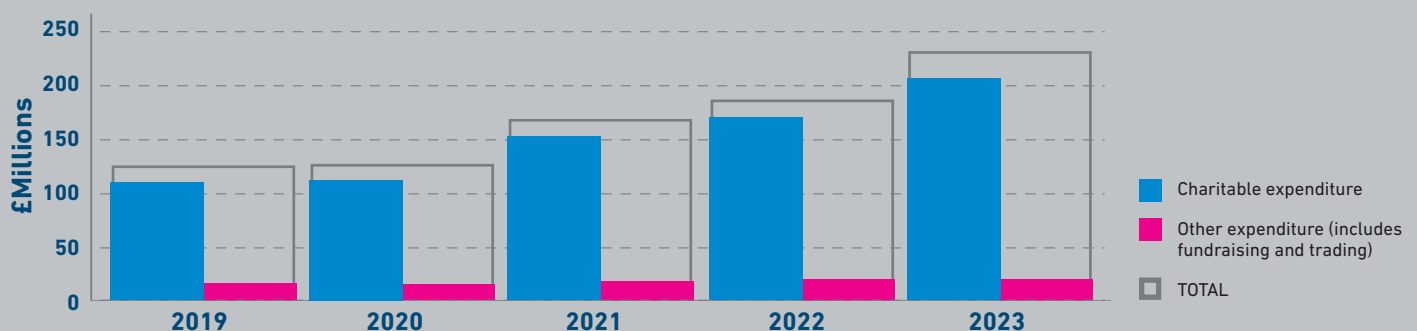


# OUR EXPENDITURE IN 2023



OUR TOTAL EXPENDITURE:  
**£235.1 MILLION**

Five-year trend: **Our expenditure 2019-2023**







# **SAVING LIVES AND REDUCING VULNERABILITY TO HUMANITARIAN CRISES**

**SAVING LIVES THROUGH EMERGENCY RELIEF  
ACROSS THE GLOBE IS A MAJOR PART OF  
ISLAMIC RELIEF'S MISSION.**



## IN 2023, ISLAMIC RELIEF RAN 326 HUMANITARIAN PROJECTS, RESPONDING TO EMERGENCIES IN 29 COUNTRIES.

### BOSNIA AND HERZEGOVINA

Since the beginning of 2018, more than 110,000 refugees and migrants have arrived in Bosnia and Herzegovina, adding additional strain to a country in which approximately 17.5 per cent of the population lived in poverty.

Number of humanitarian projects: **5**  
Number of people in crisis helped: over **1,500**

### KOSOVA

Over 700 homes in Kosovo were destroyed by severe flooding across the country in February 2023, causing additional strain in a country in which 40 per cent of the population lived below the poverty line.

Number of humanitarian projects: **6**  
Number of people in crisis helped: over **1,000**

### POLAND

As of December 2023, there were approximately 1.1 million refugees in Poland, of which 956,000 had fled crisis-affected Ukraine.

Number of humanitarian projects: **1**  
Number of people in crisis helped: over **700**

### SYRIA

The February 2023 earthquakes in north Syria and southern Türkiye forced communities already reliant on humanitarian aid even deeper into poverty. Syria has experienced over 13 years of violence, and a significant spike in hostilities in the northwest this year uprooted even more families. Over 70 per cent of the country's population was in need of humanitarian aid in 2023.

Number of humanitarian projects: **32**  
Number of people in crisis helped: over **1,708,600**

### TÜRKIYE

In February 2023, Türkiye was struck by multiple, powerful earthquakes. Approximately 85,000 buildings were destroyed, more than 50,000 people were killed and over 100,000 were left injured. It is one of the deadliest disasters to ever hit Türkiye. We responded to six emergencies, helping 205,496 people.

Number of humanitarian projects: **6**  
Number of people in crisis helped: nearly **205,500**

### LEBANON

Lebanon is home to 1.5 million Syrian refugees, many of whom live in dire conditions. Life became even harder for some after fire ripped through refugee camps in the town of Aarsal in October 2022, leaving more than 500 individuals homeless.

Number of humanitarian projects: **5**  
Number of people in crisis helped: over **73,700**

### PALESTINE (GAZA)

2023 in Palestine saw the most significant and unprecedented escalation in violence seen in decades as Israel inflicted relentless bombing and blockade upon the people of Gaza. The scale of the destruction was enormous, with 75 per cent of the population of displaced and 29,000 people killed by the end of the year.

Number of humanitarian projects: **16**  
Number of people in crisis helped: around **711,323**

### JORDAN

Since the onset of the Syrian crisis in 2011, more than one million Syrians have fled into Jordan, of which 639,000 are registered refugees. Many face dire living conditions, with vulnerable Jordanians also struggling to get by.

Number of humanitarian projects: **18**  
Number of people in crisis helped: nearly **32,600**

### YEMEN

Yemen has endured more than nine years of conflict, leaving an estimated 4.5 million people – 14 per cent of the population – displaced. Nearly 80 per cent of the population were living below the poverty line and 17.6 million people did not know where their next meal was coming from.

Number of humanitarian projects: **37**  
Number of people in crisis helped: over **3,268,444**

MOROCCO

One of the most powerful earthquakes ever recorded in Morocco struck Marrakech and surrounding areas in September 2023, impacting 300,000 people and killing more than 3,000.

Number of humanitarian projects: **7**  
Number of people in crisis helped: over **7,500**

LIBYA

Powerful floods, caused after Storm Daniel destroyed two dams, swept away large swathes of eastern Libya in September 2023. The damage in the city of Derna was akin to being hit by a tsunami, with more than 5,200 deaths and 10,000 people reported missing.

Number of humanitarian projects: **3**  
Number of people in crisis helped: nearly **4,800**

SUDAN

More than 7.4 million people have been forcibly displaced since violence erupted in April 2023. The grave situation brought Sudan to the brink of famine and left more than 25 million people in need of humanitarian assistance.

Number of humanitarian projects: **18**  
Number of people in crisis helped: nearly **521,600**

SOUTH SUDAN

The humanitarian crisis in South Sudan has been driven by years of conflict, food insecurity, mass displacement, the climate crisis, economic turmoil and more. An estimated 9.4 million people, 76 per cent of the population needed humanitarian assistance and protection services this year.

Number of humanitarian projects: **7**  
Number of people in crisis helped: over **99,100**

ETHIOPIA

Ethiopia in 2023 continued to experience its most severe drought in 40 years following five consecutive failed rainy seasons, leaving more than 20 million people in need of humanitarian assistance.

Number of humanitarian projects: **15**  
Number of people in crisis helped: over **247,000**

MALI

Ongoing conflict and political turbulence, combined with the effects of climate change, deepened suffering in poverty-stricken Mali. As around 68 per cent of the population struggled to survive by subsistence farming, humanitarian needs continued to rise.

Number of humanitarian projects: **3**  
Number of people in crisis helped: **65,345**

SOMALIA

The five-year-long drought in the Horn of Africa has had a devastating effect on Somalia where approximately 8.3 million people were in need of humanitarian assistance in 2023.

Number of humanitarian projects: **32**  
Number of people in crisis helped: over **242,800**

NIGER

The combined effects of climate change and armed conflict have left a significant portion of Niger's population in need of humanitarian aid; and around 3.2 million people experiencing high levels of food insecurity.

Number of humanitarian projects: **3**  
Number of people in crisis helped: over **9,500**

KENYA

By December 2023, drought, floods and conflict had left around 2.8 million people in Kenya unsure where their meal was coming from. The Wajir market fire in July 2022 also destroyed livelihoods, adding to the suffering of more than 1,000 households.

Number of humanitarian projects: **9**  
Number of people in crisis helped: over **52,500**

NIGERIA

More than 14 years of conflict has left the north-east regions of Nigeria facing a humanitarian crisis. Across Borno, Adamawa, and Yobe (BAY) states, over 7.9 million people face extreme poverty, and daily threats to their well-being.

Number of humanitarian projects: **1**  
Number of people in crisis helped: over **1,200**

SOUTH AFRICA

Across 2023, South Africa saw heavy climate induced flooding that displaced thousands of families and caused millions of pounds of damage to essential infrastructure across the country.

Number of humanitarian projects: **2**  
Number of people in crisis helped: nearly **3,600**

MALAWI

More than 470 people were killed in Malawi when Cyclone Freddy tore through the country in March 2023, displacing 500,000 people.

Number of humanitarian projects: **2**  
Number of people in crisis helped: nearly **12,400**



## AFGHANISTAN

One of the largest humanitarian crises in the world was made worse in 2023 when multiple earthquakes struck Herat Province in western Afghanistan, affecting 175,000 people, and killing more than 2,000 individuals.

Number of humanitarian projects: **21**

Number of people in crisis helped: over **370,100**

## PAKISTAN

Described as the 'Climate Event of the Century', more than 33 million people were affected after flooding devastated all four provinces of Pakistan in October 2022. More than eight million were displaced, and millions fell into poverty after losing livestock, lands, and jobs. In 2023, the country embarked on a long road toward recovery.

Number of humanitarian projects: **32**

Number of people in crisis helped: over **679,000**

## NEPAL

In early November, two powerful earthquakes struck Nepal's western Jajarkot district, killing more than 150 people. More than 250,000 people were left in need of humanitarian assistance. In the most affected area, more than half of the buildings were damaged by the earthquakes.

Number of humanitarian projects: **5**

Number of people in crisis helped: over **35,300**

## BANGLADESH

Cyclone Hamoon battered Bangladesh in October 2023, causing widespread destruction, particularly to IDP camps in Cox's Bazaar. More than 1.5 million people were affected by the disaster.

Number of humanitarian projects: **21**

Number of people in crisis helped: nearly **220,900**

## PHILIPPINES

The Philippines continued to suffer the legacy of Tropical Storm Paeng which in 2022 caused landslides and flooding, displacing more than 215,000 people. More than one million people were affected by the storm.

Number of humanitarian projects: **2**

Number of people in crisis helped: over **7,300**

## SRI LANKA

The worst economic crisis in Sri Lanka's history has left the country on the verge of bankruptcy, causing substantial constraints on the availability of essential items such as gasoline, food and medicine. Many families struggled to make ends meet.

Number of humanitarian projects: **2**

Number of people in crisis helped: over **9,400**

## MYANMAR

In 2023, Myanmar witnessed a surge in armed conflicts and suffered the effects of Cyclone Mocha which impacted approximately 1.2 million people, intensifying humanitarian needs across the country.

Number of humanitarian projects: **6**

Number of people in crisis helped: over **47,500**

## INDONESIA

The Cianjur earthquake of November 2022 caused severe damage to the province of West Java, killing 600 people and displacing more than 100,000, while also destroying water and sanitation facilities.

Number of humanitarian projects: **9**

Number of people in crisis helped: nearly **27,000**

# HOW ISLAMIC RELIEF RESPONDS TO EMERGENCIES: THE FIRST 72 HOURS

For people caught up in emergency situations, speedy and sustained humanitarian assistance can be the difference between life and death. To deliver this assistance Islamic Relief relies on a combination of constant vigilance in tracking weather patterns and conflicts, meticulous planning and preparation in vulnerable countries, and swift and decisive action when disaster strikes, in collaboration with partners.

The first 72 hours after a crisis begins, when lives are often most at risk and funding can be limited, are critical. While each emergency is different, Islamic Relief has developed steps to ensure aid reaches people in need as quickly as possible. We quizzed Affan Cheema, Head of International Programmes, on how it's done.



## Q: Is there anything Islamic Relief can do to prepare for a disaster ahead of time?

A: All Islamic Relief country offices develop disaster preparedness plans for emergencies they are likely to face, such as seasonal monsoon flooding in parts of Asia. These plans help inform any response and strengthen readiness for disaster throughout the organisation.

In these plans, offices consider how to support those who may be particularly vulnerable during emergencies, including women and girls, older people and people with disabilities.

Some emergencies, such as cyclones, can increasingly be spotted and tracked before they make landfall, enabling Islamic Relief's Emergency Panel to meet before the main impact of the disaster in some cases.

## Q: How does Islamic Relief find out about emergencies?

A: The Islamic Relief office in the country where the emergency has taken place will typically raise an emergency alert and conduct an initial assessment of the situation and needs on the ground, with the information they have available.

Raising an emergency alert triggers a meeting of Islamic Relief's Emergency Panel, which usually takes place within 24 hours of a disaster occurring or an alert being received.

## Q: What does the Emergency Panel do?

A: The Emergency Panel has an important role in galvanising and coordinating our approach to all emergencies, whatever their scale. It brings together a wide range of specialist staff to assess the situation, agree how Islamic Relief will respond, and allocate resources and decide priorities. I am joined on the panel by international programmes colleagues – including the head of disaster risk management and the relevant head of region and country director – and communications and fundraising representatives.

First, we establish what's happening on the ground. We do this primarily through input from the Islamic Relief country office where the emergency is occurring, but it's also important to look at information from partner organisations, the United Nations, and media reports – particularly if we don't have an Islamic Relief presence in the country concerned. We assess the scale of the emergency and what the most urgent and immediate needs are.

We look at how many people are affected, what the scale of damage is, and what kind of support the country's government has asked for. We also consider the extent to which we are positioned to contribute to the response, and whether we are going to launch a major fundraising appeal. This is a decision mainly based on the scale of relief operation required to meet the needs of the communities affected, but also on our assessment of how well placed our member offices are to raise significant funds.

We can draw upon two emergency contingency funds to make an initial injection of funding promptly while our fundraising is gearing up. The initial panel meeting is also an opportunity to decide what we are going to say about the situation on our website and on social media and how we will generate and respond to media interest.

## Q: What happens after the Emergency Panel meets?

A: The initial panel meeting is only the beginning of Islamic Relief's response, particularly in the case of larger emergencies. What follows for these will include a global telephone conference for Islamic Relief member offices within 72 hours, daily emergency coordination meetings for at least a week – and sometimes months – regular humanitarian update emails, and the development of three-month, six-month, and longer-term relief and recovery plans.

We recognise that it is not only what happens during an emergency that counts, but also what Islamic Relief puts in place before and after to prepare communities and rebuild livelihoods, to learn lessons and strengthen disaster resilience in the long term.

## Q: What happens when an emergency strikes in a country where Islamic Relief has no presence?

A: To reach people in countries vulnerable to disaster in which we do not have a presence, Islamic Relief does not wait until the worst happens. We proactively forge partnerships with organisations based in those countries – so when emergencies happen, we can respond promptly through established partnerships. Not only is this more effective than trying to find new partners in the wake of a disaster, this approach also aligns with the Grand Bargain 2.0, to which Islamic Relief is committed, by investing more in developing the capacity and capability of local organisations to meet local needs.

## In 2023 the emergency panel assessed 23 emergencies:



The emergencies included six floods, five tropical cyclones and other major storms, five conflict-related emergencies, and four earthquakes.

## Islamic Relief responded to an unprecedented number of large-scale emergencies that struck in 2023:

FEBRUARY: TÜRKIYE-SYRIA EARTHQUAKE  
 APRIL: SUDAN CRISIS  
 SEPTEMBER: MOROCCO EARTHQUAKE AND LIBYA FLOODS  
 OCTOBER: GAZA ESCALATION

These emergencies saw the global Islamic Relief family work together to respond at scale to the needs of those affected.

## In our immediate response, Islamic Relief always takes steps to ensure we're meeting the most pressing needs of survivors, such as:

FOOD: FOOD PARCELS, VOUCHERS, AND CASH  
 WATER: CLEAN DRINKING WATER  
 SHELTER: TENTS, PLASTIC SHEETING, FUEL AND WARM CLOTHING  
 HEALTH AND HYGIENE: SOAP, BUCKETS FOR WASHING, MEDICINE AND MOBILE HEALTH FACILITIES.

**1** Islamic Relief country office issues an Emergency Alert detailing the emergency, setting out any challenges, and a proposed response

**2** The Emergency Panel meets to discuss and approve any response and funding allocation, consulting with member offices where relevant

**3** Sometimes, we will teleconference with member offices to establish whether funding commitments are sufficient to initiate or extend an emergency response

**4** Country office takes operational responsibility for implementing response, with technical support from headquarters

**5** Project concept notes developed and shared with members; service level agreement signed, and funds transferred

**6** Project implemented

**7** Lessons learnt and recommendations captured and applied to future projects





# GAZA: UNPRECEDENTED BOMBARDMENT

A serious escalation in the Middle East in early October saw an unprecedented bombardment of Gaza. By the end of the year, around 20,000 Palestinians had been killed and thousands more were injured. Many were women and children. As the violence extended into 2024, many more would lose their lives.

For the first two weeks of the crisis, no humanitarian aid was allowed to enter Gaza, pushing hospitals beyond the brink of collapse and leaving families engaged in gruelling daily searches for water, electricity and food. When supplies did arrive, the quantities were nowhere near enough to meet the huge needs of affected people.

Israeli authorities ordered more than 1 million people to evacuate to the south of the Gaza Strip, prompting mass displacement. Despite promises of safety, bombs have continued to fall on southern Gaza, hitting hospitals, mosques and camps for displaced people. Some 1.9 million people became displaced in search of safety.

Normal life in Gaza – already extremely challenging under a 16-year blockade – effectively came to an end. Simple, everyday tasks required constant consideration and adaptation as families try to manage increasingly dwindling resources.

Prior to the latest escalation, the humanitarian situation was already desperate, and worsened by an earlier escalation in May that spanned 11 terrifying days.

Livelihoods were devastated. Bombing and a severe fuel shortage forced many bakeries and shops to close, while farmers, water vendors and others were unable to transport their goods to market or make deliveries.

## Unshakeable commitment

Islamic Relief staff and partners in Gaza endured unspeakable hardship. Every day was a struggle to keep themselves and their families safe.

With the vast majority of our staff displaced and the situation extremely dangerous, we suspended the majority of our regular programming in Gaza at the outbreak of the escalation.

Our incredibly dedicated staff and partners remained committed to supporting vulnerable people in Gaza wherever and whenever it was safe to do so. During 2023 alone, we helped to feed thousands of displaced people with warm meals, food parcels and vouchers, as well as fresh vegetables, which we bought directly from farmers to help boost their income.

We distributed more than 2 million medical items to hospitals struggling to cope with the influx of wounded patients and provided thousands of people with water. We also staged games and activities for children in one shelter to help offer some distraction and reprieve at an incredibly distressing time.

While escalations are frighteningly common in Gaza, the crisis was unlike any Islamic Relief has ever seen in our almost 30 years of work in the Occupied Palestinian Territory. We urged all parties to agree to an immediate ceasefire, and reconfirmed our commitment to the people of Palestine, with whom we continue to stand.

## CEASEFIRE NOW

Islamic Relief called for an immediate ceasefire and for international law to be upheld by all parties.

We remained determined to see a lasting peace that allows all Palestinians and Israelis to live in safety and dignity with their fundamental human rights upheld.

Islamic Relief was clear that this will not be possible until the root causes of the crisis are addressed and there is an end to the injustice and inequality at the heart of the Israeli occupation, and the blockade of Gaza that accompanies it.

We urged the international community to work towards a just and lasting peace agreement.

# CHRONICLING THE CRISIS

From the beginning of the latest crisis, one Islamic Relief staff member in Gaza has been sharing his experiences through blogs. Enduring bombings, internet blackouts and displacement, he has remained committed to telling his family's story – which is the story of so many in Gaza.

Our colleague, whose contributions we've anonymised to protect his safety and security, has written blogs describing his daily life, hopes and fears. All of which are available to read in full on the Islamic Relief Worldwide website: <https://islamic-relief.org/>



## Monday 9 October

The situation is extremely terrifying. As I write these words, my house is shaking back and forth due to the intense bombing. My kids started crying and screaming in fear of the bombs. Even as an adult who has lived through tens of escalations, I feel terrified. I feel this time we might not be able to survive. I can't imagine the destruction we will see if we survive.

## Wednesday 11 October

At home, my family and I can't find drinking water. I'm telling my kids over and over to be careful using what water we still have. We used to have a home filtration unit, but it's blocked with salt and other minerals. We've gone back to using it even though we know the water is dangerous. What choice do we have?

## Tuesday 17 October

I'm writing this on the second day after evacuating our home. The situation here is no different, bombing is still going on all the time and those of us who've evacuated are still not safe.

## Wednesday 25 October

I am consistent in sending you these words because I think I need to leave a story behind. Palestinians are not just numbers in a death toll. Each one has their own feelings, their own favourite dish, their own football team they like, their own hobbies and their own memories. I have mine too. I want to be remembered. I want to attend a Manchester United game, despite their poor performance on the football pitch. I want to go to my office. I want to see my children grow. I want to drink clean water and charge my phone. I want to live a simple, stupid life. Give me a chance to live it.

## Thursday 11 November

It is day 33 or 34 of this crisis, I don't know... I've lost count.

There is no sign of hope that we will see an end to this unjust and brutal killing. Our situation gets worse and worse as the clock ticks by. Markets are running out of every product; food is scarce, water is rare. You're lucky if you can find any electricity. Nothing is easy.

## Monday 4 December

Just 10 minutes after the humanitarian pause ended, the heavy airstrikes and bombing started again, the terrifying sounds dragging me and my family from sleep.

I knew the tanks would be heading our way. Everyone in the house was frightened. My brother gathered the kids and said, "The situation is very dangerous now. I want you all to gather all your courage and stay calm. Please listen to the instructions the adults give you."

## Sunday 31 December

It is the last day of 2023 – a year that had been among the best of my life, until October. In the last three months I have grown older, I have sunk into depression, I have lived in fear, I have witnessed horrors. In the last three months, I have lost people I loved, I have lost my home, I lost my beloved city, the place of many fond memories. Our future looks darker than ever.



Islamic Relief staff prepare ready to eat meals to distribute to vulnerable people in Gaza



# HORN OF AFRICA: SEASONS OF DROUGHT

*Women in drought-stricken Qaboobe village, Somali Region, carry home water trucked in by Islamic Relief.*

Millions are enduring acute hunger in the Horn of Africa as five successive failed rainy seasons led to the region's worst drought in 70 years. Climate change, conflict and rising food prices have exacerbated the situation, leaving more than 36 million people across Ethiopia, Kenya, and Somalia in need of aid.

Harvest after harvest has failed, and millions of livestock have perished. Livelihoods have been left in ruins, while millions of children are malnourished.

Water shortages have pushed an unprecedented number of families from their homes in search of food, water and work. Families are forced to walk miles in scorching heat to reach camps where they can receive aid and many vulnerable people, including children and the elderly, die along the way. In Ethiopia and Somalia alone, some 2.3 million people have been internally displaced due to drought.

In 2023, flooding added to the woes of communities in Somalia, Ethiopia and Kenya, affecting more than 2.8 million people across the region. Hundreds of thousands have been displaced while flood-induced damage to livestock and disruption to markets may lead to more hunger.

## Supporting resilience and preparedness

Islamic Relief provided emergency relief to those affected by drought, flooding and conflict in East Africa. At the same time, we implemented development programmes to best meet the long-term needs of communities.

We improved water supplies by repairing old and damaged boreholes as well as drilled new ones, repairing traditional community water storage pools, and trucking in clean water to communities. We also ran programmes to train mothers and other community members to identify signs of malnutrition in children, and supporting nutrition clinics to offer treatment. During the 2020-23 drought response period, Islamic Relief supported 1.8 million in East Africa through our humanitarian and development programmes.

The increasing frequency of extreme weather events makes this work increasingly vital as responding to predictable climate-related disasters once they've already happened is not enough. Islamic Relief is calling for a renewed commitment to medium and long-term initiatives to protect fragile livelihoods and prevent the collapse of local food systems.

In May, CEO Waseem Ahmad spoke at the UN Horn of Africa Pledging Conference, announcing Islamic Relief's £15 million pledge – more than some of the world's richest governments have committed so far – and calling on world leaders to step up their response to help those most affected by climate change. This pledge will support communities in the Horn of Africa to recover from and improve resilience to future climate change induced disasters.



*The building of a dam in Hargalle, Ethiopia as part of a project to support 3,000 farming families affected by drought*



*Warsan tills the land in Gabigaduud, eastern Somalia, as part of an integrated project to help drought-affected families across the region addresses food, water and livelihoods needs*





**Mohamed, an imam in Kenya's Marsabit county, and his family were among 1,000 households that received six months of unconditional cash transfers from Islamic Relief, among other support, in 2023.**

*"More long-term investment is needed in people's livelihoods. Even if this year's rains are good, it will take several years for farmers and pastoralists to replenish their crops and herds and rebuild their livelihoods. The quicker that funds reach the ground the more effective they will be."*

**CEO Waseem Ahmed urging the international community in May 2023 to commit more funding to address the crisis**

"It is a sad reality that many of my neighbours here in Ogomdi village are surviving on roots from certain trees found in the wilderness because there is no food or water. We had a well in our village, but it has dried up because of the drought. I have lost all my livestock and people in all economic sectors have been affected. Shops have been closed but those most affected are the pastoralists. I have been left with only 10 goats, yet I once had 50 cows, 20 camels and 40 goats.

