MUSLIM CHARITY HELPING THE NEEDY

England & Wales · Charity number 1078488

Details

Status	Registered
Legal form	Charitable company
Company number	03867865
Registered	1999-12-07
Register	View on the Charity Commission register

Contact

Address	Eaton Hall Retford Nottinghamshire DN22 0PR
Phone	02071004930
Email	info@muslimcharity.org.uk
Website	www.muslimcharity.org.uk

Activities

Objects: 1. TO RELIEVE POVERTY, DISTRESS AND SUFFERING AMONGST PEOPLE IN ANY PART OF THE WORLD [INCLUDING STARVATION, SICKNESS OR ANY PHYSICAL DISABILITY OR AFFLICTION] PRIMARILY, BUT NOT EXCLUSIVELY, WHEN ARISING FROM ANY PUBLIC CALAMITY [INCLUDING FAMINE, EARTHQUAKE, PESTILENCE, WAR OR CIVIL DISTURBANCE2. TO ADVANCE EDUCATION IN THE UNITED KINGDOM, IN PARTICULAR [BUT NOT EXCLUSIVELY] THE TEACHING OF ISLAMIC STUDIES, FOR THE BENEFIT OF THE PEOPLE OF THE ISLAMIC FAITH

Activities: Muslim Charity's mission has evolved effectively over the last few years. Muslim Charity continues to provide emergency relief during and after a disaster has struck, but also focuses on addressing underlying causes of poverty,such as health, education and economic development.Building Hospitals, Safe drinking water, Schools,Orphan sponsorship projects are the core target of Muslim Charity.

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Classification

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** IN ANY PART OF THE WORLD AND IN THE UNITED KINGDOM
- Bangladesh
- Burma
- Cameroon
- Chad
- India
- Kenya
- Lebanon
- Nepal
- Nigeria
- Occupied Palestinian Territories
- Pakistan
- Somalia
- Sri Lanka
- Tanzania
- The Gambia
- Yemen

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£7,088,296	£7,153,979	£3,783,508	22
2023-10-31	£7,156,218	£6,875,619	£3,849,191	22
2022-10-31	£7,538,782	£6,017,890	£3,568,592	14
2021-10-31	£5,651,983	£4,560,781	£2,047,701	13
2020-10-31	£4,116,868	£3,605,011	£956,499	11

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Trustees

Name	Role	Appointed
BAKHTYAR HAIDER PIRZADA	Chair	
ALI QUDAR RAJA		2011-08-31
GHULAM FATIMA		
MOHAMMAD IMDAD HUSSAIN PIRZADA		
MOHAMMED YOUSAF		2011-08-31

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MUSLIM CHARITY HELPING THE NEEDY

England & Wales - Charity number 1078488

Accounts

MUSLIM CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY:

HELPING THE NEEDY

for the year ended 31 October 2024

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CHAIRMAN'S MESSAGE

Dear Friends,

Assalamu Alaykum,

In 2024, your generosity helped us reach over 1.2 million people in need worldwide. From providing food, water and medical care to delivering shelter and education, your support brought hope to countless families.

The devastating conflict in Gaza caused immense suffering, depriving people of basic necessities while the floods in Bangladesh left many homeless. Thanks to your contributions, we delivered vital aid to those most in need during these crises.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2024. I hope you enjoy browsing through this brochure, learning more about the impact you've made around the world. Please continue to support Muslim Charity.

Ma'as Salaam,

Bakhtyar H. Pirzada
Chairman

Reference and ADMINISTRATIVE

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2024.

Charity Number:	1078488
Company Number:	03867865
Registered Office:	Muslim Charity : Helping the Needy, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)
Trustees:	Mr M. I. H. Pirzada Mr B. H. Pirzada Mr A. Q. Raja Mr M. Yousaf Mrs A. Iqbal Mrs G. Fatima
Legal Advisors:	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster, London, SW1P 3JT (UK)
Auditor:	KBM UK Limited, 1 Concord Business Centre, Concord Road, London W3 0TJ (UK)
Bankers:	TSB Bank PO Box 373, Leeds, LS14 9GQ (UK) HSBC 31 Carolgate, Retford, DN22 6DA (UK)

Structure, Governance and MANAGEMENT

Board of Trustees

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

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and Appointing Trustees

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

Key Personnel

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

Governing Document

Muslim Charity : Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999, 15 January 2019 and 30 July 2023 respectively.

Responsibilities of Directors and Trustees

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

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public benefit

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

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and appraisals.

Where We Work

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Uganda, Occupied Palestinian Territories, Nepal, Bangladesh, Pakistan and Sri Lanka. Muslim Charity is striving to reach out to vulnerable communities in other countries of the world as well.

Objectives and Strategic Activities

FOR THE PUBLIC BENEFIT

The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world [including starvation, sickness, or any physical disability or affliction] primarily, but not exclusively, when arising from any public calamity [including famine, earthquake, pestilence, war or civil disturbance].

2. To advance education in the United Kingdom, in particular [but not exclusively] the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, are focusing on to contribute to our global mission. It's a bold ambition and there is much work being done. We are working alongside the families, communities, volunteers, supporters and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change.

Vision 2023 is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we are undertaking with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.

2024 THE YEAR *at a glance*

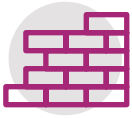
1,262,723
LIVES TOUCHED

We reached people in need across 13 countries.

Gaza Relief
Supported
391,012
instances of need with emergency aid, clean water, food and medical assistance.

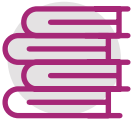
Safe Water Access
Provided clean water to
244,968
individuals through water hand pumps, wells and filtration plants.

Qurbani Distribution
Delivered fresh meat to
402,264
people across 13 countries.



Masjid Construction
Built/renovated
35 Masjids benefiting
25,555
people.

Zakat Initiatives
Empowered
5,124
people through business startups and new homes.



Educating Children
Supported
18,756
children through school renovation, free school meals and education programmes.

DONATE | muslimcharity.org.uk
or call us on 03000 111 786

Safe Water Projects

WATER HAND PUMPS

Access to clean water is essential for life, yet millions still suffer from the devastating effects of water scarcity.

In 2024, we installed **5,940 water hand pumps**, providing safe drinking water to **142,350 people** every single year. These pumps are a lifeline, reducing the burden of fetching water from distant and unsafe sources while fostering better health and dignity for families.

£150 Water hand pump — PERSONALISED FEEDBACK — ZAKAT APPLICABLE

£300 Two water hand pumps — PERSONALISED FEEDBACK — ZAKAT APPLICABLE

Safe Water Projects

SOLAR WATER WELLS

In areas grappling with severe droughts and limited water access, solar water wells provide an innovative solution.

Powered by the sun, these wells draw water from deep underground, offering a reliable and sustainable source of clean water. In 2024, we installed **269 solar wells** in Pakistan and Uganda, bringing safe drinking water to **54,400 people** in total.

£550	One Small Solar Water	PERSONALISED FEEDBACK
£2k (or £166 per month)	Community Solar Well	PERSONALISED FEEDBACK
£15k (or £1,250 per month)	Large Solar Well (Asia or Africa	PERSONALISED FEEDBACK

Safe Water Projects

WATER WELLS

These wells extract water from depths of up to 100 feet below ground, collecting large volumes of water.

Designed to cater larger communities, they provide water for drinking, cooking, and daily needs, significantly improving health and well-being. In 2024, we constructed **131 water wells** across Bangladesh, Pakistan and Uganda. Together, these projects have brought safe drinking water to a total of **35,460 people** every year.

£750 (or £65 per month) — Water well in Pakistan or Bangladesh — PERSONALISED FEEDBACK

£3k (or £250 per month) — Water well in Africa — PERSONALISED FEEDBACK

Emergencies

YEMEN EMERGENCY

Yemen continues to endure a severe humanitarian crisis, with over 21 million people in need of assistance, lacking adequate food, healthcare and infrastructure.

Thanks to you, in 2024, we supported **26,630 people** with freshly baked bread, food packs, clean drinking water, nutritional kits for malnourished children and critical medical assistance. These efforts are helping to restore hope and dignity to communities devastated by years of conflict.

£25	**Nutritional kit for malnourished children**	ZAKAT APPLICABLE
£50	**Emergency food pack**	ZAKAT APPLICABLE
£100	**Feed 100 families with 1,500 loaves of bread**	ZAKAT APPLICABLE

Emergencies

GAZA EMERGENCY

Delivered
58,350
freshly cooked meals.

Distributed
7,188
family food packs.

Provided health assistance and medicines catering
210,000
instances of need.

Supplied over 1 million litres of water, benefiting
79,534
instances of need.

Since October 2023, continued hostilities in Gaza have caused immense suffering, with over 2.2 million people facing shortages of basic supplies and widespread destruction of infrastructure. Almost all homes have been destroyed, leaving families homeless, while hospitals are barely functioning due to a lack of medicines and equipment.

In 2024, we helped **391,012 instances of need** by providing medical care, medicines, food packs, cooked meals and clean water. These efforts have brought some form of relief and hope to people living in one of the hardest-hit areas in the world.

£50	Emergency food pack	ZAKAT APPLICABLE
£150	Clean Water for 10 families	ZAKAT APPLICABLE
£300	Medical aid for Gaza	ZAKAT APPLICABLE

Emergencies

PAKISTAN FLOODS
AL MADINA MODEL VILLAGE

Al Madina Model Village

After the devastating floods that displaced entire communities in Pakistan, Muslim Charity, in partnership with Al Madina Mosque Barking, London, restored hope by establishing the Al Madina Model Village. This village in Matiari, Sindh, Pakistan, is more than a housing project, it is a transformative initiative with lasting benefits for the community.

The Al Madina Model Village addresses essential needs like housing, clean water and sanitation, while promoting long-term sustainability. Modern features such as solar lighting and water systems reduce reliance on external resources. Facilities like the mosque and community centre encourage unity and social growth. By fostering economic opportunities through markets and self-sufficient practices like kitchen gardening, the village empowers residents to rebuild their lives with dignity.

- ✓ **100 homes for the flood-affected**
- ✓ **Kitchen/toilet with each home**
- ✓ **Solar lighting system**
- ✓ **Kitchen gardening**
- ✓ **Community centre**
- ✓ **Mosque**
- ✓ **Two solar water wells**
- ✓ **Children's park**
- ✓ **Trading market**

£50	**Food pack**	ZAKAT APPLICABLE
£150	**Home survival pack**	ZAKAT APPLICABLE
£750 (or £375 half a share)	**Build a home for a flood affected family**	ZAKAT APPLICABLE, PERSONALISED FEEDBACK

DONATE | muslimcharity.org.uk

or call us on 03000 111 786

Emergencies

BANGLADESH FLOOD EMERGENCY

The worst floods in three decades devastated eastern Bangladesh, displacing millions and leaving over two million children at risk.

Muslim Charity provided food packs for **4,968 people** and supported house repairs that gave shelter to **528 people**. Additionally, we constructed mid-term shelters for **74 displaced Rohingya refugees**, offering them safety, dignity and a chance to rebuild their lives.

£50	**Food pack**	ZAKAT APPLICABLE
£100	**Cooked meals**	ZAKAT APPLICABLE
£250	**Home repair fund for a flood affected family**	ZAKAT APPLICABLE

Emergencies

TURKEY EARTHQUAKE

The devastating 2023 earthquake in Turkey killed 50,000 people and displaced 3 million, leaving countless families in urgent need of help.

Since then, Muslim Charity has supported those who lost everything. In 2024, we provided food and non-food aid to **1,920 people** and built container homes providing shelter for **18 people**, helping them rebuild their lives with dignity and hope.

£50	**Food pack**	ZAKAT APPLICABLE
£100	**Non-food items (NFI) pack**	ZAKAT APPLICABLE
£4.5k (or £1,500 share)	**Container home for a refugee family**	PERSONALISED FEEDBACK

DONATE | muslimcharity.org.uk

or call us on 03000 111 786

Animal Sacrifice Projects

QURBANI AND AQIQAH

402,264
people given fresh meat

20,341
Qurbanis implemented in 13 countries

242,660 kg
of meat distributed

Providing an estimated
2.4 million
meals for needy families

Commemorating the devotion of Prophet Ibrahim (as) and his obedience to Allah's command. Each year, Muslim Charity facilitates Qurbani to ensure that fresh, nutritious meat reaches those in need, many of whom rarely have access to such food.

In 2024, our teams delivered Qurbani meat to **402,264 people** across **13 countries**, providing relief and joy during Eid-ul-Adha. This act of worship fulfils a sacred duty and fosters unity by sharing blessings with families in need.

Muslim Charity helps donors share blessings through these acts, fulfilling religious duties and bringing joy to vulnerable families.

Outside of the Qurbani time, you can still make a donation for a general Animal Sacrifice and Aqiqah. Aqiqah is a Sunnah to celebrate the birth of a child by sharing sacrificial meat with those in need. Similarly, animal sacrifice as Sadaqah or gratitude benefits families who rarely access nutritious meat.

£60	**Animal sacrifice (goat in Africa)**
£135	**Animal sacrifice (goat in Pakistan)**

Zakat Appeals

ZAKAT FOR BUSINESS STARTUPS

Your Zakat donations are helping families flourish by turning aspirations into reality. These startups provide families with sustainable income opportunities.

In the past year, **3,738 people** benefitted from this initiative across Pakistan, Bangladesh, India, Nepal, Uganda, Kenya, Yemen and Palestine, helping them to escape the cycle of poverty and build a secure future. This programme transforms lives and communities, offering hope and dignity to those in need.

£250	**Zakat for a business startup**
£500	**Zakat for a business startup**
£2.5k	**A rickshaw cart**

Zakat Appeals

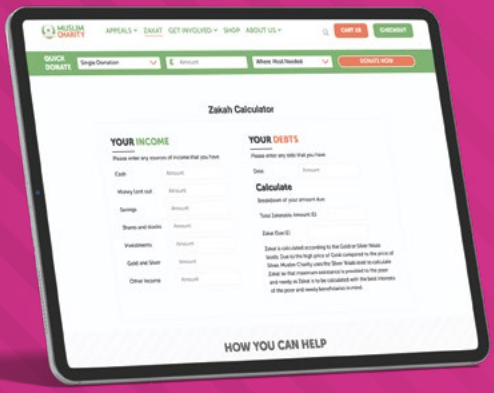
HOMES FOR THE ZAKAT ELIGIBLE

In addition, **408 people** benefitted from the Zakat housing initiative, which included 22 new houses and **38 house improvements** with material support. These homes restore dignity and stability, offering families a safe space to rebuild their lives and hope for a brighter future.

£2k (or £1,000 half share) **Construction of one home**

ZAKAT APPLICABLE

PERSONALISED FEEDBACK



Zakat Calculator

Ensuring you calculate your Zakat accurately is important. Our Zakat Calculator makes it simple and quick. Helping you determine how much Zakat you owe based on your assets and liabilities.

Your Zakat transforms lives and creates lasting impact in the most vulnerable communities. Start calculating today and make a difference!

Ongoing Rewards

SADAQAH JARIYAH

Sadaqah Jariyah, or continuous charity, is one of the most meaningful forms of giving, offering blessings that bring you continuous rewards and blessings.

Projects such as building wells, schools and mosques create lasting impacts, providing essential resources and fostering growth for generations. By supporting Sadaqah Jariyah, you ensure your contributions continue to uplift communities, transforming lives and leaving a lasting legacy of hope and compassion.

£150	**Safe delivery of a newborn**	
£150	**Water hand pump**	PERSONALISED FEEDBACK
£2k (or £166 per month)	**Community Solar Well**	PERSONALISED FEEDBACK
£10k	**Build a Masjid in Africa**	PERSONALISED FEEDBACK
£15k (or £1,250 per month)	**Large Solar Well (Asia or Africa)**	PERSONALISED FEEDBACK

Children of the world

RESCUE A CHILD

Every child needs a safe life to thrive. With over 150 million children living on the streets, the need for protection and care has never been greater.

In 2024, **120 children in Bangladesh** and **580 in Tanzania** were rescued and provided with a safe environment or placed with carefully vetted foster parents within their local communities. Additionally, **530 children** in Bangladesh and **2,168 in Pakistan** received non-formal education, equipping them for a brighter future.

£25	**Rescue a child from the streets** ZAKAT APPLICABLE
£300 (or £25 per month)	**Rescue a child every month** ZAKAT APPLICABLE
£1k	**Helps run our transitional shelters**

Children of the world

BABY CARE HOME

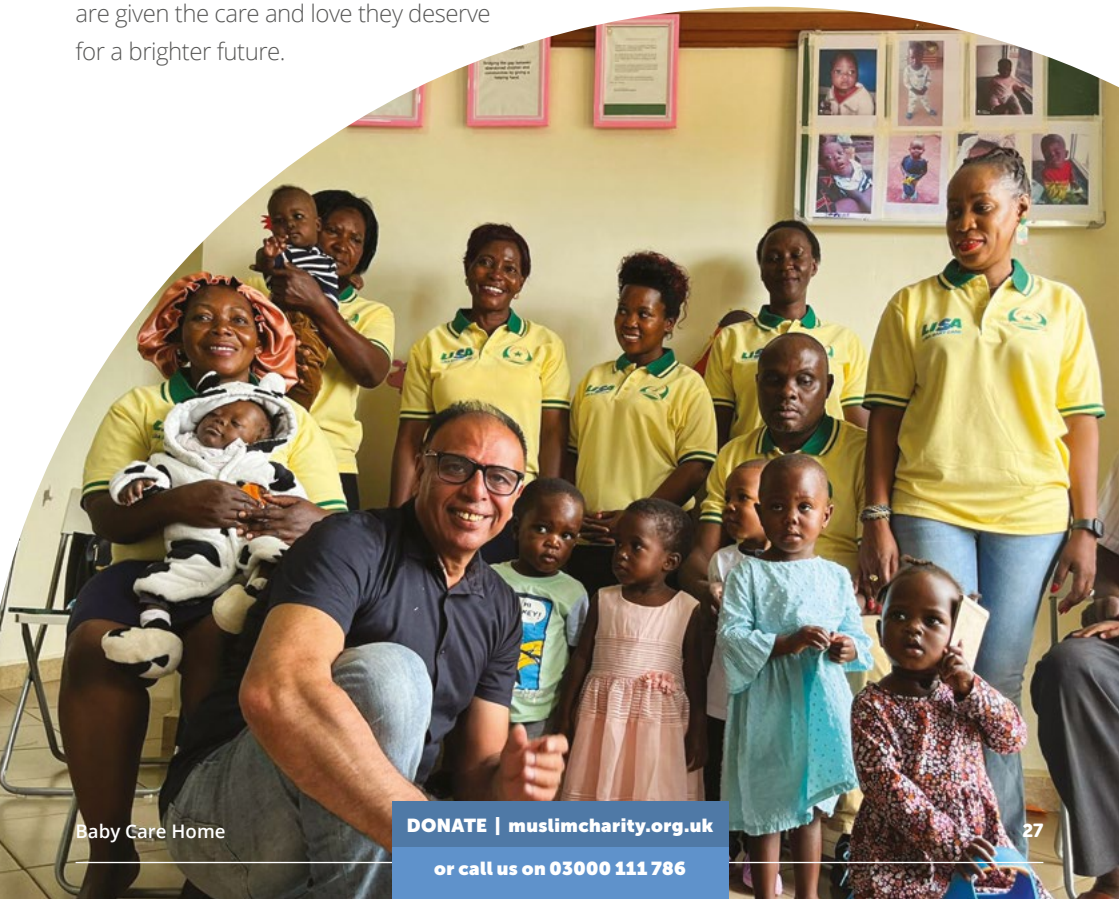
Recently started in Uganda, our supported Baby Care Home addresses the heartbreaking reality of infant abandonment. Due to extreme poverty and lack of resources, some parents are forced to leave their babies in unsafe places, hoping someone will find and care for them.

The project rescues these infants, providing them with milk, clothing, medical care and a safe space. In 2024, **12 babies received care at the centre, 5 were reunited with their families**, and **9 were placed with loving foster parents**. Your support ensures these vulnerable infants are given the care and love they deserve for a brighter future.

£25	**Rescue an abandoned baby**
£150	**Food and clothing for a rescued baby for one month**
£1k	**Helps run our baby care home**

ZAKAT APPLICABLE

ZAKAT APPLICABLE



Children of the world

FEED A CHILD CAMPAIGN

A nourished child is a step toward a thriving future.

No child should go hungry. Globally, more than 200 million children suffer from hunger and lack adequate food, with poverty and food insecurity being major barriers to their education.

In 2024, we provided **1,202 school children** in Uganda and Kenya with nutritious meals every single school day. These meals provide nourishment, improving the health and well-being of children while ensuring they have the energy to learn and succeed in school.

£30	**provides 60 school meals**
£60	**provides 120 school meals**
£500	**provides 1,000 school meals**

ZAKAT APPLICABLE

Children of the world

ADOPT A SCHOOL

£25	School bags and books
£180 (or £15 per month)	Educate a child for one year
£10k (or £840 per month)	Adopt A School

Globally, 244 million children remain out of school. Access to education is a lifeline for children in underserved communities, offering them a chance to break free from the cycle of poverty.

In 2024, your support provided improved access to education to more than **12,000 children** through the refurbishment/ construction of **35 schools** in Bangladesh, Pakistan, Kenya and Palestine as well as 4 Madrassas in Uganda, Pakistan and Sri Lanka.

DONATE | muslimcharity.org.uk

or call us on 03000 111 786

Children of the world

ORPHAN AND HAFIZ SPONSORSHIP

Empowering orphans and Hafiz students with education and care is central to building a brighter future.

In 2024, we sponsored **628 children** across Pakistan, Kenya, Uganda, Nepal, Turkey and Palestine and provided **1,701 children** with educational materials and training. Additionally, we upgraded the furniture at a school for children with special needs, creating a better learning environment and ensuring more children have the opportunity to thrive.

£360 (or £30 per month) **Sponsor an orphan or Hafiz**

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

Other projects

MISSION IN DAULATDIA

Daulatdia, one of the largest brothel villages in the world, is home to over 1,500 women trapped in exploitation, along with countless children born into this cycle.

Since 2019, we have worked to break this pattern by protecting children and creating alternative livelihood opportunities. In 2024, we provided land, homes and financial support to **18 women**, empowering them to leave this life behind and rebuild with dignity. Your support is bringing hope and transformation to this community.

£25	**Protect a brothel child**	ZAKAT APPLICABLE
£300	**Protect 12 brothel children**	ZAKAT APPLICABLE
£750	**Restore dignity for mothers**	ZAKAT APPLICABLE

UK Projects

TACKLING LONELINESS WITH 'HAPPY TO CHAT' BENCHES

'Happy to Chat' Benches

In partnership with Bassetlaw District Council, we have installed ten 'Happy to Chat' benches to combat loneliness. With 24% of adults in Bassetlaw, Nottinghamshire, feeling isolated, these benches encourage conversation and social interaction in key community spaces.

A handover ceremony in Retford welcomed local leaders, including Bassetlaw MP Jo White. Our founder, Shaykh Muhammad Pirzada, highlighted the charity's commitment to fostering kindness. Guests enjoyed speeches, children's poetry and a shared meal.

This initiative is part of Muslim Charity's wider work supporting communities at home in the UK. From medical aid to food bank partnerships, these projects ensure that local needs are not overlooked, fostering a sense of care, connection and responsibility within our own communities.

DONATE | muslimcharity.org.uk
or call us on 03000 111 786

Honouring our Mothers

SAFE DELIVERIES

Every year, nearly 2 million stillbirths occur, highlighting the critical need for safe childbirth interventions.

Last year in Pakistan, we provided support to six hospitals that benefited more than **11,000 patients**. In addition to that we also supported hospitals and medical centres in Kenya, Somalia and Palestine that supported over **17,000 patients**. Your generosity is saving lives, supporting mothers, and giving countless families hope for a healthier and brighter future.

£150	**Safe delivery of a newborn baby**
£600	**Safe deliveries of 4 newborn babies**

ZAKAT APPLICABLE

Honouring our Mothers

INFANT INCUBATORS

13 million babies are born prematurely each year. Infant incubators are critical in saving the lives of premature babies. Your support is giving vulnerable lives a fighting chance, ensuring they receive the care needed to survive and thrive.

In 2024, we installed **24 infant incubators** across Pakistan, Bangladesh, Nepal and Uganda. These incubators are now able to save up to **3,000 lives** annually, offering essential care to vulnerable infants.

£500 Share towards an incubator

PERSONALISED FEEDBACK

£2.5k (or £210 per month) Full cost of one incubator

PERSONALISED FEEDBACK

DONATE | muslimcharity.org.uk

or call us on 03000 111 786

Honouring our Mothers

AMBULANCES

Ambulances are essential for providing emergency medical care and saving lives.

Last year, we provided 5 ambulances in Pakistan and Uganda, serving approximately **5,000 patients** annually. These ambulances ensure timely medical assistance, bridging critical gaps in healthcare access for underserved communities, especially in remote and hard-to-reach areas where healthcare services are scarce.

£1k Share towards an ambulance

PERSONALISED FEEDBACK

£12k (or £1,000 per month) Cost of one fully-equipped ambulance

PERSONALISED FEEDBACK

MASJID CONSTRUCTION

Mosques are at the heart of every Muslim community, serving as places of worship, learning and unity. On behalf of our donors in 2024, we built and renovated mosques to provide better facilities for congregational prayers and community gatherings.

We constructed **22 new mosques** in Uganda, Bangladesh and Kenya. Additionally, **13 mosques** were renovated in Pakistan, creating improved spaces for thousands of worshippers.

£100	**One prayer area (Masalla) for a Masjid**
£8.5k (or £710 per month)	**Small Masjid in Asia**
£10k (or £840 per month)	**Small Masjid in Africa**

PERSONALISED FEEDBACK

PERSONALISED FEEDBACK

UK Projects

UK HOMELESS SUPPORT

Homelessness continues to be a growing challenge, with an estimated 354,000 people experiencing homelessness in the UK. It has risen by almost 15% in recent years.

In 2024, we provided essential support to more than **200 homeless** individuals during the winter, offering hot meals and warm clothing around Manchester's city centre to help them through the harshest months. Your support is making a meaningful difference in their lives.

£30	**30 hot meals**
£60	**Two winter kits**

UK Projects

DATES/HONEY CAMPAIGN AND IMPACT

Your purchase of ethically sourced Medjoul or Ajwa Dates and Pure British Honey from Muslim Charity helps support the provision of nutritious meals for school children in need. Each purchase helps ensure that children have access to the food they need to stay healthy and focused in their studies.

Order your dates or honey today: muslimcharity.org.uk/shop

UK Projects

FREE ISLAMIC WILLS SERVICE

The Prophet Muhammad said,

"It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him."

Bukhari

Our Free Islamic Wills Service helps Muslims prepare their wills in accordance with Shariah principles, ensuring their wishes are honoured and their obligations fulfilled.

Get your FREE Islamic Will by visiting: wills.muslimcharity.org.uk

FIDYAH AND KAFFARAH

FIDYAH

Fidyah must be paid by those who are unable to fast during Ramadan due to a justified reason such as illness, pregnancy or breastfeeding. Fidyah is payable at £5 per day (£150 for the full month of Ramadan), and will provide two nutritious meals for a vulnerable person.

£5 Fidyah per day of Ramadan

£150 Fidyah for full month of Ramadan (30 days)

KAFFARAH

Kaffarah is due as a payment for any fasts that are intentionally missed or broken. One must either fast for 60 days or, if unable to do so, they must feed 60 people with two meals in one day. The cost of Kaffarah is £300 per missed or broken fast.

£300 Kaffarah per fast that is intentionally missed or broken

News

A CHALLENGE FOR HOPE ACROSS PAKISTAN ON TUK-TUKS

In September 2024, 30 passionate volunteers took on our annual Tuk-Tuk Challenge, an eight-day journey through the stunning landscapes of Azad Kashmir. This unique initiative combined adventure with purpose, raising funds to provide 20 vulnerable families with tuk-tuks, creating sustainable livelihoods and a path to self-reliance.

Throughout the journey, participants navigated challenging terrains while visiting impactful Muslim Charity projects. These included refurbished schools, upgraded hospitals and a clean water initiative supported by Al Madina Mosque Barking, showcasing the life-changing power of donor generosity.

The challenge concluded with an emotional handover ceremony where the tuk-tuks were presented to the families, symbolising a fresh start and renewed hope. This remarkable event not only transformed lives but also inspired the participants, underscoring the incredible impact of collective action.

Join us on the next adventure to make an even greater difference.

Register now at
muslimcharity.org.uk/tuktuk

News

AWARD-WINNING INNOVATION: AI-POWERED FUNDRAISING SUCCESS

In 2024, Muslim Charity was honoured with the "Most Powerful Insight Using AI/ML" award at the Insight in Fundraising Conference, hosted by the Chartered Institute of Fundraising. This recognition celebrated the charity's innovative use of Artificial Intelligence and Machine Learning in its Ramadan 2024 campaign, transforming how we connect with our supporters.

Through collaboration with Giving Analytics, we introduced hyper-personalised email campaigns that achieved a remarkable 311% increase in donations per email open. This strategy not only strengthened donor engagement but also demonstrated how effective communication can maximise the impact of every contribution.

Your generosity inspires us to embrace innovation, ensuring that your donations create lasting change for those in need. This award is a testament to how cutting-edge solutions and donor support can work together to uplift vulnerable communities and pave the way for future successes.

We extend our heartfelt thanks to our donors for making this achievement possible and for being the driving force behind every success.

News

REACHING NEW HEIGHTS FOR CHILDREN IN NEED: K2 BASE CAMP TREK 2024

In August 2024, 14 determined individuals took part in the K2 Base Camp Trek, embarking on an incredible journey to support Muslim Charity's "Children of the World" campaign. This inspiring adventure raised over £13,000 to provide education and better opportunities for vulnerable children in Pakistan.

The trek tested participants with challenging terrains and extreme weather, including freezing temperatures of -10°C. Walking up to nine hours daily, the team's perseverance was rewarded with breath-taking views of the Karakoram mountains. Along the way, they visited remote villages, connecting with local communities and seeing first-hand the impact of their contributions.

The K2 Base Camp Trek is more than an adventure, it's a powerful statement of what compassion and determination can achieve. Don't miss the chance to be part of the next trek.

Join us, push your limits, and help transform lives while creating memories that will stay with you forever.

Visit: **muslimcharity.org.uk/k2**

News

EARLY INTERVENTION, LIFELONG IMPACT: SUPPORTING PALESTINIAN INFANTS

Muslim Charity donated a state-of-the-art hearing testing device for Palestinian infants in Ramallah, West Bank region of Palestine. This specialised equipment ensures accurate hearing tests for infants, even with their constant movement. Early detection of hearing impairments allows for timely intervention, transforming the lives of newborns and their families.

With 19,811 individuals in Palestine suffering from hearing impairments, this initiative addresses a critical healthcare need. The device is expected to directly benefit 150 infants each month, equating to approximately 1,800 infants annually. Indirectly, it supports around 9,000 family members, easing financial burdens and enabling better allocation of resources.

Muslim Charity remains committed to enhancing the quality of life for marginalised communities, ensuring every child has a chance at a healthier, brighter future. This donation is a testament to the power of collective compassion and support.

We extend our heartfelt thanks to our donors for making this life-changing initiative possible. Your generosity is giving vulnerable children the care they need for a brighter future.