"Life has really changed. In the past, we would sell our livestock whenever we needed some money for food or school fees for our children. Now, we have nothing left. The children attending higher levels of education are now at home because we cannot afford it. We do not eat the foods we used to eat in the past. Our children are struggling with these changes.

"With monthly payments from Islamic Relief, I have been able to buy food and pay some school fees for my children. We are thankful for the all-round support. We received money and water was also delivered. There is no organisation that has given us support in the way Islamic Relief has done."

# TÜRKİYE-SYRIA EARTHQUAKE: HOMES LOST, LIVES SHATTERED

An Islamic Relief staff member examines a building damaged by a powerful earthquake that caused devastation in Türkiye and Syria



In early February, a massive 7.8-magnitude earthquake struck near the Türkiye-Syria border. It was followed by a 7.7-magnitude quake hours later, and thousands of aftershocks in the weeks and months that followed.

The disaster had a devastating impact on both countries. More than 50,000 people were killed in Türkiye, while 8,400 lost their lives in Syria. Families lost homes and loved ones in an instant and many still do not have a permanent shelter.

More than a decade of crisis has significantly impacted Syria's capacity to deal with a disaster on this scale. While in Türkiye clean-up operations stretched on for months.

## Cities left unrecognisable

In Türkiye, more than 107,000 people were injured across 11 of the country's 17 provinces. The cities of Hatay and Gaziantep were left barely recognisable, with more than 85,000 buildings destroyed.

Syria's northwest was hardest hit. The affected area is home to thousands of people already displaced by conflict, some of whom have had to move yet again.

Demand for shelter was so high that new temporary camps became overcrowded almost immediately, and waterborne diseases spread quickly.

Those who lost their homes in Türkiye and Syria also faced cold winter temperatures, making displacement all the more challenging.

## Cross-border support

Islamic Relief was on the ground from the day the earthquake struck, providing food packs, vouchers, blankets and hygiene kits, eventually helping to meet the immediate needs of over 1 million people across Türkiye and Syria.

Our teams in northwest Syria provided hospitals with urgent medical supplies, as well as mattresses, blankets, bread, fuel, tents and plastic sheeting. We distributed menstrual products to women and girls, as well as nutritious milk and diapers for infants.

Islamic Relief staff helped to clear rubble from blocked roads, allowing aid to reach people in need. We also supplied clean water to villages to prevent further outbreaks of waterborne disease.

Visiting affected areas in Türkiye in the aftermath of the quakes, our CEO Waseem Ahmad reiterated that relief efforts must also support long-term solutions. In Syria, years of crisis had already left millions of people without homes, and struggling hospitals strained to cope with earthquake casualties. Waseem re-committed Islamic Relief to supporting communities in both countries to recover from this disaster, and build brighter futures.

Throughout the rest of 2023 and beyond, we continued supporting those affected. We have built more than 50 homes and contributed to teachers' salaries in Syria. In Türkiye, Islamic Relief has reconstructed schools and launched livelihoods programmes to support families. We also expanded our orphan sponsorship programme, supporting even more vulnerable households in both countries.

*"The situation in the first few days after the disaster was overwhelming. Our exhausted staff paused only briefly to bury their own dead before resuming their tireless efforts to save lives and support survivors. If there was horror in the suffering, there is always hope in Allah's mercy and this was felt in the passion and compassion of the humanitarian response. We carry this hope with us as the long-term recovery efforts continue and the communities we serve begin to rebuild their lives."*

**Ahmed Mahmood, Head of Mission in Türkiye and Syria**



# LIBYA AND MOROCCO: TWIN DISASTERS STRIKE NORTH AFRICA

In September, both Libya and Morocco were struck by devastating disasters. Though Islamic Relief does not have a permanent presence in either country, we were determined to help survivors and so teamed up with local partners.

## Libya's worst disaster in modern history

When Storm Daniel, a Mediterranean cyclone, made landfall in Libya, it brought with it heavy rainfall that caused two dams near the port city of Derna to burst. Waves reportedly over three metres high swept through the streets, washing away people, cars and multi-storey buildings.

More than 4,000 people were confirmed dead by the World Health Organization, and over 8,500 were reported missing. The UN estimated that up to 1.8 million people were affected by what it called a 'calamity of epic proportions'.

The floods are the worst disaster in the modern history of Libya, which, after more than a decade of political turmoil, was extremely ill-equipped to cope. On top of the massive loss of life, 30,000 buildings were damaged or destroyed, along with roads and bridges, leaving some communities effectively cut off and more than 40,000 internally displaced. Communications networks were also impacted, while hospitals and morgues in Derna struggled to cope. Waterborne diseases became a serious concern in the aftermath, with infrastructure severely contaminated.

Working through our local partner, the Sheikh Taher Azzawi Charity Organization (STACO), Islamic Relief provided blankets, mattresses, food kits and baby items to families affected by the floods. We also distributed close to 7,000 litres of safe drinking water and 36,000 hot meals to people in the first month following the disaster. Our emergency response supported more than 4,800 people.

Islamic Relief is continuing to support affected communities through STACO and as recovery efforts progress. We plan to provide support to other international non-governmental organisations (NGOs) in Libya to strengthen public health facilities, restore key public infrastructure, and improve access to counselling for affected people.



## Whole villages wiped off Morocco's map

A 6.8-magnitude earthquake killed nearly 3,000 people and left thousands more injured in central Morocco in early September. The damage from the quake and the hundreds of aftershocks was so extensive that whole villages were wiped from the map. More than 500,000 people were displaced, according to the International Medical Corps, while 60,000 homes were damaged and close to 19,000 totally destroyed.

Islamic Relief launched a £10 million appeal to support survivors. Through our partners Al Mobadara Association and At Tawassol, we distributed 2,600 mattresses and more than 3,400 blankets to support displaced families; and provided more than 2,400 hygiene kits to help combat the rise of waterborne disease after the disaster. Our relief efforts supported more than 7,500 people and we plan to continue working in partnership with local NGOs and authorities to help repair and rebuild damaged homes and support healthcare facilities in regions affected by the earthquake.



Families receive treatment at a mobile health unit in Morocco



"With a disaster of this scale, in which so many have lost so much, the challenges [for rescue crews] can be daunting. But the incredible, strong people we have met in Morocco are inspiring the Islamic Relief team – making us even more determined to do everything possible to help."

**Hana el Abdallaoui, a member of Islamic Relief's rescue team in Morocco**



# SUDAN: MILLIONS DISPLACED AS FIGHTING RAGES ON



In April, violence erupted in Sudan, engulfing the country in chaos. Thousands of people were killed, with millions more displaced in the months following.

More than 6 million people fled their homes and to shelter with relatives or in crowded temporary camps, sometimes in neighbouring countries.

In the first weeks of the emergency, hospitals faced a crippling shortage of essential items and medicines, while shortages of food and water remained an issue in parts of the country throughout 2023, with rising prices leaving even basic goods beyond the reach of many families.

There are more than 24.7 million people in need of humanitarian assistance in Sudan. For many of them, a return to normal life seems completely out of reach.

## A deteriorating humanitarian situation

The crisis exacerbated many of Sudan's existing challenges, including displacement, economic and political instability, causing the humanitarian situation to deteriorate.

The number of women and girls at risk of gender-based violence (GBV) rose to an estimated 4.2 million people since April 2023, according to the UN. In addition, attacks on healthcare facilities and aid workers further deprived women and girls of access to life-saving care, with pregnant women most severely affected.

Crops and livestock were destroyed, leaving families without a steady income, and millions of people were experiencing acute hunger, while

diseases such as malaria and measles became rife.

The country's health system struggled to cope – more than 70 per cent of healthcare facilities in Sudan were forced to shut down. The fighting also destroyed key infrastructure, the loss of which will have long-lasting effects on communities.

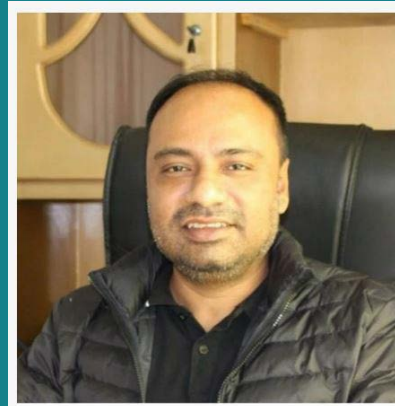
## Adapting to a challenging context

When the crisis began, Islamic Relief was forced to suspend our regular programming in Sudan. However, we continued working through local partners to supply hospitals in the capital, Khartoum, with food and vital medicine. We also set up medical centres, which have treated more than 46,000 people since the crisis began.

Elsewhere, we provided food, water and medical supplies to thousands of people in Al Jazirah, as well as in parts of Khartoum State and North Kordofan.

We delivered vital humanitarian assistance to more than 559,000 people affected by the crisis in 2023. This included distributing food, water, temporary shelters and cash. We also provided 100,000 farmers with seeds to help boost their income during a time of great uncertainty.

As Islamic Relief will continue to serve communities affected by the crisis in Sudan, we call for meaningful peace dialogues and a commitment to ensuring the safety and wellbeing of citizens, who are paying the price for the ongoing fighting.



*"In Sudan, the road to healing is long and filled with obstacles, but we walk it with unwavering determination, guided by the principles that define us. The smiles on the faces of those we help, the gratitude in their eyes, the resilience of their spirit – these are our rewards, our motivation, and the essence of what humanitarian aid means for this country and for the world."*

**Mohammad Golam Sorwar, Head of Programmes for Islamic Relief Sudan**

## Protecting the dignity of displaced people

Hawa's family fled violence in Khartoum, arriving at an IDP camp, a temporary shelter for displaced people. Here, Islamic Relief provided clothing, and other items, to those who left home with nothing.

Without suitable clothes, women and girls faced challenges leaving their shelters and accessing life-saving services for themselves and their families.

"When I reached here, I just had one dress. I had to wear it repeatedly for three months, I was not able to wash it. I could not move confidently.

"I am more comfortable now I can change and wash my clothes. I freely move around inside as well as outside the IDP centre with confidence."



# LIVES UPENDED

**Our staff in Sudan are living through many of the same challenges affecting the communities we support. In the face of danger and displacement, their commitment to helping people in need remains unshakeable.**



**Elsadig  
Elnour,  
Country  
director**

"I recall spending 24 harrowing days in Khartoum, barricaded under the bed with my family, facing shortages of essential resources and threat of violence.

"The risk I took to evacuate my family, including my two-month-old granddaughter, through seven perilous checkpoints was extreme and filled with harassment and fear. It has left deep emotional scars.

"I don't know what has become of my house in Khartoum. All I know and focus on now is continuing our work to serve those who need us the most."



**Mohamed  
Teiman,  
Finance  
officer**

"My family and I embarked on a journey from Elgenina to the border with Chad. The path was far from easy, and vehicles were hard to come by and expensive. Along the way, I encountered destruction, and even death.

"I was fortunate to have the means to travel safely, unlike those who had no choice but to flee on foot. Every day, I'm reminded of the strength and determination of the people I serve, and I feel a profound responsibility to help them."



**Israa Suliman,  
Admin and  
procurement  
officer**

"I travelled to Saudi Arabia to perform Umrah in April, not knowing that I would end up separated from my children for five months. This war started in a blink of an eye, I was worried sick about my children and family in Sudan at risk of bombardment.

"Missiles would strike near my children and stray bullets punctured the house while they were sleeping. I suffered unbearable anxiety whenever telecommunications broke down because I could not contact my children. I would go days without any sleep. I feared I would never see them again.

"My heart was always with my children, family, and loved ones. My children experienced mental breakdowns, while I tried my hardest to compose myself when talking with them. I was not with them physically, so I had to try and be with them mentally. It broke my heart that I could not be with them during such a horrifying experience, but I accepted Allah's fate. My youngest, Eyad, is only four years old and is now suffering from nighttime panic attacks.

"Alhamdulillah, eventually, my children and their father managed to get out of Khartoum. I lost most of my belongings to theft, but I am very thankful for my family's safety. I hope that my children can recover from their trauma. I am now reunited with my family and back to my humanitarian work."



**Yassir Mohamed  
Ibrahim, ICT  
and logistics  
coordinator**

"My children were traumatised by the horrific sounds of gunfire. My apartment was looted – they even stole our spoons!

"My family and I had to flee to safety. I continue to serve Islamic Relief's mission, through all these tribulations, because above all, I am not just an employee, I am a humanitarian."



# AFGHANISTAN: FRESH DISASTER AMID PROLONGED CRISES



Islamic Relief staff speak to people affected by the earthquake in Herat

The years since the Taliban's return to power have seen Afghanistan's already-declining economy almost completely collapse. Almost 23 million Afghans – more than half the population – are suffering critical food and cash shortages, unsure of where their next meal is coming from.

In 2023, Afghanistan was hit with another crisis, when four 6.3-magnitude earthquakes struck Herat Province in quick succession. The October quakes killed more than 2,000 people and left thousands of families homeless, exposed to the elements as temperatures began to cool. What followed was one of Afghanistan's coldest winters on record, with temperatures plummeting as low as -33C in some mountainous areas.

Along with the loss of life, the earthquakes also destroyed and damaged schools, healthcare facilities and water networks. In the days following the disaster, powerful dust storms complicated aid delivery and forced some already-displaced people to relocate once more.

## A rapid response to meet immediate needs

Islamic Relief worked to support vulnerable Afghans through the multiple crises they continued to face in 2023.

We were among the first responders on the ground following the first earthquake in Herat, deploying 11 mobile health teams to treat the injured, provide nutritional support and offer counselling, supporting over 10,000 patients in the immediate aftermath of the disaster.

To help families meet their most desperate needs, we distributed cash to more than 12,900 people and provided temporary shelters to those suddenly made homeless by the disaster.

We also worked to deliver clean drinking water to several affected villages, installing 18 emergency water tanks

that delivered more than 76,000 litres of water. Islamic Relief also constructed 100 emergency latrines in two districts to improve sanitation and reduce the risk of disease.

In the months that followed, we focused on providing clean drinking water to several affected villages, installing 18 1,000-litre water tanks and facilitating water trucking, which delivered over 76,000 litres to people in need. We also constructed emergency latrines in two districts, which helped more than 1,900 people stay clean and well, and continued to distribute essential items such as kitchen utensils and hygiene and dignity kits.

During the especially cold winter, Islamic Relief's annual winterisation programme supported more than 62,100 people in Afghanistan, distributing blankets, fuel and winter clothes to help keep people warm.

As the economic and hunger crises continue to stretch on, our response has shifted from solely providing emergency food, water and cash, to long-term development programming. Some examples of this work include empowering men and women to start and grow their own small businesses through training and grants, and running cash-for-work programmes to rehabilitate water networks. The latter not only provides paid work opportunities, but also supports farmers reached by the repaired networks to grow more food.

In 2023, we continued to campaign for the unrestricted, prompt, secure and unimpeded access for all humanitarian personnel, including women, working in Afghanistan. We called for girls' and women's right to safely access education beyond primary school, and to participate in public life and decision-making to be respected. Islamic Relief also urged the international community, donors and Afghan authorities to consider the potential impact of climate change on natural disasters in order to build robust response plans.



*"Our teams see survivors coming to them in such a state of shock they can barely speak. They have been traumatised by a week which has seen four earthquakes flatten entire communities and wipe out generations of families. People were really suffering after the first earthquake, but more earthquakes and then a devastating sandstorm have taken a huge toll on their mental health. People don't feel safe, and they are too afraid to go indoors. They've seen loved ones and neighbours die under the rubble. People will need long-term support to recover from this unprecedented disaster."*

**Umair Hasan, Country Director, Islamic Relief Afghanistan**



## Supporting survivors' mental and physical wellbeing



**Sharifa, 25, Zinda Jan district, Herat province**

Sharifa was pregnant when the earthquake struck, and lost one of her children in the disaster. Afterwards, her mental state suffered massively and only got worse when the sandstorm arrived.

"My child was about to be born in the middle of the night and there was no health service in our district. Islamic Relief helped me. It was the first responder providing shelters and healthcare."

Sharifa and her three children are living in a tent for now, and with Islamic Relief's support, her newborn is in great health.



**Najiba, 30, Qala Nawak village, Zinda Jan, Herat province**

The earthquake changed Najiba's life in an instant. From a married mother of six, she became a widow with four living children after her husband and sons, 15 and 17, were killed in the disaster.

"I have nothing now. I lost everything in the earthquake. I lost three members of my family and my mental state is not good," Najiba says, struggling for breath and shaking at the memory.

She is now living in a tent with her four daughters and receiving cash from Islamic Relief, which helps her support her family.



**Jawaher, 65, Qala Nawak village, Zinda Jan, Herat province**

"They pulled me out from under the ruins of my house. I couldn't recognise anything, and I really didn't know what was going on," says Jawaher, who lost six sons and one daughter in the earthquake.

Now living with her five surviving children in a tent, Jawaher's mental health is deteriorating.

"I don't have money to buy food or clothes for my children. I can't afford medicine for myself. I really thank Islamic Relief for helping us a lot. But we really need more support.

"Winter is coming and we don't have a home to live in. These tents are not strong enough to withstand the cold winter weather."

Islamic Relief is providing Jawaher with counselling to help her cope with the traumatic events she's lived through.



"I can't believe what I'm seeing on a daily basis. Almost all the people who come to our temporary medical tents in the villages are showing signs of mental shock. You can see the fear and disturbance on their faces. They come to us already tired and crestfallen. Women and children are the most affected."

**Saeyqa Aslami, a psychosocial counsellor for Islamic Relief in Herat**



# SYRIA: 12 YEARS OF CRISIS



*A family unpacks a Ramadan food parcel from Islamic Relief*

The people of Syria have been living in a perpetual state of emergency since a crisis erupted in 2011. Nearly half a million people have been killed and 7.4 million have taken refuge in neighbouring countries.

In 2023 Islamic Relief provided life-saving aid and ongoing support to more than 1.7 million people in need inside Syria as well as Syrian refugees struggling to rebuild their lives in neighbouring Lebanon, Jordan, and Türkiye. Our support was needed more than ever within Syria in particular, as rampant inflation pushed food and fuel prices to record highs, deepening poverty and contributing to unprecedented rates of malnutrition.

Seven out of 10 Syrians needed humanitarian aid in 2023 – 15.3 million of the country's 22.1 million people. This is a five per cent increase on 2022 and represents an extra three-quarters of a million people requiring support. This extra demand came in a year when the international community provided only a third of the \$5.4 million (approx. £4.2 million) requested by the UN to fund its Humanitarian Response Plan for Syria.

## Supporting vulnerable people in Syria's northwest

In 2023, Islamic Relief's efforts continued to focus on hard-to-reach areas of northwestern Syria where levels of poverty and hunger are highest. Here, people's suffering was further exacerbated by February's devastating earthquakes, storms and floods in March, extreme heat and wildfires in the summer months, and an escalation in conflict in October. The escalation was the worst this region of Syria had seen since 2019, displacing 120,000 people and damaging or destroying 43 health facilities, 27 schools and 20 water systems.

While the urgently needed response to the earthquakes dominated Islamic Relief's activities in Syria this year, we also continued to provide food for displaced people, along with water and shelter materials. Our food projects, including seasonal Ramadan and qurbani food distributions, helped more than 700,000 Syrians stay nourished in 2023, while over 1,400 orphaned children received support through our Orphan Sponsorship Programme.

Islamic Relief worked to build 59 new permanent shelters for poor internally displaced people living in tents. Each new home had two rooms, plus a kitchen and toilet. We continued to invest in livelihoods programmes to help displaced families earn a living again and provided extensive support to health and education facilities devastated by years of conflict and economic collapse. This included providing stipends to more than 400 teachers and treating 500,000 patients, including 20 who received otherwise costly open-heart surgeries for free.

We will continue to stand with the people of Syria as they rebuild their lives and livelihoods amid crisis and displacement. 2023 saw the devastating failure to reauthorise the Syria cross-border aid mechanism, which effectively shut down a nine-year-old system for delivering humanitarian aid to parts of Syria not controlled by the country's government. This failure had real impacts on the ability of humanitarian organisations, like Islamic Relief, to support vulnerable people in northwestern Syria. We continue to call for the mechanism to be reinstated, so that aid can reach those most in need.



*Surgeons operate at a health centre funded by Islamic Relief – the only facility providing heart surgery in northwestern Syria*

# YEMEN: A HUNGER CRISIS DEEPENS



*A young boy in Yemen receives clothes as an Eid al-Fitr gift*

As the devastating crisis in Yemen entered its ninth year in March, Islamic Relief remained at the forefront of humanitarian response. We provided life-saving assistance to 2.6 million Yemenis in 2023 through our dedicated team of 300 staff and 3,000 volunteers – our most extensive aid operation anywhere in the world.

Yemen is facing one of the world's largest humanitarian crises, with 21.6 million people in desperate need of assistance. However, due to conflict, economic collapse, and funding shortages, aid organisations have been forced to scale back or dismantle crucial programmes. These challenges are exacerbated by global food scarcity, leaving vulnerable families unable to afford basic sustenance. Immediate action is imperative to prevent further devastation and endless suffering.

The UN reported that its 2023 Humanitarian Response Plan for Yemen had received only 37.5 per cent of its funding target of \$4.34 billion (approx. £3.4 billion) as of 28 November. The enormous funding shortfall highlights the urgent need for support.

Hunger is an enormous cause of hardship in Yemen, where some 17.3 million people don't have enough food to eat. Soaring prices and unemployment have put even basic food items beyond the reach of many families and left Yemen with the world's highest rates of malnutrition.

The collapse of the Black Sea Grain Initiative, which had previously allowed grain to be safely exported from Ukraine during the war in the country, has also had a devastating impact on the ability of Yemeni families to feed themselves.

## Tackling malnutrition

One of Islamic Relief's focus areas in 2023 was providing vital food aid to over 2 million people every month in partnership with the UN's World Food Programme (WFP), through a combination of food vouchers, cash transfers, and food packs containing essentials such as flour, rice, pulses, cooking oil, sugar, and salt.

Our health work assisted more than 151,600 people in 2023, saving lives and easing suffering, while more than 50,000 people benefitted from our work improving water, sanitation and hygiene facilities.

Our nutrition programmes benefitted more than 1 million people. We delivered medicines and medical supplies to enable health facilities to treat severely malnourished women and children. We ran training on hygiene practices, established 'feeding corners' for mothers, infants and young children, produced and distributed educational materials, procured and distributed furniture and supported the supervision of staff, including with on-the-job training sessions.



*A child is measured to monitor healthy growth at a health facility supported by Islamic Relief*

We also invested significantly in water and sanitation, nutrition and healthcare, orphan and child welfare, and livelihood support. Our support for public services is vital in a country where around 2.7 million children are out of school, one woman dies in pregnancy or childbirth every two hours, and over 15 million people do not have access to safe water and sanitation.

While recognising that addressing the root causes of the crisis is essential in guaranteeing long-term improvement to the dire humanitarian situation in Yemen, Islamic Relief strongly urges donors, development agencies and international financial institutions to extend their support to help pave the way for a brighter future for the people of Yemen.





# EMPOWERING COMMUNITIES TO TACKLE POVERTY AND VULNERABILITY



# TACKLING CHALLENGES AND ROOT CAUSES IN COMMUNITIES

Islamic Relief is working to build integrated sustainable development programmes that meet multiple needs in the communities we serve. Our health work often goes hand in hand with education, while a programme aimed at tackling hunger could support improvements to livelihoods, health and water and sanitation. An integrated approach allows us to better address the root causes of challenges communities are facing.

In Niger, Islamic Relief has been empowering vulnerable families through our Graduating Ultra Poor Orphan Households in Niamey out of Poverty (GOMNI) project.

The project aimed to address the key drivers of poverty among a community in Niger's capital, Niamey. The city's population is on the rise as people displaced by climate change and conflict, as well as refugees, seek work in the capital. Poverty is prevalent, with 60 per cent of inhabitants classed as 'poor' or 'ultra-poor', and many are reliant on piece work and petty trading to earn a living.

In this context, widowed women and their families are particularly struggling to get enough food to eat, access basic services and earn enough to sustain themselves. Building on the work of Islamic Relief's ongoing Orphan Sponsorship Programme, which supports more than 3,500 children in Niger, we identified families that would most benefit from this project.

Running from 2020 -2023, GOMNI improved the living conditions of 600 women and their families, providing a helping hand to take their first steps out of poverty and build sustainable livelihoods. Along with improving access to food and services, the project sought to promote financial literacy and provide more diverse livelihood options for the women involved.

## Forming a plan to address families' needs

Islamic Relief partnered with the local municipality, which is known for its expertise in community mobilisation and market linkages to deliver the GOMNI project most effectively. To avoid overlap, we also engaged in cluster meetings with government bodies and international organisations. The goal was to provide:

- Immediate support: Six months of cash transfers, totalling XOF 195,000 (£255.71) per family, to 600 families, enabling them to meet their urgent needs while the women participating in the project prepared to launch small businesses.
- Long-term empowerment: Intensive training in entrepreneurship and financial literacy for the women, empowering them to develop and implement viable business plans.

## What support did Islamic Relief offer?

**Food:** All 600 participants took part in training sessions on nutrition, run by Islamic Relief and Niger's Ministry of Health. Women began implementing the skills they learned at home and adopting healthier eating habits. They also used some of the initial cash transfers to buy food for their families. The women's families were also included in our seasonal Ramadan and qurbani food distributions.

**WASH:** Water, sanitation and hygiene specialists from Niamey municipality delivered training sessions to the 600 participants. The sessions were particularly valuable to women living in areas where several families share toilets and wash spaces, as well as those living close to marketplaces who can find maintaining hygiene challenging.

**Livelihoods:** Empowering women to start and grow their own businesses was a key aim of the GOMNI project. To this end, experts from the Niger Ministry of Entrepreneurship, Niger Chamber of Commerce, and Islamic Relief conducted training in the local language to empower women to develop and carry out their business plans. All 600 participants have set up a small business since receiving the training.

The continued success of these businesses was supported by regular home visits by community members to monitor the women's progress. In addition to this, the project oversaw the establishment of 24 Village Savings and Loans Associations (VSLAs) to provide the women with a useful and affordable financial service. The VSLAs are now fully operational, granting all 600 participants access to loans to cover economic activities, such as their children's health or food needs.

**Social issues:** Through the GOMNI project, Islamic Relief also sought to improve knowledge and change attitudes and practices around child protection and gender-based violence. We trained two local faith leaders – both of whom were women – to conduct regular awareness sessions, explaining what religion teaches on these issues. Surveys carried out in early 2023 showed all 600 women were aware of child protection and GBV, while 94 per cent reported increased awareness that faith teachings do not support harmful practises related to these topics.

## What types of businesses did the women start?

All 600 women who participated in the GOMNI project successfully started or expanded their own small business.

Some of their activities included:

- Selling fruit
- Tailoring and clothes repair
- Selling hot food
- Selling mobile phone accessories
- Selling clothes
- Selling soft drinks



# WHAT WAS THE IMPACT ON THE COMMUNITY?



**600 WOMEN**

**98% INVOLVED IN FINANCIAL DECISION-MAKING**

**87% INVOLVED IN MAJOR HOUSEHOLD SPENDING DECISIONS**

**89% INVOLVED IN DECISIONS ON CHILD EDUCATION AND MARRIAGE**

*The GOMNI project used the graduation model to improve the living conditions of 600 families in Niamey, Niger. At the end of the project, the participants had acquired skills in conducting successful businesses, and many are now able to support themselves-*

**Ali Moussa, community mobiliser for the GOMNI project**



This life-changing project had a huge impact on the 600 women directly involved, all of whom were responsible for providing for orphaned children. However, its impact has been, and will continue to be, felt by their families and the wider community. Through the VSLAs, the women have become more confident dealing with financial matters, with 98 per cent of participants interviewed reporting increased involvement in financial decision-making, and 87 per cent noting an increased involvement in major household expenditures.

Responses to our surveys show that the knowledge and confidence gained through GOMNI is having an impact on women's ability and willingness to participate in decision-making in their communities and homes. This includes on harmful practices, with 89 per cent of participants noting an increase in their participation in decisions related to child education and marriage.



## 'THE GOMNI PROJECT IS THE ELECTRICITY THAT PULLED ME OUT OF DARKNESS!'



Aicha, a widowed mother of two, began selling fruit from a small stall after the death of her husband. While street vending is generally a male domain in Niger, Aicha had to earn an income to feed her children.

Aicha struggled to earn enough to cover her children's basic needs, and the family could rarely afford to eat three meals per day. Support from Islamic Relief's Orphan Sponsorship Programme helped ease the load somewhat, but the family's lives changed dramatically after Aicha became involved in the GOMNI project.

"When I received the first cash transfer, I decided to scale-up my business. With the extra cash, I was able to buy bigger quantities of fruit. Depending on the season, I sell oranges, mangoes, bananas, and watermelons. I manage to sell my stock and make a weekly profit," the 62-year-old said.

"I am very proud of myself. I have my own stand in front of my house and all my neighbours support me by buying fruit. When I received the second cash transfer from GOMNI, I made my shop bigger and nicer.

"Islamic Relief's support has been very positive in our lives. Our living conditions have been upgraded and I feel much more confident today. I am not weighed down by doubt like I was before joining the GOMNI project. GOMNI is like the electricity that pulls me out of the darkness!"



Becoming a widow forced Hadiza to seek work outside the home for the first time in her life to support her five children.

"I was ashamed and didn't want people to look at me [selling things in the street]. But I also realised that no one else could help me feed my children after my husband died, and I do not want to depend on people for my survival," she said.

With support from Islamic Relief's GOMNI project, Hadiza bought the necessary materials to start selling food. Later, financial support and skills training from the project helped the 45-year-old to boost her earnings.

"I realised that I could now become a professional... I told my children that our life was about to change because of this project," Hadiza said, adding that her confidence has grown along with her income.

"When I received financial support from Islamic Relief, I became free of all my worries. I know I will succeed and be able to take care of my children. There is no one helping widows like Islamic Relief in Niger. GOMNI is like our father."



# ZAKAT: SOCIAL JUSTICE THROUGH RELIGIOUS GIVING

Farmers in drought-ravaged East Africa, schoolchildren in war-torn Syria and people suffering under bombardment and displacement in Gaza were just some of the more than 1 million people supported through zakat donations to Islamic Relief in 2023.

Islamic Relief has brought unprecedented clarity and transparency to our approach to collecting, managing and disbursing zakat funds, thanks to the updated and expanded zakat policy we began rolling out in 2023. The new policy was finalised in 2022 after extensive consultation and expert input from three respected Islamic scholars: Sheikh Abdullah al-Judai, Mufti Abdul Qadir Barkatulla and Sheikh Mohammad Akram Nadwi.

## Fulfilling religious obligation

If managed well and distributed responsibly and effectively, zakat is a unique mechanism for poverty alleviation and social transformation because it effects a large-scale redistribution of wealth from people who are better off to the poorest and most vulnerable members of society. The Qur'an teaches that zakat is not a matter of voluntary charity, but a matter of religious obligation linked to social justice and protecting the rights of poor people.

Islamic Relief is in the privileged position of being able to assist Muslims in fulfilling their religious obligations through zakat. We provide a means for their zakat funds to protect life and dignity through emergency relief, to strengthen communities through mutual care and support, and to lift people out of poverty around the world through development programming.

Our new zakat policy seeks to ensure that our global zakat activities comply with all the relevant teachings in Islam, enabling us to fulfil our responsibility in the best and most accountable way. In 2023 we rolled out the policy across our global network of Islamic Relief country offices, providing practical training on zakat and its management to 400 staff.

Our management of zakat funds has also improved with the introduction of our new Amanah integrated digital finance system in 2023. The design for the new system incorporated the need for greater financial transparency and trackability, particularly with reference to zakat funds.

## How did Islamic Relief use zakat funds in 2023?

In the past year Islamic Relief has overseen nearly half a million pounds of investment through zakat in projects in the UK, including seasonal food distributions, supporting food banks, providing cooked meals and hardship grants for families living in poverty.

Globally, Islamic Relief distributed more £50 million of zakat funds across 25 countries in 2023. These funds financed more than 100 individual projects ranging from support for flood victims in Somalia and school refurbishment in Syria to a multi-year development programme to boost health, education and livelihoods in Afghanistan. Ramadan food packs in multiple countries were also funded, along with support for developing irrigation systems for farmers in the Horn of Africa.



## What is zakat?

Zakat is one of the five fundamental pillars of Islam, alongside profession of faith, prayer, fasting in the month of Ramadan, and pilgrimage to Mecca for those who are able.

Donating zakat is a duty of charitable giving that supports those who are less fortunate, mandated for any Muslim in possession of wealth over a certain threshold.

Its importance is reflected by the fact that it is mentioned throughout the Qur'an alongside prayer, emphasising its significance as a sacred act of worship.

## What are the benefits of zakat?

The benefits of zakat can be felt abundantly in both spiritual and material terms.

For the payer of zakat, it is an important means of purifying wealth and cultivating the virtues of humility, generosity, and detachment from worldly things.

For its recipients, zakat is a vital means of lifting individuals, families and communities out of poverty in a manner that respects and protects their dignity.

*Zakat funding is supporting a physiotherapy centre and prosthetics workshop in northwestern Syria*



# BEYOND ORPHAN SPONSORSHIP: SUPPORTING SINGLE-HEADED FAMILIES

Losing a parent can impact a child's development and put them at greater risk of neglect and exploitation. Orphaned children are also more likely to fall into poverty and remain there, while their caregivers, often extended family, can struggle financially and mentally.

Islamic Relief's Orphan Sponsorship Programme is one of our longest-running programmes and supports children who have lost one or both parents with regular cash transfers. For some families, this income enables children to continue their education, while for others it can help a child access vital healthcare.

Islamic Relief knows that the families we support through orphan sponsorship often require assistance in other areas of their lives. Our integrated programming aims to address this by supporting caregivers to earn a sustainable income, and ensuring these families are included in our seasonal Ramadan and qurbani distributions.

Istahil's family live in Hargeisa, Somaliland. They are just one of many families whose living conditions have improved through orphan sponsorship support paired with other Islamic Relief interventions.

Istahil was only two years old when her father passed away from a long illness, leaving her mother to care for their eight children alone.

Determined to support her family, Amina, Istahil's mother, tried several ways of earning a living, but always struggled to make ends meet.

When Istahil was six, she became enrolled in Islamic Relief's Orphan Sponsorship Programme and her family received regular payments that they used to pay for school materials and transport to and from school.

Now known to Islamic Relief, Amina became involved in a project providing technical and vocational training to the guardians of orphaned children. Following this, she opened a small tailoring business that enabled her to provide for her children. The family also received food parcels through our Ramadan and qurbani food distributions.



## A series of disasters

Things were looking up for the family until Covid-19 hit Amina's business hard, eventually leaving her bankrupt. Her eldest son, Ahmed, became the family's breadwinner at this time and went to work at Hargeisa's biggest market. Sadly, disaster struck in April 2022, when a fire engulfed the market, destroying goods worth \$1 million (approx. £780,000), and leaving Istahil's family in dire straits with Ahmed unable to work. The fire prompted a rise in the prices of basic items, making life even more challenging for families whose livelihoods had been destroyed in a matter of hours.

Islamic Relief launched a project to support 75 families of orphaned children affected by the fire to relaunch their businesses. We provided \$2,500 (approx. £1,960) to each family as well as training on business management skills. A village savings and loan association was also established for businessowners, while fire extinguishers and fire safety training were provided alongside sessions on health, stress, and counselling sessions. With this support, Ahmed opened a small shop selling clothes. The business helps him to support the family.

"We are incredibly thankful to Islamic Relief, as their assistance during the fire incident was truly remarkable," Amina says. "Our living conditions are the best they've been since my husband passed away 13 years ago."

**Around 5,000 families in Somalia are currently receiving support from the Orphan Sponsorship Programme.**

*"Istahil and her family are an inspiration to us all. Their resilience and determination in the face of adversity is truly remarkable. It is an honour to be able to support them through Islamic Relief's Orphan Sponsorship Programme, and we are proud to be part of their journey. We hope the support from donors will continue to make a positive difference in their lives and the lives of other orphans in Somalia."*

**Abdirahman Hussein Ismail, Child Welfare Coordinator, Islamic Relief Somalia**



*Business owners receive fire safety training following a devastating market fire in Hargeisa*

### Dreams for the future

Now 18, Istahil is studying computer science at university.

"Islamic Relief's unwavering support transformed our family's life from terrifying to hopeful. Despite financial struggles, my mother's determination to provide us with an education was reignited when we were introduced to the Orphan Sponsorship Programme. My family faced many challenges, but thanks to Islamic Relief's Orphan Sponsorship Programme, I was able to pursue my learning up to higher education.

"Since this programme came into my life and I gained the chance to learn and attend school, my hopes and aims for the future have completely transformed. I hope to become an IT expert and participate in the amazing transformations that technology is bringing to our lives.

"The programme hasn't only opened up educational opportunities, it also instilled me with confidence and helped me to become a strong person in the outside world. Knowing I had this support helped me to become resilient where once I felt down about our situation.

"Thanks to Islamic Relief, I was able to become a beacon of hope for my siblings and pave the way for a brighter future, my brother was also able to feed us because of the financial support Islamic Relief gave us.

"Your contributions shaped our world and positively affected our lives, thank you for your assistance over the years. Our gratitude to Islamic Relief has no limits."





# TAKING A TRIPLE NEXUS APPROACH TO PROGRAMMING

Islamic Relief works to ensure our projects reflect a Triple Nexus approach, integrating humanitarian, development and social cohesion efforts to address complex and protracted crises. This approach is designed to more effectively meet the needs of the communities we serve.

## Reducing social tensions and improving livelihoods in Mali

Persistent tensions between various groups in northern and central Mali have greatly affected communities in the Gourma Rharous circle. The area is home to many vulnerable families experiencing displacement and significant challenges to earning a living. Many families rely on livestock farming but are grappling with increasingly limited water resources, and poor access to banking services. The tensions have led to mistrust between and within communities due to fear of association with armed groups.

Islamic Relief's West Africa Regional Community Resilience Building project aims to address some of the major issues facing communities in Gossi and Douentza communes. The ongoing project is:

### Improving access to water

We built four solar water pumping systems to provide drinking water and stations for livestock watering. The water points have also made it possible for families to set up small-scale market gardens, adding to their income. Management committees were also established to ensure the long-term future of the water points. Committee members received training to maintain the points and promote hygiene related to their use.

### Supporting people to live together happily

The project oversaw the establishment of inclusive community conflict resolution organisations (CHATs) to work to resolve conflicts between and within communities. As of September 2023, more than 500 people, including 318 women, had participated.

That same month, several awareness-raising sessions were held in Douentza, focusing on promoting dialogue and encouraging people to spread messages of peace in their communities. In Douentza, CHAT members also worked to resolve family disputes, enlisting community and faith leaders to mediate. These efforts resulted in 14 couples reconciling.

Climate change is reducing the availability of grazing land in Douentza and Gossi, sometimes leading to conflict between farmers as they move in search of suitable land. Islamic Relief provided information on the Pastoral Charter Law (2001) so farmers gained a better understanding of the issues and challenges involved in managing resources to minimise conflicts. We also provided cash-for-work opportunities to community members to regenerate eight hectares of land per village, some of which have already harvested fodder from it.

## Empowering entrepreneurs

Two thousand women received technical and business training to help them set up, manage and grow small businesses, such as trading and tailoring. The project is now in the process of building a vast system to finance 60 village savings and loans associations (VSLAs) among the communities targeted. Members of the VSLAs number 30-35 per association and have been trained in Islamic microfinance to set up and grow their small businesses.

The VSLAs have already helped to improve the women's ability to organise and work together. The loans will be used to set up small businesses, empowering more than 2,000 women to contribute to their families' income and the local economy through businesses that are more resilient to climatic shocks.

## Building resilience to climate change

Islamic Relief set up six disaster risk reduction (DRR) committees across villages in the project's two communes. The committees, made up of men, women, boys and girls, and including persons with disabilities, mapped and discussed the strengths and weaknesses of existing DRR initiatives.

*"We no longer drink water which is not fit for human consumption from caves and wells. We now have drinking water close to the village."*

*"Constructing an animal drinking trough next to the water point means we are now able to water all the animals in the village without difficulties," says Halimatou from Eweri village, who previously had to make long and time-consuming trips to collect drinking water and water her animals. These journeys left her fearful for her safety, as well as that of her animals."*



## THE IMPACT SO FAR

A mid-term review revealed the project had already achieved significant results, including:

- 300 women gained access to market gardens and training in vegetable production
- Four boreholes constructed, providing water for drinking, gardening and livestock to an average of 3,000 people per day
- 100 per cent of respondents aware of how to make complaints and offer feedback on project



# 'This project has had a positive impact on my family'



Community members meet to draft a disaster risk reduction plan

"Today, I'm doing better and better, thanks to the savings and loan activities carried out by our association. Through our fund, I was able to benefit from an interest-free loan that enabled me to increase my stock of goods.

"Our village has also benefited from a market garden with a solar pumping system and standpipes for the supply of drinking water. This has been very beneficial for us, as market gardening is one of our main activities. Several training courses were organised by Islamic Relief and thanks to these, my vegetable production will be boosted because I now know how to make a nursery, seed in rows and transplant. We're now better equipped in the agricultural field and we're certain that our farm yields will improve this year.

"The project has had a positive impact on my family. Thanks to the profits I've made, I can now pay my husband's medical expenses."

**Aissata, secretary of the Gossi Women's Savings and Loan Association and mother of six**



A CHAT meets to discuss social cohesion



# EMPOWERING LOCAL RESPONDERS

Localisation is increasingly crucial in the design of Islamic Relief's programmes and emergency response plans.

Through various avenues, including our landmark multi-year, multi-country Strengthening Response Capacity and Institutional Development for Excellence (STRIDE) project, we are joining hands with local organisations to reach more people in need worldwide and ensure we are delivering the support they need.

## What is localisation?

Localisation is the process of empowering local NGOs and other responders in countries affected by disaster and crisis to take a leading role in delivering humanitarian aid.

## Why is it important?

Local actors are often better positioned to respond to crises as they understand the local context, language and cultural dynamics better than international humanitarian organisations. They can also reach affected communities much more quickly as they are already on the ground. In the long term, strengthening the capacity of local actors through training and funding will reduce dependence on international aid.

For Islamic Relief, localisation also aligns with our commitments to global initiatives including the Grand Bargain 2.0 and Charter for Change, which promote localisation as a means of creating an equitable and effective humanitarian system.

## How does Islamic Relief promote localisation?

The STRIDE project is our most extensive and dedicated investment in localisation. Through STRIDE, we identify local organisations in countries where we operate – as well as in countries where we don't – that might benefit from training, funding and technical support.

In countries where we have a presence, for example an Islamic Relief country office, we work closely with local partners to maximise our impact and address specific community needs.

## How does it work in countries where Islamic Relief doesn't have a presence?

Islamic Relief has a presence in more than 40 countries but there are many more countries where people have significant humanitarian needs.

We identify countries vulnerable to crises such as natural disasters or conflict and invite applications from local organisations to partner with us. In 2023, we continued our work with local partners in Nigeria, Cambodia and the Democratic Republic of Congo, supporting more than 1,500 people in need.

This approach empowers both our country offices and local partners to be better prepared for the next emergency, while allowing Islamic Relief to foster stronger connections with other charities, helping up to work together for a better world.

## The Grand Bargain 2.0

*This rigorous global framework to enhance humanitarian effectiveness has three main objectives:*

1. *Enhancing humanitarian aid: Reducing duplication, streamlining processes, and improving coordination to ensure timely, effective assistance.*
2. *Strengthening local leadership: Empowering local and national responders to lead, and enhance capacity in, humanitarian operations.*
3. *Enhancing humanitarian financing: Streamlining reporting to reduce earmarking and simplify processes for flexible and predictable funding, fostering transparency and accountability.*

*Islamic Relief has been a proud signatory of the Grand Bargain 2.0 since October 2022.*

## Charter for Change

*Signatories pledge to implement eight commitments to address imbalances and inequality in the global humanitarian system. These are:*

1. *Direct funding – Commit to pass 25 per cent of humanitarian funding to national NGOs*
2. *Partnership – Reaffirm principles of partnership*
3. *Transparency – Publish the amount or percentage of funding that is passed on to national NGOs*
4. *Recruitment – Address and prevent the negative impact of recruiting national NGO staff during emergencies*
5. *Advocacy – Emphasise the importance of national actors to humanitarian donors*
6. *Equality – Address sub-contracting and ensure equality in decision making*
7. *Support – Provide robust organisational support and capacity building*
8. *Promotion – Promote the role of local actors to media and public*

## Harnessing the knowledge of expert trainers



*"My colleagues and I have benefitted greatly from the training, developing our work and improving the organisation's performance. It has strengthened our skills and given us scientific and practical information, and experience, and given us the opportunity to change for the better."*

**Sadam Hassan, Mona Relief Yemen**

The STRIDE project frequently collaborates with the Humanitarian Academy for Development (HAD) – Islamic Relief's learning arm – to offer high-quality training to humanitarian workers around the world.

In 2023, HAD delivered eight trainings to local partners in the Democratic Republic of Congo, Nigeria, the Philippines and Cambodia to support humanitarians in developing and strengthening their skills and knowledge in leadership and financial sustainability.

Separately, HAD ran a comprehensive training programme to boost the skills of 20 local NGOs in Yemen, conducting 17 training sessions that reached over 390 participants. The sessions covered topics including project and financial management and building partnerships. In 2023, HAD also brought its extremely popular Management Development Programme to Yemen to help aid workers develop the skills to navigate challenges in their roles.

HAD ended the year with a second round of free face-to-face courses for organisations working with deprived communities in Manchester and Glasgow. Working with Islamic Relief UK, HAD provided courses on topics including finance and safeguarding.

In partnership with Islamic Relief UK, HAD delivered training courses for community groups and faith institutions in London, Glasgow, Birmingham and Manchester. The topics covered in the courses ranged from safeguarding to governance.

### Localisation in theory and practice

2023 was a year of groundbreaking progress for the STRIDE project. Through it, we witnessed local heroes rise, partnerships flourish and vulnerable communities find a stronger voice. As the STRIDE II phase drew to a close, we saw 20 Islamic Relief country offices and six local organisations complete their capacity-strengthening trajectories. A major research paper on climate

adaptation and localisation was published and work began on research into the role of faith actors in localisation was also published through the project.

STRIDE joined forces with local partners in Cambodia and Nigeria, carrying out successful training and knowledge sharing sessions in both countries for local humanitarians. In Iraq, we supported the growing humanitarian community in the Kurdistan region, with 25 local NGOs taking part in our Professional Empowerment of Local Organizations training programme. This included a radio show hosted by Islamic Relief on the importance of localisation. The show featured a representative from the Kurdistan Regional Government's NGO directorate and reached thousands of listeners.



**Humanitarians in Nigeria take part in training covering advocacy, financial management and mentorship, among other topics, in February**



# ADVOCATING FOR SYSTEMIC CHANGE

Inequality and disempowerment are magnified by the intersectional marginalisation of people because of their gender, ethnicity, disability and position in society. In 2023, Islamic Relief continued to campaign on behalf of the world's most vulnerable at local, national and global levels on three key issues: addressing climate change, the rights of refugees and displaced people, and making life better for women and girls. We also worked to integrate advocacy into our emergency response from the very earliest stages.

*"Our journey has been extraordinarily difficult, yet it is the unwavering hope in our hearts that sustains us. This hope is for a better tomorrow, where my children can pursue their dreams without being shackled by their circumstances. It is the hope that I can overcome my health challenges and continue to nurture my children. It is the hope that we will once again find a place that feels like home. Every day, we feel how powerful hope and never giving up can be."*

**Umm Oussama, a Syrian widow living in Lebanon. Umm Oussama and her children are supported by Islamic Relief's Orphan Sponsorship Programme, as well as through Ramadan and qurbani food distributions.**



# ADDRESSING THE ROOT CAUSES OF EMERGENCIES

2023 saw Islamic Relief responding to several major emergencies around the world. While we helped affected people meet their most immediate needs for food, water and shelter, we also worked to campaign for humanitarian access in situations where it was impeded and called on the international community to engage and commit to resolving deep-seated issues that contributed to some of the disasters communities suffered in 2023.

In responding to emergency situations, Islamic Relief added our voice to calls from the humanitarian community by becoming signatories of joint statements on the Occupied Palestinian Territory, Niger, Yemen and other crises.

## Celebrating the resilience of refugees and displaced people

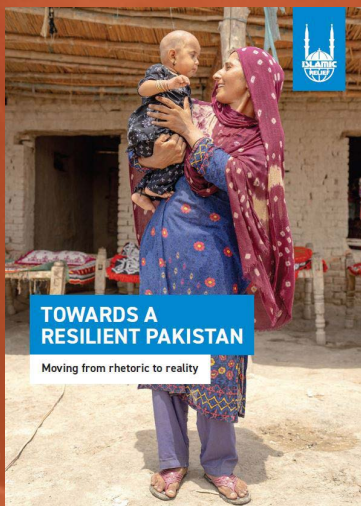
Inspired by Islamic teachings on providing asylum to those fleeing persecution, Islamic Relief is not only responding to the material needs of refugees and displaced people around the world, but also campaigning on their behalf.

In June, we marked World Refugee Day by celebrating the resilience of those forced to leave their homes with a webinar featuring Islamic Relief staff who work directly with refugees and displaced people discussing community integration and the importance of global solidarity.

Focusing on this year's theme of 'Together We Heal, Learn and Shine', we also shared stories of some refugees Islamic Relief is supporting on our website and social media channels.

Prior to devastating flooding in 2022, Pakistan was experiencing its worst economic crisis in recent history, with high inflation and skyrocketing fuel prices. The damage and economic loss sustained during the floods have left Pakistan with more debt than ever, raising serious concerns that the country could be on the verge of default.