News

HOPE FOR NEW LIVES: COMPLETION OF INFANT NURSERY PROJECT

Dargai District Hospital in Malakand, Pakistan, now stands equipped with a state-of-the-art infant nursery, transforming neonatal care for the region. Serving over 1,300 patients daily, the hospital is a lifeline for the local community, and this new facility marks a significant step forward in providing specialised care for new-borns.

With your support, Muslim Charity delivered essential medical equipment, including 3 baby incubators, 2 CPAP machines, 3 phototherapy units, 2 baby warmers and more. These resources enable families to receive quality care locally, eliminating the need for gruelling, life-threatening journeys to distant hospitals where delays can have dire consequences.

This project showcases the profound impact of collective action and compassion. Together, we are bridging healthcare gaps, empowering communities and giving every new-born a healthier start. Thank you for making this transformation possible and for continuing to bring hope to families in need.

News

PEDALLING TOWARDS PROGRESS: TEAMMC CYCLES CAFÉ AND BIKE SHOP

Muslim Charity proudly launched the TEAMMC Cycles Café and Bike Shop in Whitechapel, London. Located near the historic East London Mosque, this unique venture serves as a hub for cyclists and the local community while supporting global charitable efforts.

The grand opening in January 2024 welcomed cycling enthusiasts, local councillors, and supporters. Highlights included a Zwift cycling competition and the display of the iconic bike from the London to Makkah ride in 2017, which inspired the creation of the TEAMMC Cycling Club.

More than just a shop, TEAMMC Cycles is a social enterprise where all profits are reinvested into Muslim Charity's lifesaving projects worldwide. Whether stopping in for a coffee or a bike service, every visit contributes to impactful initiatives supporting those in need.

Visit TEAMMC Cycles Café and be part of a movement that combines community, compassion, and cycling to make a difference globally.

DONATE | muslimcharity.org.uk
or call us on 03000 111 786

#TeamMC

EVENTS

TEAMMC, the heart of Muslim Charity's volunteer network, continues to inspire and drive change. TeamMC volunteers across the UK participate in various fundraising challenges and community projects, raising vital funds to support life-changing initiatives worldwide.

#TeamMC

GALA DINNER 2024: CELEBRATING WITH VOLUNTEERS

In June 2024, Muslim Charity hosted the TEAMMC Gala Dinner in London to honour the dedication and achievements of our volunteers. The evening brought together supporters from across the UK for celebration and gratitude.

The gala included a dinner, awards ceremony and performances by Nasheed artist Khaleel Muhammad. Volunteers were recognised for fundraising, sporting achievements and community impact, with highlights including awards for Volunteer of the Year and Highest Fundraiser.

Our incredible volunteers shared stories of Muslim Charity's initiatives, showcasing the transformative power of collective action. The event celebrated the impact of volunteers and donors in driving change. Thank you for being part of our mission to make a lasting difference.

If you want to sign up to or learn more about our awesome calendar of upcoming events and challenges,

visit: **muslimcharity.org.uk/events**

DONATE | muslimcharity.org.uk
or call us on 03000 111 786

Plans for the FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing on the key operational goals that are outlined in our Vision 2023 strategic plan:

Operational Goal 1: Investing in People

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

Operational Goal 2: Strengthening Accountability

Muslim Charity's strategic plan will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

Operational Goal 3: Income Strategy

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require continuing and building on the successes we have achieved so far as well as entry to new markets, increased networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

Operational Goal 4: Improved Governance and Development of Operational Structure

The implementation of our strategic plan requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

Operational Goal 5: Improved Process and Systems

Through our strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

Financial REVIEW

The financial statements are prepared in accordance with accounting policies as set out in the financial statements.

No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.

Income

The total income for the year was £7.09 million, which is broadly similar to the previous year's income of £7.16 million. The difference or decrease of £67,922 from the previous year's income constitutes a less than 1% reduction in income and is therefore not a major concern, as we remain committed to our mission and are confident in our ability to continue delivering impactful programmes.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan (March/April 2024) and Qurbani/Eid-ul-Adha (June 2024). The increased resources enabled us to make a positive difference to the lives of needy families and communities around the world.

We have observed a continuation of changing trends in donor behaviour particularly in relation to mediums of donating, such as the gradual reduction over the years of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums. This has led to us improving our website functionality and accepting new forms of online payment methods such as Instant Bank Payments and enabling Express Checkout methods to improve donor and user experiences.

The trust we have established with our donors and the feedback we provide to them (both customised individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.

Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £6.41 million, which was more than the previous year figure of £6.16 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again during 2026.

Trustees' Responsibilities STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities 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 charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

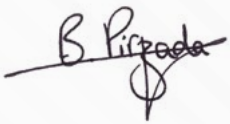
- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

The trustees' annual report and the strategic report were approved on 12th July 2025 and signed on behalf of the board of trustees by:

Registered office:
Muslim Charity
Eaton Hall,
Retford
Nottinghamshire
DN22 0PR
(United Kingdom)

Signed on behalf of the trustees:



Mr Bakhtyar H. Pirzada
Chairman & Trustee

Independent Auditor's Report to the MEMBERS OF MUSLIM CHARITY

Opinion

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The engagement partner ensured that they engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charitable company through discussion with Trustees and other management and review of appropriate industry knowledge.
- We assessed the extent of compliance with laws and regulations identified above through making enquiries of management and reviewing all relevant correspondence.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures as a risk assessment tool to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is

sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude 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 charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor) FCCA

Signed on 15th July 2025
For and on behalf of:

KBM UK Limited
Chartered Certified Accountants &
Statutory Auditor
1 Concord Business Centre Concord
Road
London
UK
W3 0TJ

Statement of Financial Activities (CHARITY ONLY)

(including income and expenditure account)

Year ended 31 October 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Income and endowments					
Donations and legacies	**5**	1,533,866	5,430,655	**6,964,521**	7,122,511
Other income	**7, 8**	19,009	–	**19,009**	27,762
Total income		**1,552,875**	**5,430,655**	**6,983,530**	7,150,273
Expenditure					
Expenditure on raising funds:	**9**	360,076	–	**360,076**	406,664
Charitable activities	**11, 12**	–	6,407,004	**6,407,004**	6,155,351
Governance cost	**13**	274,913	–	**274,913**	253,688
Total expenditure		**634,989**	**6,407,004**	**7,041,994**	6,815,703
Net (expenditure)/income		**917,886**	**(976,350)**	**(58,464)**	334,570
Transfers between funds		(1,128,837)	(1,128,837)	**–**	–
Net movement in funds		**(210,951)**	**152,487**	**(58,464)**	334,570
Total funds brought forward		1,937,303	1,964,523	**3,901,826**	3,568,592
Total funds carried forward		1,726,352	2,117,010	**3,843,362**	3,849,191

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Statement of Financial Activities (CONSOLIDATED)

(including income and expenditure account)

Year ended 31 October 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Income and endowments					
Donations and legacies	**5**	1,533,866	5,430,655	**6,964,521**	7,122,511
Other trading activities					
TEAMMC Ltd - café & cycles retail	**6**	104,767	–	**104,767**	5,945
Other income	**7, 8**	19,009	–	**19,009**	27,762
Total income		**1,657,642**	**5,430,655**	**7,088,296**	7,156,218
Expenditure					
Expenditure on raising funds:	**9**	360,076	–	**360,076**	406,664
Expenditure on other trading activities	**10**	109,891	–	**109,891**	59,917
Charitable activities	**11, 12**	–	6,407,004	**6,407,004**	6,155,351
Governance cost	**13**	277,006	–	**277,006**	253,688
Total expenditure		**746,975**	**6,407,004**	**7,153,979**	6,875,620
Net (expenditure)/income		**910,667**	**(976,350)**	**(65,683)**	280,598
Transfers between funds		(1,128,837)	1,128,837	**–**	–
Net movement in funds		**(218,170)**	**152,487**	**(65,683)**	280,598
Total funds brought forward		1,884,668	1,964,523	**3,849,191**	3,568,592
Total funds carried forward		1,666,498	2,117,010	**3,783,508**	3,849,191

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Statement of FINANCIAL POSITION

31 October 2024

	Note	Consolidated 2024 £	Consolidated 2023 £	Charity Only 2024 £	Charity Only 2023 £
Fixed assets					
Tangible fixed assets	18	**15,790**	30,161	**7,422**	8,631
Current assets					
Stocks	19	**22,791**	19,593	–	–
Debtors	20	**603,192**	372,044	**677,613**	446,848
Cash at bank and in hand		**3,602,012**	**3,516,194**	**3,592,080**	3,477,708
		4,227,994	**3,907,831**	**4,269,693**	3,924,555
Creditors: within one year	21	**460,277**	**88,801**	**435,848**	31,360
Net current assets		**3,767,717**	3,819,030	**3,833,845**	3,893,195
Total assets less current liabilities		**3,783,508**	3,849,191	**3,841,266**	3,901,826
Net assets		**3,783,508**	3,849,191	**3,841,266**	3,901,826
Funds of the charity					
Restricted funds	23	**2,117,010**	1,964,523	**2,117,010**	1,937,303
Unrestricted funds	23	**1,666,498**	1,884,668	**1,726,349**	1,964,523
Total Funds		**3,783,508**	3,849,191	**3,843,360**	3,901,826

These financial statements were approved by the board of trustees and authorised for issue on 12th July 2025, and are signed on behalf of the board by:

Mr Bakhtyar H. Pirzada
Chairman & Trustee

Statement of CASH FLOWS

Year ended 31 October 2024

	2024 £	2023 £
Cash flows from operating activities		
Net (expenditure)/income	**(65,683)**	280,599
Adjustments for:		
Depreciation of tangible fixed assets	**5,700**	9,370
Accrued (income)/expenses	**189,546**	(315,729)
Changes in:		
Stocks	**(3,198)**	(19,593)
Trade and other debtors	**(8,714)**	(1,658)
Trade and other creditors	**(40,504)**	53,532
Net cash from operating activities	**77,147**	6,521
Cash flows from investing activities		
Purchase of tangible assets	**(2,399)**	(31,092)
Proceeds from sale of tangible assets	**11,070**	-
Net cash from/(used in) investing activities	**8,671**	(31,092)
Net increase/(decrease) in cash and cash equivalents	**85,818**	(24,571)
Cash and cash equivalents at beginning of year	**3,516,195**	3,540,766
Cash and cash equivalents at end of year	**3,602,013**	3,516,195

Notes to the FINANCIAL STATEMENTS

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and Fittings	-	20% reducing balance
Motor Vehicles	-	25% reducing balance
Equipment	-	33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
Donations	1,040,845	5,430,655	**6,471,499**
Gifts			
Gift Aid	493,021	–	**493,021**
	1,533,866	5,430,655	**6,964,521**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Donations	1,045,093	5,373,933	6,419,025
Gifts			
Gift Aid	703,486	–	703,486
	1,748,579	5,373,933	**7,122,511**

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Income from other trading activities	104,767	**104,767**	5,945	5,945

7. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Investment income – saving	859	**859**	248	248

8. Other income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Rental Income	18,150	**18,150**	19,800	19,800
Other income	–	–	7,714	7,714
	18,150	**18,150**	27,514	27,514

9. Costs of other fundraising activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds 2023 £	Total Funds 2023 £
Printing and Stationery	2,318	**2,318**	1,534	1,534
Advertising	14,696	**14,696**	6,313	6,313
Motor and Travel	8,765	**8,765**	4,268	4,268
Consultancy Fees	24,041	**24,041**	24,818	24,818
Other office costs	26,876	**26,876**	25,762	25,762
Support Costs (note 12)	283,381	**283,381**	343,969	343,969
	360,077	**360,077**	406,664	406,664

10. Costs of other trading activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds 2023 £	Total Funds 2023 £
Purchases	24,332	**24,332**	32,655	32,655
Direct costs	16,818	**16,818**	–	–
Opening stock	19,613	**19,613**	–	–
Closing Stock	(22,791)	**(22,791)**	(19,593)	(19,593)
Wages	60,587	**60,587**	32,650	32,650
Pension costs	1,319	**1,319**	447	447
Repairs & maintenance	383	**383**	4,145	4,145
Insurance	1,038	**1,038**	963	963
Legal and professional fees	395	**395**	166	166
Accountancy fees	1,615	**1,615**	–	–
Telephone	–	–	178	178
Postage & stationery	344	**344**	169	169
Bank charges	7	**7**	39	39
Advertising	1,942	**1,942**	425	425
Computer cost	1,428	**1,428**	1,220	1,220
Subscriptions	768	**768**	1,070	1,070
Depreciation	2,093	**2,093**	5,383	5,383
	109,891	**109,891**	59,917	59,917

11. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2024 (note 10) £	**Total Funds 2024 £**	Total Funds 2023 £
Qurbani	542,266	25,816	**568,082**	634,455
Orphans	880,060	41,898	**921,959**	1,004,695
Masjid	433,063	20,618	**453,680**	605,648
Water	1,036,034	49,324	**1,085,359**	1,145,129
Iftar/Food	571,541	27,210	**598,751**	400,033
Emergency	1,492,074	71,036	**1,563,110**	1,375,488
Health	233,299	11,107	**244,406**	161,716
Education	617,798	29,413	**647,211**	457,963
Livelihood	309,702	14,745	**324,447**	370,223
	6,115,837	291,167	**6,407,004**	6,155,351

12. Analysis of support costs

	Fundraising Activity £	Charitable Activity £	Governance Activity £	**Total Support Cost 2024 £**	Total Support Cost 2023 £
Salaries and wages	162,187	141,913	101,367	**405,467**	394,795
Postage & stationery	6,676	572	382	**7,631**	7,861
Telephone	14,390	10,073	4,317	**28,780**	25,056
Repairs and renewals	17,860	5,953	5,953	**29,766**	31,882
Operating lease – P&M	1,649	236	471	**2,356**	944
IT & computer expenses	22,079	36,799	14,720	**73,598**	44,780
Light and heat	6,905	4,143	2,761	**13,809**	5,488
Rates	6,384	-	1,597	**7,981**	2,142
Website & donation processing	29,242	81,878	5,845	**116,966**	146,431
Depreciation	3,990	1,425	285	**5,700**	3,987
Subscription	6,948	8,174	5,313	**20,435**	12,611
Sundry expenses	5,071	-	9,785	**14,856**	30,717
	283,381	291,167	152,797	**727,345**	706,693

13. Governance Cost

	Unrestricted Funds £	**Total Funds 2024 £**	Total Funds 2023 £
Legal & professional fee	41,218	**41,218**	47,230
Insurance	18,606	**18,606**	10,663
Accountancy fee	58,396	**58,396**	46,230
Audit fee	4,320	**4,320**	4,320
Foreign exchange loss	1,669	**1,669**	(10,726)
Support Cost (note 12)	152,797	**152,797**	155,971
	277,006	**277,006**	253,688

14. Net income

Net income is stated after charging/(crediting):	**2024 £**	2023 £
Depreciation of tangible fixed assets	**5,700**	9,370
Operating lease rentals	**2,356**	944

15. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	**5,760**	5,760

16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	**542,065**	549,283

The average head count of employees during the year was 22 (2023: 22). The average number of full-time equivalen employees during the year is analysed as follows:

	2024 No.	2023 No.
No employee received employee benefits of more than £60,000 during the year (2023: Nil)		
Number of staff	**22**	22

17. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil..

18. Tangible fixed assets

	Fixtures and fittings £	Motor vehicles £	Equipment £	**Total £**
Cost				
At 1st November 2023	45,991	6,250	92,025	**144,266**
Additions	–	–	2,399	**2,399**
Disposals	(13,838)	–	–	**(13,838)**
At 31st October 2024	32,153	6,250	94,424	**132,827**
Depreciation				
At 1st November 2023	23,402	5,416	85,287	**114,105**
Charge for the year	2,304	208	3,188	**5,700**
Disposals	(2,768)	–	–	**(2,768)**
At 31st October 2024	22,938	5,624	88,475	**117,037**
Carrying amount				
At 31st October 2024	9,215	626	5,949	**15,790**
At 31st October 2023	22,589	834	6,738	**30,161**

19. Stocks

	2024 £	2023 £
Raw materials and consumables	**22,791**	19,593

20. Debtors

	2024 £	2023 £
Prepayments and accrued income	**554,301**	333,371
Other debtors	**48,891**	38,673
	603,192	372,044

21. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	**34,929**	82,101
Accruals and deferred income	**418,680**	6,700
Social security and other taxes	**6,668**	-
	460,277	88,801

The charity committed £634,027 to projects in the Occupied Palestinian Territories during the year, including humanitarian aid in Gaza and programmes in the West Bank. Due to ongoing transfer restrictions, £222,047 has been transferred to local delivery partners, leaving £411,980 payable. This has resulted in a higher accruals balance compared to the previous year. Despite the delay, aid activities have been delivered, documented and monitored through established partnerships. Efforts to transfer the remaining funds are ongoing, within a context made operationally complex by regional constraints.

22. Pensions and other post-retirement benefits

Defined contribution plan

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,319 (2023: £447).

23. Analysis of charitable funds

Restricted funds

	At 1st Nov 2023 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2024 £**
Qurbani	138,258	599,858	-	568,082	**170,034**
Orphans	345,078	648,441	-	921,959	**71,560**
Mosques	-	294,008	159,672	453,680	**-**
Water	830,794	1,396,266	-	1,085,359	**1,141,701**
Food	380,775	558,004	-	598,751	**340,028**
Emergency	269,618	1,687,179	-	1,563,110	**393,687**
Health	-	113,087	131,319	244,406	**-**
Education	-	59,404	587,807	647,211	**-**
Livelihood	-	74,408	250,039	324,446	**-**
	1,964,523	5,430,655	1,128,836	6,407,004	**2,117,010**

- Restricted funds represent donations received and held in trust for a particular purpose and must be applied to the object specified by the donor. Muslim Charity has designed and implemented necessary checks and a control system to ensure that funds received for any particular purpose are applied correctly and in line with terms of the trust. Muslim Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.
- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Muslim Charity management continuously monitors the work of each partner organisation on various stages of project implementation and only releases allocated funds where partner organisation's demonstrate effective implementation of agreed charitable objectives.
- Donations received into emergency funds is mainly utilised to provide relief work in the events of natural calamity, war or famine. Any surplus donations after delivering the necessary relief work against the intended purpose is then applied to other charitable projects.
- During the year ended 31 October 2024, the charity received £232,256 in unrestricted Zakat contributions. Following a review of programme priorities, these funds were reallocated to support education, health and livelihood projects. The transfer to restricted funds reflects this specific use and ensures compliance with donor intent and Zakat principles.

Unrestricted funds

	At 1st Nov 2023 £	Income £	Expenditure £	Transfers £	**At 31st Oct 2024 £**
General funds	1,884,668	1,657,642	(746,975)	(1,128,836)	**1,666,498**

24. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	15,790	–	**15,790**
Current assets	2,110,984	2,117,010	**4,227,994**
Creditors less than 1 year	(460,277)	–	**(460,277)**
Net assets	1,666,498	2,117,010	**3,783,508**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	30,161	–	30,161
Current assets	1,943,308	1,964,523	3,907,831
Creditors less than 1 year	(88,801)	–	(88,801)
Net assets	1,884,668	1,964,523	3,849,191

25. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2024 £	2023 £
Financial assets measured at fair value through income and expenditure		
Financial assets measured at fair value through income and expenditure	**3,602,012**	3,516,194
Financial assets that are debt instruments measured at amortised cost		
Financial assets that are debt instruments measured at amortised cost	**48,891**	36,645
Financial liabilities measured at fair value through income and expenditure		
Financial liabilities measured at fair value through income and expenditure	**460,277**	88,801

26. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr M. G. Pirzada, was paid a remuneration of £28,000 in the current year. Mr M. G. Pirzada is the brother of the Chairman, Mr. B. H. Pirzada.

In addition, Muslim Charity: Helping The Needy has established TEAMMC LTD, a UK-registered trading subsidiary, which has been set up to undertake trading activities of running a charitable cycling shop and café at the charity's London offices as well as the sale of charitable products such as Palestinian Medjoul Dates, Ajwa Dates and Pure British Honey. These activities aim to generate funds in the future whereby all profits generated by the subsidiary will be provided to Muslim Charity: Helping The Needy. While the subsidiary is in its early stages, we anticipate it will contribute to our mission in the coming years. The financial results of the subsidiary undertaking have been consolidated in these accounts on a line by line basis.

DONATION FORM

Your Details:

Name: Mr / Mrs / Ms .....

Address: .....

Postcode: .....

Phone: ..... Email: .....

We'd like to keep you updated about our projects and fundraising activities. Please advise whether you are happy to be contacted by ticking the relevant boxes:

☐ Email ☐ SMS ☐ Phone

Single Donation:

Amount: £ .....

Towards Project: ☐ Where Most Needed ☐ Other: .....

☐ Zakat ☐ Sadaqah ☐ Lillah ☐ Fidya ☐ Fitrana

Payment Method: ☐ Credit/Debit Card ☐ Cheque (payable to Muslim Charity)

Card Number: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry Date: ☐☐ / ☐☐ Security Code (last 3 digits on back of card): ☐☐☐

Gift Aid It:

☐ Yes ☐ No Date: ☐☐☐☐☐☐

If you are a UK taxpayer we can increase your donation **by 25%** under the Gift Aid scheme at n extra cost to you. Simply tick the yes box.

I would like Muslim Charity to treat all donations I have made in the past, this donation and all my future donations until I notify otherwise as Gift Aid donations. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please inform Muslim Charity if you want to cancel the declaration, change your name or address or no longer pay sufficient tax.

Regular Donation by Direct Debit

Amount: ☐ £10 ☐ £30 Other: £ ..... On the: ☐ 1st of the month ☐ 15th of the month

Name(s) of Account Holder(s): .....

Account Number: ☐☐☐☐☐☐☐☐ Sort Code: ☐☐☐☐☐☐

Signature(s): ..... Date: ☐☐☐☐☐☐

Instruction to your Bank or Building Society

Please pay CAF re Muslim Charity Org UK Direct Debits from the account detailed in this instruction subject to the safeguards assured be the Direct Debit Guarantee. I understand that this instruction may remain with CAF re Muslim Charity Org UK and if so, details will be passed electronically to my Bank/Building Society.

DIRECT Debit 2 7 4 2 4 1

Service User Number

The Direct Debit Guarantee:

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, CAF re Muslim Charity Org UK will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request CAF re Muslim Charity Org UK to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by CAF re Muslim Charity Org UK or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society - If you receive a refund you are not entitled to, you must pay it back when CAF re Muslim Charity Org UK asks you to. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also send a copy of your letter to us.

Bank Donations: **To donate via bank, please leave your Donor ID as reference, and pay into following account: Muslim Charity (HSBC), Sort Code: 40-38-11, Account Number: 41369989**

OTHER WAYS TO DONATE

TELEPHONE: To make a credit/debit card donation over the telephone please call us on **03000 111 786**

WEBSITE: You can donate online using our mobile-friendly website quickly and securely by visiting **muslimcharity.org.uk**

TEXT MESSAGE: Please text **RAMADAN** to **70480** to donate **£10**, or, if you wish to donate another amount, please include the number you wish to donate in your text e.g. text **RAMADAN 5** to **70480** to donate **£5** or **RAMADAN 15** to **70480** to donate **£15**. Any whole pound amount from £1 to £20 can be donated in this way.

Texts cost your chosen donation amount plus one standard network rate message.

POST: Complete the donation form on the previous page and send it to us: **Muslim Charity, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)**

CHEQUE: You can send us a cheque making it payable to "Muslim Charity" and sending to the above-mentioned address

BANK TRANSFER: You can send money directly into the Muslim Charity bank account:

Bank Name:	**HSBC**
Account Name:	**Muslim Charity**
Account Number:	**41369989**
Sort Code:	**40-38-11**
IBAN:	**GB68 HBUK 403811 41369989**
SWIFT/BIC:	**HBUKGB4151E**

If you make a bank transfer please remember to call us on **03000 111 786** or email **info@muslimcharity.org.uk** and inform us so we can send you a receipt and allocate your donation to the correct project.

03000 111 786

muslimcharity.org.uk

info@muslimcharity.org.uk

Muslim Charity, Eaton Hall, Retford,
Nottinghamshire, DN22 0PR (UK)

Helping the Needy
Muslim Charity

HELPING THE NEEDY SINCE 1999

Charity Registration No.: 1078488

MUSLIM CHARITY HELPING THE NEEDY

England & Wales - Charity number 1078488

Accounts

MUSLIM CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY : HELPING THE NEEDY

FOR THE YEAR ENDED 31 OCTOBER 2023

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CHAIRMAN'S MESSAGE

Dear Friends,
Assalamu Alaykum,

In 2023, we witnessed some of the most horrific disasters and conflicts, including earthquakes in Southern Turkey, crises in Yemen and the most recent escalations of hostilities in Gaza, causing unprecedented levels of devastation and loss.

Thanks to your support, we have been able to help those in need, both with short-term emergency assistance to keep them safe, and longer-term initiatives to help people build brighter futures. With your support, we have helped over 800,000 vulnerable people during 2023, Alhamdulillah.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2023. I hope you enjoy browsing through this brochure, learning more about the impact you've made around the world. Please continue to support Muslim Charity.

Ma'as Salaam,

Bakhtyar H. Pirzada
Chairman

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2022.

Charity Number:	1078488
Company Number:	03867865
Registered Office:	Muslim Charity : Helping the Needy, Eaton Hall, Retford, Nottinghamshire DN22 0PR (UK)
Trustees:	Mr Muhammad Imdad Hussain Pirzada Mr Bakhtyar Haider Pirzada Mrs Ghulam Fatima Mr Ali Qudar Raja Mr Mohammed Yousaf Mrs Anisah Iqbal
Legal Advisors:	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster, London, SW1P 3JT (UK)
Auditor:	KBM UK Limited, 1 Concord Business Centre, Concord Road, London W3 0TJ (UK)
Bankers:	TSB Bank PO Box 373, Leeds, LS14 9GQ (UK) HSBC 31 Carolgate, Retford, DN22 6DA (UK)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

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

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and Appointing Trustees

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

Key Personnel

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

Governing Document

Muslim Charity : Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999, 15 January 2019 and 30 July 2023 respectively.

Responsibilities of Directors and Trustees

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

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public benefit

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

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and appraisals.

Where We Work

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Uganda, Occupied Palestinian Territories, Lebanon, Nepal, Bangladesh, Pakistan and Sri Lanka. Muslim Charity is striving to reach out to vulnerable communities in many other countries of the world as well.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world [including starvation, sickness, or any physical disability or affliction] primarily, but not exclusively, when arising from any public calamity [including famine, earthquake, pestilence, war or civil disturbance].

2. To advance education in the United Kingdom, in particular [but not exclusively] the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, are focusing on to contribute to our global mission. It's a bold ambition and there is much work being done. We are working alongside the families, communities, volunteers, supporters and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change.

Vision 2023 is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we are undertaking with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.

THE YEAR AT A GLANCE

YOU HELPED **819,884** PEOPLE ACROSS **13 COUNTRIES**

HELPED **209,932** PEOPLE AFFECTED BY DISASTERS AND EMERGENCIES

PROVIDED WATER TO
216,280 PEOPLE

INSPIRED & SUPPORTED
14,588 VULNERABLE
CHILDREN

DISTRIBUTED QURBANI
MEAT TO **311,656** PEOPLE
ACROSS **12 COUNTRIES**

KEPT **7,820** PEOPLE
WARM IN WINTER

GAZA
EMERGENCY

Gaza has faced decades of blockade, poverty, oppression and violence. In October 2023, relentless bombing and attacks began, where 22,000 people were killed within the first 100 days.

Your donations enabled us to help over 102,000 people between October 7th and the end of 2023, with essential medical aid, food parcels, cooked meals, clean water and other life-saving items.

TURKEY EARTHQUAKE EMERGENCY

£50	Food Pack	ZAKAT APPLICABLE
£100	Non-food items (NFI) pack	ZAKAT APPLICABLE
£5,000	Container home for an affected family	PERSONALISED FEEDBACK
(or £2,500 half a share)		

In February 2023, a devastating earthquake hit Turkey, where over 50,000 people died and 3 million were displaced from their homes.

The earthquake was the worst the region had experienced for decades, causing unprecedented levels of destruction, impacting Syrian refugees and Turkish families.

With your support, we helped over 22,000 people with shelter, cooked food, mattresses, hygiene kits, gas cylinder-stoves, baby kits and thermal winter kits.

PAKISTAN FLOODS EMERGENCY

In 2022, Pakistan experienced devastating flooding, where 33 million people were displaced and almost 2,000 people were killed.

More than a year on from the flooding, thousands remain homeless and struggling to cope as they lost so much during the flooding. Thanks to your generous support, in 2023, we continued to help those impacted. We supported over 3,000 people by constructing new flood-resistant homes for 504 vulnerable families.

£50 Food Pack — ZAKAT APPLICABLE

£150 Home survival pack — ZAKAT APPLICABLE

£750 Build a home for a flood affected family — ZAKAT APPLICABLE, PERSONALISED FEEDBACK

(or £375 half a share)

YEMEN
EMERGENCY

£25	Nutritional kit for malnourished children
£50	Food Pack
£100	Feed 100 families with 1,500 loaves of bread

ZAKAT APPLICABLE

The crisis in Yemen is one of the worst of our time. Years of conflict has brought the country to the brink of collapse, combined with economic breakdown, unimaginable poverty, famine, starvation and outbreak of disease.

11 million people are in desperate need. Thanks to you, in 2023, we helped 26,230 Yemenis. We have been providing nutritional food and clean water, and saving the lives of children through our child nutritional programme.

LEBANON
EMERGENCY

Lebanon is currently home to 2.1 million Syrian refugees, and 200,000 Palestinian refugees, who have fled unspeakable violence in search of safety.

However, Lebanon is marked by poverty and instability, and as a result, 88% of refugees live in poverty, struggling to cope. In 2023, we supported 3,523 vulnerable families with homes, food, livelihood opportunities and healthcare.

WINTER EMERGENCY

£10	Winter Blanket (ZAKAT APPLICABLE)
£30	30 hot meals for UK homeless
£50	Food Pack (ZAKAT APPLICABLE)

In winter, those most vulnerable around the world, become even more vulnerable, often living without warm food, clothing or shelter to stay safe against the brutal winter season.

Your donations helped us support over 7,800 people across 7 countries with nutritious food, warm clothing, blankets, heating and fuel, helping them to stay warm and safe.

FEED A CHILD

Provision of meals can increase school enrolment, help grow and develop bright sparks.

Hungry for a life

Education opens doors for children everywhere, and has the power to break cycles of poverty.

220 million children don't go to school due to poverty, and out of those who do, 73 million go without having anything to eat. In 2023, we provided 654 school children in Kenya and Uganda with hot meals every single day, helping to tackle hunger and keep more children in education.

£30	Provides 60 school meals	ZAKAT APPLICABLE
£60	Provides 120 school meals	ZAKAT APPLICABLE
£500	Provides 1,000 school meals	ZAKAT APPLICABLE

RESCUE A CHILD

All children deserve to life in safety and to be happy. 150 million children live on the streets worldwide, fleeing from dangers at home, but find even more hardships and threats on the streets.

In 2023, we rescued 621 children in Bangladesh and Tanzania, providing safe, home environments, or reintegrating them in their communities. We also provided informal education to 1,396 children across Pakistan, Bangladesh, Somalia and Palestine.