One year on from devastating flooding in Pakistan, we produced *Towards a Resilient Pakistan: Moving from rhetoric to reality*. This report details recovery efforts up to that point and advocates for a stronger and fairer humanitarian and international response to climate-related disasters in which sees rich nations do much more to compensate the people who are most affected by climate change. The report also discusses outlooks and possibilities for Pakistan's future. The report was presented as part of a Pakistan: One Year On event run by Islamic Relief in Islamabad in August. The event was attended by more than 100 guests including international donors, diplomats, academics and representatives of the media, the UN and the government of Pakistan, and explored lessons from the flood response.



*"When host communities extend compassion, understanding, and assistance, refugees have a higher chance of finding stability and a new home. It is essential to foster global cooperation to address the refugee crisis effectively and ensure that displaced individuals can be supported."*

**Shahin Ashraf, Head of Global Advocacy**

## A voice for women and girls in Pakistan and Indonesia

Islamic Relief's EMPOWER project is supporting change in Pakistan and Indonesia, where training and grants were provided to local humanitarians to carry out advocacy and behavioural change campaigns at the local and national level using a faith-based approach.

In Pakistan, campaigns addressing domestic violence and promoting girls' education ran across four regions. They were developed in collaboration with religious and community leaders, figures from academia and government departments to highlight Islamic teachings on domestic violence and girls' education through short videos, public rallies, radio broadcasts and social media content with the aim of influencing legislation, policy and community practice.

In Indonesia's Aceh and West Nusa Tenggara (NTB) provinces, EMPOWER is working to address GBV and early marriage through building alliances and increasing coordination between local faith networks, and training village officials, teachers and others on Islamic perspectives on gender justice and child protection in order to support social change.



Participants take part in training as part of the EMPOWER project in Pakistan



## THE POWER OF FAITH

Islamic Relief recognises the role faith leaders have to play in campaigning and acting for a fairer world for people of all faiths and none. They are often trusted community leaders, viewed with legitimacy and entrusted with moral authority. We work with faith leaders to bring about positive change in their communities and are extremely proud of our interfaith partnerships with other international faith-based NGOs, which we continued to strengthen in 2023.

### Forging open dialogue on HIV/AIDS in Kenya



In many cultures HIV/AIDS is shrouded in taboo, and discussion, especially in public places, is avoided. In Kenya's Garissa County, Islamic Relief and UNAIDS are pioneering conversations that challenge deeply entrenched myths and misconceptions about HIV/AIDS. Faith and community leaders are stepping forward to engage in open dialogue, breaking down one of the barriers that has held back progress in combating the epidemic.

Ahmed Omar, an imam, includes HIV/AIDS in discussion in the Friday sermons at his mosque says attitudes towards the diseases and those who suffer from them are changing. "We have discussed prevention and care of those ailing from the disease. More people now know that AIDS is not a curse. A person can live long when on medication [and with] spiritual and physical nourishment. To demonstrate commitment and take a brave step using the faith-led approach, we are now encouraging HIV testing for couples before marriage," he says.

Elsewhere in Garissa, Reverend Lazaro Musyoka is also advocating for change within the Christian community. "A person living with HIV/AIDS could previously be denied certain services from religious institutions. Knowledge from the workshops we're running has reduced our fears of handling people living with HIV/AIDS. The workshops also provided an avenue for faith leaders to create rapport about an issue affecting our community," Reverend Lazaro says. "By accepting and understanding HIV/AIDS, it is easier to convey the message and change people's mindset so that people living with HIV/AIDS live with dignity without facing discrimination. We are informing them about the importance of knowing their status and avoiding transmission to others."

This joint project with UNAIDS, also involves teachers, students, women leaders and radio hosts, who have all committed to raising awareness around HIV/AIDS in their communities.

*"By involving these opinion leaders, we tap into existing networks of authority and trust. The community attitude is changing. We have seen more people seeking HIV testing across health facilities."*

**Ibrahim Gedi, Garissa County Deputy Director of Preventive and Promotive Health Services**

## Parcels of joy for Ramadan and Eid al-Adha



In 2023, Islamic Relief's seasonal programmes continued to feed vulnerable people around the world.

During Ramadan, we distributed 162,190 food packs to families in need in 32 countries across Africa, Asia, Europe and the Middle East.

As people worldwide grappled with rising food prices, we doubled the size of our food packs in many of our local offices. This change provided families with enough food for the entire month of Ramadan.

Later in the year, we successfully implemented our worldwide qurbani programme, which offers donors a chance to fulfil their religious obligations while ensuring access to fresh halal meat for vulnerable communities uncertain of where their next meal is coming from.

In 2023, the programme ran in 29 countries, delivering a total of 607,402 qurbani meat packs to families in need – reaching more than 3.4 million individuals. 2023 also saw country offices receive specialised training to enhance programme quality and a mandatory qurbani checklist for accountability, elevating project standards still further.







*Islamic Relief has been working with the Church of Sweden and HIAS (the Hebrew Immigrant Aid Society) since 2019 to develop a network of local faith leaders and activists across Europe active in protecting and welcoming refugees and migrants into their communities.*

This network, dubbed A World of Neighbours, shares best practices, knowledge and skills amongst practitioners, reaching beyond national borders and religious and ethnic identities, ensuring also that refugees and migrants have a seat at the table when policymakers and other leaders are making decisions about their lives.

In June 2023, A World of Neighbours held its second annual members meeting (pictured) in Budapest, Hungary.

## A toolkit for children's wellbeing

This year, Islamic Relief joined hands with Arigatou International, which promotes children's rights and wellbeing across different religions and cultures, in Pakistan. Together, we produced a comprehensive set of materials to ensure children grow up in a safe environment where their spiritual development is nurtured. Toolkit: Nurturing the Spiritual Development of Children in the Early Years is designed to support parents, caregivers and educators. It provides critical tools and resources, including those designed to equip faith actors to engage actively in the protection of children in their communities from violence.



*25 participants from different parts of Pakistan took part in initial training around toolkit implementation in September. The group included Islamic Relief staff from Pakistan and Afghanistan, religious scholars and representatives of other organisations*



# CLIMATE CHANGE: ADAPTING TO SURVIVE IN A CHANGING WORLD

Climate change is one of the biggest threats facing humanity today. It is destroying lives and livelihoods, driving displacement, and putting a huge strain on nation's economies. Increasingly, it is the poorest and most vulnerable communities that are bearing the brunt of the negative impacts of climate change – despite having contributed least to causing it.

Islamic Relief is committed to supporting communities to adapt and build resilience to climate change and mitigate its negative impacts.

## Climate resilience through conscious farming practices in Indonesia

In Indonesia's NTB province, poverty and the condition of the land has driven many in Bima and Dompu districts to encroach on forest land in an attempt to grow crops. This, combined with illegal logging, has led to increased run off during rainy season, resulting in more frequent flash flooding. While in dry season, hotter temperatures and drought frequently cause harvests to fail.

Islamic Relief launched the Building Community Resilience to Climate Change (BUCRACCE) project to support 20 communities adopt sustainable agricultural practises and build their resilience to climate-induced shocks.

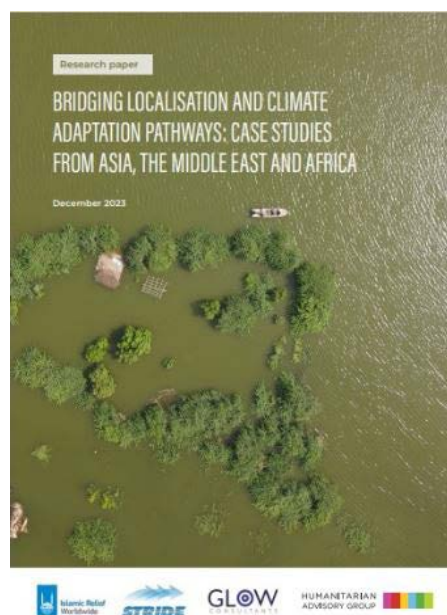
Among the steps we took towards the first goal were delivering training on sustainable agroforestry, providing small grants to farmers, and distributing high quality seeds suited to the soil. To support climate resilience, we trained teams of community members on emergency response, helped develop action plans, and selected 'champions' to reduce disaster risk in upstream and downstream areas. We also joined forces with police and village and district governments to prevent illegal logging and worked with the community to tackle gender inequality and abuse.

The project, which concluded in 2023, saw more than 460 hectares of land planted with trees to help repair damaged forest area, more than 1,000 people receive training on sustainable agroforestry and 20 villages issuing regulations on forest protection and rehabilitation. In addition, more than 100 community-based forest rangers now actively conduct patrols.

### Flood fallout:

**2016: \$71 million damage in Bima city**

**2021: 400 houses damaged and swathes of agricultural land destroyed by five bouts of flooding in Dompu.**



Islamic Relief's landmark STRIDE project produced a major research paper on localisation and climate adaptation in 2023



Azis, 52, is a farmer living in Bima. He is the head of Ule village and leader of the Songgela Jaya Forest Farmers Cooperative.

Most of the members of the group were earning a living from maize cultivation and, though Azis felt responsible for encouraging members to switch to less harmful farming techniques, he struggled to make change.

After joining the BUCRACCE project, Azis and the cooperative's other members are experiencing higher incomes through new business activities, particularly oyster mushroom farming. They've also successfully cultivated herbs and spices.

Azis says the project has affected his life in many ways, and proven that there are other ways to earn a living. "I used to do nothing when coming home from the forest, but now, there are things to tend to in my yard. I have many plants to take care of," says Azis, who is growing ginger in his garden.



## Campaigning for commitments to adaptation

In 2023, Islamic Relief maintained our leading role in negotiations towards an UN-led Global Goal on Adaptation. We were registered observers to the regular meeting of the UNFCCC Subsidiary Bodies in June, and online at its Conference of Parties – COP28 – in November. Our efforts have been bolstered by uniting with 2,000 other organisations under the Climate Action Network (CAN).

During COP, we spoke on behalf of CAN in workshops to develop the Global Goal with the United Nations Adaptation Committee as well as the Egyptian and United Arab Emirates presidencies of COP28.

Throughout 2023 we:

- Met with government delegates to discuss adaptation
- Drafted multiple articles for the influential daily ECO newsletter, published during COP
- Presented our case for adaptation at the UNFCCC Interfaith Liaison Committee



*In September, youth volunteers in the southern coastal regions of Bangladesh carried out demonstrations as part of the Global Climate Strike. These included 'boat chains' with banners and placards calling on governments to reduce global carbon emissions and holding them accountable for climate action.*

## Supporting climate-vulnerable communities in Bangladesh

Bangladesh is one of the most climate-vulnerable countries on Earth, with communities in its southwest coastal belt particularly at risk from hazards such as salinity intrusion, cyclones, river erosion and tidal surges. The region's agricultural sector – vital for so many livelihoods – is being significantly impacted.

In response, Islamic Relief launched the Empowering Marginalised Communities of Bangladesh towards Achieving Agenda 2030 project. It actively promotes the use of locally adapted seeds that can cope with the region's changing environmental climate. A total of 3,200 participants have received training in planting kitchen gardens, and support to mobilise communities to increase agricultural production while adapting to climate change. The project also created employment opportunities for 700 families from Dalit communities who face exclusion and poor access to services. Through the project they received training in income generating activities and cash grants.







Dalie, 42, works as part of a farming collective in Shariff Aguak, where he tends to rice fields, coconut plantations and various indigenous vegetables. He is president of the Sumokil Agriculture Cooperative, a significant organisation within the local community and one that benefitted from the water refilling station constructed by Islamic Relief.

"Islamic Relief engaged in discussions with our community to identify what we most needed and it became clear that safe and clean water was the biggest necessity. Given that our area is prone to flooding, our water source – which before the project was a deep well – can't be used during rainy season, so Islamic Relief selected our existing cooperative to oversee and manage the refilling station project to address this issue.

"With the positive impact of the refilling station, training and seminars, we believe that our community can progress and thrive even more in the future."

## Bamboo is boosting community resilience in the Philippines

Persistent and widespread obstacles have left millions of people across the Philippines without access to clean water and appropriate sanitation services. For people living in Maguindanao Del Sur province, the situation is further complicated by conflict. Islamic Relief launched our Community Resilience Through Ecological Integrity (CORE) project to improve access to water and empower communities to build climate resilience. Working in Shariff Aguak and Datu Hoffer municipalities, we ran community awareness sessions on climate change and bamboo solutions to combat flooding, established two bamboo nursery sites and provided grants to two youth groups to empower the next generation of climate action leaders. To improve water access, Islamic Relief constructed a water system that benefitted almost 600 families across the two municipalities, constructed a water refilling station that served 40 farmers and more than 100 families.

This project, which concluded in 2023, implemented many more initiatives. In total more than 10,400 were supported by its work.

### Build back better

Islamic Relief adopts a 'build back better' approach when responding to emergencies, many of which are tied to climate change.

This approach sets out recovery, rehabilitation and reconstruction phases to boost the resilience of communities to similar disasters and shocks in the future.



Young people plant trees to boost their communities' resilience to climate change

# STREAMLINED ENERGY AND CARBON REPORTING REQUIREMENTS (SECR)

In this report, we are excited to share Islamic Relief's journey toward sustainable practices and improved energy and carbon reporting transparency. Our dedication to streamlining reporting requirements has led to a significant milestone in the 2023 assessments, incorporating cost and category calculations for more accurate reporting.

With a commitment to positively impacting our community and environment, we have embraced energy and carbon reporting to both measure and reduce our carbon footprint effectively. Collaborating with experts, we have enhanced our reporting systems, filling gaps to capture environmental and financial costs accurately.

Integrating cost and category calculations in the 2023 assessments has provided crucial insights into our energy usage and emissions, empowering informed decision-making. This knowledge helps identify energy-intensive areas and drive targeted sustainability strategies.

Moving forward, armed with comprehensive data, we will refine sustainability strategies, invest in energy-efficient technologies, and advocate for responsible practices. Through collaboration, we aim to lead streamlined energy reporting in the charity sector, fostering a greener future. We extend sincere thanks to our team, partners, and supporters for their vital roles in our sustainability journey.

During 2023 we audited our approach to applying our environmental policy, and, as of 2024, are establishing a cross-functional environmental policy task force to take a comprehensive approach to meet the needs and challenges.

## Making Islamic Relief's headquarters, shops and offices more carbon efficient

In 2023, Islamic Relief took several steps to improve the carbon footprint of our properties:

- Received around £100,000-worth of donated furniture for the office that will house our headquarters in future.
- Installed smart meters to monitor energy usage in many of our offices and charity shops.
- Purchased used furniture for our offices when needed.
- Began work to implement video conference technology to reduce unnecessary flights.
- Worked with our cleaning contractor to only use eco-friendly products.
- Reviewed our recycling programme to ensure minimal waste is being sent to landfill.
- Gathered thousands of pounds-worth of electrical goods that can be reused or sold for spare parts.
- Reviewed our printers to check efficiency and adopted advance settings to improve.
- Continued laptop refurbishment programme to move staff to energy efficient models.

SCOPES	DESCRIPTION	SECR 2022		SECR 2023		VARIANCE SINCE 2022
		%	tCO2e	%	tCO2e	%
Scope 1	Natural Gas	9.5	66.9	5.6	59.8	10.6%
	Company transport fuel	20.4	143.2	22.2	235.6	64.5%
Scope 2	Electricity (Location)	17.3	121.8	12.9	137.0	12.5%
	Electricity (Market)				118.0	N/A
Scope 3	Business travel *	2.9	20.3	11.8	125.4	517.9%
	Flights	49.9	350.5 <sup>2</sup>	30.0	319.0	9.0%
	T&D (Electricity)	0.0	0.0	1.1	11.9	0%
	WTT (Gas, fuel & flights)	0.0	0.0	16.5	175.0	0%
TOTAL tCO2e		703.0		1,063		51.3%
TOTAL kWh		1,650,134		2,027,776		22.9%
ANNUAL TURNOVER (£)		£234,180,000		£274,695,000		17.3%
NORMALISER	INTENSITY RATIO	SECR 2022		SECR 2023		VARIANCE
	tCO2e/TURNOVER (£ MIL-LIONS)	3.004		3.911		30.2%

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

- Monitored air conditioning and heating usage in our offices.
- Reduced stationery needs by 90 per cent and used recycled paper options where possible.

In 2023, Islamic Relief also extended hybrid working for UK-based staff. While the decision was not made solely based on environmental factors, it will see reduced energy needs across all offices and reduced carbon footprint of staff, as an example, from not commuting as often. On days which staff are not required to be in the office, but can attend, we have set specific areas where staff can work. This reduces our carbon and energy costs.

## Methodology

The methodology used was in accordance with the UK Government's Environmental Reporting Guidelines (March 2019). The Department for Agriculture and Rural Affairs' (DEFRA) kgCO2e conversion factors for 2023 were used for converting energy (kWh) to tCO2e.

In the UK Islamic Relief has 19 sites – including shops and a factory – as well as transport. The energy consumption data for gas and electricity was taken from the main billing meters across all the sites. CO2 emissions from all modes of transport used by the charity have also been included in this exercise and cover:

- Islamic Relief – owned transport (cars and vans)
- 'grey mileage' from rented cars and vans and staff using their own vehicles on organisational business
- public transport; including flights originating from the UK and back.

## Energy management

Islamic Relief has made significant changes in the way our offices operate, with hybrid working at all our major office sites requiring colleagues

to attend only six days per month. When staff want or need to work from the office at other times, we provide desks in reserved areas in which we carefully control the heating and lighting. We have made only limited investment in our head office, since we are planning to move to a new site, the renovation of which was delayed by the effects of the Covid-19 pandemic. However, across all our sites we take care to ensure we provide a safe working environment while limiting consumption as much as possible by closely monitoring our energy and water usage. To ensure we record energy usage correctly, we have installed smart meters across most of our sites. There were no further capital investments made since the last SECR 2022 report.

Other energy saving technologies are being incorporated in the new building, Trafalgar House. No other estate site changes were declared.

The TIC International Plant was responsible for recycling 2,000 tonnes of clothing and shoes in 2023. As well as generating an income for Islamic Relief, this activity supported our sustainability objectives and prevented items going to landfill. Islamic Relief is committed to climate sustainable interventions in numerous countries. This includes interventions such as introducing solar energy to generate electricity for businesses, allowing more land to be irrigated or women-led businesses to stay open longer; providing environmentally friendly fuel and stoves; and promoting efficient agricultural practises such as half-moon agriculture.

TIC's key role is generating income for Islamic Relief, to support our programmes and our journey towards Net-Zero, by performing a valuable environmental service in recycling clothing that may otherwise end up in landfills and harming the environment.



# UK CHARITY OF THE YEAR IN A YEAR DOMINATED BY DISASTERS



*Islamic Relief UK colleagues collect the Charity of the Year award at the Charity Times Awards in September*

2023 was another busy and tumultuous year for the Islamic Relief UK team. Alongside delivering programmes that continued to bring about change and supported millions of people across the world and at home in the UK, we saw a year defined by significant emergency relief responses.

From the Türkiye-Syria earthquake to the sustained Gaza catastrophe, emergencies saw UK supporters responding in droves to our fundraising and advocacy calls. In addition to our emergency responses, we continued to support vulnerable communities through our programmes providing food and nutrition, clean water, healthcare, education, sustainable livelihoods, and more. Building on the successes of the previous year, our supporters enabled Islamic Relief UK to raise even more funds in 2023. This unwavering support allowed us to do more and reach even more people in crisis.

We were extremely honoured to be recognised as Charity of the Year at the Charity Times Awards in September, in recognition of our impressive fundraising efforts and ability to create lasting change for the communities we serve. The award recognised Islamic Relief's international work over the previous 12 months, and in particular the efforts responding to the Pakistan floods and the Türkiye-Syria earthquake.

## UK community's generosity grows

The generosity of the individuals, organisations, partners and mosques in the community delivered an incredible response to fundraising efforts during the year.

In 2023, we held over 180 events across the UK, and over 355 mosque collections across the country. Partnerships across the community helped to raise millions of pounds during the last year of fundraising, supporting Islamic Relief to reach even wider audiences. Some of our key partners included support from partners such as The Royal Mint and the Scottish Government's Humanitarian Emergency Fund.

## Record-breaking appeal

In February, two devastating earthquakes caused unimaginable damage across southern Türkiye and northwestern Syria. Islamic Relief immediately launched an emergency appeal which was met with incredible generosity from our supporters. The significant response pushed this appeal to become Islamic Relief's most successful emergency appeal in our almost 40-year history. The UK Disasters Emergency Committee (DEC) appeal was met with widespread generosity from local partners, such as mosques, schools and community organisations. The contributions of these partners was recognised during a prestigious visit of Their Majesties The Prince and Princess of Wales, to Hayes Mosque with the DEC and other NGO partners. Their Majesties were welcomed by the mosque and members of the local community, and heard directly from an Islamic Relief staff member who had recently returned from the region and reported back on the situation on the ground. The success of the appeal was also recognised during the DEC's celebration of their 60th anniversary during which an Islamic Relief staff member was invited to Buckingham Palace to report back on the programmes work to His Majesty King Charles III.



*The Prince and Princess of Wales meet Islamic Relief staff at Hayes Mosque*

As the year continued, unfortunately more emergencies struck around the world. Earthquakes in Afghanistan and Morocco, floods in Libya, conflict in Sudan and the continued hunger crisis in the Horn of Africa all received widespread support from the community as we launched emergency appeals.

## Marking 10 years of the Cake Campaign



Community efforts and volunteers continued to dedicate their time and effort to supporting our fundraising. Marking its tenth year in 2023, the Cake Campaign made over £500,000. As ever, in 2023 dedicated volunteers took on Islamic Relief Challenges to raise money through their own networks. They hiked, walked and took part in other sporting endeavours in places such as South Africa. Individual fundraising in the community raised £3.5 million.

## Devastation in Gaza

The sustained catastrophe in Gaza, which began in October, elicited strong responses from supporters, partners and many of our stakeholders. An immediate emergency appeal was launched and met a warm response from our donors, that ensured Islamic Relief UK could make a significant commitment to the efforts of Islamic Relief Palestine. We launched a continued advocacy campaign calling on the UK Government to support a permanent, immediate ceasefire and for the government to make these representations on international platforms. The initial letter writing campaign to ministers of parliament (MPs) saw Islamic Relief's largest ever uptake, with approximately 70,000 letters sent by Islamic Relief supporters to their MPs. Alongside this, the Islamic Relief leadership teams conducted a number of high-level engagements with the UK Government and Opposition to reiterate these calls.



Islamic Relief joins NGOs to call for a ceasefire in Gaza outside the UK Parliament in December

## Empowering communities at home

Islamic Relief UK's domestic programmes continued to grow from strength to strength in 2023. The global economic crisis has hit some of the UK's poorest communities incredibly hard. Increasing numbers of people are sleeping rough, refugee and asylum-seeking communities are facing compounding challenges and thousands of families are battling debilitating rises in food prices. Islamic Relief is continuing to support as many people in need as possible across England, Scotland, and Wales. In 2023, we supported over 640,000 people across the UK.

The wide range of our domestic programmes enables us to support people and tackle the challenges facing the most disadvantaged communities in the UK through youth and women's empowerment and initiatives to support refugees and asylum seekers.

The significant impact of poverty and the cost-of-living crisis has meant a sharp rise in food insecurity for many across the UK. To combat this, our domestic programmes team supported 28 food banks and mosques and led two large food drives in the winter and during qurbani. 2023 saw our largest distribution of qurbani in the UK to date, with over 10,000 kilos of meat delivered and more than 68,400 people supported.



Islamic Relief volunteers help to distribute food packs

## Charity Week marks 20 years

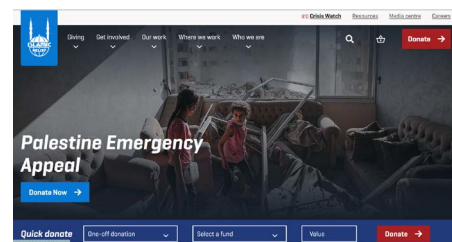
Charity Week marked an auspicious anniversary in 2023, celebrating 20 years of students coming together to raise funds for Islamic Relief programmes. Over 600 international institutions came together and raised a record-breaking £2.7 million in 2023 – UK fundraising total alone was also the highest ever at £1.1 million.

Charity Week, initially established as a vehicle for students to raise money through university societies, has now expanded and this year included corporate groups and mosques. Alongside the student and volunteer led efforts during Charity Week, Islamic Relief UK also launched the Walk for Orphans with supporters taking part in 5km walks in locations across the UK in October 2023, raising approximately £90,000.



## Online income continues to grow

Islamic Relief UK launched its new website in 2023 as part of our continued efforts to grow and strengthen our digital presence. The new site brings improved accessibility for supporters, focusing on improving readability and smoother user experience. As our supporters increasingly engage with Islamic Relief through our digital platforms, we have continued to focus on improving our supporter journey to ensure an improved, seamless experience. This was complemented with the launch of Islamic Relief UK's first-ever impact report in 2023 which went to a large segment of donors to demonstrate the impact their donations have on communities in need. The improved supporter engagement experience was reflected in the growth of online income.