Children of the World

£25 Rescue a child from the streets — ZAKAT APPLICABLE

£300 Rescue a child every month — ZAKAT APPLICABLE

(or £25 per month)

£1,000 Helps run our transitional shelters — ZAKAT APPLICABLE

OPRHAN & HAFIZ SPONSORSHIP

We work tirelessly to help some of the world's most impoverished and vulnerable children, striving to give them the things that all children deserve: happiness, safety, stability and hope.

We do this through our Orphan sponsorship programme, Hafiz sponsorship project and by working with children with special needs. In 2023, we sponsored 630 children across Bangladesh, Burma, Nepal, Pakistan, Palestine, Somalia and Lebanon. We ran dedicated programmes for 17 children with special needs.

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

ADOPT A SCHOOL

Your donations are helping to renovate and rebuild public schools and madrassahs in impoverished communities, helping make sure all children have access to the quality education that could change their lives.

Millions of children are not going to school while they should be, and many attend schools that are poorly built, unsafe or falling apart. In 2023, with your support, we rehabilitated 34 schools across Pakistan, Azad Kashmir, Bangladesh and Kenya. We also supported 1,200 people through constructing madrassahs and schools in Pakistan and Uganda.

£25 School bags and books — ZAKAT APPLICABLE

£180 Educate a child for one year — ZAKAT APPLICABLE

(or £15 per month)

£10,000 Adopt a school — PERSONALISED FEEDBACK

(or £840 per month)

Zakat

HOMES FOR THE ZAKAT ELIGIBLE

Your Zakat has the power to create massive, positive change in the world. Your donations can help uplift communities, and help people build better, happier and more secure futures.

£2,000 Construction of one home

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £1,000 half share)

Through our Homes for the Zakat Eligible project, we're providing homes with quality shelter, security and warmth for those without. In 2023, we built 46 homes for Zakat eligible families in Pakistan and Bangladesh.

ZAKAT FOR BUSINESS STARTUPS

Your Zakat donations are helping people to thrive, as our Zakat for Business Startups project is helping vulnerable families establish their own successful businesses.

This helps families create healthy incomes for years to come, breaking devastating cycles of poverty. In 2023, we helped 309 families establish businesses across Pakistan, Bangladesh, India, Yemen, Uganda and Kenya.

ZAKAT CALCULATOR

The amount of Zakat you pay each year could be different, so make sure you know exactly what's due this year! Use our Zakat Calculator to find out easily - just enter your information, and our calculator will tell you exactly how much Zakat you need to pay this year, and what great things you can make possible.

VISIT: **muslimcharity.org.uk/zakat**

SADAQAH JARIYAH

YOUR LEGACY

Your Sadaqah Jariyah donations fund projects that make an on-going positive change in the lives of those in need, bringing you continuous rewards and blessings.

With your Sadaqah Jariyah, we provide clean water to impoverished communities by building wells. We renovate schools, giving children everywhere the chance of a great education, and we also focus on Islamic education by building mosques and madrassah schools. You're changing entire communities.

£150
Water Hand Pump
ZAKAT APPLICABLE
PERSONALISED FEEDBACK
£150
Safe delivery of a newborn
ZAKAT APPLICABLE
£2,000
Community Solar Well
PERSONALISED FEEDBACK
(or £166 per month)
£10,000
Build a Masjid in Africa
PERSONALISED FEEDBACK
£15,000
Large Solar Well (Asia or Africa)
PERSONALISED FEEDBACK
(or £1,250 per month)

Honouring Our Mothers

SAFE DELIVERIES

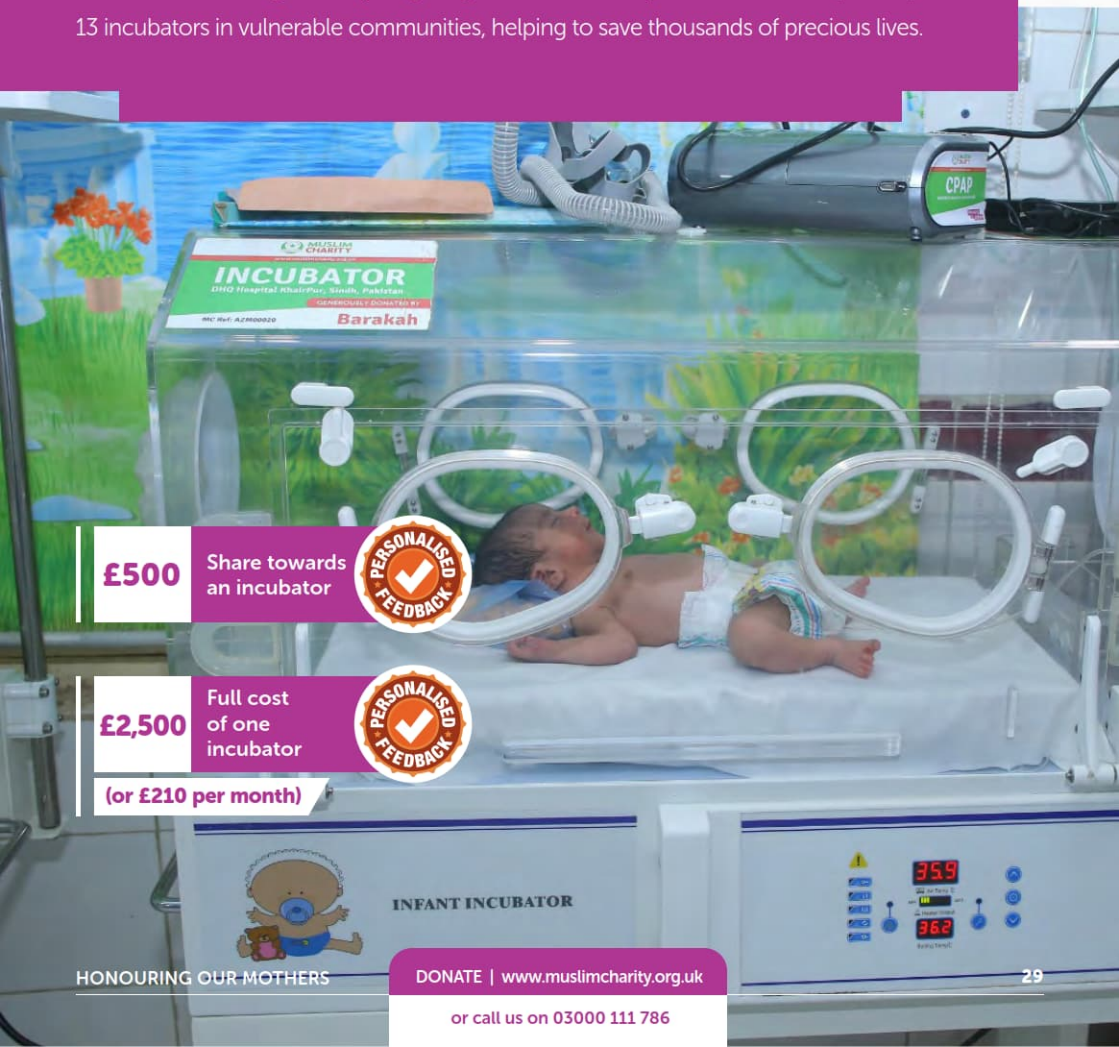
It is beyond devastating that many women around the world are living in conditions that mean they are unable to have healthy pregnancies and give birth to children, safely.

A lack of quality medical care and hygiene causes over 7,000 babies to be born still-born each year, and leads to the death of 800 women each day. With your donations, we are saving lives by ensuring more safe deliveries can take place, and by providing quality medical care for expectant mothers and babies.

INFANT INCUBATORS

Incubators are vital medical equipment, helping babies that are born too early or face complications at the very beginning of their lives.

They save lives, giving children the perfect environment to grow and heal. Every year, 15 million babies are born premature, and over 1 million sadly do not survive, but incubators can give many a fighting chance. In 2023, your donations helped to provide 13 incubators in vulnerable communities, helping to save thousands of precious lives.



£500 Share towards an incubator

PERSONALISED FEEDBACK

£2,500 Full cost of one incubator

PERSONALISED FEEDBACK

(or £210 per month)

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

AMBULANCES

Ambulances help people get the quality medical attention they need, as quickly as possible. They save lives.

However, many communities don't have ambulances, leaving people in emergencies more vulnerable than ever. In 2023, we handed over 4 ambulances to support local hospitals and to serve those in remote locations, one ambulance in India and three in Pakistan.

Additionally, our ambulances dispatched to Uganda are making a vital difference in rural communities previously cut off from emergency medical services. This effort is not just about providing immediate care; it's about closing the healthcare accessibility divide and fortifying local health infrastructure. This ensures that swift, life-saving assistance is available to everyone in need, no matter where they are.

£500 Share towards an ambulance

PERSONALISED FEEDBACK

£12,000 Cost of one fully-equipped ambulance

PERSONALISED FEEDBACK

(or £1,000 per month)

£150	Water hand pump	ZAKAT APPLICABLE	PERSONALISED FEEDBACK
£300	Two water hand pumps	ZAKAT APPLICABLE	PERSONALISED FEEDBACK

WATER HAND PUMPS

Millions of people don't have access to clean water, and it is claiming thousands of lives each year.

By building hand pumps, we provide families with clean water in their homes every single day, helping to save lives and uplift communities. In 2023, we installed 5,812 hand pumps. Your water hand pumps are helping 145,300 people every single year.

£750 Water well in Pakistan or Bangladesh

PERSONALISED FEEDBACK

(or £65 per month)

£3,000 Water well in Africa

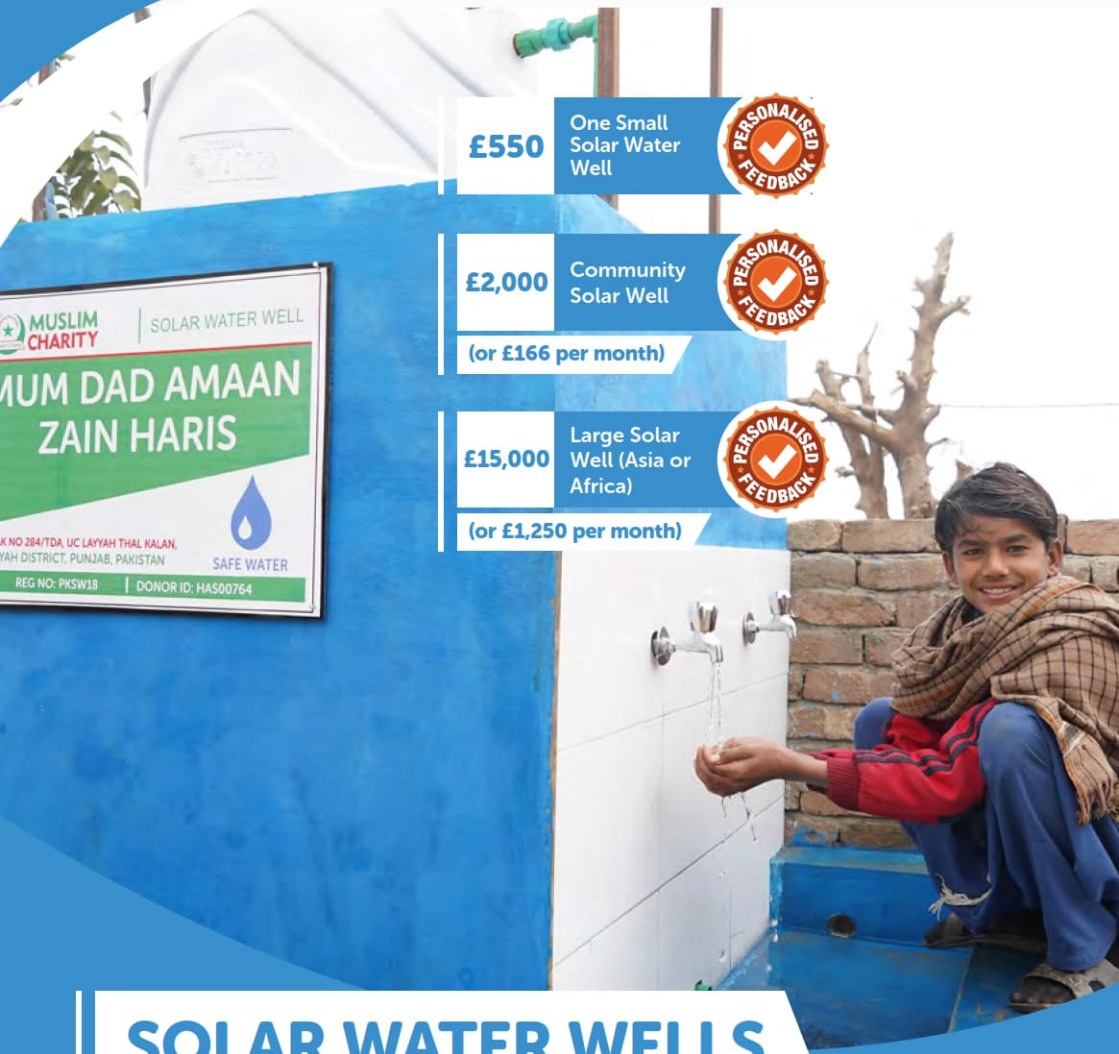
PERSONALISED FEEDBACK

(or £250 per month)

WATER WELLS

In particularly dry climates, water needs to be collected from deep beneath the ground, so we build water wells to cater for such communities.

Water wells enable us to collect water in large quantities easily, helping us to provide clean water to communities each day, all year round. In 2023, you helped build 180 water wells, benefiting 46,580 people every year. Your water hand pumps are helping 145,300 people every single year.



SOLAR WATER WELLS

Solar Water Wells are great in countries where there is extreme water scarcity and drought amid warm climates.

They use the sun to power the water wells, collecting water from deep beneath the earth's surface, offering a sustainable and climate-friendly solution. In 2023, your donations helped us install 195 small solar wells in Pakistan and two large solar wells in Africa, benefiting 24,400 people in total.

MASJID CONSTRUCTION

A Masjid (mosque) is integral to any Muslim community, providing a space for prayer, reflection, worship and to commemorate life events such as weddings, births and funerals.

They are spaces for Islamic education, helping all generations to move closer to their faith. However, many impoverished communities do not have a masjid, or have one that is in very poor condition. In 2023, we built 11 masjids in Pakistan, 10 masjids in Uganda and one masjid in Kenya.

UK HOMELESS COMMUNITY

Since last year, there has been a sharp rise of 14% in the number of homeless people in the UK, bringing the number to over 319,000.

These are among the most vulnerable in our society, and in the winter face huge risks due to the low temperatures and hunger. In 2023, we continued to support homeless people in Manchester city with hot food and essential winter supplies.

ISLAMIC WILLS

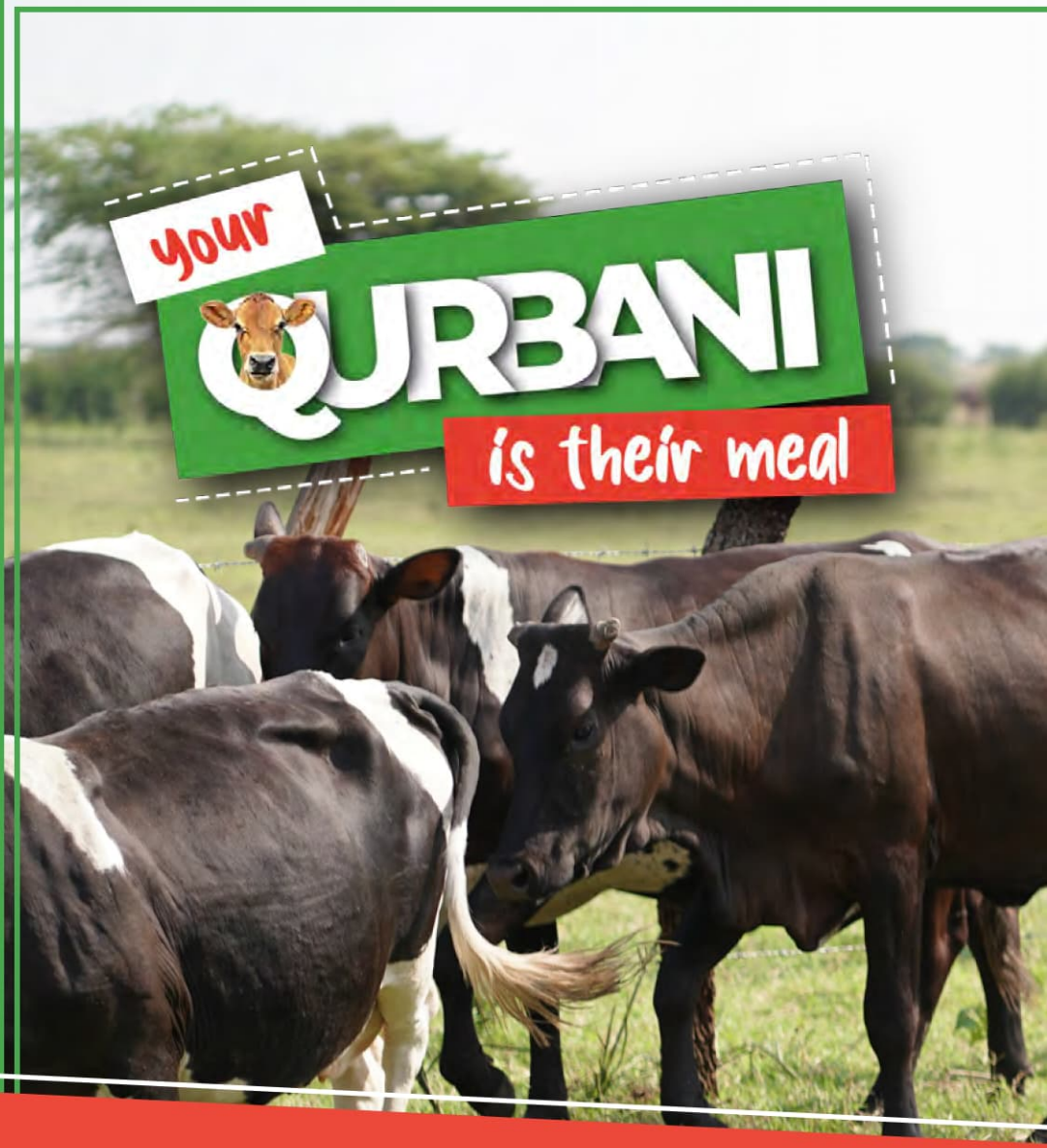
Creating an Islamic will is a great way to alleviate some pressures and tensions about the future. They help ensure that your affairs after death are managed in accordance with Islamic law, regardless of where you live.

Get your FREE Islamic Wills from **wills.muslimcharity.org.uk**

DATES & PURE BRITISH HONEY

This Ramadan, buy your juicy, ethically-sourced Medjoul or Ajwa Dates or Pure British Honey from Muslim Charity, and you'll be supporting school children worldwide with nutritious meals with every purchase.

Order your dates or honey today from **muslimcharity.org.uk/shop**



Each year, Muslim Charity facilitates your duty of Qurbani, honouring the beautiful sacrifice of Prophet Ibrahim (as) and following his sunnah.

Our teams deliver fresh, nutritious meat to families living in poverty around the world.
For many people, your donations provide them with meat for the first time all year.
Last year your Qurbani supported 298,592 vulnerable people in 12 countries.

AQIQAH & ANIMAL SACRIFICE

We know that sometimes donors decide to conduct a sacrifice of an animal and distribute the meat among the poor.

We facilitate this, whether it is for Aqiqah (sacrifice in gratitude on the birth of a child) or as Sadaqah to seek blessings from Allah Almighty. The meat enables vulnerable families to prepare wholesome nutritious meals. In 2023, we facilitated 514 animal sacrifices, supporting 12,850 people in need.

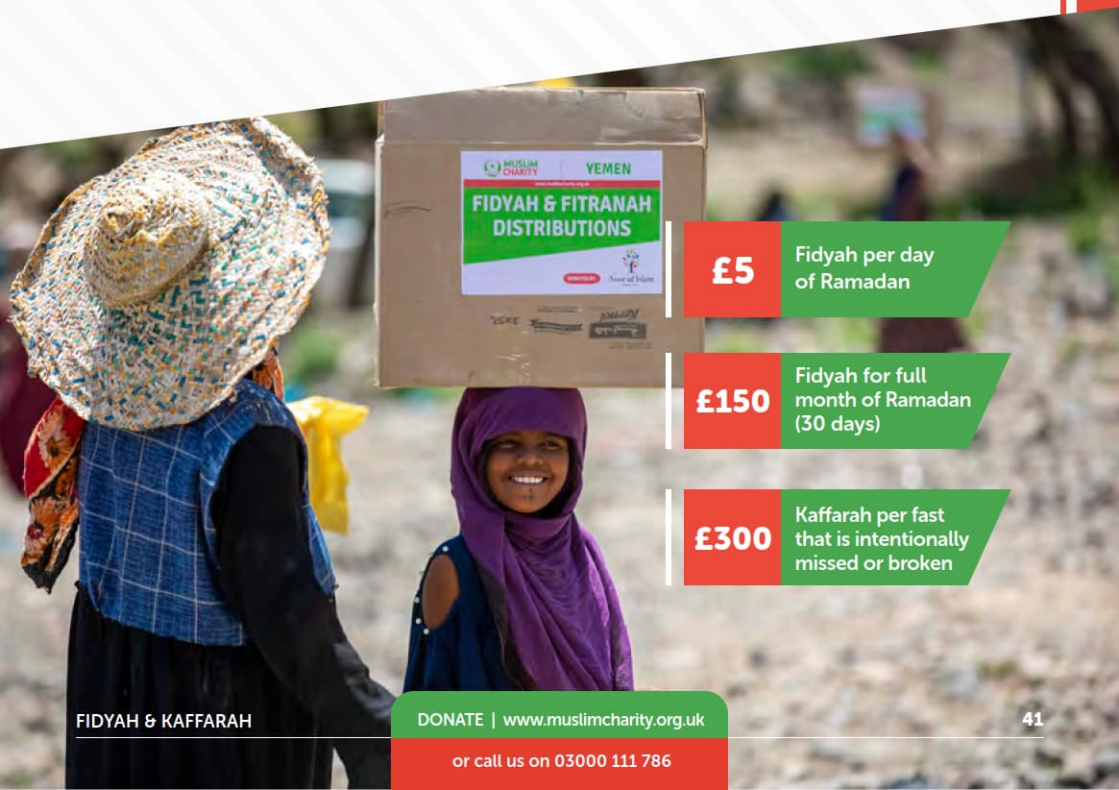
FIDYAH & KAFFARAH

FIDYAH

Fidyah must be paid by those who are unable to fast during Ramadan due to a justified reason such as illness, pregnancy or breastfeeding. Fidya is payable at £5 per day (£150 for the full month of Ramadan), and will provide two nutritious meals for a vulnerable person.

KAFFARAH

Kaffarah is due as a payment for any fasts that are intentionally missed or broken. One must either fast for 60 days or, if unable to do so, they must feed 60 people with two meals in one day. The cost of Kaffarah is £300 per missed or broken fast.



£5 Fidyah per day of Ramadan

£150 Fidyah for full month of Ramadan (30 days)

£300 Kaffarah per fast that is intentionally missed or broken

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

NEWS

AN EPIC CHALLENGE ACROSS PAKISTAN ON RICKSHAWS

31 eager participants hailing from various corners of the UK, Pakistan, and even Vienna, Austria, took part in our Rickshaw Challenge from 30th September to 8th October 2023. Our incredible team of volunteers drove 15 rickshaws over 400km across Punjab, Pakistan, to deliver them to their new owners – 15 pre-selected families in Multan who will now have a respectable source of livelihood.

The journey began in Pakistan's bustling city of Lahore, where they learnt how to operate the rickshaws. Our group of volunteers travelled through Nankana Sahib, Faisalabad, Sahiwal, Khanewal and ended in Multan. Along the way, they visited some of our projects, including our Adopt a School programme, where the science laboratory was refurbished thanks to Muslim Charity's donors. The team also planted trees, contributing to environment-friendly initiatives.

The rickshaws were handed over to 15 families, who anticipate that these will make a huge difference to their lives. One person told us that the rickshaw will help him triple his income, making a massive difference to his family.

LIFE-SAVING MEDICAL CARE IN AL-MAKASSED HOSPITAL, JERUSALEM

Al-Makassed Islamic Charitable Hospital in East Jerusalem is one of Palestine's oldest and largest hospitals. Al-Makassed Hospital is struggling to sustain itself at the level needed, as it faces crippling financial debt that could lead to its closure. The hospital faces a situation where it is unable to provide the level of care patients within Palestine need, and without the essential equipment and services needed. With the deterioration of Palestine's healthcare infrastructure, it is more important than ever to support hospitals to give people access to the quality healthcare they deserve.

Muslim Charity have supported Al-Makassed Hospital with emergency medicines and adult oxygenators, which will help serve thousands of people seeking medical assistance and treatment each year. By supporting Al-Makassed hospital, together we are helping to save lives, helping communities who are facing blockade, occupation and attacks, have the healthcare support they desperately need.

CELEBRATING WORLD CHILDREN DAY 2023 IN BANGLADESH

On 20th November 2023, we celebrated World Children Day, to reflect, highlight and celebrate the work we are doing in Bangladesh and around the world to protect, inspire and empower vulnerable children. In Dhaka, Bangladesh, festivities began with a rally that was led by children from Apon Foundation School. The rally walked from Dhaka Railway Station to Hajj Camp, where children held banners with messages expressing unity with street children and the importance of our work.

Following the rally, children gathered at The Thikana Shelter, which is supported by Muslim Charity's donors as part of our Rescue a Child project. At the shelter, a local guardian shared food and drink as part of a birthday celebration for his son, adding to the joy and festivities of the day. Overall, this was a great opportunity for the community to celebrate its children, and focus on the importance of caring for, and protecting them.

HELPING YOUNG PEOPLE FIND SECOND CHANCES

Karachi is Pakistan's largest city, and while it is full of opportunity and wonder, crime rates are also high. Children and young people often fall into a life of crime due to poverty, a lack of education and guidance, and high unemployment rates across the country.

Muslim Charity is committed to helping children lead lives full of possibility, and where they can thrive. Our Vocational Training & Rehabilitation Programme for Juvenile Inmates is aimed at helping young inmates with the skills and training they need to be able to create a better life outside of prison. We provide certified vocational training in computer hardware, software and fine arts that can provide many opportunities for employment in the future. Through the programme, we also work with sports coaches, psychotherapists, counsellors and lawyers so young people are given the holistic support they need, tackling a range of issues they may be facing, and to process trauma.

We look forward to updating you on this significant project, moving forward.

BUILDING DREAMS THROUGH EDUCATION IN PALESTINE

At Muslim Charity, we believe that all children have the right to a quality education, and that education has the power to unlock futures and create opportunities. In Palestine, millions of children are growing up in refugee camps, having been forced to flee their homes due to violence. Sometimes this has happened multiple times. A number of schools have also been destroyed over the years, leaving children without access to school. In refugee camps, schools are often not well constructed, or do not have enough resources and equipment.

Working with our local partners, we've been working to improve Al Fatah Al-Shamila School in Jerusalem, where we provided over 30 computers! As part of our initiative, we're ensuring students have access to a quality computer, while also ensuring the teacher has a dedicated computer, projector and colour printer. We hope this goes a huge way in supporting children with their education. In the Kalandia Refugee Camp in the West Bank, we are renovating the kindergarten nursery which serves 75 displaced Palestinian children. We are redecorating, adding in new games and activities, as well as equipment including speakers and a screen.

AN UNFORGETTABLE DEPLOYMENT

Throughout the year, groups of volunteers travel on deployment to hand-deliver aid to vulnerable communities they have fundraised for. The deployment is an opportunity for volunteers to see first-hand the difference their donations are making, and to understand how work is done on the ground. It gives them an insight into the needs and challenges, but also the hopes and opportunities.

In February, Sofia travelled to Lebanon with a group of volunteers, delivering aid to Syrian refugee families. Throughout the week, the volunteers visited a number of projects and communities, learning so much about the work of Muslim Charity, and also about the communities we serve. This was Sofia's second deployment, and she describes the intense emotions she experienced, and the huge questions and feelings of guilt, sadness, confusion and pain she experienced, alongside the sense of hope and empowerment. Deployments are a great way for people to learn more about the world around us, and to see first-hand exactly where donations go, and how work is done on the ground.

Read Sofia's blog for more information on her experience: **www.muslimcharity.org.uk/news**

TEAMMC

At Muslim Charity, our work would not be possible without TEAMMC – our organisation's beating heart.

TEAMMC is our dedicated family of volunteers, who arrange adrenaline-pumping events from skydiving to cycling challenges, and from running marathons to driving rickshaws, to raise funds and awareness about our projects. They are helping support so much of our vital work, making a huge difference in the lives of those in need.

Join the incredible **TEAMMC** today and help raise funds to support those most in need around the world.

muslimcharity.org.uk/TEAMMC

PLANS FOR THE FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing on the key operational goals that are outlined in our Vision 2023 strategic plan:

Operational Goal 1: Investing in People

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

Operational Goal 2: Strengthening Accountability

Muslim Charity's strategic plan will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

Operational Goal 3: Income Strategy

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require continuing and building on the successes we have achieved so far as well as entry to new markets, increased networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

Operational Goal 4: Improved Governance and Development of Operational Structure

The implementation of our strategic plan requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

Operational Goal 5: Improved Process and Systems

Through our strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

FINANCIAL REVIEW

The financial statements are prepared in accordance with accounting policies as set out in the financial statements.

No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.

Income

The total income for the year was £7.16 million, reflecting a decrease of £0.38 million from the previous year's income of £7.54 million. Despite this 5% reduction, it's worth noting that the previous year's income had increased by £1.89 million (or 33%) from £5.65 million the year before. This decrease in income is not a major concern, as we remain committed to our mission and are confident in our ability to continue delivering impactful programs and services.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan (March/April 2023) and Qurbani/Eid-ul-Adha (June 2023). The increased resources enabled us to make a positive difference to the lives of needy families and communities around the world.

We have observed a continuation of changing trends in donor behaviour particularly in relation to mediums of donating, such as the gradual reduction over the years of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums.

The trust we have established with our donors and the feedback we provide to them (both customised individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.

Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £6.16 million, which was significantly more than the previous year figure of £5.52 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again in the following year.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities 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 charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

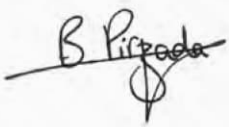
- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

The trustees' annual report and the strategic report were approved on 28th July 2024 and signed on behalf of the board of trustees by:

Registered office:
Muslim Charity
Eaton Hall,
Retford
Nottinghamshire
DN22 0PR
(United Kingdom)

Signed on behalf of the trustees:



Mr Bakhtyar H. Pirzada
Chairman & Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MUSLIM CHARITY

Opinion

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The engagement partner ensured that they engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charitable company through discussion with Trustees and other management and review of appropriate industry knowledge.
- We assessed the extent of compliance with laws and regulations identified above through making enquiries of management and reviewing all relevant correspondence.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures as a risk assessment tool to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is

sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude 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 charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor) FCCA

Signed on 29th July 2024
for and on behalf of:

KBM UK Limited
1 Concord Business Centre
Chartered Certified Accountants
& Statutory Auditor
Concord Road
London, W3 0TJ (UK)

STATEMENT OF FINANCIAL ACTIVITIES 31ST OCTOBER 2023

(including income and expenditure account)

		2023			2022
		Unrestricted funds	Restricted funds	**Total funds**	Total funds
	Note	**£**	**£**	**£**	£
Income and endowments					
Donations and legacies	**5**	1,748,579	5,373,933	**7,122,511**	7,518,969
Other trading activities	**6**	5,945	–	**5,945**	–
Other income	**7, 8**	27,762	–	**27,762**	19,813
Total income		1,782,286	5,373,933	**7,156,218**	7,538,782
Expenditure Expenditure on raising funds:					
Costs of fundraising activities	**9**	406,664	–	**406,664**	317,753
Costs of other trading activities	**10**	59,917	–	**59,917**	–
Expenditure on charitable activities	**11, 12**	–	6,155,351	**6,155,351**	5,521,817
Governance cost	**13**	253,688	–	**253,688**	178,320
Total expenditure		720,269	6,155,351	**6,875,619**	6,017,890
Net income		1,062,017	(781,418)	**280,599**	1,520,892
Transfers between funds		(731,155)	731,155	**–**	–
Net movement in funds		330,862	(50,263)	**280,599**	1,520,892
Reconciliation of funds					
Total funds brought forward		1,553,806	2,014,786	**3,568,592**	2,047,701
Total funds carried forward		1,884,668	1,964,523	**3,849,191**	3,568,592

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION 31ST OCTOBER 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	18		30,161	8,438
Current assets				
Stocks	19	19,593		–
Debtors	20	372,044		54,657
Cash at bank and in hand		3,516,194		3,540,766
		3,907,831		3,595,423
Creditors: amounts falling due within one year	21	88,801		35,269
Net current assets			3,819,030	3,560,154
Total assets less current liabilities			3,849,191	3,568,592
Net assets			3,849,191	3,568,592
Funds of the charity				
Restricted funds			1,964,523	2,014,786
Unrestricted funds			1,884,668	1,553,806
Total charity funds	23		3,849,191	3,568,592

These financial statements were approved by the board of trustees and authorised for issue on 28th July 2024, and are signed on behalf of the board by:

B Pirzada

Mr Bakhtyar H. Pirzada
Chairman & Trustee

STATEMENT OF CASH FLOWS 31ST OCTOBER 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income	**280,599**	1,520,892
Adjustments for:		
Depreciation of tangible fixed assets	**9,370**	3,653
Accrued (income)/expenses	**(315,729)**	(174)
Changes in:		
Stocks	**(19,593)**	–
Trade and other debtors	**(1,658)**	(26,856)
Trade and other creditors	**53,532**	(120,350)
	6,521	1,377,165
Net cash (used in)/from operating activities	**6,521**	1,377,165
Cash flows from investing activities		
Purchase of tangible assets	**(31,092)**	(4,831)
Net cash used in investing activities	**(31,092)**	(4,831)
Net increase in cash and cash equivalents	**(24,571)**	1,372,334
Cash and cash equivalents at beginning of year	**3,540,766**	2,168,432
Cash and cash equivalents at end of year	**3,516,194**	3,540,766

NOTES TO THE FINANCIAL STATEMENTS

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and Fittings	-	20% reducing balance
Motor Vehicles	-	25% reducing balance
Equipment	-	33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee.The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Donations	1,045,093	5,373,933	**6,419,025**
Gifts			
Gift Aid	703,486	–	**703,486**
	1,748,579	5,373,933	**7,122,511**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
Donations	1,041,037	5,812,288	6,853,325
Gifts			
Gift Aid	665,644	–	665,644
	1,706,681	5,812,288	**7,518,969**

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2023 £**	Restricted Funds £	Total Funds 2022 £
Income from other trading activities	5,945	**5,945**	–	–

7. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Investment income – saving	248	**248**	13	13

8. Other income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Rental Income	19,800	**19,800**	19,800	19,800
Other income	7,714	**7,714**	–	–
	27,514	**27,514**	19,800	19,800

9. Costs of other fundraising activities

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds 2022 £	Total Funds 2022 £
Printing and Stationery	1,534	**1,534**	2,483	2,483
Advertising	6,313	**6,313**	8,200	8,200
Motor and Travel	4,268	**4,268**	3,202	3,202
Consultancy Fees	24,818	**24,818**	32,733	32,733
Other office costs	25,763	**25,763**	20,113	20,113
Support Costs (note 12)	343,969	**343,969**	251,022	251,022
	406,664	**406,664**	317,753	317,753

10. Costs of other trading activities

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds 2022 £	Total Funds 2022 £
Purchases	32,655	**32,655**	–	–
Closing Stock	(19,593)	**(19,593)**	–	–
Wages	32,650	**32,650**	–	–
Pension costs	447	**447**	–	–
Repairs & maintenance	4,145	**4,145**	–	–
Insurance	963	**963**	–	–
Legal and professional fees	166	**166**	–	–
Telephone	178	**178**	–	–
Postage & stationery	169	**169**	–	–
Bank charges	39	**39**	–	–
Advertising	425	**425**	–	–
Computer cost	1,220	**1,220**	–	–
Subscriptions	1,070	**1,070**	–	–
Depreciation	5,383	**5,383**	–	–
	59,917	**59,917**	–	–

11. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2023 (note 10) £	**Total Funds 2023 £**	Total Funds 2022 £
Qurbani	613,144	21,311	**634,455**	934,799
Orphans	970,948	33,747	**1,004,695**	867,897
Masjid	585,305	20,343	**605,648**	477,050
Water	1,106,665	38,464	**1,145,129**	1,230,537
Iftar/Food	386,597	13,437	**400,033**	335,534
Emergency	1,329,286	46,202	**1,375,488**	955,701
Health	156,284	5,432	**161,716**	200,801
Education	442,581	15,383	**457,963**	301,585
Livelihood	357,787	12,435	**370,223**	217,914
	5,948,598	206,753	**6,155,351**	5,521,817

12. Analysis of support costs

	Fundraising Activity £	Charitable Activity £	Governance Activity £	**Total Support Cost 2023 £**	Total Support Cost 2022 £
Salaries and wages	197,398	98,699	98,699	**394,795**	248,620
Postage & stationery	6,878	590	394	**7,861**	2,284
Telephone	12,528	8,770	3,759	**25,056**	23,235
Repairs and renewals	19,129	6,376	6,376	**31,882**	28,821
Operating lease – P&M	661	94	189	**944**	1,090
IT & computer expenses	22,390	13,434	8,956	**44,780**	34,238
Light and heat	2,744	1,647	1,097	**5,488**	10,344
Rates	1,713	-	429	**2,142**	-
Website & donation processing	62,966	76,147	7,318	**146,431**	151,186
Depreciation	2,791	997	199	**3,987**	3,652
Subscription	4,288	0	8,323	**12,611**	11,807
Sundry expenses	10,484	0	20,233	**30,717**	3,423
	343,969	206,753	155,971	**706,693**	518,698

13. Governance Cost

	Unrestricted Funds £	**Total Funds 2022 £**	Total Funds 2023 £
Legal & professional fee	47,230	**47,230**	27,441
Insurance	10,663	**10,663**	10,002
Accountancy fee	46,230	**46,230**	39,191
Audit fee	4,320	**4,320**	4,320
Foreign exchange loss	(10,726)	**(10,726)**	(1,072)
Support Cost (note 12)	155,971	**155,971**	98,438
	253,688	**253,688**	178,320

14. Net income

Net income is stated after charging/(crediting):	**2023 £**	2022 £
Depreciation of tangible fixed assets	**9,370**	3,653
Operating lease rentals	**944**	1,090

15. Auditors remuneration

	2023 £	2022 £
Fees payable for the audit of the financial statements	**5,760**	4,320

16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023 £	2022 £
Wages and salaries	**549,283**	357,174

The average head count of employees during the year was 22 (2022: 14). The average number of full-time equivalen employees during the year is analysed as follows:

	2023 No.	2022 No.
Number of staff	**22**	14

17. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil.

18. Tangible fixed assets

	Fixtures and fittings £	Motor vehicles £	Equipment £	**Total £**
Cost				
At 1st November 2022	19,077	6,250	87,847	**113,174**
Additions	26,914	–	4,178	**31,092**
At 31st October 2023	45,991	6,250	92,025	**144,266**
Depreciation				
At 1st November 2022	17,755	5,138	81,842	**104,735**
Charge for the year	5,647	278	3,445	**9,370**
At 31st October 2023	23,402	5,416	85,287	**114,105**
Carrying amount				
At 31st October 2023	22,589	834	6,738	**30,161**
At 31st October 2022	1,322	1,112	6,005	**8,438**

19. Stocks

	202 £	2022 £
Closing stock	**19,593**	–

20. Debtors

	2023 £	2022 £
Prepayments	**17,642**	15,857
Aaccrued income	**315,729**	–
Rent deposit	**21,300**	16,800
Other debtors	**17,373**	22,000
	372,044	54,657

21. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	**82,101**	27,300
Accruals and deferred income	**6,700**	6,700
Social security and other taxes	**–**	1,269
	88,801	35,269

22. Analysis of charitable funds

Restricted funds

	At 1st Nov 2022 £	Incoming resources £	Transfer £	Outgoing resources £	At 31st Oct 2023 £
Qurbani	199,019	573,694	-	634,455	**138,258**
Orphans	430,763	919,010	-	1,004,695	**345,078**
Mosques	-	367,193	238,455	605,648	**-**
Water	667,954	1,307,969	-	1,145,129	**830,794**
Food	264,023	516,786	-	400,034	**380,775**
Emergency	406,255	1,238,851	-	1,375,488	**269,618**
Health	38,121	102,703	20,891	161,716	**-**
Education	8,651	155,365	293,948	457,963	**-**
Livelihood	-	192,362	177,861	370,223	**-**
	2,014,786	5,373,933	731,155	6,155,351	**1,964,523**

- Restricted funds represent donation received and held in trust for a particular purpose and must be applied to object specified by the donor. Charity has designed and implemented necessary checks and control system to ensure that funds received for any particular purpose applied correctly and in line with terms of the trust. Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.
- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Charity management continuously monitors the work of each partner organisations on various stages of project implementation and only release allocated funds where partner organisation demonstrates effective implementation of agreed charitable objectives.
- Donation received into emergency fund is mainly utilized to provide relief work in the events of natural calamity, war or famine. Any surplus donation after delivering the necessary relief work against the intended purpose is than applied to other charitable projects.

Unrestricted funds

	At 1st Nov 2022 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2023 £**
General funds	1,553,806	1,782,286	(720,269)	(731,155)	**1,884,668**

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	30,161	–	**30,161**
Current assets	1,943,308	1,964,523	**3,907,831**
Creditors less than 1 year	(88,801)	–	**(88,801)**
Net assets	1,884,668	1,964,523	**3,849,191**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	8,439	–	8,439
Current assets	1,580,637	2,014,786	3,595,423
Creditors less than 1 year	(35,269)	–	(35,269)
Net assets	1,553,806	2,014,786	3,568,593

24. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2023 £	2022 £
Financial assets measured at fair value through income and expenditure		
Financial assets measured at fair value through income and expenditure	**3,516,194**	3,540,766
Financial assets that are debt instruments measured at amortised cost		
Financial assets that are debt instruments measured at amortised cost	**36,645**	38,800
Financial liabilities measured at fair value through income and expenditure		
Financial liabilities measured at fair value through income and expenditure	**88,801**	35,269

22. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr. Maroof G. Pirzada, was paid a remuneration of £28,000 in the current year. Mr. Maroof G. Pirzada is the brother of the Chairman, Mr. Bakhtyar Haider Pirzada.

In addition, Muslim Charity has established TEAMMC LTD, a UK-registered trading subsidiary, which has been set up to undertake trading activities of running a charitable cycling shop and café at the charity's London offices as well as the sale of charitable products such as Palestinian Medjoul Dates, Ajwa Dates and Pure British Honey. These activities aim to generate funds in the future whereby all profits generated by the subsidiary will be provided to Muslim Charity. While the subsidiary is in its early stages, we anticipate it will contribute to our mission in the coming years. The financial results of the subsidiary undertaking have been consolidated in these accounts on a line by line basis.

03000 111 786 | muslimcharity.org.uk

info@muslimcharity.org.uk

Muslim Charity, Eaton Hall, Retford,
Nottinghamshire, DN22 0PR (UK)

Helping the Needy
Muslim Charity

HELPING THE NEEDY SINCE 1999

Charity Registration No.: 1078488

MUSLIM CHARITY HELPING THE NEEDY

England & Wales - Charity number 1078488

Accounts

MUSLIM CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY HELPING THE NEEDY

FOR THE YEAR ENDED 31 OCTOBER 2022

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A MESSAGE FROM OUR

VICE CHAIRMAN

Dear Friends,
Assalamu Alaykum,

I am so moved by your commitment and dedication to helping those most in need throughout the past year, despite all the challenges and difficulties we have faced.

With your commitment and trust in us, we have been able to help over 1.2 million vulnerable people in need during the past year, Alhamdulillah. None of this would have been possible without you.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2022. I hope you enjoy browsing through this brochure, learning more about the impact you've made around the world. Please continue to support Muslim Charity.

Ma'as Salaam,

Bakhtyar H. Pirzada,
Vice Chairman

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2021.

Charity Number:	1078488
Company Number:	03867865
Registered Office:	Muslim Charity, Eaton Hall, Retford, Nottinghamshire DN22 0PR (UK)
Trustees:	Mr Muhammad Imdad Hussain Pirzada Mr Bakhtyar Haider Pirzada Mrs Ghulam Fatima Mrs Aneesa Hussain (Resigned 21 July 2022) Mr Ali Qudar Raja Mr Mohammed Yousaf Mrs Anisah Iqbal (Appointed 21 July 2022)
Legal Advisors:	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster, London SW1P 3JT (UK)
Auditor:	KBM UK Limited, 1 Concord Business Centre Concord Road, London W3 0TJ (UK)
Bankers:	TSB Bank PO Box 373, Leeds, LS14 9GQ (UK) HSBC 31 Carolgate, Retford, DN22 6DA (UK)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

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

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and Appointing Trustees

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

Key Personnel

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

Governing Document

Muslim Charity Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999 and 15 January 2019 respectively.

Responsibilities of Directors and Trustees

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

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public benefit

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

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and appraisals.

Where We Work

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Somalia, Uganda, Occupied Palestinian Territories, Lebanon, Nepal, Bangladesh, Pakistan and India. Muslim Charity is striving to reach out to vulnerable communities in many other countries of the world as well.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world [including starvation, sickness, or any physical disability or affliction] primarily, but not exclusively, when arising from any public calamity [including famine, earthquake, pestilence, war or civil disturbance].

2. To advance education in the United Kingdom, in particular [but not exclusively] the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, are focusing on to contribute to our global mission. It's a bold ambition and there is much work being done. We are working alongside the families, communities, volunteers, supporters and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change.

Vision 2023 is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we are undertaking with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.

THE YEAR AT A GLANCE

YOU HELPED **1,204,244** PEOPLE ACROSS 10 COUNTRIES

HELPED **211,612** PEOPLE AFFECTED BY DISASTERS AND EMERGENCIES

PROVIDED WATER TO **222,090** PEOPLE

INSPIRED AND SUPPORTED **13,532** VULNERABLE CHILDREN

DISTRIBUTED QURBANI MEAT TO **681,975** PEOPLE ACROSS 12 COUNTRIES

KEPT **9,800** PEOPLE WARM IN WINTER

£50 Food Pack — ZAKAT APPLICABLE

£150 Home Survival Pack — ZAKAT APPLICABLE

£750 Build a home for a flood affected family — ZAKAT APPLICABLE — PERSONALISED FEEDBACK

(or £375 half a share)

PAKISTAN FLOODS

Thanks to your generous support, we helped 151,940 people affected by the worst flooding Pakistan has ever witnessed, where 33 million people lost their homes and thousands died. Together we provided cooked meals, food packs and clean drinking water. We are rebuilding homes for flood-affected families, of which 217 are complete, and 142 are under construction.

BANGLADESH FLOODS

7.2 million people were devastated by some of the worst monsoon flooding Bangladesh has ever witnessed. Your generous donations helped us support approximately 19,000 people by providing cooked meals, emergency food packs, clean water and life-saving medical care. We also supported 100 families to rebuild their homes, and will be reconstructing schools that were affected by the flooding.

YEMEN
EMERGENCY

The crisis in Yemen is worsening, where 20 million people are desperately hungry and in urgent need. Thanks to you, in 2022, we helped 11,980 Yemenis by providing food to 7,200 people, assisting 1,300 children through our child nutritional programme, provided clean water to 340 families each day and distributed freshly baked bread to 200 families daily.

£25 Nutritional kit for malnourished children

£50 Food Pack

£100 Feed 100 families with 1,500 loaves of bread

GAZA
EMERGENCY

£50	Emergency Food Pack	ZAKAT APPLICABLE
£200	Medical Aid	ZAKAT APPLICABLE
£300	Family survival packs for 3 families	ZAKAT APPLICABLE

Gaza is one of the most impoverished and vulnerable places on Earth after decades of conflict and blockade. To tackle poverty and save lives, your donations helped us to support 2,500 people by providing insulin to vulnerable children, rehabilitating damaged homes, distributing household items and food.

£50 Food Pack

£250 Support a child-friendly space

£450 Shelter for a refugee family

ROHINGYA EMERGENCY

Over 1 million Rohingya refugees are living in overcrowded, unsanitary, temporary camps in Bangladesh, without adequate food, clean water or quality healthcare. In 2022, your donations helped 12,412 people by providing clean water through our water supply project, building 52 shelters, and supporting 100 children in our child-friendly spaces.

LEBANON

EMERGENCY

Lebanon, which is also plagued by economic crisis, is hosting 2.1 million Syrian refugees, and also 300,000 Palestinian refugees. 88% of refugees live in poverty, struggling to cope. In 2022, we provided food to 3,000 Syrian refugees in Lebanon, helped keep 1,800 people warm in winter, and built 17 shelters. We helped six Palestinian families to start a businesses, provided 50 families with cash grants, and repaired 2 water supply systems supporting more than 300 Palestinian families. We also supported vulnerable Lebanese families with aid.

WINTER EMERGENCY

Every year, millions of people living in poverty, fleeing war or dealing with disaster struggle to survive in winter. Your donations helped us support 9,800 people across 5 countries with nutritious food, warm clothing, blankets, heating and fuel. We provided winter aid to thousands of people in Bangladesh, Pakistan, Lebanon, Gaza and right here at home in the UK.

£10 Winter Blanket ZAKAT APPLICABLE

£30 30 hot meals for UK homeless

£50 Food Pack ZAKAT APPLICABLE

DONATE | www.muslimcharity.org.uk

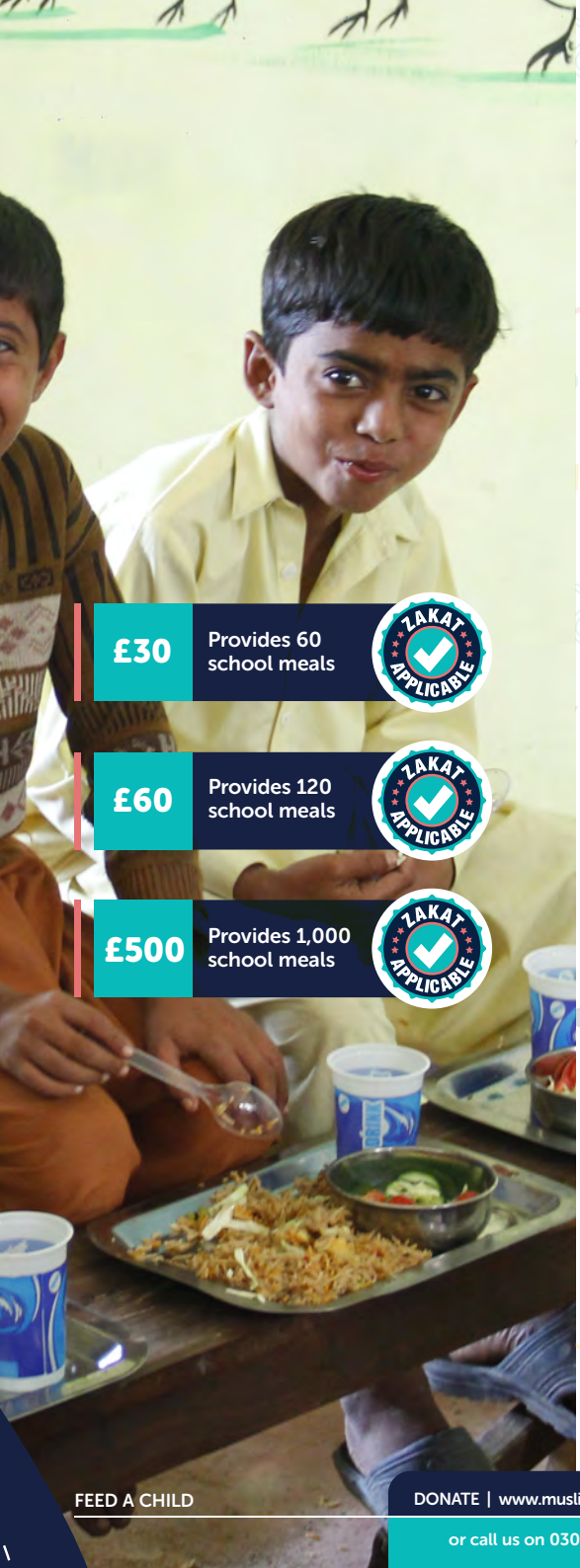
or call us on 03000 111 786

Provision of meals can increase school enrolment, help grow and develop bright sparks.

FEED A CHILD

73 million children go to school hungry every day, and millions more don't even go to school.

In 2022, we provided 350 school children in Pakistan and in Uganda, with hot meals every single day, helping to tackle hunger and keep more children in education. In 2023, we'll be feeding meals to 2,000 school children in the slums of Nairobi, Kenya.



£30 Provides 60 school meals

£60 Provides 120 school meals

£500 Provides 1,000 school meals

ZAKAT APPLICABLE

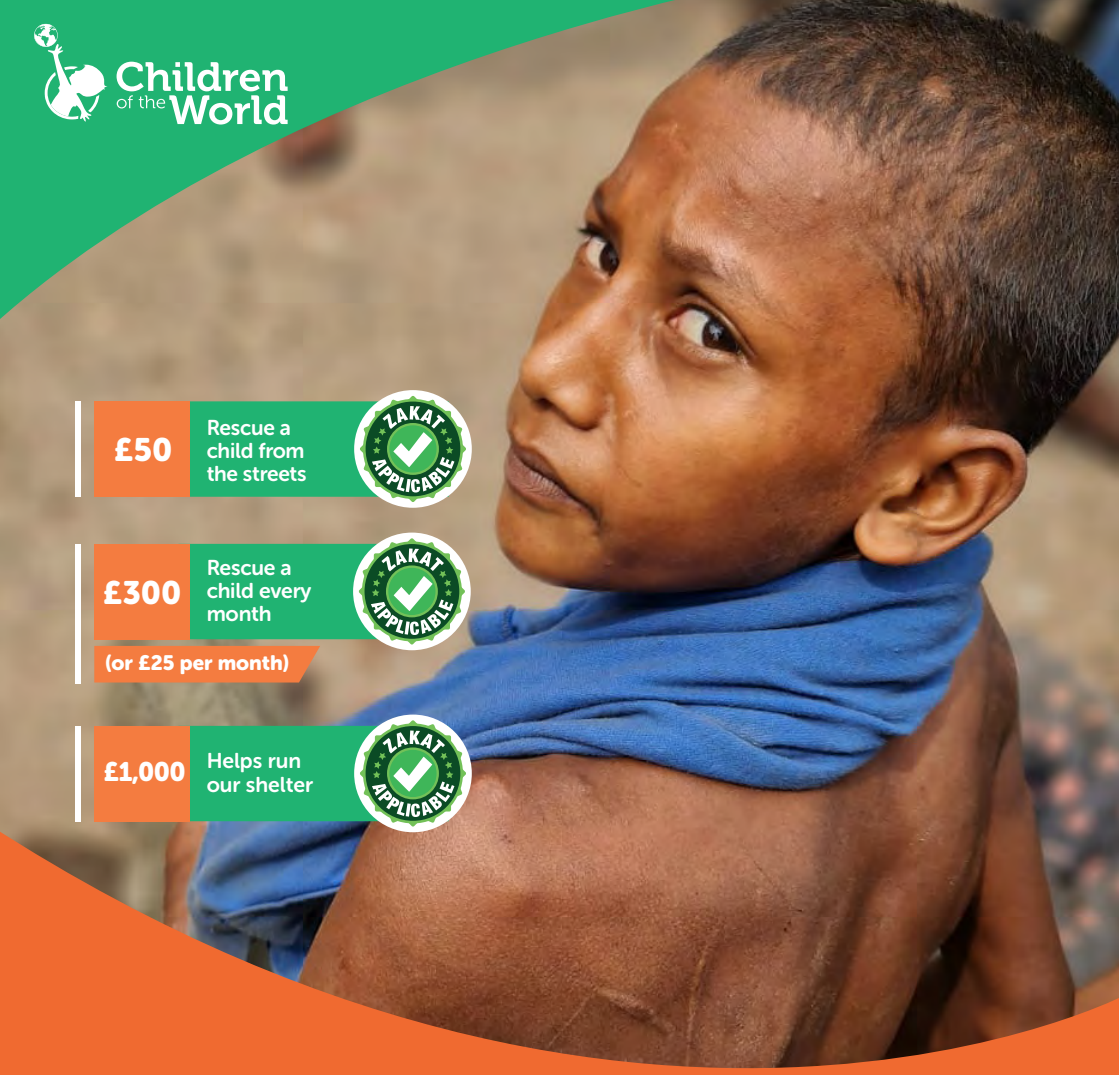
Hungry for a life

FEED A CHILD

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

Children of the World



£50	Rescue a child from the streets
£300	Rescue a child every month (or £25 per month)
£1,000	Helps run our shelter

RESCUE A CHILD

There are 150 million children living on the streets worldwide, and they face unimaginable dangers each day. In 2022, we rescued 269 children, including children born in brothels, providing safe, home environments. We also provided informal education to 150 children in Bangladesh, and 600 in Pakistan.

إقرأ
HAFIZ
SPONSORSHIP

OPRHAN & HAFIZ SPONSORSHIP

Your donations are helping to care for some of the world's most vulnerable children through our Orphan sponsorship programme, Hafiz sponsorship project and our work for children with special needs. In 2022, we sponsored 555 children across Bangladesh, Burma, Nepal, Pakistan, Palestine, Somalia and Lebanon. 17 children we supported this year have special needs, and are benefiting from our dedicated programmes.

£360 Sponsor an orphan or Hafiz

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £30 per month)

£25 School bags and books

ZAKAT APPLICABLE

£180 Educate a child for one year

ZAKAT APPLICABLE

(or £15 per month)

£10,000 Adopt a school

PERSONALISED FEEDBACK

(or £840 per month)

ADOPT A SCHOOL

258 million children do not go to school, and many schools are poorly built or unsafe. Your donations are helping to renovate and rebuild public schools and madrassahs in impoverished communities, helping children access quality education. In 2022, we rehabilitated four schools in Pakistan, one school in Kenya and built seven Islamic schools (madrassahs) in Kenya, Uganda and Pakistan.

Zakat

£2,000 Construction of one home

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £1,000 half share)

HOMES FOR ZAKAT ELIGIBLE

Your Zakat donations are truly changing lives around the world. Our Homes for the Zakat Eligible project is ensuring that people everywhere have a safe place to call home, providing shelter, security and warmth. In 2022, we built 21 homes for Zakat eligible families in Pakistan and Bangladesh.

£250	Zakat for business startup
£500	Zakat for business startup
£1,000	Zakat for business startup

ZAKAT FOR BUSINESS STARTUPS

Your Zakat donations are helping vulnerable families in Pakistan, Bangladesh, India, Yemen, Uganda, and Kenya to establish their own successful businesses. This means vulnerable families can develop a long-term source of income, breaking cycles of poverty. In 2022, we helped 559 people establish businesses, helping thousands of people to thrive.

ZAKAT CALCULATOR

It's very important that you calculate how much Zakat you need to pay each year. Our Zakat Calculator has made things super easy - just enter your information, and our clever calculator works out exactly how much you need to pay, and shows you what great things your Zakat can achieve.

Use our online Zakat calculator: **www.muslimcharity.org.uk/zakat**

£150	Water Hand Pump	ZAKAT APPLICABLE	PERSONALISED FEEDBACK
£150	Safe delivery of a newborn	ZAKAT APPLICABLE	
£2,000	Community Solar Well		PERSONALISED FEEDBACK
(or £166 per month)			
£10,000	Build a Masjid in Africa		PERSONALISED FEEDBACK
£15,000	Large Solar Well (Asia or Africa)		PERSONALISED FEEDBACK
(or £1,250 per month)			

SADAQAH JARIYAH
YOUR LEGACY

Your Sadaqah Jariyah donations bring ongoing reward as we create long-term change in impoverished communities, tackling poverty. We provide clean drinking water through wells and help save lives. We build mosques to enrich their deep love for Islam, and help children flourish by renovating schools. You're making the world of difference.

SAFE DELIVERIES

Every day, over 7,000 babies are born still-born, and 800 women die from pregnancy-related issues, mainly due to a lack of medical expertise and sanitation. Your donations are saving lives with safe deliveries and medical care for expectant mothers and babies. We supported 15,000 patients across two hospitals in Pakistan in 2022.

£500 Share towards an incubator

PERSONALISED FEEDBACK

£2,500 Full cost of one incubator

PERSONALISED FEEDBACK

(or £210 per month)

INFANT INCUBATORS

Every year, 15 million babies are born premature, and over 1 million sadly do not survive. Incubators could help save lives, offering vital care to premature babies. In 2022, your donations helped to provide 14 incubators in vulnerable communities, helping to save thousands of precious lives.

AMBULANCES

Ambulances can truly save lives during emergencies. However in many remote and impoverished locations, ambulances are rare, and people reach hospitals too late. In 2022, we sent 3 ambulances to Uganda to support local hospitals and to serve those in remote locations, one ambulance in India and one in Pakistan.

£500 Share towards an ambulance

PERSONALISED FEEDBACK

£12,000 Cost of one fully-equipped ambulance

PERSONALISED FEEDBACK

(or £1,000 per month)

£150 Water Hand Pump

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

WATER HAND PUMPS

A hand pump is a small but efficient mechanism which gives a family clean drinking water in their homes. Clean water saves lives, uplifts entire communities and empowers women and children. In 2022, we installed 6,314 handpumps. From all handpumps installed by Muslim Charity to date, we are helping 688,475 people every single year.

£750 Water well in Pakistan or Bangladesh

PERSONALISED FEEDBACK

(or £65 per month)

£3,000 Water well in Africa

PERSONALISED FEEDBACK

(or £250 per month)

WATER WELLS

Water wells extract water from a depth of over 100 feet below the ground, and allow large volumes to be collected easily. We are able to provide water in dry climates supporting remote and isolated communities. Your donations in 2022 helped build 177 water wells, and we are supporting 357,120 people every year through all water wells we have installed to date.