# JUSTICE FOR WOMEN AND GIRLS



Islamic Relief's work in Nepal helps keep girls in school and build brighter futures for children in impoverished communities

Islamic Relief is committed to ending gender injustice in humanitarian and development contexts, creating a brighter future for women and girls. With this aim in mind, our programming and advocacy work aims to address three main issues: Gender-based violence, female genital mutilation/cutting (FGM/C) and early/forced marriage.

## Communities take up the fight against early marriage in Nepal

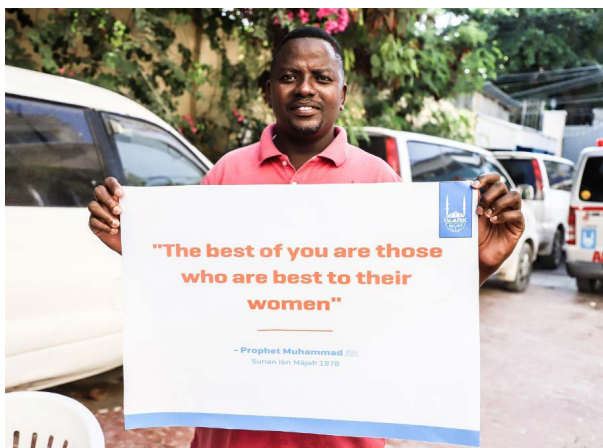
Early marriage and child labour are pressing concerns in Nepal's Rautahat district, where extreme poverty places children at risk of neglect and exploitation. Since 2020, an Islamic Relief programme has been working to create a supportive, protective and caring environment for Ruatahat's children through providing direct support to children in need and raising community awareness of child protection issues.

The programme formed child protection committees to advocate against early marriage and child labour. The efforts of these committees led to the prevention of 15 marriages involving children. Community input helped identify families in need of support, enabling Islamic Relief to provide educational materials to children as well as training and materials to help boost parents' incomes. These efforts saw 150 children return to school, having previously dropped out.

Engaging with key figures in the community, such as teachers, police and faith leaders, was central to emphasising the importance of child protection. When the project concluded in 2023, Islamic Relief found that 94 per cent of children who had married early or were at risk of early marriage or child labour were successfully enrolled in schools.

## Inviting men and boys to join the fight against FGM/C

In 2023, Islamic Relief offices around the world invited men and boys to join efforts to combat FGM/C. The campaign aimed to address the root causes of FGM/C by engaging men and boys as allies in transforming the social and gender norms that perpetuate the practice. We recognise that the whole community must be engaged to achieve social change. Along with raising awareness, the campaign also provided support to survivors.





## Supporting the women of Islamic Relief

Islamic Relief seeks to enhance the working environment, career and professional development opportunities for women at Islamic Relief.

In 2023, the Gender Steering Group developed the Five Steps to Empowerment for Women at Islamic Relief Worldwide implementation plan. The three-year plan sets out how the organisation will make progress in key areas: Improving the selection, recruitment and progression of women through the organisation – including to senior leadership positions – enabling better representation of women and girls in our public communications and fundraising; and improving our organisational culture to be more supportive of women.



Islamic Relief colleagues, including Osmawani Binti Osman (pictured), share messages of encouragement and support to mark International Women's Day.



For 16 Days of Activism against Gender-Based Violence, Islamic Relief produced a toolkit with offering in-depth perspectives on the issues and detailed activities

## Economic empowerment in Jordan



Kefah and her family fled Syria with little more than the clothes on their backs. With support from family and neighbours, they began making a new life for themselves in the Jordanian capital, Amman.

One day, Kefah, 39, saw a Facebook post about Islamic Relief's Together We Can project, which offers financial support to people looking to start businesses. She decided to apply and soon began training in entrepreneurship and practical skills at a beauty centre.

While gaining valuable experience, Kefah developed business, sales and marketing plans for her own future business and used the initial payment from Islamic Relief to buy materials and equipment.

Now running her own beauty salon from home with her sister, Kefah makes enough each day to cover her daily household expenses as well as to pay for her mother's cancer medication. She also manages to allocate funds to further invest in her business. Since opening her business, Kefah has expanded the services she offers and even hired employees.

"My thanks go to the donors. They have provided us with huge opportunities. Now we can cover my mother's chemotherapy. Our life is better now."

Islamic Relief's Together We Can project directly supported more than 2,600 people to build more stable incomes through vocational and business training, and grants to establish their own businesses. The skills, business acumen and financial literacy they developed empowered them to face economic challenges and ensure the ongoing success of their enterprises.

Islamic Relief's work to ensure the rights of women and girls are protected and respected is constant. But these major international days give us an opportunity to celebrate the progress that has been made so far, as well as highlighting what still needs to be done:

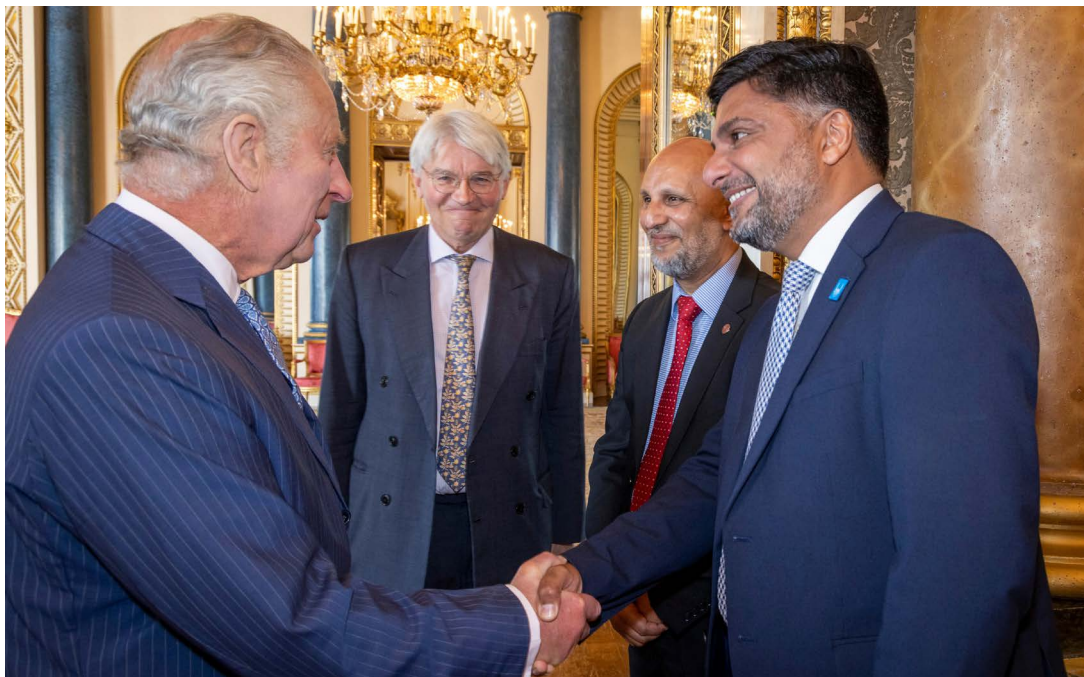
6 February **International Day of Zero Tolerance for FGM**

8 March **International Women's Day**

25 November – 10 December **16 Days of Activism Against Gender-Based Violence**



# REPRESENTING ISLAMIC RELIEF AROUND THE WORLD



*Islamic Relief Worldwide CEO Waseem Ahmad (right), CEO of the Disasters Emergency Committee (DEC), Saleh Saeed, and UK Minister of State for Development and Africa, Andrew Mitchell, meet HRH King Charles III in June 2023*

Throughout 2023, our CEO continued to engage at the highest levels to share learning from Islamic Relief programmes and advocate for lasting change. This year the CEO met with dignitaries such as His Majesty King Charles, world leaders such as the President of Malawi, and ambassadors and ministers from multiple countries. He attended major international events, from the World Economic Forum to the Global Refugee Forum, delivered speeches at the United Nations, and met with politicians to lobby for more action on climate change, a ceasefire in Gaza, and investment in ending hunger.

Chairing a session at the UN World Food Programme's Annual Partnership Consultations in Rome, Italy, Waseem Ahmad explored how the humanitarian community can better work together on advocacy to prevent food crises and tackling global hunger. Speaking on the panel at the launch of the UN's 2024 Global

Humanitarian Overview in Geneva, Waseem highlighted the impacts of climate change on poor communities and pressed for locally-led adaptation.

Waseem visited Buckingham Palace several times for meetings hosted by His Majesty King Charles III. In June, as part of a delegation from the Disasters Emergency Committee (DEC), Waseem updated His Majesty on how the British public's generous donations have helped hundreds of thousands of people affected by the 2022 Pakistan floods. He also briefed His Majesty on the role of faith-based organisations responding to crises from Afghanistan to Sudan. In addition Islamic Relief was invited to a Humanitarian Reception hosted by The King and Queen to recognise those who have contributed to humanitarian efforts across the world, and to His Majesty's annual Diplomatic Reception.

## Extending a welcoming hand to refugees

In June 2022, Islamic Relief, the Lutheran World Federation (LWF) and HIAS, (the Hebrew Immigration Advisory Service), once again teamed up to host the Welcoming the Stranger conference in Geneva.

The event brought together faith actors from around the world to share experiences and lessons on faith-sensitive responses to the global displacement crisis. The conference – named after the concept of 'Welcoming the Stranger' that is shared across Islam, Judaism and Christianity, is an extension of the initiative taken by UNHCR in 2013 to support faith community action for protecting and integrating refugees.

Later in 2023, the three organisations submitted a joint pledge to build support for local faith communities' action on refugee protection. The pledge details plans to develop shared training resources for faith actors, enabling them to scale-up their work and access support and funding from the international aid community. Pilot projects are planned in 2024 in East Africa, Jordan and Central America to use the new resources in partnership with local faith communities.

## Influencing change

Islamic Relief is one part of a global community working towards the shared goal of ending poverty and inequality. Our partnerships and participation in global events make us stronger and help ensure we can make a positive impact on the lives of even more people around the world.



*Islamic Relief and faith based agency colleagues attended the Welcoming the Stranger conference in Geneva*



Among the Islamic Relief projects Waseem visited in 2023 was in Herat, Afghanistan. In August he met with farmers struggling to feed their families due to climate change and poverty and saw how Islamic Relief's groundbreaking partnership with the UN Development Programme (UNDP) has renovated irrigation canals to boost agricultural productivity. In Kabul, he visited health and nutrition clinics where we are helping families displaced by conflict, and providing mothers and children with antenatal and postnatal care, psychosocial support and nutritional support.

## Providing communities with the support they most need

In May, Islamic Relief was recertified against the Core Humanitarian Standard (CHS) – a rigorous global standard for humanitarian work. The CHS provides a set of commitments that humanitarian organisations can use to improve the quality and effectiveness of their work.

Islamic Relief was first certified against the CHS in 2017 and first recertified in 2021. Our continued recertification reaffirms our accountability to the communities we serve and our commitment to transparency and ensuring our work is carried out to the highest standard.

The recertification also confirms that we are managing our resources effectively and designing programmes that create a positive impact when responding to crises and supporting communities.

Auditors spoke to staff, implementation partners and members of the communities we serve to assess the compliance of our programmes with sector level quality and accountability criteria and scored Islamic Relief highly against the nine CHS commitments.

Islamic Relief will continue ensuring we meet these commitments by putting the individuals and communities we serve at the heart of everything we do. For us, this means listening to the feedback of the people we serve, involving them in decision making at all stages of our programmes and working to boost the capacity of local authorities and organisations, including NGOs and community based organisations.

## Empowering humanitarians to do even more

In 2023 our Humanitarian Academy for Development (HAD) delivered specialist management and leadership training for over a hundred Islamic Relief leaders, from key volunteers inspiring the next generation to trustees who are pivotal in our global governance.

For staff we have three wide-ranging and intensive management training courses: the Aspiring Managers Programme, the Management Development Programme (MDP), and the Leadership Development Programme (LDP).

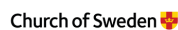


More than 30 staff underwent Aspiring Managers training in 2023, honing their management and team building skills. HAD's Learning and Development team delivered the international-recognised MDP training to managers across the organisation in 2023, including the finance team in Nepal. The training helped the team to understand the value of different management styles, improve their risk mitigation, and learn tips and techniques for best management practice through presentations and practical exercises.

In 2023 HAD trained 15 leaders from three country offices on the LDP to strengthen the leadership of the organisation's core operations in delivering humanitarian aid in challenging circumstances. Bespoke training was also provided through HAD's Governance Development Programme for over 40 trustees within the Islamic Relief family – including representatives of our member offices in the United States, South Africa, Germany and Pakistan.



## SOME OF OUR VALUED PARTNERS:



Arab Fund for Economic and Social Development (AFESD)

Bond

CHS Alliance

Church of Sweden

Climate Action Network International

Disasters Emergency Committee (DEC)

Finn Church Aid

Foreign, Commonwealth & Development Office (FCDO)

Gender and Development Network (GADN)

Global Affairs Canada

Habitat for Humanity International

HelpAge

HIAS

Humanitarian Coalition

Inter-Agency Standing Committee (IASC)

International Civil Society Centre

International Council of Voluntary Agencies (ICVA)

International Islamic Charity Organisation

International Organisation for Migration (IOM)

Islamic Development Bank

Joint Learning Initiative (JLI)

Joint United Nations Programme on HIV/AIDS (UNAIDS)

Lutheran World Federation

PaRD

Network for Religious & Traditional Peacebuilders (N RTP)

Qatar Charity

Qatar Red Crescent

Save the Children UK

Sheikh Abdullah Al Nouri Charity Society

Shelter Box UK

Sida (Swedish International Development Cooperation Agency)

Start Network

TZU Chi Foundation

UN Office for the Coordination of Humanitarian Affairs (OCHA)

UN Refugee Agency (UNHCR)

UN World Food Programme (WFP)

United Nations Children's Fund (UNICEF)

United Nations Development Programme (UNDP)

World Vision

Zakat House

# STRUCTURE, GOVERNANCE & MANAGEMENT

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

**Q: Islamic Relief is a large organisation, operating in many different countries and contexts. How is it run?**

A: Let's start at the very top. The highest body of the Islamic Relief Worldwide governance structure is our International General Assembly (IGA), which has been in operation since 2020.

It was introduced to help address the changing needs of the Islamic Relief family, as well as the challenging environment in which we operate, and is made up of representatives from and elected by Islamic Relief member offices.

Ultimately, we want up to one third of the IGA to be independent members from outside the Islamic Relief family who can contribute specialist skills and experience. Independent members will also increase the diversity and accountability of the IGA.

- overseeing the development of the organisational strategy and the setting of priorities and objectives
- approving the executive management structure of the organisation together with delegated authorities
- evaluating performance and progress
- approving relevant new policies and procedures
- appointing the CEO, evaluating the performance of the executive management team and making appointments to, and dismissals from, this team
- approving the remuneration policy of the organisation and setting the remuneration for senior management.

**Q: What does the IGA do in practical terms?**

A: The IGA has five main responsibilities, these are:

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

**Q: You've mentioned a few other governing bodies there. Can you tell us more about Islamic Relief's Board of Trustees?**

A: As I mentioned, the Board of Trustees is elected by the IGA, with each trustee term lasting four years. The Board is diverse and made up of trustees - five men and four women - from eight countries across five continents.

Each trustee is a volunteer that brings different skills, knowledge and experience that together will help Islamic Relief to develop and respond to key challenges.

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

- overseeing the governance of Islamic Relief Worldwide in accordance with our statutory obligations, making sure we satisfy our regulatory requirements
- acting always in a manner most likely to support the charity in meeting our aims and objectives

**Q: How does Islamic Relief help prepare trustees for their important role?**

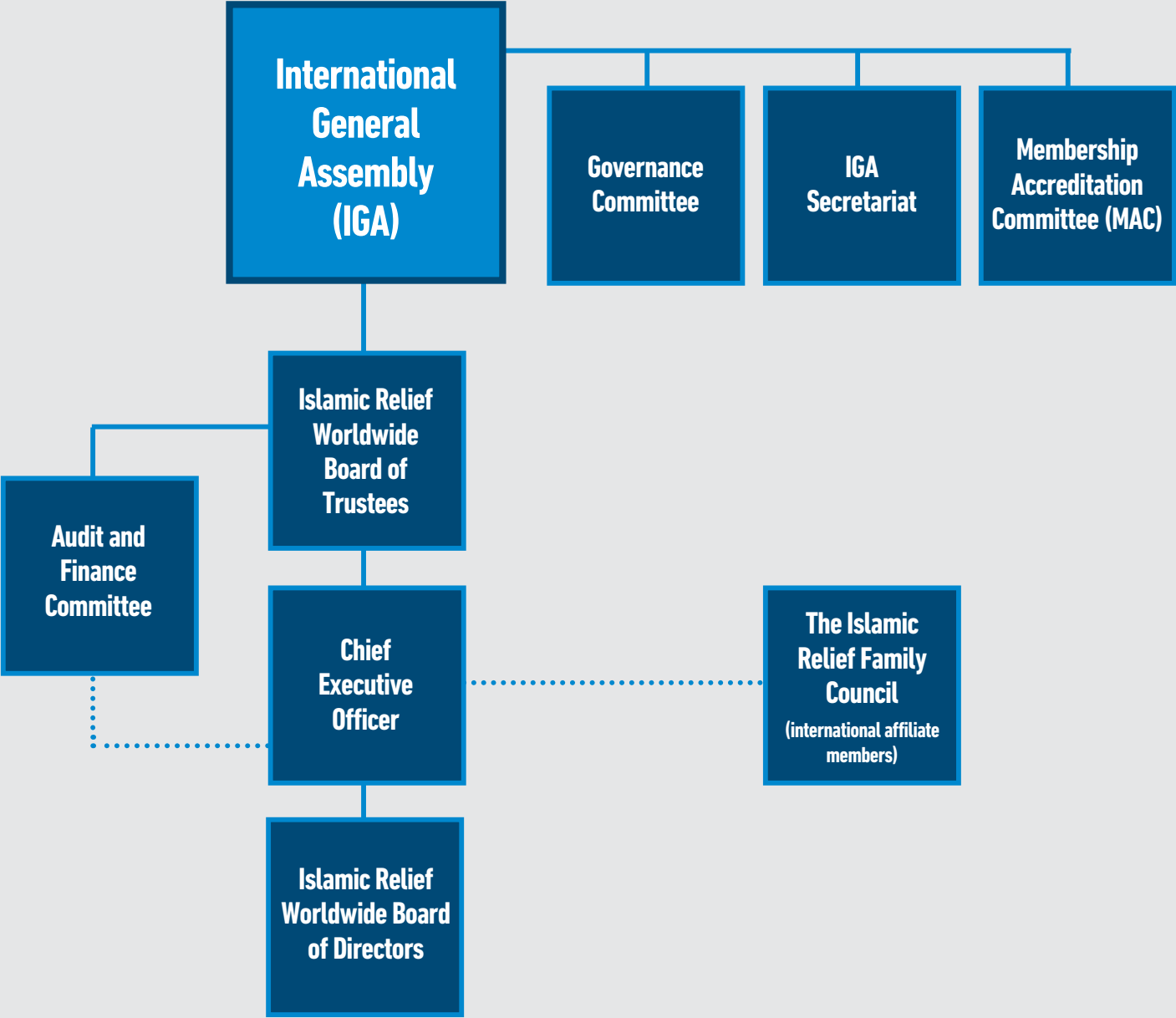
A: We recognise that the responsibilities of trustees can be extremely challenging due to the scale and complexity of the organisation. To help them fulfil their duties to the best of their abilities each new trustee is assigned a mentor and receives a comprehensive induction.

This includes a full overview of our strategic and operational functions, as well as a welcome pack, which includes a copy of the Memorandum and Articles of Association, the financial statements, Board minutes, the Charity Commission guidance 'The Essential Trustee' and recent publications.

We also actively encourage trustees to identify any training they may need, and our CEO keeps them up to date with training opportunities and changes in regulatory standards. We continually evaluate the Board's effectiveness. The Board of Trustees receives regular performance reports, annual financial reports, plans and budgets. The Board is committed to continuous improvement and will soon put in place a periodic third-party review and assessment of its effectiveness and its way of working.

Islamic Relief provides training for our trustees to inform them of the key areas they need to know about to carry out their duties and responsibilities effectively and efficiently. We also train Board members and executives, drawing on their experience to strengthen their understanding and application of governance principles in line with best practice.





**Q: How does the Family Council fit into the governance structure?**

A: Alongside the IGA, we also have a global executive branch, which is known as the Islamic Relief Family Council.

This is a forum that brings together the chief executives of Islamic Relief Worldwide and all Islamic Relief member entities to enhance communication, strengthen relationships and provide strategic insight to help improve processes within Islamic Relief Worldwide itself and the wider federation of members.

**Q: What about the Membership Accreditation Committee?**

A: The Membership Accreditation Committee (MAC) is a permanent committee of the Islamic Relief Worldwide General Assembly (IGA), which reports to the IGA and coordinates with the Board of Trustees. The main purpose of the MAC is making recommendations on the suitability of members (both entities and individuals) to the IGA.

These recommendations can potentially include the initial nomination, membership levels, renewals and ending membership. The MAC ensures adherence to the rules governing membership of the IGA and the Board of Trustees.

**Q: You mentioned the IGA also appoints the Chair of the Governance Committee. What does this Committee do?**

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

**Q: The last body I wanted to ask about is the Audit and Finance Committee. What are its responsibilities?**

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

**Q: Where do individuals like the CEO of Islamic Relief Worldwide fit into what you've just described?**

A: The chief executive officer (CEO) is accountable to the Board of Trustees and, along with other senior staff, is responsible for our day-to-day management.

The CEO chairs the executive management team, which is made up of directors, like myself. These divisional directors make sure that the policies and strategies agreed by the Board of Trustees are implemented, and we also support the work of other staff and volunteers.

Our Delegation of Authority Policy authorises staff, according to our position and specialist knowledge, to be accountable and responsible for implementing Islamic Relief's objectives. Every decision we make must adhere to all of our policies, processes, and guidelines. The Audit and Finance Committee periodically review the delegation of authority matrix.

A full list of trustees and key personnel is given in the corporate directory on pages 101 and 102.

**Q: How does Islamic Relief recruit for these roles?**

A: We strive to attract and retain talented individuals based on their passion, commitment, values, knowledge, skills and experience. While the financial dimension is not the foremost basis for engagement, we are keen to pay our team appropriate salaries. As such, our remuneration principle is to be market relevant, not market driven – so we position ourselves in the median quartile of benchmarking exercises.

Our remuneration model is designed to be cost effective and sustainable, and in line with our determination to be 'lean' to maximise the amount we spend on our programme work. All staff received a three per cent cost of living increase from 1 January 2023. We also gave an additional one step (three per cent) incremental increase to staff who met the criteria following their annual performance appraisal from 1 April 2023. We are currently undertaking a benchmarking exercise and will consider the recommendations from this review in 2024.

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

**Q: Earlier, you mentioned Islamic Relief Worldwide's 'governing documents'. Can you tell us a bit more?**

A: Governing documents is an umbrella term for the documents that define what Islamic Relief is and what we do.

When we're talking about 'Islamic Relief' or 'Islamic Relief Worldwide', we're referring to the charity incorporated as a company limited by guarantee in England and Wales. Our governing document, known as Memorandum and Articles, was originally dated 14 March 1989 and amended on 9 August 2010 and the Objects amended on 16 March 2020 to reflect the education, advocacy and broader work of Islamic Relief Worldwide rather than just the original goal of 'alleviation of poverty.' Islamic Relief Worldwide is registered with the Charity Commission of England and Wales and with the Office of the Scottish Charity Regulator.

Other pertinent documents that are now in place with the implementation of the new governance structure and the establishment of the IGA are:

**Licence Agreement:** the document that confirms that Islamic Relief members can use the Islamic Relief name and logo in their respective geographical areas

**Members Agreement:** a contractual agreement between Islamic Relief members and Islamic Relief Worldwide that cements and defines the terms of our mutually beneficial relationship.

**Q: I've heard Islamic Relief has some subsidiaries, what can you tell us about them?**

A: Islamic Relief has two subsidiaries – TIC International and the International Waqf Fund.

TIC International is a trading subsidiary of Islamic Relief Worldwide, which supports our fundraising activities by recycling clothes and running charity shops across the UK. Its registered address is: TIC International Ltd, 19 Rea Street South, Birmingham B5 6LB.

The International Waqf Fund is also a registered charity. It undertakes waqf (Islamic endowment) activities. Islamic Relief exercises control over the International Waqf Fund, having the right to appoint and remove its trustees. Its registered address is: International Waqf Fund, 22 Sampson Road North, Birmingham B11 1BL.

**Q: Within the Islamic Relief family, Islamic Relief Mauritius has a special status**

A: Yes, Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide with local directors appointed to oversee operations.

The entity's transactions and balances are included within the accounts of Islamic Relief Worldwide.

You can see a full breakdown of Islamic Relief's global family and its various branches on page 63.



**Javed Akhtar,**  
Finance and Corporate Services Director



# TRUSTEES' COMPLIANCE WITH THEIR STATUORY DUTIES:

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

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

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

## THE INTERESTS OF THE CHARITY'S EMPLOYEES

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

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

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

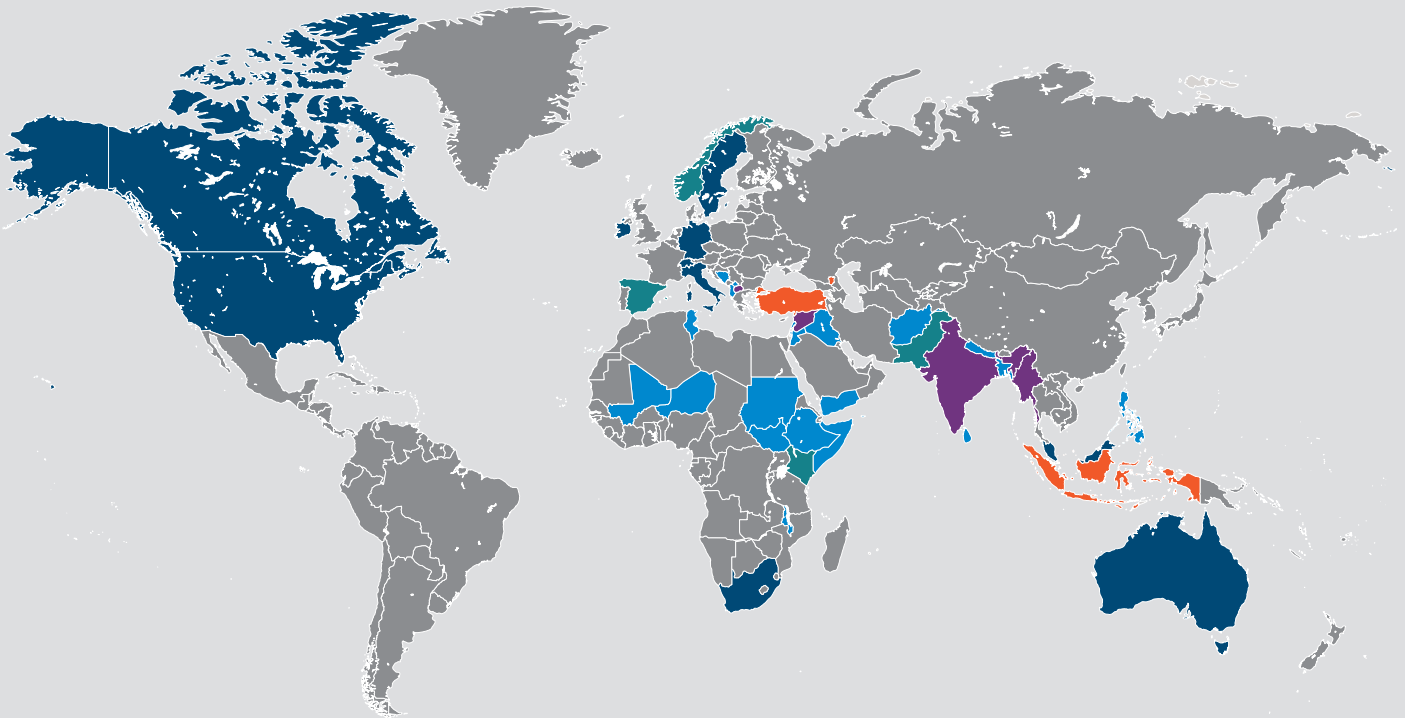
## THE IMPACT OF THE CHARITY'S OPERATIONS ON THE COMMUNITY AND THE ENVIRONMENT

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

## MAINTAINING A REPUTATION FOR HIGH STANDARDS OF BUSINESS CONDUCT

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

# ISLAMIC RELIEF GLOBAL FAMILY



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

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

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

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

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

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

**Islamic Relief Indonesia**  
**Islamic Relief Russian Federation**  
**Islamic Relief Türkiye**

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

**Afghanistan**  
**Albania**  
**Bangladesh**  
**Bosnia and Herzegovina**  
**Ethiopia**  
**Iraq**  
**Jordan**  
**Kosovo**  
**Lebanon**  
**Malawi**  
**Mali**  
**Nepal**  
**Niger**  
**Occupied Palestinian Territory**  
**The Philippines**  
**Somalia**  
**South Sudan**  
**Sri Lanka**  
**Sudan**  
**Tunisia\***  
**Yemen**

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

**India**  
**North Macedonia**  
**Myanmar**  
**Syria\***

\*In 2023 Islamic Relief ended our operations in Tunisia. Programmes in Syria are delivered directly through Islamic Relief Türkiye.



# TRUSTEES' RESPONSIBILITIES:

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

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

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

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

Trustees must keep adequate accounting records that are sufficient to:

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

## STATEMENT ON DISCLOSURE OF INFORMATION TO THE AUDITORS

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

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

They have taken all the steps that they should have taken to make themselves aware of any relevant audit information, and to establish that our auditors are aware of that information.

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

## PUBLIC BENEFIT

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

## EMPLOYEES

The organisation recognises that it is only as good as the staff that it employs. Accordingly, Islamic Relief Worldwide is an equal opportunities employer and we are proud to recruit and promote staff based on aptitude and ability, without discrimination. The steps we take include ensuring 'blind shortlisting' when recruiting to new roles, so applicants cannot be identified when we decide who to shortlist for interview.

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

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

In 2023 we developed a two-year action plan based on staff feedback from the previous global staff survey. The action plan will focus on the main areas which staff have highlighted for improvement. Many steps have already been implemented and the remainder of the actions will be completed in 2024.

One of the focus areas from the staff survey centred around staff development and progression. We have subsequently launched a project which will focus on leadership and succession which aims to reduce Islamic Relief's leadership vulnerability by the development and implementation of a focused and transparent succession strategy, with a specific focus on future leaders, business critical roles with a focus on improving the gender balance in terms of access to opportunities and make-up of senior leaders of Islamic Relief.

We strive to promote a healthy workplace. In 2023 managers received mental health awareness training; and we trained an additional four mental health first aiders. Islamic Relief now has over 29 mental health first aiders offering support and guidance to colleagues.

Staff benefitted from a programme of wellbeing initiatives, including wellbeing days, and webinars on work-life balance, depression and anxiety to maximise on their wellbeing. We continue to provide greater flexibility to allow staff to achieve a better work-life balance and in 2023 we continued with the model of hybrid working in the UK to allow staff to continue working from home for most of the week while developing a functional return to work premises to enhance cohesion and collaboration and boost morale. We provide all our UK-based staff with a healthcare cash plan and access to an employee assistance programme which includes online consultations with a doctor.

## VOLUNTEERS

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

## AUDITORS

As we commemorate five successful years of auditing by Grant Thornton, the Board of Trustees acknowledges their valuable contributions to Islamic Relief. In line with best governance practices and to ensure continued impartiality and accountability, the Board of Trustees has decided to re-tender Audit Services.

The process of tendering for potential auditors will be initiated in a timely manner. The chosen auditors will be presented to trustees for approval at the upcoming Annual General Meeting.

## FUNDRAISING STRUCTURE

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

## FUNDRAISING APPROACHES

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

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

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

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

## CHARITY WEEK

A student volunteer led campaign, Charity Week engaged more than 20,000 volunteers across the globe and saw 153 UK educational institutions take part in the event. The project was run by 168 core volunteers who worked closely with our fundraising team. They received formal training and support to deliver an effective campaign which raised a total of £1,100,844.

## CODE OF FUNDRAISING PRACTICE

In 2023, we continued working on developing policies including our Donor Refund Policy and Donor Care Policy. We also continued to integrate the Code of Fundraising into our existing policies and procedures by documenting the complaints process which is returned to the Fundraising Regulator annually.

Our UK division manages and conducts fundraising on behalf of Islamic Relief Worldwide. We recruit fundraisers through a formal recruitment process, as members of staff, and are required to abide by the Code of Fundraising Practice – and we provide training, carried out by a legal firm, in this regard. Monitoring the conduct of our fundraisers includes regular one to ones with their line manager.



Registered with  
**FUNDRAISING  
REGULATOR**

## PROTECTING VULNERABLE PEOPLE

Islamic Relief Worldwide abides by the Fundraising Regulator's Code of Fundraising Practice and ensures our colleagues and volunteers are fully briefed about the protection of vulnerable people. We brief staff and volunteers about best practice before they undertake any fundraising, making them aware of the need to identify, respect, support and protect vulnerable people.

Our Supporter Relations Team have undertaken vulnerable persons training run by leading charity, Samaritans. If the team are made aware of a vulnerable person who needs to be removed from a mailing list, they do so right away and refunds are available on request where donations are found to impact a vulnerable person.

## COMPLAINTS HANDLING

We pride ourselves in having an open-door policy, providing stakeholders with transparency and an opportunity to give us feedback on their experience. However, there may be times when we do not meet the high standards we set ourselves. For such instances, we have a Fundraising Regulator-approved complaints policy in place. We try to make it easy for concerns and complaints to be raised via our website, where our Complaints Policy can be found. Complaints are captured centrally, dealt with in accordance with the process laid out in the policy and reported to the Fundraising Regulator through the annual return. In 2023 we received 76 complaints, each of which was handled in accordance with our complaints policy.

Our supporter relations team processes and resolves complaints in line with our Complaints Policy. We also submit an annual complaints return to the Fundraising Regulator.

## QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

Trustees' indemnity insurance, indemnifying each trustee against liability to third parties, has been in place throughout the year ended 31 December 2023 and up to the date of approval of this report.



# PRINCIPAL RISKS AND UNCERTAINTIES

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

## ASSURANCE FRAMEWORK

Our Board is supported by a dedicated Audit and Finance Committee (AFC). The AFC is responsible for ensuring that Islamic Relief Worldwide has robust systems of internal control, financial compliance, safeguarding, complaints management and audit to manage risk and to take advantage of emerging opportunities. Assessing and mitigating risk is central to our governance and management. Risks are regularly reviewed, reported and acted upon at Board of Directors level, divisionally and in country office teams. In 2023 we further strengthened our risk mitigation measures by raising staff awareness through internal campaigns about fraud and cybersecurity risks and establishing dedicated and regular counter-fraud reporting directly to the AFC. We also have an independent Internal Audit function reporting to the AFC. This ensures that there is professional oversight and assurance of adherence to risk management policies and procedures, as well as effective mitigation actions when needed.

## RISK PROCESSES

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

- carrying out quarterly risk management reviews at both executive and operational levels, with oversight from Internal Audit, reporting to the Audit and Finance Committee
- periodic review of the charity's strategic risks by the senior executive team
- regular audits undertaken by the Internal Audit function, in addition to statutory annual audits and external audits mandated by institutional funders
- reporting of the results of all internal and external audits to the Audit and Finance Committee, which oversee the implementation of recommendations by the senior executive team
- a dedicated team working to enhance our protocols to ensure that our people, and those we serve and work with, are kept safe and secure. This team also manages and responds to complaints, safeguarding concerns and whistleblowing
- monthly financial reporting, the results of which are reported to and appraised by both the senior executive team and the AFC.

## SIGNIFICANT RISKS

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

### FOOD INSECURITY

A significant risk to Islamic Relief's operations and potentially also to the fundraising that underpins them has been the sharp increase in food insecurity across the world in 2022. Supply chain and living costs have been adversely affected by global economic stagnation, rising inflation and the effects of the war in Ukraine on the availability of food and fuel. The impact on Islamic Relief's operations has included:

- rising costs for food items, and for the logistics required to deliver food aid
- increased demand for food and livelihoods support from affected communities both in the southern hemisphere and in traditional fundraising countries, with a significant rise in the use of food banks in the UK
- question marks over some aspects of future project delivery, requiring either additional funds to meet the needs of the affected communities or a reduction in the scope and reach of some programmes
- question marks over the potential to maintain the strong income growth achieved in recent years, as donors see a tightening of disposable income.

We are responding to these challenges in a number of ways:

- reviewing and adjusting the content and size of food packs for seasonal food distributions, to ensure higher costs are factored in while optimising our support for affected communities
- advocacy and fundraising activities internationally and in the UK to raise awareness of global hunger and food insecurity and inspire positive action by policy makers and by institutional and individual donors
- an increased focus on, and resourcing for, domestic food security programmes to meet increased demand from affected communities in traditional fundraising countries, and to ease the hardships of donor communities.

## SAFEGUARDING

Islamic Relief believes safeguarding is important to ensure a thriving environment for the people we support and our staff. To this end, the organisation continues to work hard to embed safeguarding in all aspects of our work.

A Community of Practice (CoP) was set up following the Safeguarding Training Summit in Istanbul in 2022. There, 27 Safeguarding Focal Points (SFPs) from country offices gathered to receive face-to-face training on all aspects of safeguarding, safe programming and project delivery, and safeguarding case management. This CoP meets online every two months to discuss issues and challenges and share good practice, as well as to keep abreast of current developments in safeguarding. Topics discussed have included safer programmes, the challenges in incorporating safeguarding into distributions and how to develop Community Hope Action Teams in remote areas.

A 'Safe Organisation Checklist' has been developed for SFPs to use as a guide in developing a robust safeguarding infrastructure at country office level. The Istanbul Summit used this as a tool for action learning.

Safeguarding Project to assess safeguarding at country level through the ongoing two-year Safeguarding Project, showed that the tool was being used to good effect. The two-year project has a particular focus on engaging faith leaders and CHATs. Focus group discussions (FGDs) held with these groups have identified a good knowledge of safeguarding and a commitment to building safer environments. The FGDs also highlighted how community-level referral mechanisms within Islamic Relief projects were enabling safeguarding of survivors of abuse and vulnerable women and children.

A comprehensive programme of training has been completed in 2023. Following analysis of safeguarding cases, feedback from the people we serve, and from an employee survey, a bespoke training webinar was designed. Feedback had indicated that staff needed a better understanding of issues such as workplace bullying and harassment, as well as the clear message that safeguarding applies to all in Islamic Relief – from senior managers, to drivers, cleaners, and cooks, as well as to direct and indirect rightsholders. The webinar included scenario activity, videos, and small group work activity, ensuring it was interactive and encouraged the active involvement of staff. During the webinar, our Director of International Programmes reiterated the importance of safeguarding as an integral part of Islamic Relief's work.

Over 2022 and 2023, the webinar was delivered to all country offices. Some larger country offices such as Yemen, Afghanistan and Pakistan, were provided with three webinars, to ensure that key staff from the field also attended. Evaluation of the webinar programme shows that it was very well received. Staff felt more knowledgeable about integrating safeguarding into their work, particularly into project delivery, and more confident in raising awareness of safeguarding in the communities they serve.

The trust of communities, rightsholders and staff in Islamic Relief's safeguarding processes is evident in the rising number of cases reported year on year. A total of 71 cases were reported in 2023. Of this number, 11 were not safeguarding issues, though reported to us; they were fraud and human resource related issues. Fourteen cases were either out of Islamic Relief's jurisdiction (in areas where we do not operate, or which are not related to our activity) or did not elicit further information upon enquiry. Seven cases related to children, of which one involved a member of staff. Upon enquiry this case lacked credible information to be addressed. The remaining six cases were related to the rightsholder communities themselves. Three cases were malicious and of the eight cases that were upheld, three resulted in warnings being issued and five in dismissals. The cases reported provide clear evidence that a strong safeguarding infrastructure has been integrated into country offices, and that beneficiaries and staff have the knowledge and confidence to report safeguarding concerns.

## CYBERSECURITY

In 2023, we continued to strengthen our security measures to safeguard our data and infrastructure. As cyber threats become more advanced and frequent, we regularly assess our defences, including the effectiveness of our countermeasures, with a special emphasis on high-risk assets and data.

As we undergo our digital transformation, our IT systems play an increasingly vital role in achieving our mission. We acknowledge that our operations could be disrupted by IT system failures or cyber attacks. As a result, we provide ongoing cyber awareness training to our staff and routinely evaluate our IT and security risk at the Board level.

## GOVERNANCE

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

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

Since 2022, Islamic Relief Worldwide has taken significant steps towards enhancing its governance practices. The International General Assembly, responsible for electing and overseeing the Board of Trustees, appointed two independent members through a competitive public recruitment process. These members were selected from a pool of candidates unlinked to any Islamic Relief member entities, ensuring impartiality and diversity within the board.

Furthermore, in 2023, the independent International General Assembly members transitioned to the Board of Trustees after serving a year in their previous roles. This process contributes to enhance the diversity and overall accountability of the board. To support effective governance, all trustees undergo rigorous and customised induction programmes, along with ongoing governance training.

## REPUTATION

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

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

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

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

Moreover, Islamic Relief ensures that stakeholders are provided with accurate information to set the record straight when necessary. This commitment to maintaining transparency and correcting misconceptions plays a vital role in preserving Islamic Relief Worldwide's reputation.

By prioritising strong governance practices and actively managing reputation risks, Islamic Relief Worldwide aims to ensure the trust and confidence of its stakeholders, donors, and partners.

## FRAUD AND CORRUPTION

Islamic Relief Worldwide acknowledges that the risk of fraud is a persistent challenge in the humanitarian sector. To address this concern, we have implemented several measures to mitigate and manage fraud risks.

**Complaint accessibility:** We have enhanced complaint accessibility by launching a new online portal, enabling individuals to report suspected fraudulent activities easily and securely.

**Investigation and accountability:** We are committed to investigating credible concerns in line with the Core Humanitarian Standard. Appropriate actions will be taken against individuals found guilty of fraudulent behaviour to ensure accountability and prevent future occurrences.

**Counter Fraud Working Group:** We have established a dedicated counter fraud working group, tasked with continuously identifying and improving our approach to fraud prevention. This group actively anticipates and responds to fraud issues before they arise, ensuring prompt action when necessary.

**Counter Fraud Strategy:** In 2024, we will launch a comprehensive counter fraud strategy, building upon our existing efforts. This strategy will further strengthen our ability to proactively address fraud risks and enhance our fraud prevention measures.

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

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

## FINANCIAL RESILIENCE

Islamic Relief recognises that maintaining financial resilience is crucial for the sustainability of our organisation and our ability to deliver effective humanitarian aid programmes. While we strive to ensure sound financial management, we are aware of various risks that can impact our financial resilience. This section provides an overview of the principal risks related to financial resilience that Islamic Relief faces, along with the measures taken to address these risks.

### 1. REGULATORY AND COMPLIANCE RISKS:

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

#### Mitigation measures:

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

## 2. FUNDING RISKS:

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

#### Mitigation measures:

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

### 3. FOREIGN EXCHANGE AND CURRENCY RISKS:

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

#### Mitigation measures:

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

#### 4. Economic and financial market risks:

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

#### Mitigation measures:

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

## OVERALL

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

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



# FINANCIAL REVIEW:

Islamic Relief presents the financial review for 2023 – a period of positive revenue growth in which we have expanded our charitable activities.

Islamic Relief focuses on key intersecting areas to address in order to meet need. These include humanitarian assistance, community empowerment, healthcare, water provision, caring for children and orphans, and livelihood projects.

With robust financial reserves, the charity is well positioned to continue its support in the coming year, aiming for lasting change for the communities and individuals we support.

## FINANCIAL PERFORMANCE

### INCOME AND FUNDRAISING

Islamic Relief generates income primarily from three sources:

- donations, legacies and other fundraising activities (raising restricted and unrestricted income) generated by Islamic Relief member offices
- grants secured from institutions and other significant donors from across the globe to fund specific projects (restricted funding can range from short-term humanitarian interventions to longer-term development programmes)
- earned income through our trading subsidiary (TIC International, whose primary activity is generating income through clothes recycling) and investment returns generated through investments and our investment vehicle, the International Waqf Fund.

Thanks to the generosity of our donors and funders, our income increased by 17 per cent to £274 million in 2023 (£234 million in 2022).

One key driver behind Islamic Relief's success has been the collaboration of the Islamic Relief global family. By collaborating synergistically, the family has achieved a more significant impact and driven positive change more effectively. The intricate coordination and cooperation among family members has allowed them to pool resources, leverage collective expertise, and optimise operations to enhance Islamic Relief's reach and scale of impact.

Funding from Islamic Relief member offices remained the most significant stream of income in 2023, at £163 million (2022: £145 million). This increase has enabled Islamic Relief to allocate resources further and amplify our efforts to address pressing humanitarian and development issues to support the people we serve, ultimately creating a positive and sustainable impact.

### EXPENDITURE

Islamic Relief's expenditure falls into three main categories:

- charitable activities: the costs associated with implementing programmes across Asia, Africa, the Middle East, Europe and elsewhere
- fundraising and advocacy (communication) costs. As well as directly supporting vulnerable people, Islamic Relief seeks to support change and achieve the more comprehensive United Nations Sustainable Development Goals 2030 by amplifying the voices of those we serve

- support costs, which include ensuring effective governance, people, policies, and systems to support frontline delivery to vulnerable people and other stakeholders, as well as the efficiency and effectiveness with which we honour the donations entrusted to us.

### Charitable activities:

Islamic Relief's operations and outreach have demonstrated a commendable upward trend. In alignment with our purpose, Islamic Relief has significantly increased our charitable activities in various domains. The expenditure dedicated to humanitarian aid, community empowerment, healthcare provision, water projects, caring for children and orphans, and livelihood initiatives has risen from £190 million to £230 million. This substantial increase showcases our commitment to addressing critical social issues and making a positive difference in the lives of those in need.

Total charitable expenditure increased to £213 million from £174 million in 2022, which has allowed us to reach 16.8 million vulnerable people globally.

Islamic Relief has made substantial progress in supporting our chosen themes. We have extended our support and relief efforts to affected regions through humanitarian assistance, helping communities recover from natural disasters, conflicts, and other crises. Our most significant spend in 2023 was on humanitarian programmes, with £133 million (2022: £113 million) spent responding to many prolonged and complex humanitarian disasters, including in Gaza, Sudan, Türkiye, Syria and Yemen.

Beyond humanitarian response, empowering communities has been a central focus, as Islamic Relief recognises the importance of supporting individuals and groups to uplift themselves and create sustainable change. By investing in health projects, we have worked towards improving access to quality healthcare services, contributing to enhanced wellbeing within vulnerable populations. Water provision, caring for children and orphans, and livelihood projects have also received significant attention, reaffirming our commitment to holistic development and addressing multidimensional challenges faced by those we serve.

A flagship programme continues to be our 'Orphan Sponsorship Programme,' with Islamic Relief investing £35 million (2022: £33 million) to achieve long-term and short-term benefits for vulnerable families.

Other long-term programmes aimed at achieving social change include spending £21 million (2022: £12 million) to give communities access to healthcare and water and £5 million (2022: £4 million) on supporting education.

Sustainable livelihoods programming builds financial inclusion in low-income countries, helping poorer people become financially self-sufficient. In 2023, our microfinance programmes supported 43,500 impoverished people, with £10 million (2022: £10 million) invested in them.

As always, the expenditures detailed above have been in accordance with our donors' wishes per the campaigns they have supported. Further details are available in notes 9 and 10.

## TRADING ACTIVITIES

TIC International Ltd is a wholly owned subsidiary specialising in clothes recycling and managing a network of charity shops.

TIC's primary objective is to generate income for Islamic Relief to support our programmes and journey towards Net-Zero. TIC also provides an essential environmental service by recycling clothing that may otherwise end up in landfills and harm the environment. The company has also played a crucial role in the Midlands, UK, by employing local communities and supporting economic progress.

### Business activities and environmental impact

TIC's core business activities involve collecting, sorting, and recycling unwanted clothing. In 2023, TIC successfully converted 2,362 tonnes of unwanted clothing (compared to 1,931 tonnes in 2022) into income through various channels. High-quality clothing was resold through Islamic Relief shops, directly contributing to our revenue streams, while low-quality clothing was recycled, generating profits to fund charitable initiatives. Through these activities, TIC has created economic value and significantly contributed to environmental sustainability by diverting clothing from landfills.

### Financial performance

TIC's financial performance has remained steady throughout the reporting period. The company's revenue from clothes recycling and charity shop operations has supported Islamic Relief's programmes. TIC-audited financial statements provide a comprehensive overview of the company's financial position and performance, highlighting its commitment to financial transparency and accountability. In 2023, 2,362 tonnes of unwanted clothing (2022: 1,931 tonnes) were converted into either income through re-selling quality clothing through Islamic Relief shops or recycling to generate profits to fund Islamic Relief humanitarian projects. This raised £25,000 (2022: £242,000).

TIC's strong financial performance reflects its dedication to its mission and emphasises its commitment to creating a positive impact socially, economically, and environmentally.

### INTERNATIONAL WAQF FUND

We established the International Waqf Fund (IWF) to support the long-term financial sustainability of Islamic Relief investments through waqf contributions. The fund aims to generate social impact returns, reducing dependency on donations and grants by utilising the annual yield to fund programming. The IWF operates to achieve ongoing impact year after year into perpetuity.

### Waqf contributions and fund size:

IWF seeks to raise contributions to its waqf fund based on the donors' goals. These contributions are purposefully managed to ensure the fund's ongoing impact. The fund's size has increased steadily, reaching £2.3 million in 2023 compared to £1.7 million in 2022.