£550 One Small Solar Water Well — PERSONALISED FEEDBACK

£2,000 Community Solar Well — PERSONALISED FEEDBACK

(or £166 per month)

£15,000 Large Solar Well (Asia or Africa) — PERSONALISED FEEDBACK

(or £1,250 per month)

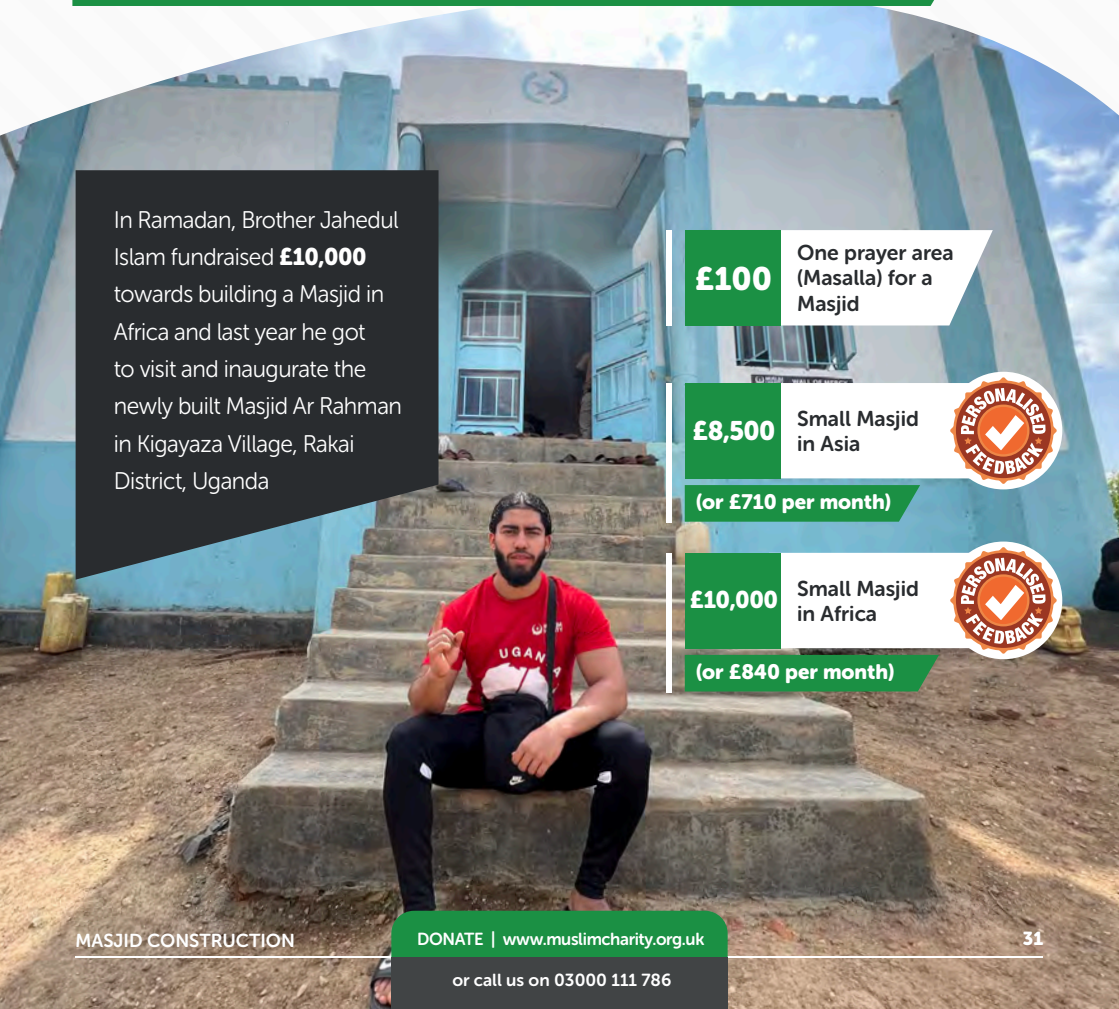
SOLAR WATER WELLS

In areas facing drought and extreme water scarcity, environmentally-friendly and sustainable Solar Water Wells are a great way to provide communities with clean and safe drinking water for years to come. In 2022, we installed 20 large solar wells and 80 small solar wells in Pakistan, 8 solar water wells in Kenya and Uganda. Approximately 38,520 people are benefiting from solar water wells we have installed to date.

MASJID CONSTRUCTION

A Masjid (mosque) is the heart of any Muslim community, bringing people to gather for prayer and come together in celebration, worship, mourning and to learn. In deprived communities, masjids are often non-existent or are frail structures. In 2022, we built 7 masjids in Pakistan, 14 masjids in Uganda and 6 masjids in Kenya.

If you want to fundraise for and then inaugurate a Masjid with your own hands, get in touch with us: **info@muslimcharity.org.uk**



In Ramadan, Brother Jahedul Islam fundraised **£10,000** towards building a Masjid in Africa and last year he got to visit and inaugurate the newly built Masjid Ar Rahman in Kigayaza Village, Rakai District, Uganda

£100 One prayer area (Masalla) for a Masjid

£8,500 Small Masjid in Asia

PERSONALISED FEEDBACK

(or £710 per month)

£10,000 Small Masjid in Africa

PERSONALISED FEEDBACK

(or £840 per month)

£30 30 hot meals for UK homeless

£60 Two winter kits

UK HOMELESS COMMUNITY

Approximately 219,000 people are homeless in the UK, and this figure rises each year. In the winter, homeless people are at huge risk, likely to fall ill and experience devastating hunger. In 2022, we supported 335 homeless people in Manchester city with hot food and essential winter supplies. Since 2018 we have helped over 1,500 vulnerable homeless people.

GIFTS

Give an uplifting and inspiring gift to a family in need, in your name or that of a loved one. Each gift helps a vulnerable person or family the opportunity to break out of poverty and live a better life, and can be a great way for you to honour someone you care about. You can gift somebody in need a wheelchair, or give someone a sewing machine or eggs so they can build a livelihood.

Order your gift today: **www.muslimcharity.org.uk/gifts**

HAVE YOU MADE YOUR ISLAMIC WILL?

Prophet Muhammad (ﷺ) said,

"It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him."

BUKHARI

Get your FREE Islamic Will: **wills.muslimcharity.org.uk**

AJWA & MEDJOUL DATES

Order today: **www.muslimcharity.org.uk/shop**

QURBANI

Annually, Muslims celebrate Eid-ul-Adha by carrying out Qurbani, commemorating the sacred sacrifice of Prophet Ibrahim. Muslim Charity facilitates your Qurbani each year, delivering fresh meat to impoverished communities, where many people haven't eaten meat all year. Last year your Qurbani supported approximately 681,975 vulnerable people in 12 countries.

£60 Animal sacrifice (goat in Africa)

£135 Animal sacrifice (goat in Pakistan)

ANIMAL SACRIFICE & AQIQAH

We support donors to offer their animal sacrifices, whether that is in the form Aqiqah (sacrifice in gratitude on the birth of a child) or Sadaqah to seek blessings from Allah Almighty. We distribute the meat amongst poor and vulnerable communities, and they cook nutritional meals for their families. In 2022, we facilitated 366 animal sacrifices in Pakistan, Somalia and Uganda benefiting an estimated 9,150 people.

FIDYAH & KAFFARAH

FIDYAH

If you are unable to fast during Ramadan for reasons such as illness or pregnancy, you must compensate by paying Fidyah, and providing two meals to a poor person for each day of fasting missed.

KAFFARAH

If any fasts are intentionally missed or broken without a valid reason then Kaffarah must be paid. The person must either fast for 60 days or, if they are unable to do so, they should feed 60 poor people with two meals for one day.

£5 Fidyah per day of Ramadan

£150 Fidyah for full month of Ramadan (30 days)

£300 Kaffarah per fast that is intentionally missed or broken

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

OTHER NEWS

Muslim Charity partners with UNRWA to support Palestine Refugees with Insulin Donation

Muslim Charity has partnered with the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) by contributing $75,000 to provide 630 Palestine refugee patients in Gaza with a two-month supply of insulin for the treatment of Type 1 diabetes. An estimated 52,000 Palestine refugees rely on the UNRWA health programme for the treatment of diabetes each year. Without this life-saving treatment, these patients are at risk of developing a wide range of debilitating or even life-threatening complications.

UNRWA offers primary healthcare to Palestine refugees at its 22 health centres with about four million consultations a year, covering maternal healthcare, child healthcare, non-communicable diseases, and disease surveillance.

The Gaza Strip has been marred by repeated rounds of hostilities, a sky-rocketing unemployment rate, electricity supply blackouts and a fifteen-year blockade, restricting the movement of goods and people. This has caused a large-scale dependency on UNRWA services, including health services.

"Palestine refugees have enough suffering; they face many challenges which burden their lives and prevent them from leading a healthy life. It is our role, with the support of donors, to enable them to access health care and take off some of these burdens. Thanks to Muslim Charity for supporting UNRWA with insulin analogues that will provide a two-month supply to 630 Palestine refugees, most of whom are children. This support is expected to enhance the disease control level of these children and gives hope to these children and their families," said Thomas White, Director of UNRWA Affairs in Gaza.

Vice-Chairman of Muslim Charity, Bakhtyar Pirzada, said: "Type 1 diabetes is a serious and lifelong condition for which there is no known cure. Managing type 1 diabetes is very challenging as it impacts every aspect of a person's life, and if the condition is not managed well, it leads to serious complications and threatens life. This becomes even more difficult and challenging when it is a child who suffers from the condition, and the trauma and burden upon refugees in this situation is unimaginable. The work of UNRWA in this context is very significant and we are delighted to be a partner in this project of providing insulin analogues for 630 patients."

In confronting the challenging circumstances in Gaza, this project will take a huge burden off their shoulders and help Palestine refugees access healthcare and lead a long and healthy life.

Platinum Jubilee Benches unveiled for local communities of Bassetlaw, Nottinghamshire

Muslim Charity, which is based in Retford, organised an unveiling ceremony for 6 x Queen's Platinum Jubilee Commemorative Benches which will be going to the local communities of Tuxford, Ranksill, Ranby, Mattersey, Rampton and Woodbeck and Headon cum Upton in Nottinghamshire.

The ceremony was held at Muslim Charity's headquarters at Eaton Hall, Retford, and was attended by Rt Hon Robert Jenrick MP (Newark), Brendan Clarke-Smith MP (Bassetlaw), Councillor Ant Coultate (Rampton), Councillor Gerald Bowers (Ranskill and Mattersey), Councillor John Ogle (Tuxford and East Markham), Councillor Mike Introna (Retford East), Victoria Ramsey (Archdeacon of Newark) and many other members of the local community including parish councillors and Church leaders.

Earlier on in the year, Muslim Charity provided life-saving defibrillators to two Bassetlaw villages and as part of its continuing efforts to support local communities, with assistance from the offices of Rt Hon Robert Jenrick MP (Newark) and Brendan Clarke-Smith MP (Bassetlaw), the provision of benches that can cater for local villages was a need that was highlighted. As a result, Muslim Charity procured six benches which were manufactured by GD Steel in Belfast and shipped over from Northern Ireland ahead of the unveiling ceremony. The design of the benches commemorates the lifelong service of the Queen coinciding with the Platinum Jubilee this year and it also depicts the national flowers of England (rose), Wales (daffodil), Scotland (thistle) and Northern Ireland (shamrock) on the benches, a wonderful way of bringing people together from across the nation.

Commenting on the occasion, Bakhtyar Pirzada (Vice Chairman of Muslim Charity), said:

"In rural landscapes, villages and across walking routes, benches – which sometimes go unnoticed – play a crucial role in providing ease and comfort during that moment of rest and reflection. The jubilee benches which are unique in their design, additionally marking the Platinum Jubilee of Her Majesty, the Queen, will hopefully be a memorable addition to the local villages and a support for the residents and visitors of these villages. We are grateful to the parish councils and local representatives for their support in bringing this project to fruition in a beneficial and meaningful way."

The Grapple Hub Glory at BJJ 24/7

The Grapple Hub is a new project of Muslim Charity aiming to promote the sport of Brazilian Jiu Jitsu and grappling in the heart of the East End, Tower Hamlets, London. In is a safe space for people to enjoy themselves and have fun, and at the same time learn useful life skills and thereby help reduce the rates of delinquency and violent crime in the area.

Since opening its doors it has gone from strength to strength in relation to participants, community cohesion and of course competitions. Nine members from The Grapple Hub took part in the BJJ 24/7 competition at the UEL Sport Dock in Becton on 28th August 2022. Many of the club's white belts were making their debuts while some of the other experienced competitors were dusting off their cobwebs in contrary to others looking to set the mark.

To kick start the 'comp mode' Riaz made a brilliant start to the day by winning the first match for TGH in the under 64kg (Light Feather Division). He fought bravely for his next two matches to secure himself 4th place in his first competition. Salah Uddin was knocked out in the first round of the same weight category but promises to be back in action with hard work and dedication. Power house Pearse also continued the pace winning his debut match with a staggering 25 points victory. Pearse lost his second match to a tough competitor but redeemed himself with an epic 'Arm bar' submission finish in his 3rd match to secure bronze (3rd place) for the TGH. A lot of learning has also been made for Musaddik who also debuted at the 70kg (Feather weight) category, he walked away having fought bravely with injuries and less mat time. Kamran finished with a 'white belt whitewash' securing double gold in both GI / No GI in the Ultra Heavyweight division (100.5kg +) with a total of 4 wins.

Staying true to the club's motto "we don't give up" Abdul Hannan was off to a bad start in the Blue Belt under 64kg category. He successfully defended 4 submission threats at the same time putting on a display for the audience. Having a bye in the bronze medal match secured, Abdul Hannan made a 3rd place finish. Shah Minhaj also fought bravely having signed up for the Ultra-Heavyweight GI, No GI and absolute. The former absolute champ walked away with silver with bye straight to the finals.

Azharul Khan held the fort in the Blue Belt division winning Gold in the GI under 76kg (Lightweight Division). He lost his first match in the No GI in close contest with the opponent securing a 3-1 finish in the final seconds. Still in high spirits Azharul fought back against a vicious leg locker through pressure and control securing a place in the final with his first opponent. It was a moment of revenge or retreat, Azharul fought bravely, with crowds cheering for both participants, the chants became louder and louder as the minutes ticked off. His opponent won in a close contest securing Azharul with Silver in the No GI after the total of 5 matches combined.

DONATE | www.muslimcharity.org.uk
or call us on 03000 111 786

In June 2022, a group of 28 cyclists took part in the Tour De Pakistan cycling challenge from Gilgit to Khunjerab Pass in aid of our Children of the World campaign

TEAMMC is our family of volunteers – the backbone of our organisation.

Our volunteers arrange exhilarating events from skydiving to cycling challenges, and from running marathons to driving rickshaws. They organise fundraising and awareness-creating activities amongst friends, families and communities and are a voice for those in need.

A group of sisters from the TEAMMC Cycling Club cycled from London to Brighton in March 2022 in aid of our "Honouring Our Mothers" campaign.

A group of brothers from London fundraised for various projects in Bangladesh and visited them in February 2023 to see the impact of their efforts.

Join the incredible TEAMMC today and help raise funds to support those most in need around the world.

www.muslimcharity.org.uk/TeamMC

PLANS FOR THE FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing on the key operational goals that are outlined in our Vision 2023 strategic plan:

Operational Goal 1: Investing in People

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the **Vision 2023** strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

Operational Goal 2: Strengthening Accountability

Muslim Charity's **Vision 2023** will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

Operational Goal 3: Income Strategy

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require continuing and building on the successes we have achieved so far as well as entry to new markets, increased networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

Operational Goal 4: Improved Governance and Development of Operational Structure

The implementation of **Vision 2023** requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

Operational Goal 5: Improved Process and Systems

Through our **Vision 2023** strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

FINANCIAL REVIEW

The financial statements are prepared in accordance with accounting policies as set out in the financial statements.

No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.

Income

The total income for the year was £7.54 million. This is an increase of £1.89 million from the previous year's income of £5.65 million, which was an increase of £1.53 million from the year preceding that. The increased donations from our supporters reflects our unshakeable commitment to supporting vulnerable and needy communities around the world and the trust placed in us by our supporters and donors.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan (April/May 2022) and Qurbani / Eid-ul-Adha (June/July 2022). The increased resources enabled us to make a positive difference to the lives of needy families and communities around the world.

We have observed a continuation of changing trends in donor behaviour particularly in relation to mediums of donating, such as the gradual reduction over the years of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums.

The trust we have established with our donors and the feedback we provide to them (both customised individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.

Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £5.52 million, which was significantly more than the previous year figure of £4.14 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again during 2023.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities 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 charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

The trustees' annual report and the strategic report were approved on 30th July 2023 and signed on behalf of the board of trustees by:

Registered office:

Muslim Charity
Eaton Hall,
Retford
Nottinghamshire
DN22 0PR (United Kingdom)

Signed on behalf of the trustees:

Mr M. I. H. Pirzada
Chairman & Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MUSLIM CHARITY

Opinion

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

- The engagement partner ensured that they engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charitable company through discussion with Trustees and other management and review of appropriate industry knowledge.
- We assessed the extent of compliance with laws and regulations identified above through making enquiries of management and reviewing all relevant correspondence.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures as a risk assessment tool to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and

perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude 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 charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor)

For and on behalf of:

KBM UK Limited
1 Concord Business Centre
Chartered Certified Accountants
& Statutory Auditor
Concord Road
London, W3 0TJ (UK)

STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 **Total funds** £	2021 Total funds £
Income and endowments					
Donations and legacies	**5**	1,706,681	5,812,288	**7,518,969**	5,632,149
Investment income	**6**	13	–	**13**	34
Other income	**7**	19,800	–	**19,800**	19,800
Total income		1,726,494	5,812,288	**7,538,782**	5,651,983
Expenditure					
Expenditure on raising funds:					
Costs of other fundraising activities	**8**	317,753	–	**317,753**	286,087
Expenditure on charitable activities	**9, 10**	–	5,521,817	**5,521,817**	4,135,675
Governance cost	**11**	178,320	–	**178,320**	139,020
Total expenditure		496,073	5,521,817	**6,017,890**	4,560,781
Net income		1,230,421	290,471	**1,520,892**	1,091,202
Transfers between funds		(135,071)	135,071	**–**	–
Net movement in funds		1,095,350	425,451	**1,520,892**	1,091,202
Reconciliation of funds					
Total funds brought forward		458,456	1,589,245	**2,047,701**	956,499
Total funds carried forward		1,553,806	2,014,786	**3,568,592**	2,047,701

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	**16**		**8,438**	7,261
Current assets				
Debtors	**17**	**54,657**		27,801
Cash at bank and in hand		**3,540,766**		2,168,432
		3,595,423		2,196,233
Creditors: amounts falling due within one year	**18**	**35,269**		155,793
Net current assets			**3,560,154**	2,040,440
Total assets less current liabilities			**3,568,592**	2,047,701
Net assets			**3,568,592**	2,047,701
Funds of the charity				
Restricted funds			**2,014,786**	1,589,245
Unrestricted funds			**1,553,806**	458,456
Total charity funds	**19/20**		**3,568,592**	2,047,701

These financial statements were approved by the board of trustees and authorised for issue on 30th July 2023, and are signed on behalf of the board by:

Mr M. I. H. Pirzada
Chairman & Trustee

STATEMENT OF CASH FLOWS

	2022 £	2021 £
Cash flows from operating activities		
Net income	**1,520,892**	1,091,202
Adjustments for:		
Depreciation of tangible fixed assets	**3,653**	2,940
Investment income	**(13)**	(34)
Website & donation processing fees	**34,238**	55,577
Accrued (income)/expenses	**(174)**	2
Changes in:		
Trade and other debtors	**(26,856)**	2,056
Trade and other creditors	**(120,350)**	(305,035)
Cash generated from operations	**1,411,390**	846,708
Website & donation processing fees	**(34,238)**	(55,577)
Investment income	**13**	34
Net cash from operating activities	**1,377,165**	791,165
Cash flows from investing activities		
Purchase of tangible assets	**(4,831)**	(521)
Net cash used in investing activities	**(4,831)**	(521)
Net increase in cash and cash equivalents	**1,372,334**	790,644
Cash and cash equivalents at beginning of year	**2,168,432**	1,377,788
Cash and cash equivalents at end of year	**3,540,766**	2,168,432

NOTES TO THE FINANCIAL STATEMENTS

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and Fittings	-	20% reducing balance
Motor Vehicles	-	25% reducing balance
Equipment	-	33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
Donations	1,041,037	5,812,288	**6,853,325**
Gifts			
Gift Aid	665,644	–	**665,644**
	1,706,681	5,812,288	**7,518,969**

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Donations			
Donations	750,017	4,400,062	5,150,079
Gifts			
Gift Aid	482,070	–	482,070
	1,232,087	4,400,062	**5,632,149**

6. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Restricted Funds £	Total Funds 2021 £
Investment income - saving	13	**13**	34	34

7. Other income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Rental Income	19,800	**19,800**	19,800	19,800

8. Costs of other fundraising activities

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds 2021 £	Total Funds 2021 £
Printing and Stationery	2,483	**2,483**	1,842	1,842
Advertising	8,200	**8,200**	5,875	5,875
Motor and Travel	3,202	**3,202**	5,514	5,514
Consultancy Fees	32,733	**32,733**	28,974	28,974
Other office costs	20,113	**20,113**	21,650	21,650
Support Costs (note 10)	251,022	**251,022**	222,230	222,230
	317,753	**317,753**	286,087	286,087

9. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2022 (note 10) £	**Total Funds 2022 £**	Total Funds 2021 £
Qurbani	906,148	28,651	**934,799**	534,083
Orphans	841,296	26,600	**867,897**	548,387
Masjid	462,429	14,621	**477,050**	680,415
Water	1,192,822	37,715	**1,230,537**	946,344
Iftar/Food	325,250	10,284	**335,534**	160,587
Emergency	926,410	29,291	**955,701**	739,720
Health	194,647	6,155	**200,801**	76,232
Education	292,341	9,243	**301,585**	284,211
Livelihood	211,236	6,679	**217,914**	165,696
	5,352,578	169,239	**5,521,817**	4,135,675

10. Analysis of support costs

	Fundraising Activity £	Charitable Activity £	Governance Activity £	**Total Support Cost 2022 £**	Total Support Cost 2021 £
Salaries and wages	124,310	62,155	62,155	**248,620**	234,252
Postage & stationery	1,998	171	114	**2,284**	3,404
Telephone	11,617	8,132	3,485	**23,235**	13,905
Repairs and renewals	17,292	5,764	5,764	**28,821**	2,345
Operating lease – P&M	763	109	218	**1,090**	1,143
IT & computer expenses	17,119	10,271	6,848	**34,238**	55,577
Light and heat	5,172	3,103	2,068	**10,344**	2,436
Website & donation processing fees	65,011	78,620	7,555	**151,186**	136,076
Depreciation	2,557	913	183	**3,652**	2,938
Food & entertainment	-	-	-	**-**	827
Subscription	4,014	-	7,792	**11,807**	7,619
Sundry expenses	1,168	-	2,255	**3,423**	766
	251,022	169,239	98,438	**518,698**	461,289

11. Governance Cost

	Unrestricted Funds £	**Total Funds 2022 £**	Total Funds 2021 £
Legal & professional fee	27,441	**27,441**	6,663
Insurance	10,002	**10,002**	6,747
Accountancy fee	39,191	**39,191**	36,690
Audit fee	4,320	**4,320**	4,320
Foreign exchange loss	(1,072)	**(1,072)**	(1,290)
Support Cost (note 10)	98,438	**98,438**	85,889
	178,320	**178,320**	139,020

12. Net income/(expenditure)

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	**3,653**	2,940
Operating lease rentals	**1,090**	1,143

13. Auditors remuneration

	2022 £	2021 £
Fees payable for the audit of the financial statements	**4,320**	4,320

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries	**357,174**	316,346

The average head count of employees during the year was 14 (2021: 13). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Number of staff	**14**	13

15. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil.

16. Tangible fixed assets

	Fixtures and fittings £	Motor vehicles £	Equipment £	**Total £**
Cost				
At 1st November 2021	19,077	6,250	83,016	**108,343**
Additions	–	–	4,831	**4,831**
At 31st October 2022	19,077	6,250	87,847	**113,174**
Depreciation				
At 1st November 2021	17,424	4,767	78,891	**101,082**
Charge for the year	331	371	2,951	**3,653**
At 31st October 2022	17,755	5,138	81,842	**104,735**
Carrying amount				
At 31st October 2022	1,322	1,112	6,005	**8,438**
At 31st October 2021	1,653	1,483	4,125	**7,261**

17. Debtors

	2022 £	2021 £
Prepayments and accrued income	**15,857**	8,001
Rent deposit	**16,800**	16,800
Other debtors	**22,000**	3,000
	54,657	27,801

18. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	**27,300**	22,564
Accruals and deferred income	**6,700**	6,874
Social security and other taxes	**1,269**	1,355
Qard-e-Hasanah for the Eaton Girls School Project	–	125,000
	35,269	155,793

19. Analysis of charitable funds

Restricted funds

	At 1st Nov 2021 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2022 £**
Qurbani	998	1,132,820	-	934,799	**199,019**
Orphans	525,544	773,115	-	867,897	**430,763**
Mosques	-	431,355	45,695	477,050	**-**
Water	457,968	1,440,523	-	1,230,537	**667,954**
Food	99,744	499,813	-	335,534	**264,023**
Emergency	504,992	856,964	-	955,701	**406,255**
Health	-	223,537	15,386	200,801	**38,121**
Education	-	310,237	-	301,585	**8,651**
Livelihood	-	143,925	73,989	217,914	**-**
	1,589,245	5,812,288	135,071	5,521,817	**2,014,786**

- Restricted funds represent donation received and held in trust for a particular purpose and must be applied to object specified by the donor. Charity has designed and implemented necessary checks and control system to ensure that funds received for any particular purpose applied correctly and in line with terms of the trust. Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.

- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Charity management continuously monitors the work of each partner organisations on various stages of project implementation and only release allocated funds where partner organisation demonstrates effective implementation of agreed charitable objectives.

- Donation received into emergency fund is mainly utilized to provide relief work in the events of natural calamity, war or famine. Any surplus donation after delivering the necessary relief work against the intended purpose is than applied to other charitable projects.

Unrestricted funds

	At 1st Nov 2021 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2022 £**
General donation	458,456	1,726,494	(135,071)	(496,073)	**1,553,806**

20. Analysis of changes in net debt

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	8,439	–	**8,439**
Current assets	1,580,637	2,014,786	**3,595,423**
Creditors less than 1 year	(35,269)	–	**(35,269)**
Net assets	1,553,806	2,014,786	**3,568,593**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	7,261	–	7,261
Current assets	606,988	1,589,245	2,196,233
Creditors less than 1 year	(155,793)	–	(155,793)
Net assets	458,456	1,589,245	2,047,701

21. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2022 £	2021 £
Financial assets measured at fair value through income and expenditure		
Financial assets measured at fair value through income and expenditure	**3,540,766**	2,168,432
Financial assets that are debt instruments measured at amortised cost		
Financial assets that are debt instruments measured at amortised cost	**38,800**	19,800
Financial liabilities measured at fair value through income and expenditure		
Financial liabilities measured at fair value through income and expenditure	**35,269**	155,793

22. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr M. G. Pirzada, was paid a remuneration of £21,000 in the current year. Mr M. G. Pirzada is the son of Mr M. I. H. Pirzada who is a Trustee, and brother of Mr B. H. Pirzada who is also a Trustee. The appointment of Mr M. G. Pirzada has been taken with the written consent of the Charity Commission.

DONATION FORM

Your Details:

Name: Mr / Mrs / Ms .....

Address: .....

..... Postcode: .....

Phone: Email:

We'd like to keep you updated about our projects and fundraising activities. Please advise whether you are happy to be contacted by ticking the relevant boxes:

☐ Email ☐ SMS ☐ Phone

Single Donation:

Amount: £ .....

Towards Project: ☐ Where Most Needed ☐ Other: .....

☐ Zakat ☐ Sadaqah ☐ Lillah ☐ Fidya ☐ Fitrana

Payment Method: ☐ Credit/Debit Card ☐ Cheque (payable to Muslim Charity)

Card Number: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry Date: ☐☐/☐☐ Security Code (last 3 digits on back of card): ☐☐☐

Gidt Aid It:

☐ Yes ☐ No Date: ☐☐☐☐☐☐

If you are a UK taxpayer we can increase your donation **by 25%** under the Gift Aid scheme at n extra cost to you. Simply tick the yes box.

I would like Muslim Charity to treat all donations I have made in the past, this donation and all my future donations until I notify otherwise as Gift Aid donations. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please inform Muslim Charity if you want to cancel the declaration, change your name or address or no longer pay sufficient tax.

Regular Donation by Direct Debit

Amount: ☐ £10 ☐ £30 Other: £ ..... On the: ☐ 1st of the month ☐ 15th of the month

Name(s) of Account Holder(s): .....

Account Number: ☐☐☐☐☐☐☐☐ Sort Code: ☐☐☐☐☐☐

Signature(s): ..... Date: ☐☐☐☐☐☐

Instruction to your Bank or Building Society

Please pay CAF re Muslim Charity Org UK Direct Debits from the account detailed in this instruction subject to the safeguards assured be the Direct Debit Guarantee. I understand that this instruction may remain with CAF re Muslim Charity Org UK and if so, details will be passed electronically to my Bank/Building Society.

DIRECT Debit 2 7 4 2 4 1

Service User Number

The Direct Debit Guarantee:

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, CAF re Muslim Charity Org UK will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request CAF re Muslim Charity Org UK to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by CAF re Muslim Charity Org UK or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society - If you receive a refund you are not entitled to, you must pay it back when CAF re Muslim Charity Org UK asks you to. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also send a copy of your letter to us.

Bank Donations: To donate via bank, please leave your Donor ID as reference, and pay into following account: Muslim Charity (HSBC), Sort Code: 40-38-11, Account Number: 41369989

OTHER WAYS TO DONATE

TELEPHONE: To make a credit/debit card donation over the telephone please call us on **03000 111 786**

WEBSITE: You can donate online using our mobile-friendly website quickly and securely by visiting **www.muslimcharity.org.uk**

TEXT MESSAGE: Please text **RAMADAN** to **70480** to donate **£10**, or, if you wish to donate another amount, please include the number you wish to donate in your text e.g. text **RAMADAN 5** to **70480** to donate **£5** or **RAMADAN 15** to **70480** to donate **£15**. Any whole pound amount from £1 to £20 can be donated in this way.

Texts cost your chosen donation amount plus one standard network rate message.

POST: Complete the donation form on the previous page and send it to us: **Muslim Charity, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)**

CHEQUE: You can send us a cheque making it payable to "Muslim Charity" and sending to the above-mentioned address

BANK TRANSFER: You can send money directly into the Muslim Charity bank account:

Bank Name: HSBC
Account Name: Muslim Charity
Account Number: 41369989
Sort Code: 40-38-11
IBAN: GB68 HBUK 403811 41369989
SWIFT/BIC: HBUKGB4151E

If you make a bank transfer please remember to call us on **03000 111 786** and inform us so we can send you a receipt and allocate your donation to the correct project.

Helping the Needy
Muslim Charity

HELPING THE NEEDY SINCE 1999

03000 111 786 | info@muslimcharity.org.uk
www.muslimcharity.org.uk

Muslim Charity, Eaton Hall, Retford,
Nottinghamshire, DN22 0PR (UK)

Charity Registration No.: 1078488

MUSLIM CHARITY HELPING THE NEEDY

England & Wales - Charity number 1078488

Accounts

MUSLIM CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY HELPING THE NEEDY

FOR THE YEAR ENDED 31 OCTOBER 2021

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Cover Photo: A child smiles to camera at the site of our Bread Bakery project where we serve fresh bread every day to families in the IDP Camps, Aden, Yemen.

A MESSAGE FROM OUR

VICE CHAIRMAN

Dear Friends,
Assalamu Alaykum,

The compassion and generosity shown by donors and supporters has been inspiring for all of us and indeed greatly beneficial to those less privileged around the world. Once again, I find myself humbled and incredibly moved by your consideration and kindness.

The past year has been another difficult year, and despite all the challenges posed by the Covid-19 pandemic globally, your generosity has continued and so the work of helping the needy has also continued. Together, we have supported almost 1.7 million vulnerable people in need during the past year, and we are sincerely grateful for your commitment and continued trust.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31st October 2021. I hope you enjoy browsing through this brochure, bringing to light the incredible work that would not be possible without you.

Ma'as Salaam,

Bakhtyar H. Pirzada,
Vice Chairman

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31st October 2021.

Charity Number:	1078488
Company Number:	03867865
Registered Office:	Muslim Charity, Eaton Hall, Retford, Nottinghamshire DN22 0PR (UK)
Trustees:	Mr Muhammad Imdad Hussain Pirzada Mr Bakhtyar Haider Pirzada Mrs Ghulam Fatima Mrs Aneesa Hussain Mr Ali Qudar Raja Mr Mohammed Yousaf
Legal Advisors:	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster, London SW1P 3JT
Auditor:	KBM UK Limited, 1 Concord Business Centre Concord Road, London W3 0TJ
Bankers:	TSB Bank PO Box 373, Leeds, LS14 9GQ HSBC 31 Carolgate, Retford DN22 6DA

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

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

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and Appointing Trustees

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

Key Personnel

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

Governing Document

Muslim Charity Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999 and 15 January 2019 respectively.

Responsibilities of Directors and Trustees

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

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public benefit

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

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and appraisals.

Where We Work

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Somalia, Uganda, Occupied Palestinian Territories, Lebanon, Nepal, Bangladesh, Pakistan and India. Muslim Charity is striving to reach out to vulnerable communities in many other countries of the world as well.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world (including starvation, sickness, or any physical disability or affliction) primarily, but not exclusively, when arising from any public calamity (including famine, earthquake, pestilence, war or civil disturbance).

2. To advance education in the United Kingdom, in particular (but not exclusively) the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, will focus over the coming years to contribute to our global mission. It's a bold ambition and there is much work to do. We will work alongside the families, communities, volunteers, supporters, and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change.

Vision 2023 is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we will undertake with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.

THE YEAR AT A GLANCE

YOU HELPED

1,668,868

PEOPLE ACROSS
17 COUNTRIES

BUILT

24 MASJIDS

PROVIDED WATER TO

1,007,6777 PEOPLE

SUPPORTED

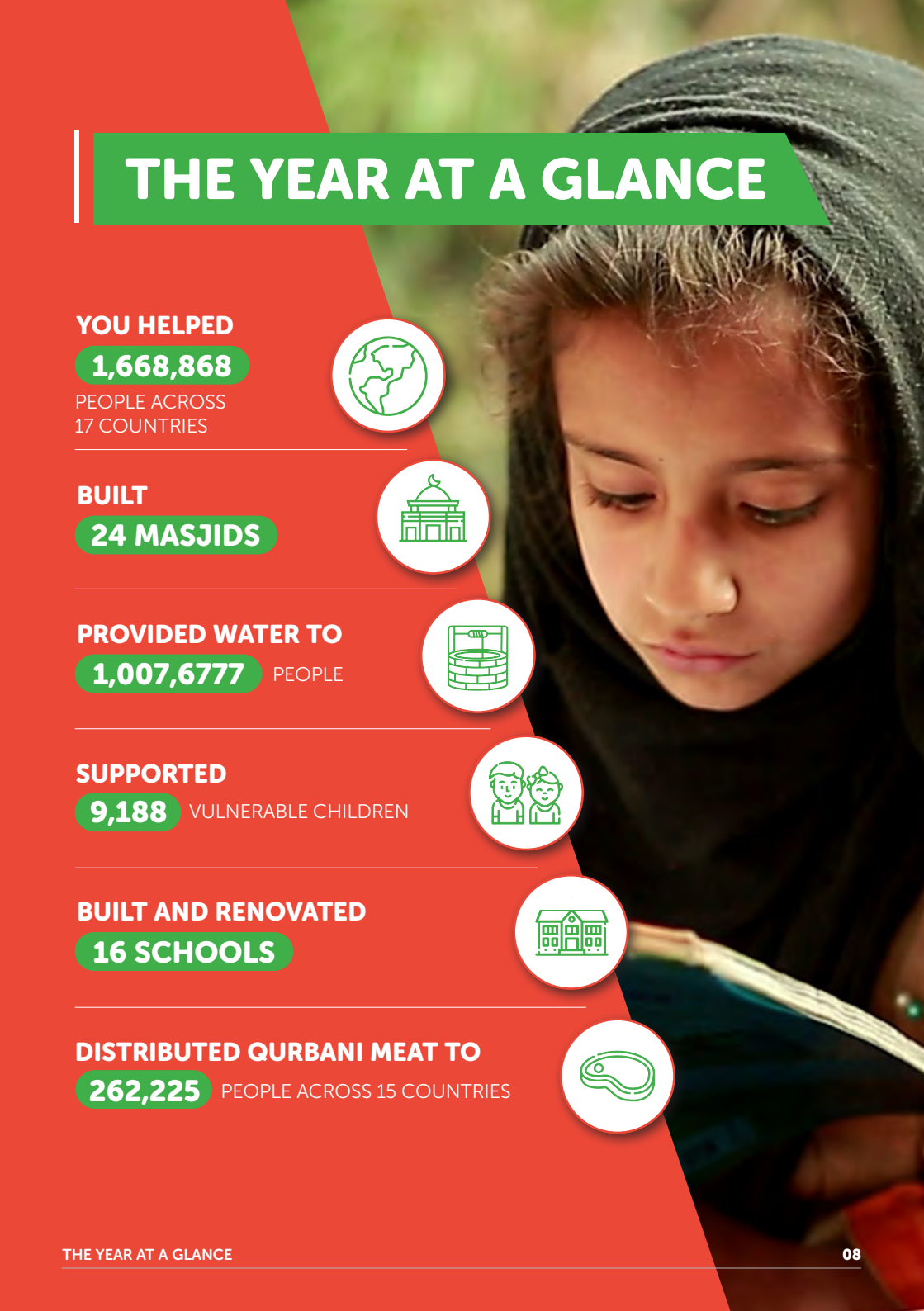
9,188 VULNERABLE CHILDREN

BUILT AND RENOVATED

16 SCHOOLS

DISTRIBUTED QURBANI MEAT TO

262,225 PEOPLE ACROSS 15 COUNTRIES



DELIVERED
6,915 RAMADAN FOOD PACKS

SET UP 201 BUSINESSES
WITH YOUR ZAKAT, GIVING
1,050 PEOPLE ACCESS TO A LIVELIHOOD

HELPED 28,001
PEOPLE WITH SAFE DELIVERIES & HEALTHCARE

KEPT 10,814
PEOPLE WARM IN WINTER

HELPED 306,860
PEOPLE AFFECTED BY DISASTERS AND CONFLICT

RESPONDED TO
FOUR EMERGENCIES

SUPPORTED
1,224 STREET CHILDREN
AND CHILDREN FROM BROTHELS WITH EDUCATION AND SHELTER

EMERGENCIES

YEMEN

EMERGENCY

Over six years of conflict in Yemen has left the country on the brink of collapse. 4.3 million people are displaced and over 1 million are malnourished. Babies and children are dying every day from hunger.

Thanks to you, we have helped **29,450** people in Yemen over the past year.

We have provided:

Food to **16,600** people

Clean water to **9,000** people

Nutritional supplements to **1,300** malnourished children

Daily fresh bread to **1,200** people over **13** months totalling **468,000** loaves of bread distributed

Cooked meals in Ramadan to **1,350** people

£100 Feed 100 families with 1,500 loaves of bread.

£500 Free medical camp for one day.

GAZA
EMERGENCY

In May 2021, Gaza witnessed 11 days of relentless conflict, which resulted in severe destruction and the loss of 256 lives, including 66 children and 40 women. Thousands of people became homeless.

We have provided:

Food packs for **5,950** people

A total of **130,000** loaves of bread distributed to displaced families in the aftermath of the conflict

Cooked meals to **76,550** people

13,000 people with household items, water and support to improve and rebuild their homes

Medical assistance to **25,000** people

£50 Food Pack. ZAKAT APPLICABLE

£150 Clean water to 10 families. ZAKAT APPLICABLE

ROHINGYA EMERGENCY

Over a million Rohingya refugees are living in overcrowded, unsanitary, temporary camps in Bangladesh with a lack of food, clean water and healthcare.

Since 2017 we have provided:

- **480** family shelters
- **3,256** food packs
- **2** ambulances
- **1,700** winter packs
- **3** large water reservoir systems
- **1,656** Non-Food Item (NFI) kits
- **1,120** dignity kits
- **28** deep water wells
- **65** toilets and shower rooms
- **Child friendly** centre for informal education

£50 Food Pack. ZAKAT APPLICABLE

£100 Food, hygiene and survival kit. ZAKAT APPLICABLE

£250 Support our Child-Friendly Space. ZAKAT APPLICABLE

£450 Shelter for a refugee family. ZAKAT APPLICABLE

LEBANON

EMERGENCY

SYRIAN REFUGEES

11 years of war in Syria has created over 11 million refugees. Over 1.5 million are in Lebanon, where 88% live in poverty. Lebanon is facing a deep financial crisis due to conflict and Covid-19.

This year we have provided:

£50	Food Pack. ZAKAT APPLICABLE
£100	Food, hygiene and survival kit. ZAKAT APPLICABLE
£1,000	Shelter for a refugee family. ZAKAT APPLICABLE

- Food to **4,175** people
- **368** winter packs
- Shelters for **17** families in Arsal refugee camp
- Household items and hygiene kits to **175** families

WINTER
EMERGENCY

The harsh winds, snow and sub-zero temperatures leave millions in poverty around the world at huge risk. Without food, shelter or heating, millions fear they may not survive.

Over last winter, Muslim Charity supported 10,814 people across six countries with nutritious food, warm clothing, blankets, heating and fuel. We provided winter aid to thousands of people in Bangladesh, Pakistan, Yemen, Lebanon, Gaza and the UK.

£10 Winter Blanket.

£30 30 hot meals for UK homeless.

£50 Food Pack.

FEED A CHILD

Provision of meals can increase school enrolment, help grow and develop bright sparks.

155 million children around the world go hungry every single day, and thousands tragically lose their lives due to malnutrition. A lack of food is a key reason why so many children from impoverished communities are not in school. Many families would rather their children work to support the family.

Muslim Charity's Feed a Child campaign provides hot meals in schools. We ensure that children are nourished, helping boost attention and energy, and tackling hunger. This also leads parents to sending their children to school knowing that they will be fed, thus improving literacy rates and long-term progress for entire communities. Food is provided by women-headed small businesses which we have also established through our Zakat fund, helping to boost local economies.

£50	100 school meals.
£100	200 school meals.
£500	1,000 school meals.

ZAKAT APPLICABLE

Hungry for a Life

RESCUE A CHILD

There are 150 million children living on the streets worldwide, at huge risk of exploitation, abuse, forced labour and child marriage.

In Bangladesh, we reunite street children with their families, or refer them to permanent safe shelters, and ensure they go to school.

In Pakistan we run child protection centres which offer safety and education, as well as working with their families.

We also support children from brothels in Bangladesh and Pakistan, who are shunned and isolated.

£25 Rescue a child from the streets.

£100 Rescue four children from the streets.

£300 Rescue a child every month.

(or £25 per month)

ZAKAT APPLICABLE

Some highlights from 2021:

We rescued **166** street children in Bangladesh

12 children given ongoing sponsorships

52 Children were rescued from the brothel in Daulatdia, Bangladesh

600 children received informal education and psychosocial support in our child protection centres in Pakistan

SUPPORTING SPECIAL CHILDREN

150 million children worldwide suffer from a physical or mental disability and 90% of disabled children worldwide are not in school.

Disabled children from poor families are particularly vulnerable, as they lack the understanding and means to give them the care they need, putting them at greater risk and isolation.

In the past year, we have supported children in Kharian and Karachi, Pakistan, through our sponsorship programme, giving them additional support with their education and wellbeing.

£30 Support meals for children.

£60 Support learning material for children.

£90 Support children's therapy sessions.

ZAKAT APPLICABLE

ORPHAN SPONSORSHIP

There are 140 million orphans worldwide, and those living in poverty are struggling immensely. Many orphan families are unable to cope, and children lose out on the opportunity to go to school and thrive.

Our one-to-one orphan sponsorship programme gives children education, healthcare and security. Last year, we supported 324 children across 7 countries: Bangladesh, Burma, Nepal, Pakistan, Palestine, Somalia & Lebanon.

£360 Sponsor an orphan.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £30 per month)

HAFIZ SPONSORSHIP

£360 Sponsor a Hafiz-e-Qur'an student for one year.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £30 per month)

£1,080 Sponsor a Hafiz-e-Qur'an student for 3 years.

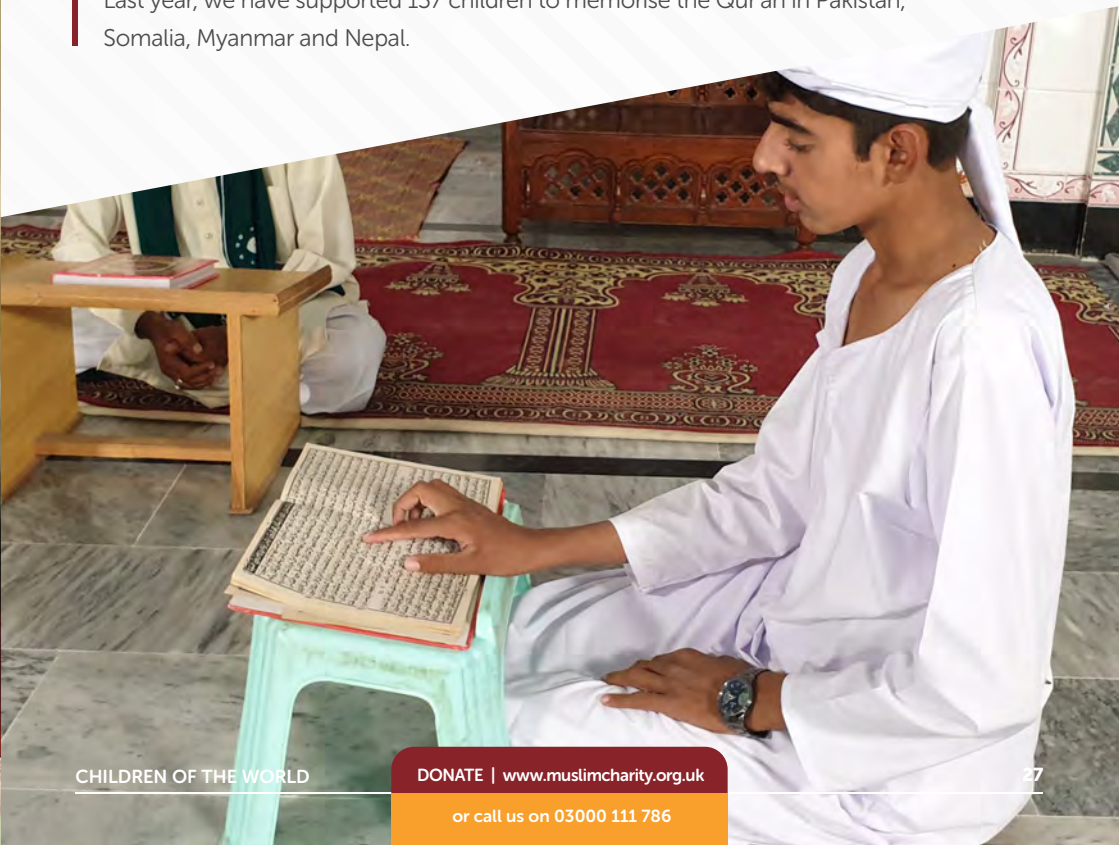
ZAKAT APPLICABLE

PERSONALISED FEEDBACK

Our Hafiz Sponsorship programme provides children from poor and vulnerable backgrounds with an opportunity to study the holy Qur'an and become a Hafiz.

Through our partners, we provide children with an ideal learning environment with qualified teachers of the Qur'an, food, health checks and clothing during their period of Hifz education.

Last year, we have supported 137 children to memorise the Qur'an in Pakistan, Somalia, Myanmar and Nepal.



DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

COMBATING CHILD SEXUAL EXPLOITATION

Child sexual abuse is one of the most alarming and grotesque things that happens. In Pakistan, this is a growing issue, and remains largely unreported. In 2018, an estimated 3,832 child sexual abuse cases were reported.

In 2021, we launched a pilot project in Multan, Pakistan and worked with 13 schools and local communities to deliver messages around sexual exploitation through interactive theatre. We also delivered workshops and distributed material among local government authorities, police and civil society.

£120 Support us in sensitising children on child sexual exploitation.

(or £10 per month)

£240 Support us in sensitising communities on child sexual exploitation.

ADOPT A SCHOOL

Globally, 258 million children are unable to go to school.

Many poor families cannot afford to send their children to school, and schools are unsafe and without basic facilities or teachers.

We renovate and rebuild public schools and madrassahs to promote education and offer children the chance to thrive.

In 2021, we built and renovated:

5 schools in Pakistan

8 schools and madrassahs in Uganda

1 school and **2** madrassahs in Kenya

1 school library in Pakistan

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

EYE CATARACT SURGERIES

Cataracts are a leading cause for almost half of all cases of blindness around the world. 80% of all blindness is curable, but for those living in remote and poor locations, accessing quality eye care is often impossible. Curing blindness can help people thrive and live lives of dignity, and help communities break cycles of poverty.

Since 2019 we have provided 520 cataract surgeries in Pakistan in District Bhakkar and Karachi, Sindh.

In the past year, we have also completed 155 cataract surgeries in Sylhet, Bangladesh.

£40 Support one Cataract Surgery.

£80 Support 2 Cataract Surgeries.

£400 Support 10 Cataract Surgeries.

£2,000 Construction of one home.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

Zakat

HOMES FOR THE ZAKAT ELIGIBLE

We believe one of the best uses of Zakat is for sustainable, long-lasting change for families and communities. Our Homes for the Zakat Eligible project allows us to do so much more with Zakat. We provide decent housing for families and a safe, dedicated space to call home.

We aim for families to be empowered and self-reliant.

In 2021, we built 10 homes for Zakat eligible families in Pakistan.

ZAKAT FOR BUSINESS STARTUPS

We help vulnerable families in Pakistan, Bangladesh, India, Yemen, Palestine, Uganda, Kashmir and Kenya establish their own businesses based on their skills and local context.

Through our project, we help vulnerable families create reliable income for the long-term.

In 2021, we helped 201 Zakat eligible people establish businesses: 57 in Pakistan; 27 in Bangladesh; 14 in Yemen; 11 in Gaza; 25 in Uganda; 14 in Jammu and Kashmir; 50 in Kenya, and 3 in India.

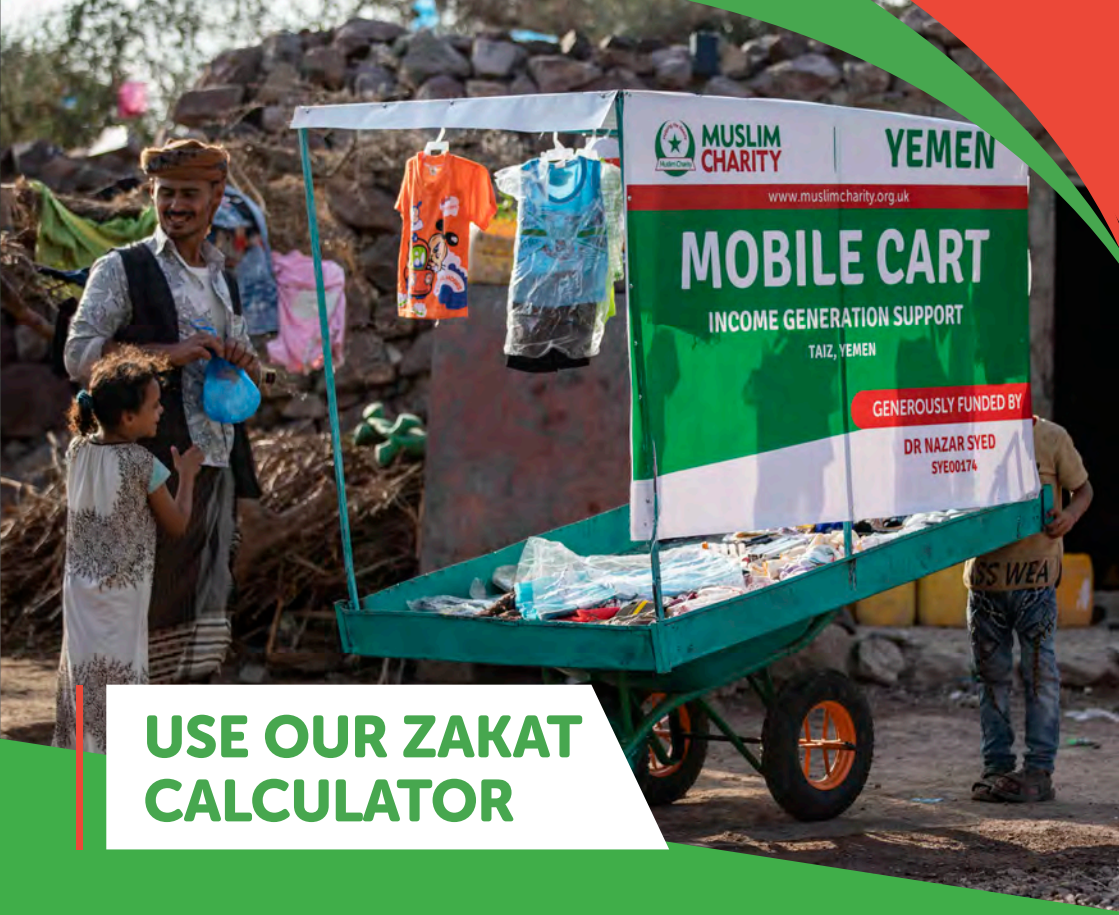
Zakat

£250 Zakat for business startup contribution

ZAKAT APPLICABLE

£500 Zakat for business startup contribution

ZAKAT APPLICABLE



USE OUR ZAKAT CALCULATOR

Our Zakat Calculator is a very simple and easy way for you to work out how much Zakat you need to pay and fulfil this beautiful obligation. All you need to do is enter your information, and our clever calculator works out exactly how much you need to pay, and shows you what great things your Zakat can achieve.

Use our online Zakat calculator: **www.muslimcharity.org.uk/zakat**

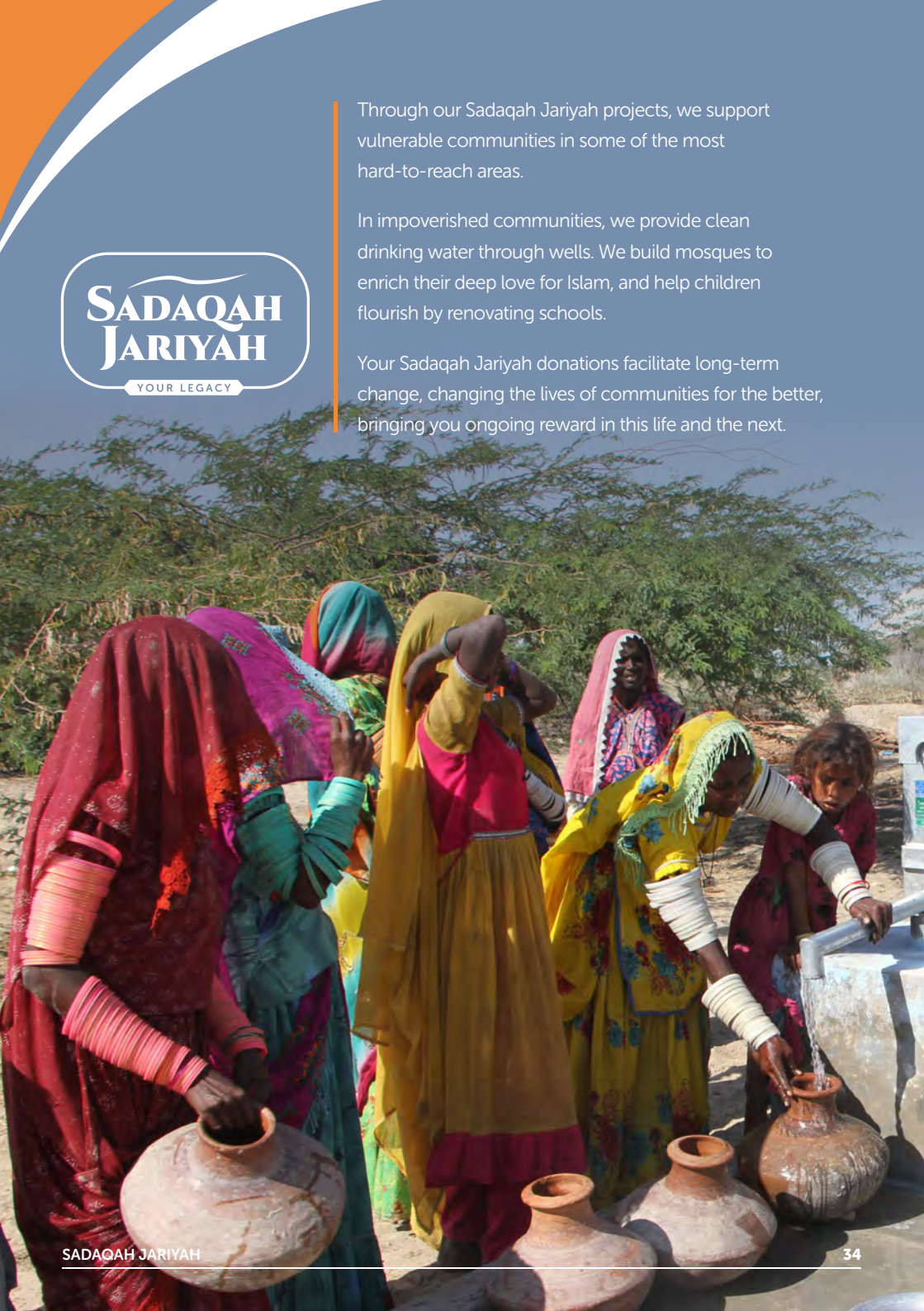
SADAQAH JARIYAH

YOUR LEGACY

Through our Sadaqah Jariyah projects, we support vulnerable communities in some of the most hard-to-reach areas.

In impoverished communities, we provide clean drinking water through wells. We build mosques to enrich their deep love for Islam, and help children flourish by renovating schools.

Your Sadaqah Jariyah donations facilitate long-term change, changing the lives of communities for the better, bringing you ongoing reward in this life and the next.



£15 per month — Support water solutions.

£100 — One share in a Masjid.

£150 — Safe delivery of a newborn. ZAKAT APPLICABLE

£150 — Water hand pump. ZAKAT APPLICABLE PERSONALISED FEEDBACK

£500 Fulfil an immediate need of a Masjid.

£750 Water well in Asia.

PERSONALISED FEEDBACK

£3,000 Water well in Africa.

PERSONALISED FEEDBACK

£2,000 Community solar well.

PERSONALISED FEEDBACK

(or £166 per month)

Masjid Al-Karim, which was inaugurated in March 2022 and is located in Mpanga Village, Butambala District, Uganda.

£8,500
Build a Masjid in Asia.
PERSONALISED FEEDBACK
£10,000
Build a Masjid in Africa.
PERSONALISED FEEDBACK
£10,000
Medium Solar Well (Asia).
PERSONALISED FEEDBACK
(or £833 per month)
£15,000
Large Solar Well (Asia or Africa).
PERSONALISED FEEDBACK
(or £1250 per month)
£20,000
Masjid and Madrassah Complex.
PERSONALISED FEEDBACK

£150 Safe delivery of a newborn.

ZAKAT APPLICABLE

SAFE DELIVERIES

Every 2 minutes, somewhere around the world, a woman dies during childbirth or from pregnancy-related complications. Every day, over 7,000 babies are born still-born, and most deaths of mothers and babies are due to a lack of medical expertise and sanitation.

Muslim Charity is supporting hospitals in Pakistan to offer safe deliveries and medical care for expectant mothers and babies.

We supported 10,000 patients across two hospitals in Pakistan in 2021.

£2,500 Infant incubator.

PERSONALISED FEEDBACK

(or £210 per month)

INFANT INCUBATORS

Every year, 15 million babies are born premature, and over 1 million sadly do not survive. 75% of these deaths are preventable with simple solutions.

Since 2013, we have worked with hospitals across the most vulnerable areas of Pakistan, Bangladesh, India, Lebanon, Kenya and Yemen and provided 150 neonatal incubators helping save the lives of approximately 8,000 babies each year.

Last year alone we delivered five incubators.

AMBULANCES

Ambulances can truly save lives during emergencies. However in many remote and impoverished locations, ambulances are rare, and people reach hospitals too late.

We have provided 29 ambulances across Pakistan, Bangladesh and Somalia. Each ambulance is fully equipped with oxygen apparatus, obstetrical kits, stretchers, wheelchairs, bandages, emergency kits and equipment needed for a trained paramedic.

In 2022, we sent 3 NHS ambulances to Uganda to support local hospitals and to serve those in remote locations.

Our ambulances help over 10,000 people each year.

£500 One share towards an ambulance.

(or £42 per month)

£12,000 One fully-equipped ambulance.

(or £1,000 per month)

PERSONALISED FEEDBACK

WATER HAND PUMPS

A hand pump is a small but efficient mechanism which gives a family clean drinking water in their homes. Hand pumps provide households with as much water as they need, whenever they need it, each day for drinking, cleaning and cooking.

So far, we have installed 21,225 water hand pumps, benefiting 628,203 vulnerable people in Pakistan and Bangladesh. Last year alone, we installed 7,469 handpumps.

£150 Water hand pump.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

WATER WELLS

Water wells extract water from a greater depth of over 100 feet below the ground, and allow large volumes to be collected over long periods of time.

So far, Muslim Charity has facilitated the installation of 1,305 water wells, benefiting an estimated 314,293 beneficiaries and counting across Pakistan, Bangladesh, Kenya and Somalia. Last year we built 247 water wells.

£750 Water well in Pakistan or Bangladesh.

PERSONALISED FEEDBACK

(or £65 per month)

£3,000 Water well in Africa.

PERSONALISED FEEDBACK

(or £250 per month)

WATER TANKERS

In areas of conflict where disaster has hit, water supplies can become contaminated or destroyed.

In Gaza less than 4% of fresh water is drinkable and war has left people displaced and without income. In Yemen, 4.3 million have fled their homes and are struggling without water.

Last year, we provided 9,000 displaced Yemenis with clean water. We have supplied clean drinking water to households, schools and hospitals in Gaza, reaching approximately 10,000 people.