This growth reflects the continuous inflow of waqf donations and investment returns, further enhancing the fund's resources to support impactful programs. Due to ongoing waqf donations and investment returns, the endowment fund grew to £8.6 million (2022: £8.4 million).

**Financial performance:**

IWF aims to achieve sustainable and positive financial outcomes that align with its mission and objectives through prudent financial management and robust investment strategies.

**Long-term sustainability:**

IWF operates on the principle of long-term sustainability and perpetuity. By leveraging waqf donations and effective investment management, the fund aims to generate continuous income streams to support Islamic Relief's programming. This approach reduces dependency on external funding sources and grants, ensuring a more stable and sustainable financial base for the organisation's charitable activities.

IWF is committed to achieving long-term financial sustainability and generating social impact returns. The fund's growth and prudent management of waqf contributions demonstrate its dedication to ongoing impact year after year. The IWF Board of Trustees focuses on robust risk management and effective administration, ensuring investments align with the fund's purpose and objectives. As the fund grows, it contributes to the long-term sustainability of Islamic Relief's programming, reducing reliance on external funding sources and fostering a more self-sufficient approach to creating positive change.

**ENDOWMENTS**

Islamic Relief Worldwide continues to hold endowments invested in UK property. As specified by the donors, the returns from these investments are used for our humanitarian and development social impact programmes. Due to ongoing waqf donations and investment returns, the endowment fund grew to £8.6 million in 2023. (2022: £8.4 million).

**FINANCIAL RESULTS AND CLOSING RESERVES**

One of the notable strengths of Islamic Relief is our healthy financial reserves. These reserves serve as a safeguard, allowing us to continue our support in the upcoming year and ensuring long-term sustainability. With prudent financial planning and management, Islamic Relief has created a solid foundation to weather uncertainties and fulfil our mission of facilitating lasting change. Islamic Relief reported a surplus of £40 million in 2023 (2022: £40 million). This is made up of unrestricted reserves of £23.1 million (2022: £4.9 million), restricted funds of £16.5 million (2022: £35.9 million), and an endowment fund of £0.2 million (2022: £0.5 million).

Restricted reserves include funds secured for ongoing programmes into 2024 and beyond and those secured for the 2024 pipeline of programmes.

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

**RESERVES POLICY**

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

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

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

Islamic Relief's unrestricted reserves on 31 December 2023 were £42.4 million (2022: £19.2 million). This includes funds designated to fund Islamic Relief's ongoing programmes. The free reserves are £18 million (2022: £17 million), representing 12 months of operational budget. Total reserves are £150 million (2022: £110m), representing £99 million in restricted funds - the increase is funding for pipeline projects that will continue in 2023, and funds expended. Endowment funds of £8.6 million (2022: £8.4 million) are invested in our property portfolio, which generates a return.

We hold free reserves to:

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

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

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

**GOING CONCERN**

The Board of Trustees has assessed Islamic Relief Worldwide's ability to continue as a going concern. The trustees have considered numerous factors when concluding whether the organisation continues to be a going concern and have also considered the key risks, including the ongoing cost of programme delivery, rising costs and inflation, and the cost-of-living crisis, that could negatively impact the charity.

The critical risk in our financial model is a fall in income and our ability to deliver charitable activities, leading to the lower recovery of core costs. We are mitigating the risk of lower core costs through a revised business model agreed upon with Islamic Relief family members and are identifying forward-thinking initiatives to further reduce risk. The Islamic Relief Family Council has set up a multi-stakeholder Business Model Committee, which oversees the business model.

Our unrestricted core income is funded by fundraising and income-generation activities. Despite the ongoing geopolitical and economic impacts, our financial results show signs of generous giving by our donors, who continue to support generously across the UK, North America, and Europe. This has led to a further record £274 million raised in total income.

Our pipeline for 2024 projects is already secured. It continues to be very healthy, with an influx of £68 million of cash into our bank accounts in December 2023, enabling us to plan for the coming year with more certainty. We have no bank borrowings or loans. Scenario planning has taken place, and worst-case scenarios have been considered, with a headroom reduction of 40 per cent factored in.

Our 10-year strategy is supported by a financial plan and our work to impact climate change and Net-Zero initiatives positively.

After considering these factors, the Board of Trustees has concluded that the charity remains a robust going concern with adequate resources to continue delivering for the foreseeable future. Therefore, the Board has prepared the financial statements on a going concern basis.

In conclusion, the year 2023 has been exceptional for Islamic Relief, experiencing remarkable growth in revenue and expanding our charitable activities across multiple thematic areas. Through our increased financial resources, Islamic Relief has extended our impact and supported communities in dire need. The organisation's health reserves provide a robust basis to continue our vital humanitarian work in the coming year, aiming for sustainable and lasting change across diverse communities.

**Dr Ihab M.H. Saad**  
Chair of the Board of Trustees  
Islamic Relief Worldwide

Date:



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

## OPINION

We have audited the financial statements of Islamic Relief Worldwide (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2023, which comprise the Group statement of financial activities and income and expenditure account, Parent charitable company statement of financial activity and income and expenditure account, Group and charity balance sheets, Group cash flow statement, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 December 2023 and of the group's and the parent charitable company's incoming resources and application of resources, including the group's and the parent income and expenditure for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Statement of Recommended Practice: Accounting and Reporting by Charities, 2019 Edition
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

## BASIS FOR OPINION

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

## CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

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

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

## OTHER INFORMATION

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

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

We have nothing to report in this regard.

## OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

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

## MATTER ON WHICH WE ARE REQUIRED TO REPORT UNDER THE COMPANIES ACT 2006

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

## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

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

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

## RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement set out on page 64, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

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

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

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

Also, the further removed non-compliance with laws and regulations is from events and transactions reflected in the financial statements, the less likely we would become aware of it;

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

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

## USE OF OUR REPORT

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

### Jim McLarnon ACA

Senior Statutory Auditor  
for and on behalf of Grant Thornton UK LLP  
Statutory Auditor, Chartered Accountants  
Birmingham

Date:

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



# FINANCIAL STATEMENTS:

## Group statement of financial activities and income and expenditure account for the year ended 31 December 2023

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	<b>Total 2023 £'000</b>	Total 2022 £'000	Notes
<b>Income and endowments from:</b>						
Donations and legacies	33,758	212,035	452	<b>246,245</b>	200,160	2
Other trading activities	4,092	-	-	<b>4,092</b>	3,788	3
Investments	-	-	577	<b>577</b>	554	4
Charitable activities	-	23,781	-	<b>23,781</b>	29,678	5
<b>Total</b>	<b>37,850</b>	<b>235,816</b>	<b>1,029</b>	<b>274,695</b>	<b>234,180</b>	
<b>Expenditure on:</b>						
<b>Raising funds:</b>						
Costs of generating voluntary income	-	17,221	-	<b>17,221</b>	14,915	10a
Fundraising trading: cost of goods sold and other cost	4,067	-	-	<b>4,067</b>	3,546	10a
Investment management cost	-	-	382	<b>382</b>	424	10a
Charitable activities	11,337	202,053	-	<b>213,390</b>	174,338	10a
<b>Total</b>	<b>15,404</b>	<b>219,274</b>	<b>382</b>	<b>235,060</b>	<b>193,223</b>	
<b>Net income</b>	<b>22,446</b>	<b>16,542</b>	<b>647</b>	<b>39,635</b>	<b>40,957</b>	
Transfers between funds	462	-	(462)	-		26
Subsidiary funds brought forward on consolidation	239	-	-	<b>239</b>	5	
<b>Net movement of funds:</b>	<b>23,147</b>	<b>16,542</b>	<b>185</b>	<b>39,874</b>	<b>40,962</b>	
<b>Reconciliation of funds</b>						
Total funds brought forward	19,276	82,458	8,477	<b>110,211</b>	69,249	
<b>Total funds carried forward</b>	<b>42,423</b>	<b>99,000</b>	<b>8,662</b>	<b>150,085</b>	<b>110,211</b>	

# FINANCIAL STATEMENTS:

## Parent charitable company statement of financial activities and income and expenditure account for the year ended 31 December 2023

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	<b>Total 2023 £'000</b>	Total 2022 £'000	Notes
<b>Income and endowments from:</b>						
Donations and legacies	34,026	212,035	-	<b>246,061</b>	199,995	2
Investments	-	-	577	<b>577</b>	140	4
Charitable activities	-	23,781	-	<b>23,781</b>	29,678	5
<b>Total</b>	<b>34,026</b>	<b>235,816</b>	<b>577</b>	<b>270,419</b>	<b>229,813</b>	
<b>Expenditure on:</b>						
<b>Raising funds</b>						
Costs of generating voluntary income	-	17,221	-	<b>17,221</b>	14,915	10a
Investment management cost	-	-	383	<b>383</b>	55	10a
Charitable activities	11,412	202,053	-	<b>213,465</b>	174,338	10a
<b>Total</b>	<b>11,412</b>	<b>219,274</b>	<b>383</b>	<b>231,069</b>	<b>189,308</b>	
<b>Net income</b>	<b>22,614</b>	<b>16,542</b>	<b>194</b>	<b>39,350</b>	<b>40,505</b>	
Subsidiary funds brought forward on consolidation	-	-	-	-	5	
<b>Net movement of funds:</b>	<b>22,614</b>	<b>16,542</b>	<b>194</b>	<b>39,350</b>	<b>40,510</b>	
<b>Reconciliation of funds</b>						
Total funds brought forward	17,304	82,458	8,467	<b>108,229</b>	67,719	
<b>Total funds carried forward</b>	<b>39,918</b>	<b>99,000</b>	<b>8,661</b>	<b>147,579</b>	<b>108,229</b>	



# FINANCIAL STATEMENTS:

## Group and charity balance sheets as at 31 December 2023

	2023 TOTAL FUNDS		2022 TOTAL FUNDS		
	Group £'000	Charity £'000	Group £'000	Charity £'000	Notes
Fixed assets					
Intangible assets	2,139	2,139	856	856	13
Tangible assets	8,106	7,924	8,391	8,157	14,15
Investments	169	1,045	169	1,045	16
Total fixed assets	10,414	11,108	9,416	10,058	
Current assets					
Stocks and work in progress	5,593	5,409	127	-	17
Debtors due within one year	23,169	22,493	18,201	18,072	18
Cash at bank and in hand	142,715	141,878	125,120	124,336	19
Total current assets	171,477	169,780	143,448	142,408	
Liabilities					
Creditors: amounts falling due within one year	31,806	33,309	42,653	44,237	20
Net current assets	139,671	136,471	100,795	98,171	
Total assets less current liabilities	150,085	147,579	110,211	108,229	
Total net assets	150,085	147,579	110,211	108,229	
Total funds of the charity:					
Unrestricted funds general	42,423	39,918	19,276	17,291	
Restricted income funds	99,000	99,000	82,458	82,461	26
Endowment funds	8,662	8,661	8,477	8,477	27
Total funds	150,085	147,579	110,211	108,229	

Dr Ihab M.H. Saad  
Chair of the Board of Trustees  
Islamic Relief Worldwide

Date:

# FINANCIAL STATEMENTS:

## Group cash flow statement for the year ended 31 December 2023

	2023 £'000	2022 £'000
<b>Reconciliation of net income to net cash flow from operating activities</b>		
Net income for the reporting period as per the statement of financial activities (excluding cash flow from endowments)	39,688	40,871
<b>Adjustments for:</b>		
Depreciation	281	393
Amortisation	88	-
Decrease/(increase) in stocks	(5,466)	-
Decrease/(increase) in debtors	(4,968)	(11,002)
(Decrease)/increase in creditors	(10,825)	3,537
(Gains)/loss on foreign exchange	(65)	4,266
<b>Net cash provided by operating activities</b>	<b>18,733</b>	<b>38,065</b>
<b>Cash flows from investing activities</b>		
Purchase of intangibles	(1,371)	(847)
Purchase of property, plant and equipment	(30)	(587)
Proceeds from the sale of property, plant and equipment	13	(17)
<b>Net cash provided by (used in) investing activities</b>	<b>(1,388)</b>	<b>(1,451)</b>
<b>Cash flows from financing activities</b>		
Endowment (waqf)	185	85
<b>Net cash provided by financing activities</b>	<b>185</b>	<b>85</b>
<b>Net increase in cash and cash equivalents</b>	<b>17,530</b>	<b>36,699</b>
Cash and cash equivalents at the beginning of the reporting period	125,120	92,687
Change in cash and cash equivalents due to exchange rate movements	65	(4,266)
<b>Cash and cash equivalents at the end of the reporting period</b>	<b>142,715</b>	<b>125,120</b>
<b>Consisting of:</b>		
Cash at bank and in hand	142,715	125,120



# NOTES TO FINANCIAL STATEMENTS:

## COMPANY STATUS

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

## 1. PRINCIPAL ACCOUNTING POLICIES

### A. BASIS OF PREPARATION

The accounts (financial statements) have been prepared in accordance with the Charities SORP 2019 FRS 102, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended 2014). The subsidiaries consolidated into these financial statements have produced their financial statements to 31 December 2023.

### B. GOING CONCERN

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

Our pipeline for 2024 projects is already secured. It continues to be very healthy, with an influx of £86 million of cash into our bank accounts in December 2023 for 2024, enabling us to plan for the coming year with more certainty. We have repaid our bank loan, and no bank borrowings are required.

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

Our unrestricted core income is funded by fundraising and income-generation activities. Despite the ongoing geopolitical and economic impacts, our financial results show signs of generous giving by our donors, who continue to support generously across the UK, North America, and Europe. This has led to a further record £274 million raised in total income.

### C. CONSOLIDATION AND GROUP FINANCIAL STATEMENTS

The group financial statements consolidate those of Islamic Relief Worldwide, its trading subsidiary TIC International Limited, registered in England and Wales (company registration number: 27961 75, 100 per cent shareholding) and the charity International Waqf Fund, a limited company by guarantee (company registration number: 86121 72, registered charity number: 1162805).

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

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

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

### D. FUND ACCOUNTING UNRESTRICTED FUNDS

All donations are considered unrestricted unless specifically stated by the donor.

Unrestricted funds comprise the accumulated surplus or deficit on the statement of financial activities which are available for use at the discretion of the trustees of Islamic Relief Worldwide in furtherance of the objectives of the charity.

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

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

### E. INCOMING RESOURCES AND INVESTMENT INCOME

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

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

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

**Other trading activities:** This comprises income generated by TIC International Limited from its trading activities, its charity shops and the sale of merchandise.

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

### F. RESOURCES EXPENDED

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

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

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

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

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

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

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

Governance support costs are allocated on the basis of support activities provided on clearly interpreted governance matters.

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

#### G. OPERATING LEASES

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

#### H. FOREIGN CURRENCIES

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

The company's functional and presentational currency is GBP.

#### I. FIXED ASSETS AND DEPRECIATION

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

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

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

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

#### J. INTANGIBLES

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

#### K. CASH AND CASH EQUIVALENTS

Cash at bank and cash in hand includes non interest-bearing accounts held at call with banks, and cash at hand. Cash equivalents includes monies deposited for less than 120 days or available within a 120-day notice period, without interest penalty.

Much of our pipeline for 2024 projects is already secured and continues to be very healthy with an influx of £86 million of cash into our bank accounts from October to December 2023 for 2024.

#### L. STOCKS

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

#### M. INVESTMENTS

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

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

#### N. FINANCIAL INSTRUMENTS

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

#### O. DEBTORS

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

#### P. CREDITORS AND PROVISIONS

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

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

#### Q. TAXATION

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

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

#### R. VOLUNTEERS

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

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

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

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

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

#### Non-exchange transaction

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

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

#### T. IN KIND DONATIONS

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



## 2. DONATIONS AND LEGACIES

	Unrestricted funds £'000	Restricted funds £'000	Endowment funds £'000	<b>Total 2023 £'000</b>	Total 2022 £'000	Notes
<b>Donations, appeals and fundraising events</b>						
United Kingdom*	25,566	38,424	-	<b>63,990</b>	44,248	
Islamic Relief members	2,723	161,204	-	<b>163,927</b>	145,459	6
Network resource development**	5,469	9,153	452	<b>15,074</b>	9,123	
Disasters Emergency Committee***	-	3,254	-	<b>3,254</b>	1,330	
<b>Total</b>	<b>33,758</b>	<b>212,035</b>	<b>452</b>	<b>246,245</b>	<b>200,160</b>	

\* Figure includes:

£936,175 of Aid Match funding from the Foreign, Commonwealth & Development Office (FCDO), for second year of a long-term development project in Ethiopia. The project aims to reduce vulnerability and strengthen the capacity of pastoralist families to withstand drought shock in Ethiopia

Gift Aid tax recovered on donations made by UK taxpayers.

\*\*Network resource development includes countries in the Middle East and emerging markets in which Islamic Relief does not have a permanent presence.

\*\*\*The Disasters Emergency Committee (DEC) is an umbrella organisation of 15 humanitarian aid agencies, including Islamic Relief, that work together in times of crisis. For further information, visit: [www.dec.org.uk](http://www.dec.org.uk)

### 3. OTHER TRADING ACTIVITIES

	<b>Total 2023 £'000</b>	<b>Total 2022 £'000</b>
<b>Trading subsidiaries</b>		
<b>TIC</b>		
Income from charitable shops	<b>1,668</b>	1,404
Clothes recycling income	<b>2,424</b>	2,384
<b>Total</b>	<b>4,092</b>	3,788

### 4. INVESTMENTS

	<b>Total 2023 £'000</b>	<b>Total 2022 £'000</b>
Return on waqf	<b>577</b>	554
<b>Total</b>	<b>577</b>	554

Return on waqf represents the income generated by investments made using waqf (endowment) assets.

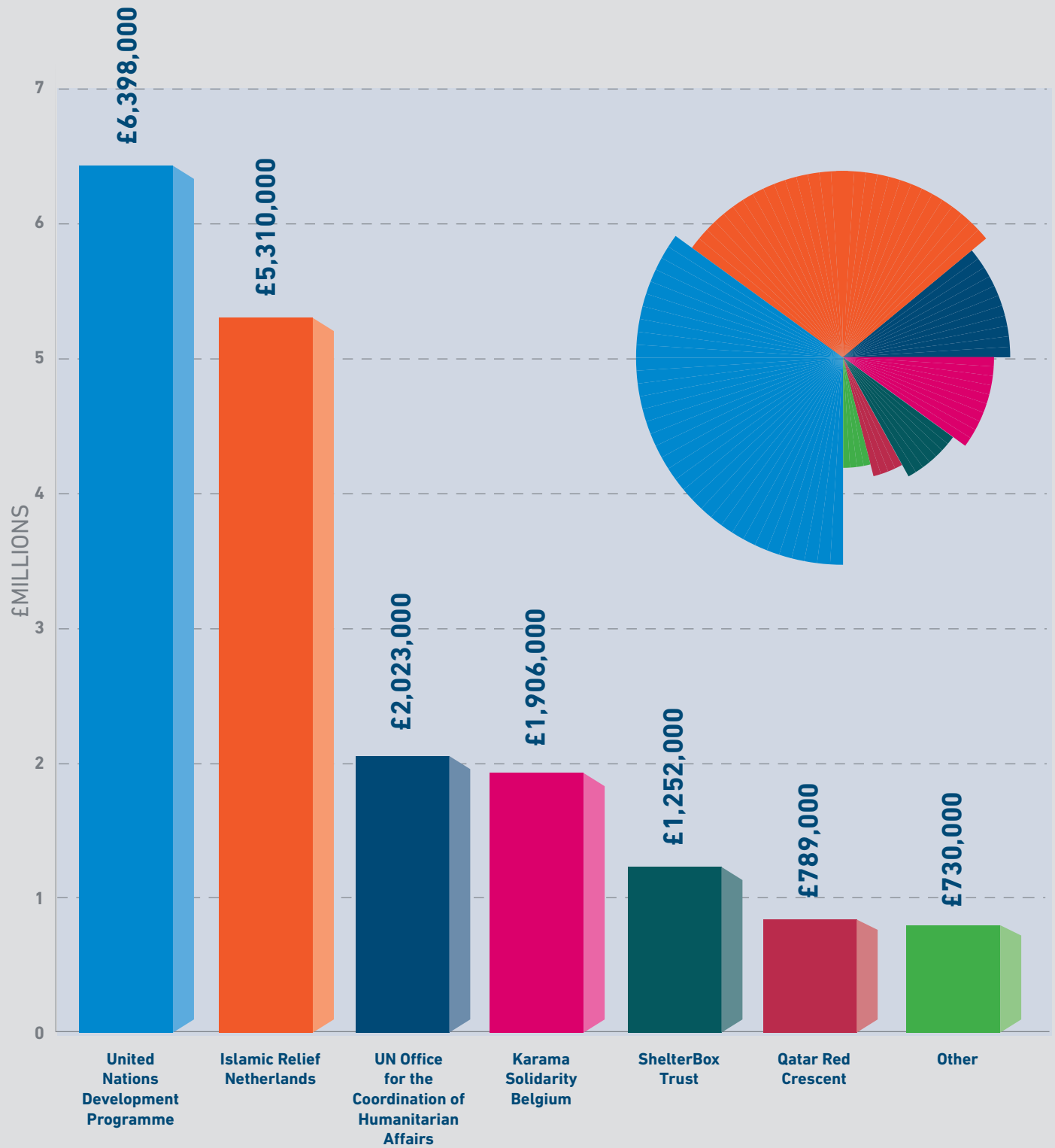


## 5. CHARITABLE INCOME BY INSTITUTION

Name	Protecting life and dignity £'000	Empowering communities £'000	Total 2023 £'000	Total 2022 £'000
United Nations Development Programme	547	5,851	6,398	19,065
Islamic Relief Netherlands	2,215	3,095	5,310	4,978
UN Office for the Coordination of Humanitarian Affairs	90	1,933	2,023	1,460
Karama Solidarity Belgium	746	1,160	1,906	2,096
ShelterBox Trust	-	1,252	1,252	566
Qatar Red Crescent	-	789	789	634
IICO Kuwait	-	399	399	-
Muslim Aid	-	99	99	-
Sheikh Abdullah Al Nouri Charity - Kuwait	-	66	66	73
UNAIDS	51	10	61	20
Kuwait Zakat House	-	51	51	-
Save the Children	-	44	44	3
Islamic Development Bank	-	8	8	378
Finn Church Aid	-	2	2	26
United Nations Office for Project Services	-	-	-	18
CARE Deutschland (CARE Germany)	-	-	-	65
World Vision UK	-	-	-	44
United Nation Population Fund	-	-	-	20
Catholic Agency for Overseas Development	-	-	-	18
Qawafil for Relief and Development	-	-	-	14
Royal Netherlands Embassy	-	-	-	12
Oxfam	-	-	-	9
Plan International	-	-	-	4
<b>Subtotal</b>	<b>3,649</b>	<b>14,759</b>	<b>18,408</b>	<b>29,503</b>
<b>In Kind Donations</b>				
Qatar Charity	-	-	-	175
Islamic Development Bank	5,373	-	5,373	-
<b>Total In Kind Donations</b>	<b>5,373</b>	<b>-</b>	<b>5,373</b>	<b>175</b>
<b>Total (including In Kind Donations)</b>	<b>9,022</b>	<b>14,759</b>	<b>23,781</b>	<b>29,678</b>

## 5. CHARITABLE INCOME BY INSTITUTION (continued)

### TOTAL CHARITABLE INCOME BY INSTITUTION





## 6. DONATIONS DISCLOSURE BY MEMBER

Name	Protecting life and dignity 2023 £'000	Empowering communities 2023 £'000	Total 2023 £'000	Total 2022 £'000
Islamic Relief USA	43,407	22,781	66,188	67,000
Islamic Relief Canada	22,782	22,476	45,258	37,118
Islamic Relief Sweden	7,905	7,811	15,716	13,766
Islamic Relief Germany	7,921	6,640	14,561	13,331
Islamic Relief Switzerland	3,106	3,465	6,571	5,475
Islamic Relief South Africa	2,978	2,338	5,316	3,180
Islamic Relief Australia	2,521	1,357	3,878	1,775
Islamic Relief Malaysia	1,586	191	1,777	786
Islamic Relief Italy	702	277	979	240
Islamic Relief Bosnia and Herzegovina	933	-	933	591
Islamic Relief Ireland	602	326	928	526
Islamic Relief Spain	527	306	833	365
Islamic Relief Mauritius*	146	433	579	1,150
Islamic Relief Norway	211	199	410	156
<b>Total</b>	<b>95,327</b>	<b>68,600</b>	<b>163,927</b>	<b>145,459</b>

All members are separate legal entities reporting locally in their respective countries. These amounts represent those transmitted to Islamic Relief Worldwide to be applied to Islamic Relief Worldwide projects.

\*Islamic Relief Mauritius is incorporated as a branch of Islamic Relief Worldwide with local directors appointed to oversee operations, and its transactions and balances are included within the accounts of Islamic Relief Worldwide.