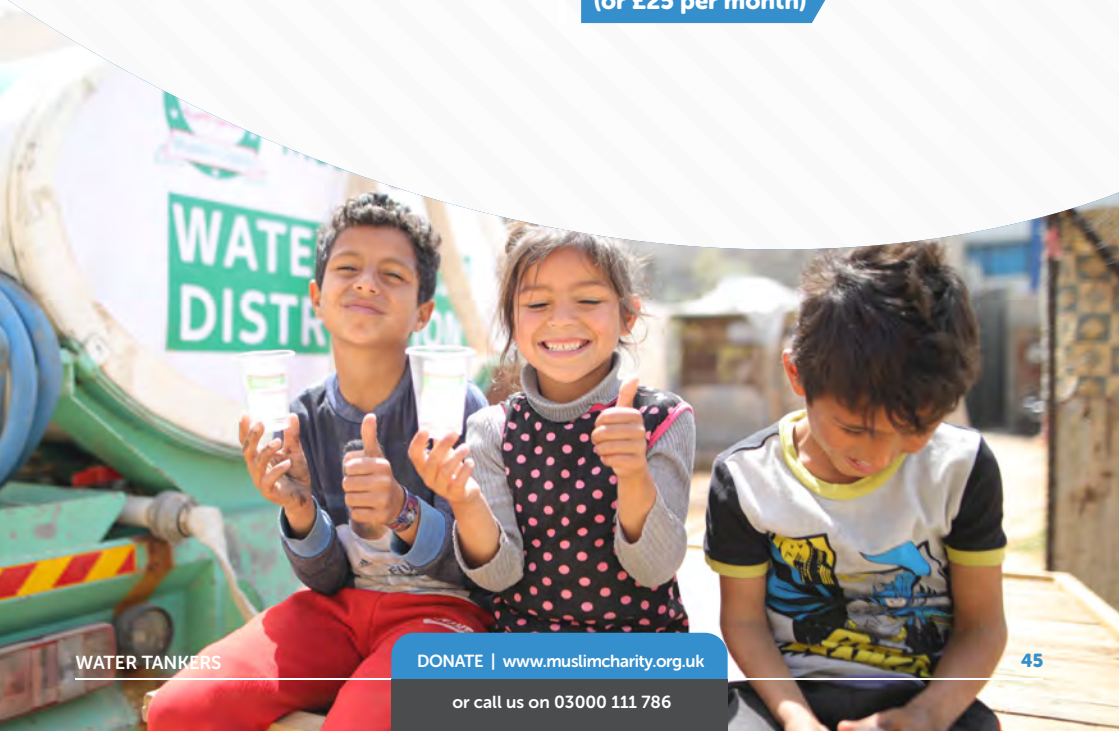
£45 Safe water for a family for one month.

ZAKAT APPLICABLE

£300 One water tanker.

ZAKAT APPLICABLE

(or £25 per month)



DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

SOLAR WATER WELLS

In areas facing drought and extreme water scarcity, environmentally-friendly and sustainable solar powered electric pumps provide a great long-term solution.

Installing a Solar Water Well is a fantastic Sadaqah Jariyah, providing ongoing reward for you, and providing an entire community with a regular and large supply of clean water for all their needs, harvesting and animals.

In 2021, we installed 13 solar water wells in Pakistan, 1 in Kenya and 1 in Uganda, benefiting over 17,000 people.

£500 One share towards a solar water well.

(or £42 per month)

£2,000 Community solar well.

PERSONALISED FEEDBACK

(or £166 per month)

£10,000 Medium solar well (Asia).

PERSONALISED FEEDBACK

(or £833 per month)

£15,000 Large solar well (Asia or Africa).

PERSONALISED FEEDBACK

(or £1,250 per month)

MASJID CONSTRUCTION

£100 One prayer area (Masalla) for a Masjid.

£500 Fulfil an immediate need of a Masjid.

£4,000 Renovate an existing Masjid.

(or £333 per month)

£8,500 Small Masjid in Asia.

(or £710 per month)

£10,000 Small Masjid in Africa.

(or £840 per month)

£20,000 Masjid and Madrassah Complex in Asia or Africa.

(or £1,666 per month)

PERSONALISED FEEDBACK

Masjid Al-Malik, which was inaugurated in February 2022 and is located in Kikalu Village, Budaka District, Uganda.

A Masjid is the heart of any Muslim community. It allows people to gather for prayer and come together in celebration, mourning and to learn.

In deprived communities, masjids are often non-existent or are frail structures.

We construct Masjids to allow Muslims to worship and flourish as well as to promote education and progress.

Last year alone, we built 4 Masjids in Pakistan, 13 Masjids in Uganda and 7 Masjids in Kenya.

UK HOMELESS COMMUNITY

Approximately 219,000 people are homeless in the UK, and this figure rises each year. During the Covid-19 pandemic, the homeless community has been at greater risk than ever, and unemployment and lockdown has forced more people into poverty and homelessness.

We support people who are homeless in Manchester with warm clothing, cooked meals, hot drinks and sleeping bags. Since 2018, we have helped 1,250 vulnerable people and our teams continued this work in 2021.

£30 30 hot meals.

£60 Two winter kits.

GIFTS

Through our Gifts campaign, you can give a gift to a person living in poverty, on behalf of yourself or a loved one.

Each gift helps someone break out of poverty, generate their own income and live a better life.

You can gift somebody in need a wheelchair to become independent, or give someone a sewing machine so they can open their own tailoring business.

Order your gift today: **www.muslimcharity.org.uk/gifts**

Get your FREE Islamic Will by visiting:

wills.muslimcharity.org.uk

ISLAMIC WILLS

As a Muslim, your wealth must be distributed after you die according to the Shariah (Islamic law). Without an Islamic will, your assets will be distributed according to UK law, not Islamic law.

In Islam, you can give up to one third of your estate to charity that will benefit you in the next life.

Your Will must comply with both English and Islamic law for it to be fully valid.

AJWA AND MEDJOUL DATES

This year, make your Ramadan extra special by buying your Medjoul or Ajwa Dates from Muslim Charity, and provide meals to vulnerable children in school around the world.

These date boxes make the perfect gift, and will also provide the ideal Iftar time staple, in line with the beautiful sunnah of our Prophet Muhammad (peace be upon him).

Medjoul Dates From Palestine (800g)

Each box is packed with fresh, juicy and delicious medjoul dates ethically-sourced from Palestine farms in Jericho, West Bank.

Premium Ajwa Dates From Madinah (500g)

These dates are grown in the blessed city of Madinah and by purchasing them you will be providing free school meals to children.

Order your dates today for only £10 a box:

www.muslimcharity.org.uk/dates

QURBANI

Annually, Muslims celebrate Eid-ul-Adha by sacrificing halal animals, commemorating the virtuous sacrifice of Prophet Ibrahim. Muslim Charity has been doing Qurbani on behalf of its donors for over 20 years, whereby the meat from the sacrificed animals is distributed to poor and needy communities.

Last year your Qurbani reached approximately 262,225 vulnerable people in 15 countries. For many of these people, this is the only meat they have eaten all year.

DONATE | www.muslimcharity.org.uk
or call us on 03000 111 786

AQIQAH AND ANIMAL SACRIFICE

Muslim Charity supports donors to offer their animal sacrifices, whether that is in the form Aqiqah (sacrifice in gratitude on the birth of a child) or Sadaqah.

Once the goat or sheep has been sacrificed, the meat is distributed amongst poor and vulnerable communities, where they get an opportunity to cook nutritional meals for their families.

Last year, we facilitated 443 animal sacrifices in Pakistan, Somalia and Uganda benefiting an estimated 15,528 people.

£60 Animal sacrifice (goat in Somalia).

£135 Animal sacrifice (goat in Pakistan).

DONATE | www.muslimcharity.org.uk

or call us on 03000 111 786

£5 Fidyah per day of Ramadan.

FIDYAH AND KAFFARAH

Fidyah

If a Muslim is unable to fast during Ramadan for reasons such as illness or pregnancy, they must compensate by feeding a poor person for each day of fasting that they missed. This is called Fidyah and is valued at the cost of two meals a day.

Fidyah is calculated at £5 per day (£150 for the full month of Ramadan).

Kaffarah

If someone intentionally misses or breaks a fast with no valid reason then they must compensate for this in one of two ways. They must either fast for 60 days or, if they are unable to do so, they should feed 60 poor people with two meals for one day. This is called Kaffarah and is the average cost of two meals a day.

The cost of Kaffarah is £300 per missed fast.

£5 Fidyah per day of Ramadan.

£150 Fidyah for full month of Ramadan (30 days).

£300 Kaffarah per fast that is intentionally missed or broken.

NEWS

Muslim Charity provided two defibrillators to the Ranby and Sutton-Cum-Lound community upon discovering that a lack of the equipment was having severe impacts on the local community. The use of defibrillators following a sudden cardiac arrest can boost survival rates drastically. Muslim Charity worked with local MP to hand over and deliver the defibrillators for the community.

Top Picture
Right to left: Brendan Clarke-Smith (MP for Bassetlaw), Denise Depledge (Councillor for Sutton), David Thorpe (Headmaster, Ranby House), Bakhtyar Pirzada (Vice Chairman, Muslim Charity), Gerald Bowers (Councillor for Ranskill) and Maroof Pirzada (UK Director, Muslim Charity) at the handover ceremony of a defibrillator at the Ranby House School in Ranby, Retford.

Muslim Charity held a workshop for 70 police officers in Pakistan from Punjab Police and Traffic Wardens, on the best practices of the Punjab Destitute and Neglected Children Act 2004 and Zainab Alert Response and Recovery Act (ZARRA ACT) 2020. The aim was to raise awareness and to hold discussions around child wellbeing and elimination of child sexual exploitation.

Our TEAMMC BJJ Club took part in the All Stars Europeans Tournament at the University of East London. This was the first competition the club participated in following months of training and all the sweat and sparring paid off, as our team won 8 medals!

Muslim Charity delivered emergency medical equipment in Bangladesh to assist treatment of those affected by Covid-19, amid new surges and immense pressures on the healthcare system. We delivered 10 oxygen cylinders with flow meters, 7 oxygen concentrators and 17 pulse oximeters to our partner organisation, ASH Foundation.

TEAMMC

TEAMMC is our family of volunteers, our backbone, our strength, and a group of committed individuals without whom our work would not be possible.

Our volunteers are involved in a range of exhilarating events from skydiving to cycling challenges, and from running marathons to driving rickshaws.

They organise fundraising and awareness-creating activities amongst friends, families and communities and are a voice for those in need.

If you want to join the TEAMMC movement, please sign up here:

www.muslimcharity.org.uk/TeamMC

To see upcoming events and challenges, visit:

www.muslimcharity.org.uk/events

DONATE | www.muslimcharity.org.uk
or call us on 03000 111 786

DONATION FORM

Your Details:

Name: Mr / Mrs / Ms .....

Address: .....

Postcode: .....

Phone: ..... Email: .....

We'd like to keep you updated about our projects and fundraising activities. Please advise whether you are happy to be contacted by ticking the relevant boxes:

☐ Email ☐ SMS ☐ Phone

Single Donation:

Amount: £ .....

Towards Project: ☐ Where Most Needed ☐ Other: .....

☐ Zakat ☐ Sadaqah ☐ Lillah ☐ Fidya ☐ Fitrana

Payment Method: ☐ Credit/Debit Card ☐ Cheque (payable to Muslim Charity)

Card Number: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry Date: ☐☐ / ☐☐ Security Code (last 3 digits on back of card): ☐☐☐

Gidt Aid It:

☐ Yes ☐ No Date: ☐☐☐☐☐☐

If you are a UK taxpayer we can increase your donation **by 25%** under the Gift Aid scheme at n extra cost to you. Simply tick the yes box.

I would like Muslim Charity to treat all donations I have made in the past, this donation and all my future donations until I notify otherwise as Gift Aid donations. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please inform Muslim Charity if you want to cancel the declaration, change your name or address or no longer pay sufficient tax.

Regular Donation by Direct Debit

Amount: ☐ £10 ☐ £30 Other: £ ..... On the: ☐ 1st of the month ☐ 15th of the month

Name(s) of Account Holder(s): .....

Account Number: ☐☐☐☐☐☐☐☐ Sort Code: ☐☐☐☐☐☐

Signature(s): ..... Date: ☐☐☐☐☐☐

Instruction to your Bank or Building Society

Please pay CAF re Muslim Charity Org UK Direct Debits from the account detailed in this instruction subject to the safeguards assured be the Direct Debit Guarantee. I understand that this instruction may remain with CAF re Muslim Charity Org UK and if so, details will be passed electronically to my Bank/Building Society.

DIRECT Debit 2 7 4 2 4 1

Service User Number

The Direct Debit Guarantee:

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, CAF re Muslim Charity Org UK will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request CAF re Muslim Charity Org UK to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by CAF re Muslim Charity Org UK or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society - If you receive a refund you are not entitled to, you must pay it back when CAF re Muslim Charity Org UK asks you to. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also send a copy of your letter to us.

Bank Donations: To donate via bank, please leave your Donor ID as reference, and pay into following account: Muslim Charity (HSBC), Sort Code: 40-38-11, Account Number: 41369989

OTHER WAYS TO DONATE

To make a credit/debit card donation over the telephone please call us on **03000 111 786** or **0207 100 4930**

You can donate online using our mobile-friendly website quickly and securely by visiting **www.muslimcharity.org.uk**

Please text **RAMADAN** to **70480** to donate **£10**, or, if you wish to donate another amount, please include the number you wish to donate in your text e.g. text **RAMADAN 5** to **70480** to donate **£5** or **RAMADAN 15** to **70480** to donate **£15**. Any whole pound amount from £1 to £20 can be donated in this way.

Texts cost your chosen donation amount plus one standard network rate message.

Complete the donation form on the previous page and send it to us: **Muslim Charity, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)**

You can send us a cheque making it payable to "Muslim Charity" and sending to the above-mentioned address

You can send money directly into the Muslim Charity bank account:

Bank Name: HSBC
Account Name: Muslim Charity
Account Number: 41369989
Sort Code: 40-38-11
IBAN: GB68 HBUK 403811 41369989
SWIFT/BIC: HBUKGB4151E

If you make a bank transfer please remember to call us on **0207 100 4930** or email us **info@muslimcharity.org.uk** and inform us so we can send you a receipt and allocate your donation to the correct project.

PLANS FOR THE FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing on the key operational goals that are outlined in our Vision 2023 strategic plan.

Operational Goal 1: Investing in People

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the **Vision 2023** strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

Operational Goal 2: Strengthening Accountability

Muslim Charity's **Vision 2023** will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

Operational Goal 3: Income Strategy

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require continuing and building on the successes we have achieved so far as well as entry to new markets, increased networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

Operational Goal 4: Improved Governance and Development of Operational Structure

The implementation of **Vision 2023** requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

Operational Goal 5: Improved Process and Systems

Through our **Vision 2023** strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

FINANCIAL REVIEW

The financial statements are prepared in accordance with accounting policies as set out in the financial statements.

No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.

Income

The total income for the year was £5.65 million. This is an increase of around £1.53 million from the previous year's income of £4.12 million, which was an increase of £1.59 million from the year preceding that. The increased donations from our supporters reflects our unshakeable commitment to supporting vulnerable and needy communities around the world and the trust placed in us by our supporters and donors.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan (May/April 2021) and Qurbani / Eid-ul-Adha (July 2021). The increased resources enabled us to make a positive difference to the lives of needy families and communities around the world.

In comparison to previous years, we have observed a continuation of changing trends in donor behaviour particularly in relation to mediums of donating, such as the reduction of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums.

The trust we have established with our donors and the feedback we provide to them (both customized individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.

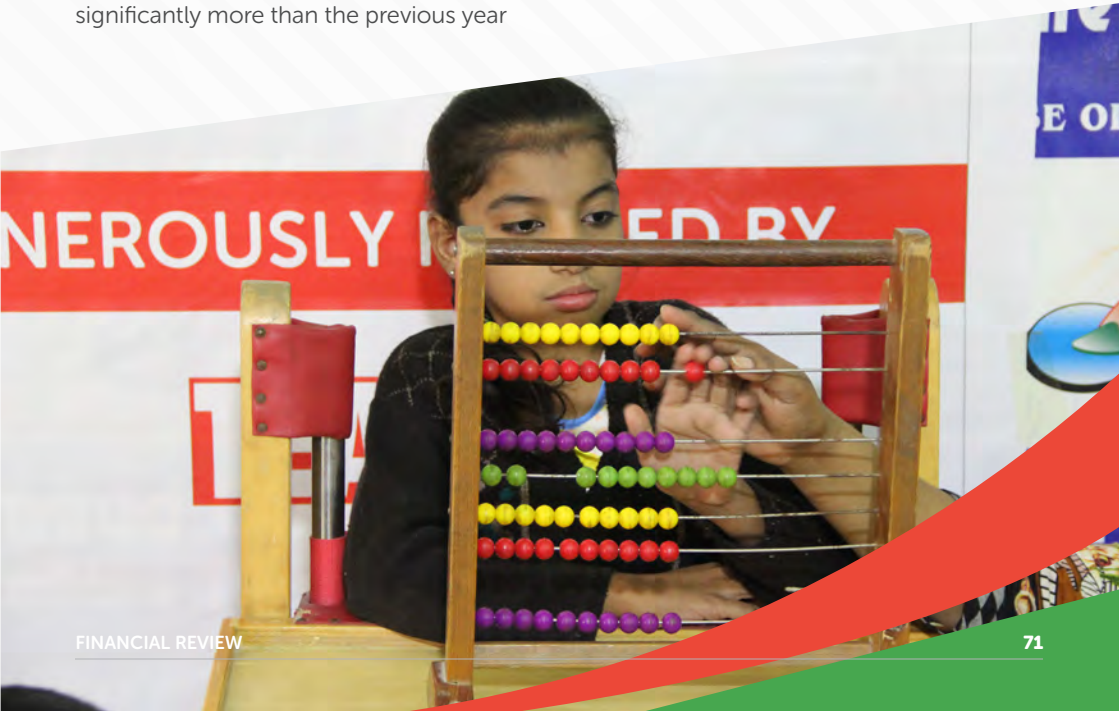
Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £4.14 million, which was significantly more than the previous year figure of £3.26 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again during 2022.



TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 Charities 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

The trustees' annual report and the strategic report were approved on 21st July 2022 and signed on behalf of the board of trustees by:

Registered office:
Muslim Charity
Eaton Hall,
Retford
Nottinghamshire
DN22 0PR
(United Kingdom)

Signed on behalf of the trustees:

Mr M. I. H. Pirzada
Chairman & Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MUSLIM CHARITY

Opinion

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude 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 charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our

auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor)

For and on behalf of:
KBM UK Limited
1 Concord Business Centre
Chartered Certified Accountants & Statutory Auditor
Concord Road
London, W3 0TJ

STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	**5**	1,232,087	4,400,062	**5,632,149**	4,091,244
Investment income	**6**	34	-	**34**	1,414
Other income	**7**	19,800	-	**19,800**	24,210
Total income		1,251,921	4,400,062	**5,651,983**	4,116,868
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	**8**	286,087	–	**286,087**	214,839
Expenditure on charitable activities	**9, 10**	–	4,123,675	**4,135,675**	3,264,179
Governance cost	**11**	139,020	-	**139,020**	125,992
Total expenditure		425,106	4,135,675	**4,560,781**	3,605,011
Net income		826,815	264,387	**1,091,202**	511,857
Transfers between funds		(549,091)	549,091	**–**	–
Net movement in funds		(277,724)	813,478	**1,091,202**	511,857
Reconciliation of funds					
Total funds brought forward		180,732	775,767	**956,499**	444,642
Total funds carried forward		458,456	1,589,245	**1,047,701**	956,499

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	**16**		**7,261**	9,680
Current assets				
Debtors	**17**	**27,801**		29,857
Cash at bank and in hand		**2,168,432**		1,377,788
		2,196,233		1,407,645
Creditors: amounts falling due within one year	**18**	**155,793**		460,826
Net current assets			**2,040,440**	946,819
Total assets less current liabilities			**2,047,701**	956,499
Net assets			**2,047,701**	956,499
Funds of the charity				
Restricted funds			**1,589,245**	775,767
Unrestricted funds			**458,456**	180,732
Total charity funds	**20**		**2,047,701**	956,499

These financial statements were approved by the board of trustees and authorised for issue on 21st July 2022, and are signed on behalf of the board by:

Mr M. I. H. Pirzada
Chairman & Trustee

STATEMENT OF CASH FLOWS

	2021 £	2020 £
Cash flows from operating activities		
Net income	**1,091,202**	511,857
Adjustments for:		
Depreciation of tangible fixed assets	**2,940**	3,950
Government grant income	**–**	(39,973)
Investment income	**(34)**	(1,414)
Online donation processing fees	**55,577**	27,409
Accrued income	**2**	(18)
Changes in:		
Trade and other debtors	**2,056**	17,431
Trade and other creditors	**(305,035)**	370,407
Cash generated from operations	**846,708**	889,649
Online donation processing fees	**(55,577)**	(27,409)
Investment income	**34**	1,414
Net cash from operating activities	**791,165**	(863,654)
Cash flows from investing activities	**(521)**	(240)
Purchase of tangible assets		
Net cash used in investing activities	**(521)**	(240)
Cash flows from financing activities		
Government grant income	–	39,973
Net cash from financing activities	–	39,973
Net increase in cash and cash equivalents	**790,644**	903,387
Cash and cash equivalents at beginning of year	**1,377,789**	474,402
Cash and cash equivalents at end of year	**2,168,432**	1,377,789

NOTES TO THE FINANCIAL STATEMENTS

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by volunteers has not been included.

Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and Fittings - 20% reducing balance
Motor Vehicles - 25% reducing balance
Equipment - 33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

they are recognised as a liability.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Donations			
Donations	750,017	4,400,062	**5,150,079**
Gifts			
Gift Aid	482,070	–	**482,070**
Grants			
Government grant income	–	–	–
	1,232,087	4,400,062	**5,632,149**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations	588,002	3,112,289	3,700,292
Gifts			
Gift Aid	350,979	–	350,979
Grants			
Government grant income	39,973	–	39,973
	978,954	3,112,289	4,091,244

6. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Restricted Funds £	Total Funds 2020 £
Investment income - saving	34	**34**	1,414	1,414

7. Other income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Rental Income	19,800	**19,800**	24,210	24,210

8. Costs of other trading activities

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds 2020 £	Total Funds 2020 £
Printing and Stationery	1,842	**1,842**	1,622	1,622
Advertising	5,875	**5,875**	4,125	4,125
Motor and Travel	5,514	**5,514**	3,475	3,475
Consultancy Fees	28,974	**28,974**	7,529	7,529
Other office costs	21,650	**21,650**	17,613	17,613
Support Costs (note 10)	222,230	**222,230**	180,474	180,474
	286,087	**286,087**	214,839	214,839

9. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2021 £	**Total Funds 2021 £**	Total Funds 2020 £
Qurbani	514,303	19,780	**534,083**	507,967
Orphans	528,077	20,310	**548,387**	745,269
Masjid	655,215	25,200	**680,415**	323,226
Water	911,295	35,049	**946,344**	336,841
Iftar/Food	154,640	5,948	**160,587**	53,443
Emergency	712,324	27,396	**739,720**	464,431
Health	73,408	2,823	**76,232**	148,197
Education	273,684	10,526	**284,211**	635,981
Livelihood	159,559	6,137	**165,696**	48,823
	3,982,505	153,169	**4,135,675**	3,264,179

10. Expenditure on charitable activities by activity type

	Fundraising Activity £	Charitable Activity £	Governance Activity £	**Total Support Cost 2021 £**	Total Support Cost 2020 £
Salaries and wages	117,126	58,563	58,563	**234,252**	218,186
Postage & stationery	2,978	255	170	**3,404**	1,936
Telephone	6,953	4,867	2,086	**13,905**	10,524
Repairs and renewals	1,407	469	469	**2,345**	2,873
Operating lease – P&M	800	114	229	**1,143**	2,165
IT & computer expenses	27,789	16,673	11,115	**55,577**	27,409
Light and heat	1,218	731	487	**2,436**	1,826
Rates	–	–	–	–	601
Online donation processing fees	58,514	70,763	6,800	**136,076**	82,600
Depreciation	2,057	735	147	**2,938**	3,952
Food & entertainment	538	–	290	**827**	1,097
Subscription	2,591	–	5,029	**7,619**	16,162
Sundry expenses	262	–	505	**766**	4,672
	222,230	153,169	85,889	**461,289**	374,004

11. Governance Cost

	Unrestricted Funds £	**Total Funds 2021 £**	Total Funds 2020 £
Legal & professional fee	6,663	**6,663**	10,567
Insurance	6,747	**6,747**	5,748
Accountancy fee	36,690	**36,690**	40,830
Audit fee	4,320	**4,320**	4,320
Foreign exchange loss	-1,290	**-1,290**	-17,124
Support Cost (note 10)	85,889	**85,889**	81,651
	139,020	**139,020**	125,992

12. Net income

Net income is stated after charging/(crediting):	2021 £	2020 £
Depreciation of tangible fixed assets	**2,940**	3,950
Operating lease rentals	**1,143**	2,165

13. Auditors remuneration

	2021 £	2020 £
Fees payable for the audit of the financial statements	**4,320**	4,320

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	**316,346**	218,186

The average head count of employees during the year was 13 (2020: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Number of staff	**13**	11

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

15. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil.

16. Tangible fixed assets

	Fixtures and fittings £	Motor vehicles £	Equipment £	**Total £**
Cost				
At 1st November 2020	19,077	6,250	82,495	**107,822**
Additions	–	–	521	**521**
At 31st October 2021	19,077	6,250	83,016	**108,343**
Depreciation				
At 1st November 2020	17,011	4,272	76,859	**98,142**
Charge for the year	413	495	2,032	**2,940**
At 31st October 2021	17,424	4,767	78,891	**101,082**
Carrying amount				
At 31st October 2021	1,653	1,483	4,125	**7,261**
At 31st October 2020	2,066	1,978	5,636	**9,680**

17. Debtors

	2021 £	2020 £
Prepayments and accrued income	**8,001**	9,957
Other debtors	**19,800**	19,900
	27,801	29,857

18. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	**22,564**	20,603
Accruals and deferred income	**6,874**	6,872
Social security and other taxes	**1,355**	1,351
Qard-e-Hasanah for the Eaton Girls School Project	**125,000**	432,000
	155,793	460,826

19. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2021 £	2020 £
Recognised in income from donations and legacies:		
Government grants income	–	39,973

20. Analysis of charitable funds

Restricted funds

	At 1st Nov 2020 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2021 £**
Qurbani	–	535,082	–	534,083	**998**
Orphans	412,580	661,351	–	548,387	**525,544**
Mosques	–	480,231	200,184	680,415	–
Water	119,592	1,284,720	–	946,344	**457,968**
Food	65,115	195,216	–	160,587	**99,744**
Emergency	178,480	1,066,232	–	739,720	**504,992**
Health	–	49,774	26,458	76,232	–
Education	–	56,671	227,539	284,211	–
Livelihood	–	70,785	94,910	165,696	–
	775,767	4,400,062	549,091	4,135,675	**1,589,245**

- Restricted funds represent donation received and held in trust for a particular purpose and must be applied to object specified by the donor. Charity has designed and implemented necessary checks and control system to ensure that funds received for any particular purpose applied correctly and in line with terms of the trust. Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.

- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Charity management continuously monitors the work of each partner organisations on various stages of project implementation and only release allocated funds where partner organisation demonstrates effective implementation of agreed charitable objectives.

- Donation received into emergency fund is mainly utilized to provide relief work in the events of natural calamity, war or famine. Any surplus donation after delivering the necessary relief work against the intended purpose is than applied to other charitable projects.

Unrestricted funds

	At 1st Nov 2020 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31st Oct 2021 £**
General donation	180,732	1,251,921	(549,091)	(425,106)	**458,456**

21. Analysis of changes in net debt

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**	Total Funds 2020 £
Tangible fixed assets	7,261	–	**7,261**	9,680
Current assets	606,988	1,589,245	**2,196,233**	1,407,645
Creditors less than 1 year	(155,793)	–	**(155,793)**	(460,826)
Net assets	458,456	1,589,245	**2,047,701**	956,499

21. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2021 £	2020 £
Financial assets measured at fair value through income and expenditure		
Financial assets measured at fair value through income and expenditure	**2,168,432**	1,377,788
Financial assets that are debt instruments measured at amortised cost		
Financial assets that are debt instruments measured at amortised cost	**19,800**	19,900
Financial liabilities measured at fair value through income and expenditure		
Financial liabilities measured at fair value through income and expenditure	**155,793**	460,826

22. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr M. G. Pirzada, was paid a remuneration of £21,000 in the current year. Mr M. G. Pirzada is the son of Mr M. I. H. Pirzada who is a Trustee, and brother of Mr B. H. Pirzada who is also a Trustee. The appointment of Mr M. G. Pirzada has been taken with the written consent of the Charity Commission.

Helping the Needy
Muslim Charity

HELPING THE NEEDY SINCE 1999

03000 111 786 | info@muslimcharity.org.uk
www.muslimcharity.org.uk

Muslim Charity, Eaton Hall, Retford,
Nottinghamshire, DN22 0PR (UK)

Charity Registration No.: 1078488

MUSLIM CHARITY HELPING THE NEEDY

England & Wales - Charity number 1078488

Accounts

MUSLIM CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS OF MUSLIM CHARITY HELPING THE NEEDY

FOR THE YEAR ENDED 31 OCTOBER 2020

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Cover Photo: A child smiles to camera at the site of our Bread Bakery project where we serve fresh bread every day to families in the IDP Camps, Aden, Yemen.

VICE CHAIRMAN'S MESSAGE

Dear Friends,
Assalamu Alaykum,

Each year, I am moved by your generosity and kindness towards vulnerable communities. The last year has been incredibly challenging, and hardship and loss has affected everybody. Despite this, you have been more giving than ever, and it has been an honour to facilitate your donations and uplift communities.

Together, we have supported more than 1.7 million people in need during the past year, and we are so grateful for your commitment and trust.

This annual report highlights some of our recent achievements and activities and also documents our financial statements for the year ended 31 October 2020. I hope you enjoy browsing through this brochure, bringing to light the incredible work that would not be possible without you.

Ma'as Salaam,

Bakhtyar H. Pirzada,
Vice Chairman

DONATE | www.muslimcharity.org.uk
or call us on 03000 111 786

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2020.

Charity Number:	1078488
Company Number:	03867865
Registered Office:	Muslim Charity, Eaton Hall, Retford, Nottinghamshire DN22 0PR (UK)
Trustees:	Mr Muhammad Imdad Hussain Pirzada Mr Bakhtyar Haider Pirzada Mrs Ghulam Fatima Mrs Aneesa Hussain Mr Ali Qudar Raja Mr Mohammed Yousaf
Legal Advisors:	Lee Bolton Monier-Williams LLP 1 The Sanctuary, Westminster, London SW1P 3JT
Auditor:	KBM UK Limited, 1 Concord Business Centre Concord Road, London W3 0TJ
Bankers:	TSB Bank 1 Carolgate, Retford DN22 6BY HSBC 31 Carolgate, Retford DN22 6DA

STRUCTURE, GOVERNANCE AND MANAGMENT

Board of Trustees

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

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also makes sure that we satisfy the regulatory requirements on us as a charity, and works with key stakeholders.