## 7. RESULTS FROM TRADING SUBSIDIARIES

	TIC International Limited £'000	International Waqf Fund £'000	Total 2023 £'000	TIC International Limited £'000	International Waqf Fund £'000	Total 2022 £'000
Subsidiary trading income	2,424	852	3,276	2,384	1,029	3,413
Income from charitable shops managed by TIC International Limited	1,668	-	1,668	1,404	-	1,404
<b>Total</b>	<b>4,092</b>	<b>852</b>	<b>4,944</b>	<b>3,788</b>	<b>1,029</b>	<b>4,817</b>

Operating and administrative costs	4,067	325	4,392	3,546	369	3,915
Net profit for the year	25	527	552	242	660	902

Amounts Gift Aided to Islamic Relief Worldwide	269	-	269	454	-	454
Retained in subsidiary	-	527	527	-	659	659

### The assets and liabilities of the subsidiaries were:

Fixed assets	176	3	179	230	3	233
Current assets	1,405	2,293	3,698	1,013	1,630	2,643
Current liabilities	(483)	(11)	(494)	(139)	124	(15)
<b>Total net assets</b>	<b>1,098</b>	<b>2,285</b>	<b>3,383</b>	<b>1,104</b>	<b>1,757</b>	<b>2,861</b>

<b>Aggregate share capital and reserves</b>	<b>1,098</b>	<b>2,285</b>	<b>3,383</b>	<b>1,104</b>	<b>1,757</b>	<b>2,861</b>
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In 2023 a Gift Aid payment of £268,504 (2022: £453,846) was received from TIC International Ltd representing the taxable profits generated by the company in 2022.



## 8. GOVERNANCE

	Activities undertaken directly 2023 £'000	Activities undertaken directly 2022 £'000
External audit and statutory accounts	134	118
Legal and consultancy	216	210
Trustee expenses and board meeting costs	62	42
Internal audit	355	355
<b>Total</b>	<b>767</b>	<b>725</b>

## 9. TRUSTEES' REMUNERATION

	2023 £'000	2022 £'000
<b>Trustee expenses and board meeting costs</b>		
Meetings	2	6
Travel	37	35
Telecommunications	1	1
<b>Total</b>	<b>40</b>	<b>42</b>
The number of trustees claiming expenses	9	7

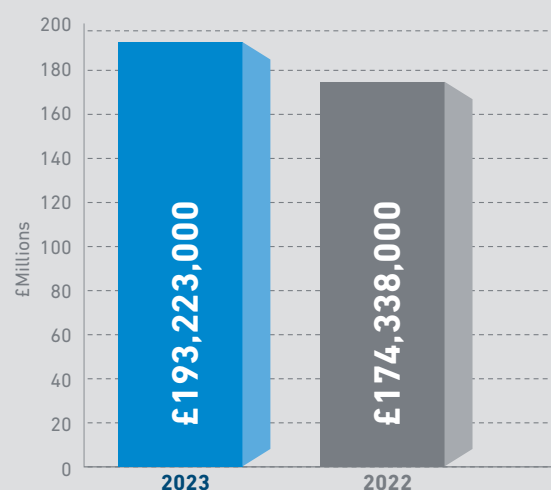
Apart from expenses, trustees are not remunerated. Neither the trustees, nor any persons connected with them, have received any remuneration, either in the current year or the prior year.

## 10A. TOTAL RESOURCES EXPENDED

	Total support costs 2023 £'000	Activities undertaken directly 2023 £'000	Total 2023 £'000	Total 2022 £'000
<b>Costs of generating funds</b>				
Fundraising and publicity costs	2,981	12,179	15,160	13,043
<b>Campaigns and events costs:</b>				
Humanitarian	340	1,569	1,909	1,720
Empowering communities	24	112	136	123
Campaigning for change	3	13	16	15
Generating funds - branch	-	-	-	14
<b>Total costs of generating voluntary income</b>	<b>3,348</b>	<b>13,873</b>	<b>17,221</b>	<b>14,915</b>
Fundraising trading – subsidiary costs	383	3,684	4,067	3,546
Investment management costs	57	325	382	424
<b>Total</b>	<b>3,788</b>	<b>17,882</b>	<b>21,670</b>	<b>18,885</b>
<b>Cost of charitable activities</b>				
Campaigning for change	274	1,448	1,722	1,950
Humanitarian	514	133,325	133,839	112,452
Empowering communities:				
• Healthcare, water, sanitation and hygiene	891	20,991	21,882	11,703
• Caring for orphans and children	206	34,496	34,702	33,330
• Supporting education	446	3,858	4,304	4,081
• Livelihoods support	446	16,495	16,941	10,822
<b>Total</b>	<b>2,777</b>	<b>210,613</b>	<b>213,390</b>	<b>174,338</b>
<b>Total resources expended</b>	<b>6,565</b>	<b>228,495</b>	<b>235,060</b>	<b>193,223</b>

Costs for campaigns, events and generating funds relate both to the UK and to support for the operations of international family members and emerging markets in these areas. There is a collaborative approach to supporting family members, coordinating with them to ensure cost effectiveness globally. In this context the activities covered include media relations and social media engagement, stakeholder communications, advocacy campaigns, fundraising appeal preparation and communication costs. In 2023, the total cost of this activity by Islamic Relief Worldwide for its own purposes and to support the global family was £21 million (2022: £18 million).

### TOTAL COST OF CHARITABLE ACTIVITIES





## 10B. SUPPORT COSTS

	Generating voluntary income £'000	Trading subsidiary costs £'000	Management costs £'000	Charitable activities £'000	<b>Costs 2023 £'000</b>	Costs 2022 £'000
<b>Costs of generating funds</b>						
Subsidiary	-	383	-	-	<b>383</b>	369
Management and administration	849	-	15	705	<b>1,569</b>	1,917
Finance	429	-	7	356	<b>792</b>	547
Human resources	426	-	7	353	<b>786</b>	641
Information technology	1,062	-	18	880	<b>1,960</b>	1,413
Facilities	582	-	10	483	<b>1,075</b>	1,075
<b>Total</b>	<b>3,348</b>	<b>383</b>	<b>57</b>	<b>2,777</b>	<b>6,565</b>	<b>5,962</b>

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

## 11. NET INCOMING RESOURCES

	2023 £'000	2022 £'000
<b>This is stated after charging/(crediting):</b>		
Auditor's remuneration including non-audit services	134	118
Depreciation	279	393
Operating leases rental other than plant and machinery	302	295
Exchange (gain)/loss	65	(4,266)

	2023 £'000	2022 £'000
Fees payable to company's auditor for the audit of the company's annual accounts	103	80
Fees payable to company's auditor for the audit of the company's subsidiaries pursuant to legislation	16	15
Tax compliance/advisory	15	23
<b>Total fees</b>	<b>134</b>	<b>118</b>



## 12. STAFF COSTS AND EMOLUMENTS

	Group 2023 £'000	Group 2022 £'000
Gross salaries	16,197	14,756
Employer's National Insurance	1,205	1,197
Employer's pension	843	792
<b>Total</b>	<b>18,245</b>	<b>16,745</b>

	Group 2023 Number	Group 2022 Number
<b>Average number of employees</b>		
Engaged in raising funds	251	244
Engaged in charitable activities	122	123
Engaged in support activities	121	102
<b>Total</b>	<b>494</b>	<b>469</b>

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

	2023	2022
The number of employees with emoluments between £60,000 to £70,000 per annum	5	2
The number of employees with emoluments between £70,000 to £80,000 per annum	0	1
The number of employees with emoluments between £80,000 to £90,000 per annum	2	3
The number of employees with emoluments between £90,000 to £100,000 per annum	3	3
The number of employees with emoluments between £100,000 to £110,000 per annum	1	0

Total redundancies for the year ended 31 December 2023 was £22,814 : Nil (2022: Nil)

### Key management remuneration

Executive management team remuneration during the year totalled £796,857 (2022: £880,068) this includes the CEO remuneration.

CEO remuneration during the year totalled £125,475 (2022: £96,261).

Aggregate pension contribution included in total remuneration figure £56,977 (2022: £67,673).

CEO aggregate pension contribution included in Chief Executive Officer remuneration figure £12,166 (2022: £11,551).

	Gross salaries £'000	Employer's National Insurance £'000	Employer's pension £'000
<b>2023</b>	<b>662,635</b>	<b>77,245</b>	<b>65,205</b>
2022	724,540	87,855	67,673

The key management personnel consisted of the CEO and nine executive directors in 2022.

The key management personnel consist of the CEO and eight executive directors in 2023. This reflects starters and leavers in the year. There are eight executive roles.

There were no Other Benefits received by key management.

## 13. INTANGIBLE ASSETS: GROUP AND CHARITY

	2023 £'000
<b>Group trademarks</b>	
<b>Cost</b>	
At 1 January 2023	1,035
Additions	1,371
<b>At 31 December 2023</b>	<b>2,406</b>
<b>Accumulated amortisation</b>	
At 1 January 2023	(179)
Charge for the year	(88)
<b>At 31 December 2023</b>	<b>(267)</b>
<b>Net book value</b>	
<b>At 31 December 2023</b>	<b>2,139</b>
At 31 December 2022	856

Trademarks are depreciated over their economic life of 10 years.

## 14. GROUP TANGIBLE ASSETS

	Freehold land and buildings £'000	Plant and machinery £'000	Fixtures, fittings and office equipment £'000	Motor vehicles £'000	Total £'000
<b>Group</b>					
<b>Cost/valuation</b>	11,606	640	4,825	194	<b>17,265</b>
At 1 January 2023					
Additions	7	20	3	-	<b>30</b>
Disposals	-	-	(12)	-	<b>(12)</b>
<b>At 31 December 2023</b>	<b>11,613</b>	<b>660</b>	<b>4,816</b>	<b>194</b>	<b>17,283</b>

### Accumulated depreciation

At 1 January 2023	3,950	630	4,141	177	<b>8,898</b>
Charge for the year	170	21	83	5	<b>279</b>
<b>At 31 December 2023</b>	<b>4,120</b>	<b>651</b>	<b>4,224</b>	<b>182</b>	<b>9,177</b>

### Net book value

<b>At 31 December 2023</b>	<b>7,493</b>	<b>9</b>	<b>592</b>	<b>12</b>	<b>8,106</b>
At 31 December 2022	7,656	25	684	26	<b>8,391</b>

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



## 15. CHARITY TANGIBLE ASSETS

	Freehold land and buildings £'000	Fixtures, fittings and office equipment £'000	Motor vehicles £'000	Total £'000
<b>Charity</b>				
<b>Cost</b>				
At 1 January 2023	11,343	4,654	123	<b>16,120</b>
Additions	7	3	-	<b>10</b>
Disposals	-	(11)	-	<b>(11)</b>
<b>At 31 December 2023</b>	<b>11,350</b>	<b>4,646</b>	<b>123</b>	<b>16,119</b>
<b>Accumulated depreciation</b>				
At 1 January 2023	3,796	4,054	118	<b>7,968</b>
Charge for the year	145	82	-	<b>227</b>
Disposals	-	-	-	<b>0</b>
<b>At 31 December 2023</b>	<b>3,941</b>	<b>4,136</b>	<b>118</b>	<b>8,195</b>
<b>Net book value</b>				
<b>At 31 December 2023</b>	<b>7,409</b>	<b>510</b>	<b>5</b>	<b>7,924</b>
At 31 December 2022	7,547	600	10	8,157

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

## 16. INVESTMENTS

	Total Group £'000	Total Charity £'000
As at 1 January 2023	169	1,045
Increase/(decrease) in value	-	-
<b>As at 31 December 2023</b>	<b>169</b>	<b>1,045</b>

The above note includes the following significant investments:

An investment in Islamic Relief Worldwide's subsidiary TIC International Limited (£860,309), which provides clothes recycling services. TIC International Limited is incorporated in the United Kingdom.

An investment property located in Bradford, UK, which was kindly gifted to Islamic Relief. The property's value is included in the valuation at the time of the donation (£62,000). The trustees are satisfied that the current value of the Bradford property represents market value. This property is currently being held for sale.

An investment property located in Arbroath, UK, which was kindly gifted to Islamic Relief. The property's value is included in the valuation at the time of the donation (£55,000). The trustees are satisfied that the current value of the Arbroath property represents market value.

## 17. STOCKS AND WORK IN PROGRESS

	Group 2023 £'000	Group 2022 £'000
<b>Donated clothing</b>	<b>184</b>	127
Humanitarian supplies	<b>5,409</b>	-
<b>Total</b>	<b>5,593</b>	127

## 18. DEBTORS

	<b>Group 2023 £'000</b>	<b>Charity 2023 £'000</b>	<b>Group 2022 £'000</b>	<b>Charity 2022 £'000</b>
Trade debtors	41	34	419	20
Amounts owed from group undertakings	-	208	-	319
Prepayments and accrued income	165	156	577	569
Other debtors	22,963	22,095	17,205	17,164
<b>Total</b>	<b>23,169</b>	<b>22,493</b>	<b>18,201</b>	<b>18,072</b>

## 19. CASH AT BANK

Much of our pipeline for 2024 projects is already secured and allocated to projects. Our position continues to be very healthy to continue the delivery of support to the vulnerable people we serve, with an influx of £86 million of cash into our bank accounts towards the close of the 2023 financial year.



## 20. CREDITORS

	Group 2023 £'000	Charity 2023 £'000	Group 2022 £'000	Charity 2022 £'000
<b>Creditors: Amounts falling due within one year</b>				
Trade creditors	3,392	3,386	2,859	2,786
Amounts owed to group undertakings	-	2,000	-	1,603
Accruals and deferred income*	18,495	18,495	25,962	25,962
Tax and social security	304	286	282	259
Other creditors**	9,508	9,035	13,457	13,534
Unpaid pension contributions	107	107	93	93
<b>Total</b>	<b>31,806</b>	<b>33,309</b>	<b>42,653</b>	<b>44,237</b>

	Balance as at 1 January 2023 £'000	Deferred £'000	Released £'000	Balance as at 31 December 2023 £'000
<b>Deferred income</b>				
Islamic Relief members	20,412	9,447	(20,412)	9,447
International fundraising	5,398	5,284	(5,398)	5,284
<b>Total</b>	<b>25,810</b>	<b>14,731</b>	<b>(25,810)</b>	<b>14,731</b>

\*Deferred income comprises income received in advance that the donor has specified must be used in future accounting periods.

\*\*Other creditors represents amounts due to Islamic Relief independent implementing partners for projects committed to and implemented during 2023.

## 21. FINANCIAL INSTRUMENTS

	2023 £'000	2022 £'000
<b>Financial assets measured at amortised cost</b>		
Debtors	23,014	17,633
Cash	142,715	125,12
<b>Total</b>	<b>165,729</b>	<b>142,753</b>

<b>Financial liabilities measured at amortised cost</b>		
Creditors	13,001	16,399
Accruals	3,764	152
<b>Total</b>	<b>16,765</b>	<b>16,551</b>

## 22. COMMITMENTS

	Group 2023 £'000	Charity 2023 £'000	Group 2022 £'000	Charity 2022 £'000
<b>Operating leases</b>				
Less than one year	302	302	295	295
Between 2–5 years	806	806	879	879
More than 5 years	761	761	909	909
<b>Total</b>	<b>1,869</b>	<b>1,869</b>	<b>2,083</b>	<b>2,083</b>

As at 31 December 2023, the group had no capital commitments (2022: £Nil).  
These leases are for shops.

## 23. PENSION COSTS

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

## 24. ANALYSIS OF ASSETS AND LIABILITIES REPRESENTING FUNDS

	Unrestricted funds £'000	Restricted funds £'000	Endowment funds £'000	Total £'000
<b>At 31 December 2023</b>				
<b>Group</b>				
Tangible and Intangible fixed assets	-	-	8,662	<b>8,662</b>
Current assets	73,462	99,000	-	<b>172,462</b>
Liabilities	(31,039)	-	-	<b>(31,039)</b>
<b>Total</b>	<b>42,423</b>	<b>99,000</b>	<b>8,662</b>	<b>150,085</b>

	Unrestricted funds	Restricted funds	Endowment funds	Total
<b>At 31 December 2022</b>				
<b>Group</b>				
Tangible and intangible fixed assets	-	-	8,477	8,477
Current assets	43643	100,740	-	144,383
Liabilities	(24,367)	(18,282)	-	(42,649)
<b>Total</b>	<b>19,276</b>	<b>82,458</b>	<b>8,477</b>	<b>110,211</b>

## 25. UNRESTRICTED FUNDS

	General reserve 2023 £'000	General reserve 2022 £'000
Balance as at 1 January 2023	<b>19,276</b>	14,370
Net incoming resources	<b>22,446</b>	4,458
Subsidiary funds brought forward on consolidation	<b>239</b>	5
Movement from endowment funds*	<b>462</b>	443
<b>Balance as at 31 December 2023</b>	<b>42,423</b>	<b>19,276</b>

\*This is a movement of the returns generated to unrestricted funds for humanitarian projects.



## 26. RESTRICTED INCOME FUNDS

	Opening balance £'000	Income £'000	Expenditure £'000	Total 2023 £'000
<b>Appeal funds</b>				
Humanitarian	46,031	138,442	116,433	<b>68,040</b>
Caring for orphans and children in need	2,625	37,827	37,269	<b>3183</b>
Supporting education	3,795	3,777	4,420	<b>3,152</b>
Healthcare, water, sanitation, and hygiene	16,963	20,157	22,196	<b>14,924</b>
Livelihoods support	13,044	35,613	38,956	<b>9,701</b>
<b>Total</b>	<b>82,458</b>	<b>235,816</b>	<b>219,274</b>	<b>99,000</b>

Restricted funds are funds subject to specific trusts, which have been declared by the donors at the time of donation or created through legal process. All restricted funds of Islamic Relief Worldwide have been used to implement specific humanitarian projects in particular areas of relief stated above.

Zakat funds (annual religious payments by able Muslims to help people living in poverty) have been used to cover shortfalls in zakat-eligible emergency, health, sustainable livelihood and water and sanitation projects implemented in various countries. Further shortfalls were covered using unrestricted funds.

The Humanitarian funds provide life-saving assistance. This ensures the organization can deliver on saving lives and those in crises in emergency situations.

The Caring for orphans and children in need funds long-term support for vulnerable families.

The Healthcare, water, sanitation, and hygiene funds support health projects, improving access to quality healthcare services, contributing to enhanced wellbeing within vulnerable populations. Water provision to those without access and clean drinking water.

The Livelihoods support funds build financial inclusion in low-income countries, helping poorer people become financially self-sufficient.

## 27. ENDOWMENT FUNDS

	Balance as at 1 January 2023 £'000	Total incoming resources £'000	Return on investments £'000	Total available resources £'000	Total resources expended £'000	Transfer £'000	Balance as at 31 December 2023 £'000	Balance as at 31 December 2022 £'000
<b>Endowment funds</b>								
Protecting life and dignity	312	44	-	356	2	20	334	<b>312</b>
Empowering communities	8,165	408	577	9,150	380	442	8,328	<b>8,165</b>
<b>Total</b>	<b>8,477</b>	<b>452</b>	<b>577</b>	<b>9,506</b>	<b>382</b>	<b>462</b>	<b>8,662</b>	<b>8,477</b>

Waqf funds are permanent endowment funds that are held within the charity to generate further funds. These are currently invested in the properties of Islamic Relief Worldwide.

Waqf investments give a seven per cent (notional and internally allocated) annual return on capital, from which projects are implemented for the purpose of waqf shares. A proportion of the return is also added back to the capital to ensure growth for reinvestment in future years.

In 2023, income from these waqf investments amounting to £577,249 will finance future long-term sustainable humanitarian development projects. Of this, £461,796 has been transferred to unrestricted funds to finance future humanitarian development projects.

The Empowering communities' funds are held as capital or spent on a long-term charitable assets. The generated returns are used to cater for long-term projects.

## 28. RELATED PARTIES

Some of the trustees of Islamic Relief Worldwide were also trustees of the following Islamic Relief members in the period: Islamic Relief Australia, Islamic Relief Canada, Islamic Relief Malaysia, Islamic Relief South Africa, Islamic Relief Sweden, Islamic Relief Switzerland and Islamic Relief Spain. The income from these related parties in 2023 is given in note 6. The amounts due from these related parties as at 31 December 2023 were as follows: Islamic Relief Australia £949,171, Islamic Relief Canada £2,123,590, Islamic Relief Malaysia £52,696, Islamic Relief South Africa £4,811, Islamic Relief Sweden £690,305, Islamic Relief Switzerland £253,080 and Islamic Relief Spain £844,983.

In 2023 a Gift Aid payment of £268,504 (2022: £453,846) was received from TIC International Ltd representing the taxable profits generated by the company in 2022. As at the end of December 2023, the charity have reported a debtor of £208,233 (2022: £0) and a creditor of £156,817 (2022: £39,818) with TIC International Ltd.

In 2023 a grant of £400,000 (2022: £630,000) was made to International Waqf fund. As at the end of December 2023, the debtor/creditor relationship between Islamic Relief Worldwide and International Waqf Fund stands at £2,000,141. (2022: £1,241,424)

## 29. ANALYSIS OF CHANGES IN DEBT

	At start of year £'000	Cash-flows £'000	Foreign exchange movements £'000	Other non- cash changes £'000	At end of year £'000
Cash	125,120	17,530	65	-	141,950
<b>Total</b>	<b>125,120</b>	<b>17,530</b>	<b>65</b>	<b>-</b>	<b>142,715</b>

Much of our pipeline for 2023 projects is already secured and continues to be very healthy with an influx of £68 million of cash into our bank accounts from October to December 2022 for 2023.



## 30. STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT COMPARATIVES FOR PRIOR YEAR

	Unrestricted funds £'000	Restricted funds £'000	Endowments funds £'000	Total 2022 £'000
<b>Income and endowments from:</b>				
Donations and legacies	13,377	186,384	399	<b>200,160</b>
Other trading activities	3,788	-	-	<b>3,788</b>
Investments	-	-	554	<b>554</b>
Charitable activities	-	29,678	-	<b>29,678</b>
<b>Total</b>	<b>17,165</b>	<b>216,062</b>	<b>953</b>	<b>234,180</b>
<b>Expenditure on:</b>				
Raising funds:				
Costs of generating voluntary income	-	14,915	-	<b>14,915</b>
<b>Fundraising trading: cost of goods sold and other cost</b>	<b>3,546</b>	<b>-</b>	<b>-</b>	<b>3,546</b>
Investment management cost	-	-	424	<b>424</b>
<b>Charitable activities</b>	<b>9,161</b>	<b>165,177</b>	<b>0</b>	<b>174,338</b>
<b>Total</b>	<b>12,707</b>	<b>180,092</b>	<b>424</b>	<b>193,223</b>
<b>Net income</b>	<b>4,458</b>	<b>35,970</b>	<b>529</b>	<b>40,957</b>
<b>Transfers between funds</b>	<b>443</b>	<b>-</b>	<b>(443)</b>	<b>-</b>
Subsidiary funds bought forward on consolidation	5	-	-	<b>5</b>
<b>Net movement of funds:</b>	<b>4,906</b>	<b>35,970</b>	<b>86</b>	<b>40,962</b>
Reconciliation of funds				
Total funds brought forward	14370	46488	8391	<b>69249</b>
<b>Total funds carried forward</b>	<b>19,276</b>	<b>82,458</b>	<b>8,477</b>	<b>110,211</b>

# CORPORATE DIRECTORY

## ENGLAND AND WALES CHARITY REGISTRATION NUMBER

328158

## SCOTLAND CHARITY REGISTRATION NUMBER

SC042020

## COMPANY REGISTRATION NUMBER

02365572

## ADDRESS OF PRINCIPAL OFFICE

19 Rea Street South, Birmingham B5 6LB

## BOARD OF TRUSTEES

Dr Ihab Mohammad Hamdy Saad Chair of Board of Trustees

Mrs Nurhayati Binti Hassan Vice Chair

Dr Aarif Ahmed Pathan

Mr Haroun Atallah

Dr Muhammad Osman

Dr Nora Shikeen Amath

Mrs Samaa Sarsour

Dr Aqsa Aziz (appointed 6 March 2023)

Dr Kasim Randeree (appointed 6 March 2023)

## COMPANY SECRETARY

Dr Muhammad Osman (appointed 8 October 2023)

Mr Nadeem Azhar (resigned role 8 September 2023)

## EXECUTIVE MANAGEMENT TEAM

Mr Waseem Ahmad Chief Executive Officer

Mr Adnan Hafiz Director of Global Family Development Division

Mr Affan Cheema Director of International Programmes Division

Dr Hossam Said Managing Director of Humanitarian Academy for Development

Mr Javed Akhtar Director of Finance and Corporate Services

Mr Tufail Hussain Islamic Relief UK Director

Mr Martin Cottingham Director of External Relations and Advocacy (resigned 14 February 2023)

Mr Nadeem Azhar, General Counsel (resigned 8 October 2023)

# CORPORATE DIRECTORY

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**“Whoever saves a life,  
saves the whole of mankind”**

Qur'an, 5:32



**Islamic Relief Worldwide**

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Registered Charity No. 328158  
Registered Company No. 02365572



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