Recruiting and Appointing Trustees

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

Key Personnel

The UK Director is accountable to the Board of Trustees and – along with other senior staff – is responsible for our day-to-day management. The UK Director chairs the Senior Management Team, which is made up of the Programmes, Fundraising and Finance Departments and all the policies are implemented through our staff and volunteers.

Governing Document

Muslim Charity Helping The Needy refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association originally incorporated on 25 October 1999 and amended by Written Resolutions passed by the Company Members on 29 November 1999 and 15 January 2019 respectively.

Responsibilities of Directors and Trustees

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

The directors keep adequate accounting records and these show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time, and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process which is documented in our "Operational Risk-Management Framework". We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public benefit

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

Employees

We support and develop the skills of our employees. We encourage all of our colleagues to engage with the strategy and objectives, and to give their suggestions and views on performance and strategy. We are an equal opportunities employer and are proud to recruit and promote our staff based on their aptitude and ability, without discrimination. The majority of staff benefit from policies focusing on training and career development as well as regular supervision and an annual appraisal.

Where We Work

Muslim Charity responds to humanitarian emergencies as declared by lead International humanitarian agencies and governments along with its developmental projects in countries such as Kenya, Somalia, Uganda, Occupied Palestinian Territories, Lebanon, Nepal, Bangladesh, Pakistan and India. Muslim Charity is striving to reach out to vulnerable communities in many other countries of the world as well.

OBJECTIVES AND STRATEGIC ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the charity are set out below:

1. To relieve poverty, distress and suffering amongst people in any part of the world [including starvation, sickness, or any physical disability or affliction] primarily, but not exclusively, when arising from any public calamity [including famine, earthquake, pestilence, war or civil disturbance].

2. To advance education in the United Kingdom, in particular [but not exclusively] the teaching of Islamic studies, for the benefit of the people of the Islamic faith.

Our **Vision 2023** strategic plan outlines the specific areas where we, as Muslim Charity, will focus over the coming years to contribute to our global mission. It's a bold ambition and there is much work to do. We will work alongside the families, communities, volunteers, supporters, and in partnership with others who share our ambitions, to create significant, meaningful and much-needed change. **Vision 2023** is an ambitious but realistic strategic plan which identifies five Operational Goals, defines specific objectives and outlines a set of workstreams we will undertake with our staff, supporters and partners. We want to harness the passion, commitment and talent of our trustees, staff, networks, beneficiaries and volunteers to create and define an effective way of encouraging philanthropy to support people in need within the UK and around the world.

EMERGENCIES

YEMEN

EMERGENCY

Yemen has been facing years of armed conflict and displacement. Its population is facing the worst famine in the last 100 years, and rampant disease and COVID-19 has left 22.2 million people in desperate need.

Thanks to you, we have helped over **46,000** people in Yemen this year.

We have provided:

- Food to **6,000** people.
- Hygiene kits to **1,050** people.
- Nutritional supplements to **700** malnourished children.
- Winter kits to **1,500** people.
- Daily fresh bread to **200** families through our bread bakery project.
- Face shields and masks to over **35,000** people during Covid-19.
- Medicines to **1,000** people.
- **3** infant incubators to help save babies.

£25	Nutritional kit for malnourished children.	ZAKAT APPLICABLE
£50	Food Pack.	ZAKAT APPLICABLE
£100	Feed 100 families with 1,500 loaves of bread.	ZAKAT APPLICABLE
£500	Free medical camp for one day.	ZAKAT APPLICABLE

ROHINGYA EMERGENCY

In 2017, an increase in violence in the Rakhine state, Burma, forced over 870,000 Rohingyas to flee their homes, many of them women and children. Many fled to neighbouring Bangladesh to seek safety, and have since been living as refugees in overcrowded, unsanitary, temporary camps with a lack of food, clean water and healthcare.

Muslim Charity has been supporting Rohingya refugees since 2017. We have built 345 shelters for refugee families, a child-friendly centre and 65 toilets and shower rooms. We have distributed 3,256 food packs, 1,700 winter packs, 1,656 household kits and 1,120 dignity kits. We have built three large water reservoir systems, dug 28 deep water wells and provided 2 ambulances.

£50 Food Pack.

£100 Food, hygiene and survival kit.

£250 Support a child-friendly space.

£450 Shelter for a refugee family.

SYRIA

EMERGENCY

10 years of war in Syria has caused the world's largest refugee crisis. There are 1.5 million Syrian refugees in Lebanon, 88% of whom are living below the poverty line. Lebanon has been facing a deep financial crisis since 2019. This has been exacerbated by the COVID-19 pandemic and, in August 2020, the devastating explosion in the Beirut port.

We have provided:

- Food to **5,322** people.
- **380** winter kits including mattresses, blankets, warm clothing, heaters and fuel.
- **200** hygiene kits.
- Education kits to **50** vulnerable students
- **13** shelters for refugee families.
- A playing hall for children in the Arsal Camp.

£50 Food Pack.

£100 Food, hygiene and survival kit.

£1000 Shelter for a refugee family.

ZAKAT APPLICABLE

CORONAVIRUS EMERGENCY

The COVID-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health and the economy. The virus has made those already vulnerable, even more so, and impoverished communities worldwide have struggled to access food and stay healthy.

Over a million people have died, and this number will continue to rise.

During the pandemic, Muslim Charity has supported impoverished communities with food and hygiene kits, and supported restaurants in the UK to provide food to the vulnerable.

We have helped over 57,000 people in Lebanon, Bangladesh, Yemen, Pakistan, Gaza and the UK.

£20 Hygiene Kit.

£50 Food Pack.

£250 Income generation support.

WINTER EMERGENCY

For countless families living in poverty around the world, winter is nothing but a fight for survival. Without stable shelter, good food or warm clothing, countless people fear they may not survive. The lack of healthcare for impoverished people and refugees means even a cold could be fatal.

Over last winter, Muslim Charity supported 11,879 people across six countries with nutritious food, warm clothing, heating and fuel. We provided winter aid to thousands of people in Bangladesh, Pakistan, Yemen, Lebanon, Gaza and the UK.

£10 Winter Blanket.

£30 30 hot meals for UK homeless.

£50 Food Pack.

RESCUE A CHILD

There are approximately 150 million children living on the streets worldwide. They are living in fear, without protection, food or hope for their futures. They are at huge risk of exploitation, abuse and forced labour.

In Bangladesh, we rescue street children, and work to reunite them with their families. If this is not possible, we refer them to permanent shelters offering safety and protection, alongside the ability to go to school.

£100 Rescue four children from the streets.

£25 Rescue a child from the streets.

£300 Rescue a child every month.

(or £25 per month)

Similarly, in Pakistan we run child protection centers which offer safety and education, as well as working with their families.

We have rescued 1,361 street children in Bangladesh, and last year alone, 88 children were reunited with their families.

In Pakistan, we have provided informal education and psycho-social support to over 500 children. Last year alone, 69 were reunited with their families and 48 children with no traceable family were referred to government institutions.

SUPPORTING SPECIAL CHILDREN

Unfortunately, children with disabilities are more at risk of abuse, exclusion and discrimination. 150 million children worldwide suffer from a physical or mental disability and 90% of disabled children worldwide are not in school.

Disabled children from poor families are particularly vulnerable, as they lack the understanding and means to give them the care they need. They are further excluded from society.

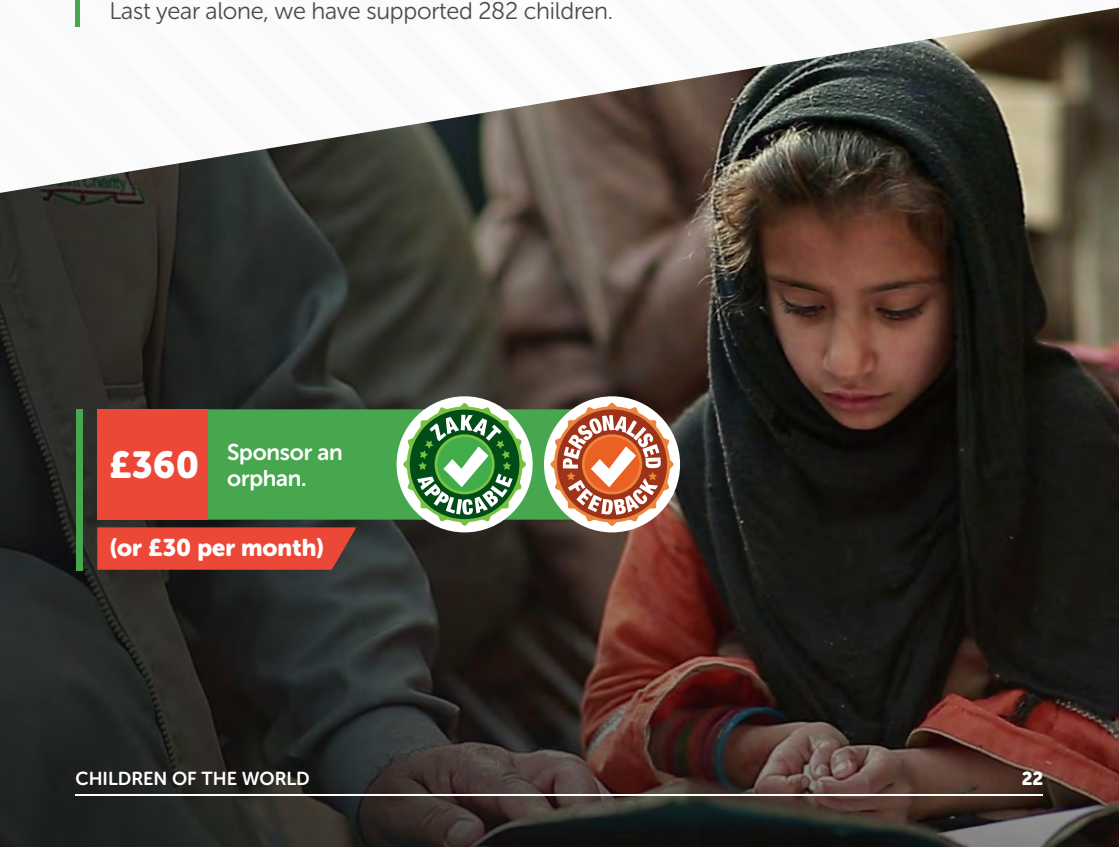
Muslim Charity supports children with special needs in Karachi and Kharian, Pakistan. We are supporting a centre for special needs children in Karachi, where 50 children have benefited from special education, medical and psycho-social rehabilitation and physiotherapy sessions. We have provided transportation to ensure that children are able to attend. In Kharian, we supported the construction of a Rehabilitation Centre and Blind School, and sponsor children on a one-to-one basis.

ORPHAN SPONSORSHIP

Losing one or both parents at a young age is difficult for any child, and especially so for those living in poverty. There are approximately 140 million orphans around the world, many of whom have had to stop going to school. Without a breadwinner, many poor families are unable to provide effectively for their children.

Our orphan sponsorship programme provides children with access to education, healthcare and a nurturing environment. Our one-to-one model gives children a sense of independence and dignity.

Since 2012, we have been sponsoring 1,244 orphans in Pakistan, Bangladesh, India, Lebanon, Gaza, Sri Lanka, Myanmar and Nepal on a one-to-one basis.
Last year alone, we have supported 282 children.



£360 Sponsor an orphan.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £30 per month)

HAFIZ SPONSORSHIP

Our Hafiz Sponsorship programme helps ensure children living in poverty are able to connect with their faith and memorize the holy Qur'an. Many children from poor families do not have this opportunity, and many do not go to school at all.

Our programme provides children with an ideal learning environment with qualified teachers of the Qur'an, food, health checks and clothing during their period of Hifz education.

Since 2012, we have supported 723 children memorise the Qur'an in Pakistan, Somalia, Myanmar and Nepal.

£360 Sponsor a Hafiz-e-Qur'an student for one year.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(or £30 per month)

£1080 Sponsor a Hafiz-e-Qur'an student for 3 years.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

(3 years is the average time it takes a student to complete the memorisation of the holy Qur'an)

ADOPT A SCHOOL

Approximately 258 million young people do not go to school around the world. Many families cannot afford to send their children to school, and in many areas school structures are poor or unsafe without basic facilities, which prevents parents from enrolling their children.

Muslim Charity's Adopt a School project renovates and rebuilds public schools and madrassahs across Pakistan, Bangladesh, Nepal, Kenya, Gambia, Uganda and Somalia.

Since 2015, 21,000 children have benefited from the renovation of 87 schools and madrassahs. Last year alone, we rebuilt 4 schools in Bangladesh, 3 schools and 4 madrassahs in Kenya, 4 madrassahs in Gambia and 19 madrassahs in Somalia.

£25 School stationary.

ZAKAT APPLICABLE

£180 Educate a child for one year.

ZAKAT APPLICABLE

(or £15 per month)

The renovated buildings with washrooms provide safe, happy and nurturing environments for all children.

Zakat

£2000 Construction of one home.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

HOMES FOR THE ZAKAT ELIGIBLE

We believe Zakat can be used for sustainable, long-lasting change for families and communities. Our Homes for the Zakat Eligible project takes Zakat one step further, and provides decent housing facilities offering protection and a safe space to call home for years to come.

The aim of this project is to support families to become self-reliant and live in security.

In the year 2020-21 we have built 16 houses for Zakat eligible families in Pakistan and Bangladesh.

ZAKAT FOR BUSINESS STARTUPS

We help vulnerable families in Pakistan, Bangladesh and Yemen establish their own businesses based on their skills and local context.

In this way, we help families create reliable income for the long-term. Over the past year, we have focused on supporting women with orphan children or disabled family members.

In the year 2020-21 we provided 12 three-wheeler vehicles in Pakistan and Bangladesh for different enterprises including pick and drop services, food trucks or used as vans for fruit-sellers. We have setup 21 grocery shops in Pakistan and Yemen, and provided 12 hand carts.

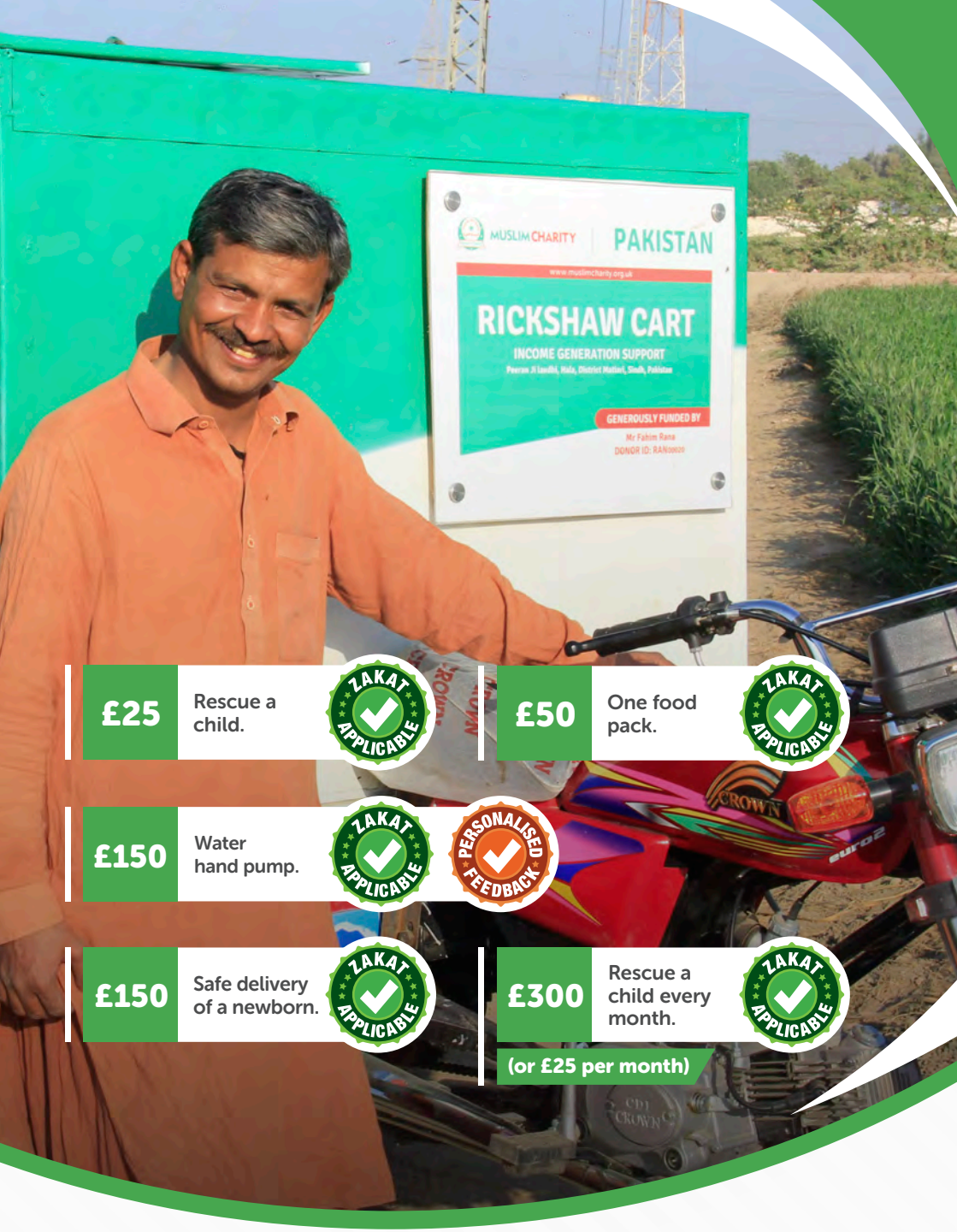
The majority of our beneficiaries in Yemen are IDPs living in camps, and this small intervention provided them enough support to become independent in their lives.

Zakat

ZAKAT PROJECTS

At Muslim Charity, we distribute your Zakat with the utmost care and in line with Islamic guidance and principles. We are committed to serving the most needy and ensure your Zakat is distributed in line with Shariah to bring you the most reward and blessings.

Our Zakat applicable projects are all life-changing and life-saving, and tackle some major issues worldwide including vicious cycles of poverty, hunger, thirst and disease. We care for the most vulnerable including orphans, babies, the elderly, widows and those with disabilities.



£25 Rescue a child. ZAKAT APPLICABLE

£50 One food pack. ZAKAT APPLICABLE

£150 Water hand pump. ZAKAT APPLICABLE PERSONALISED FEEDBACK

£150 Safe delivery of a newborn. ZAKAT APPLICABLE

£300 Rescue a child every month. ZAKAT APPLICABLE

(or £25 per month)

£360
Sponsor a Hafiz-e-Quran student.
ZAKAT APPLICABLE
PERSONALISED FEEDBACK
(or £30 per month)
£360
Sponsor an orphan.
ZAKAT APPLICABLE
PERSONALISED FEEDBACK
(or £30 per month)
£2000
Construct a home for a Zakat eligible family.
ZAKAT APPLICABLE
PERSONALISED FEEDBACK
£2500
Canteen/cart on a rickshaw.
ZAKAT APPLICABLE
PERSONALISED FEEDBACK

Zakat

USE OUR ZAKAT CALCULATOR

Fulfilling the pillar of Islam, Zakat, is one of the most important things we as Muslims do each year. It is vital we understand if we need to pay Zakat, how much to pay, and where we can pay it.

Our Zakat Calculator provides a simple and easy way for you to work out how much Zakat you need to pay. All you need to do is enter your information into our calculator, and it takes away the stress and hassle and works out exactly how much you need to pay, and what great things your Zakat can achieve.

Use our online Zakat calculator:

www.muslimcharity.org.uk/zakat

SADAQAH JARIYAH

YOUR LEGACY

Through our Sadaqah Jariyah projects, we are able to support communities living in poverty in hard-to-reach areas. These projects include giving access to clean drinking water by installing hand pumps, water wells and solar water wells.

We build mosques in rural communities to enrich their deep love for Islam, and help children flourish by renovating schools.

Your Sadaqah Jariyah donations facilitate long-term change, changing the lives of communities for the better, bringing you ongoing reward in this life and the next.

£15 per month — Support water solutions.

£100 — One share in a Masjid.

£150 — Safe delivery of a newborn. ZAKAT APPLICABLE

£150 — Water hand pump. ZAKAT APPLICABLE PERSONALISED FEEDBACK

£500 Fulfil an immediate need of a Masjid.

£750 Water well in Asia.

PERSONALISED FEEDBACK

£2000 Community solar well.

(or £166 per month)

PERSONALISED FEEDBACK

£3000 Water well in Africa.

PERSONALISED FEEDBACK

£8500 Build a Masjid in Asia.

PERSONALISED FEEDBACK

£10000 Build a Masjid in Africa. PERSONALISED FEEDBACK

£10000 Medium Solar Well (Asia). PERSONALISED FEEDBACK

(or £833 per month)

£15000 Large Solar Well (Asia or Africa). PERSONALISED FEEDBACK

(or £1250 per month)

£20000 Masjid and Madrassah Complex. PERSONALISED FEEDBACK

Photo: Masjid Al-Noor, located in Malindi, Kenya, which was inaugurated by Muslim Charity in March 2021. The Masjid was funded through a fundraising campaign run by the wife and children of Brother Noor who is battling cancer. The family did this in order to leave a legacy for Brother Noor through a Sadaqah Jariyah project. May Allah SWT reward all the donors and cure Brother Noor. Ameen.

£150 Safe delivery of a newborn.

ZAKAT APPLICABLE

SAFE DELIVERY

Worldwide, a woman dies from pregnancy-related complications or during childbirth every 2 minutes. At least 7,000 stillbirths occur every day. Most deaths of babies and mothers are due to the lack of medical support and clean environments.

Muslim Charity is supporting hospitals in Pakistan to offer safe deliveries and medical care for expectant mothers and babies.

We supported the safe delivery of 1,181 newborn babies last year, and treated a further 30,000 patients.

£2500 Infant incubator.

PERSONALISED FEEDBACK

(or £210 per month)

INFANT INCUBATORS

Every year, 15 million babies are born premature, and over 1 million do not survive. 75% of these deaths are preventable with simple cost-effective interventions.

Since 2013, we have worked with hospitals across the most vulnerable areas of Pakistan, Bangladesh, India, Lebanon, Kenya and Yemen and provided 147 neonatal incubators helping save the lives of approximately 7,000 premature babies each year.

Last year alone we delivered 19 incubators.

AMBULANCES

In times of need, ambulances can save lives. They help ensure those in need of medical attention reach hospital quickly, and this can truly save lives. However, this is often only a dream in many impoverished communities, and many people have lost loved ones, when this could have been easily prevented.

Over the past few years, we have provided 26 ambulances across Pakistan, Bangladesh and Somalia. Each ambulance is fully equipped and comes with ventilation equipment, fixed and portable oxygen apparatus, obstetrical kits, immobilisation devices (such as wheelchairs and stretchers), bandages and emergency kits as well as the standard equipment needed for a trained paramedic.

Our ambulances have helped 9,000 people last year.

£500 One share towards an ambulance.

(or £42 per month)

£12000 One fully-equipped ambulance.

PERSONALISED FEEDBACK

(or £1000 per month)

SAFE WATER

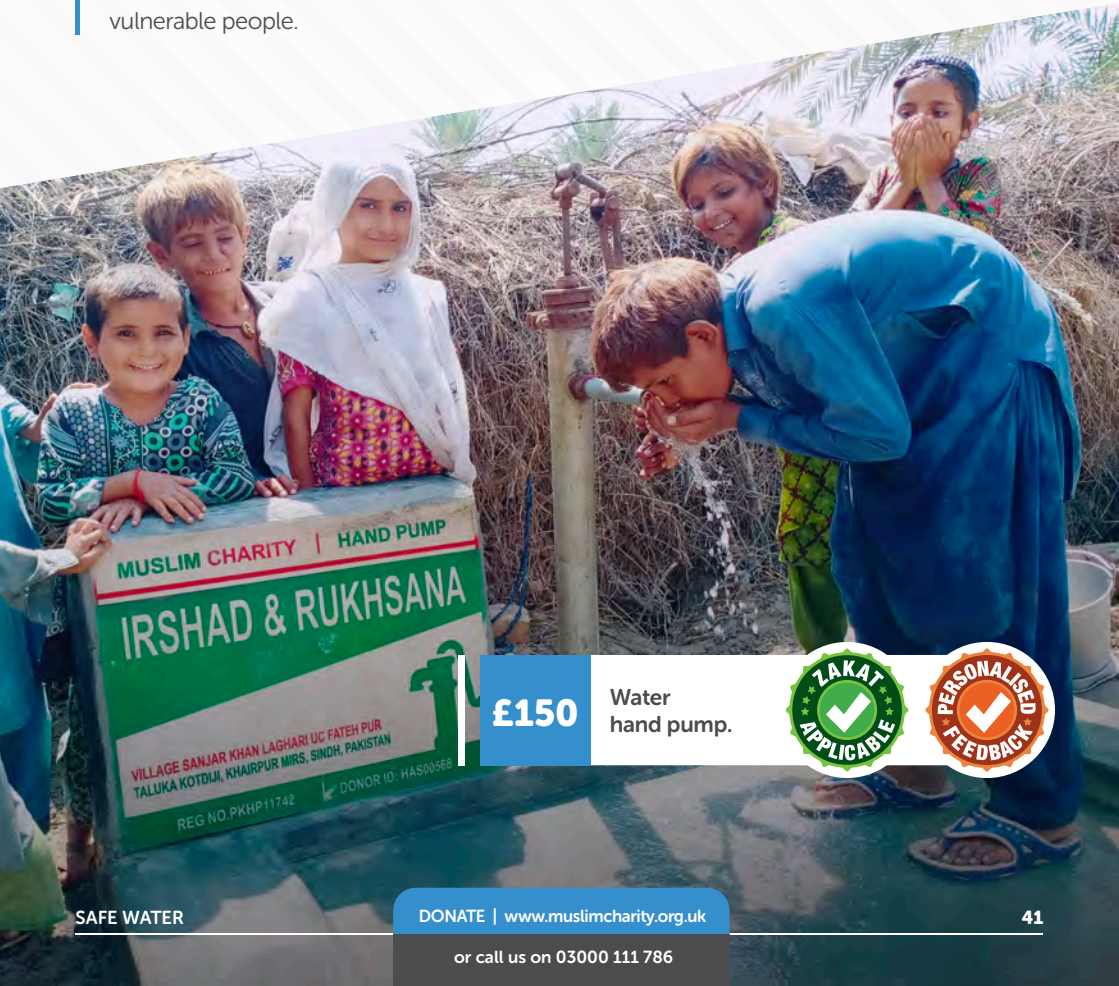
790 million people lack access to clean drinking water. Millions are forced to drink dirty, unsafe water that could kill them. Women and children are forced to walk miles each day on dangerous terrain to fetch clean water. This denies children access to education and affects the entire family.

Our water projects are designed to provide solutions to water shortages and give communities clean water for years to come. We also work to improve hygiene and sanitation, and educate communities on best health and hygiene practices.

WATER HAND PUMPS

A hand pump is a small but efficient mechanism which can support a household or a small communal area with access to clean drinking water. Currently we are supporting the installation of water hand pumps in Pakistan and Bangladesh. Hand pumps provide households with as much water as they need each day for drinking, cleaning and cooking.

So far, we have installed 15,000 water hand pumps, benefiting 443,960 vulnerable people.



£150 Water hand pump.

ZAKAT APPLICABLE

PERSONALISED FEEDBACK

WATER WELLS

Water wells can support entire communities as they can extract large volumes of water over a long period of time.

Currently we are supporting the installation of water wells in Pakistan and Bangladesh and in Africa we support the installation of water wells in communities in Kenya and Somalia.

So far, Muslim Charity has facilitated the installation of 979 water wells, benefiting an estimated 235,780 beneficiaries and counting. Last year we built 82 water wells.

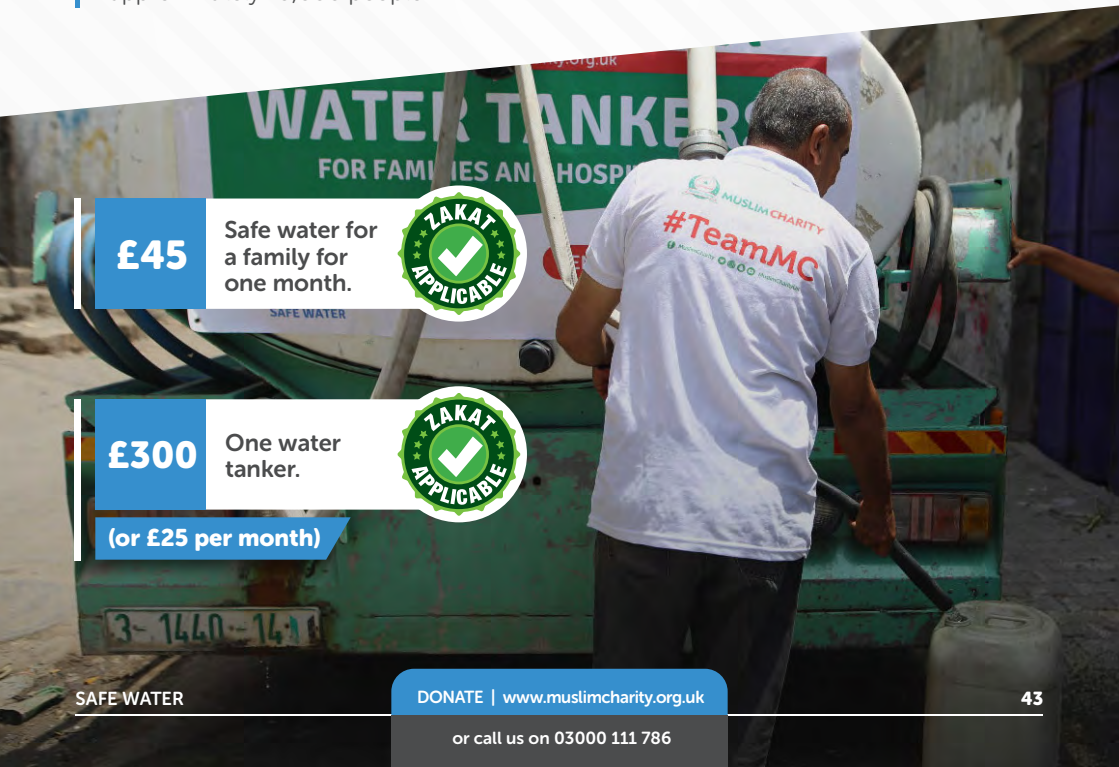
WATER TANKERS

Disasters such as earthquakes can destroy or contaminate water supplies, leaving people in urgent need of clean drinking water. Similarly, war can force people to flee their homes into camps without water supply systems. In these cases, water tankers are the best way for people to access water.

In Gaza less than 4% of fresh water is drinkable and decades of war has left people displaced and without income. Many are forced to drink the contaminated water.

We are distributing water in water tankers to people in the IDP camps in Yemen, refugees in Gaza, and people living in the desert regions of Somalia.

Last year, we provided 10,000 displaced Yemenis with clean water. We have supplied clean drinking water to households, schools and hospitals in Gaza, reaching approximately 10,000 people.



£45 Safe water for a family for one month.

ZAKAT APPLICABLE

£300 One water tanker.

ZAKAT APPLICABLE

(or £25 per month)

SOLAR WATER WELLS

In areas facing drought and extreme water scarcity, environmentally-friendly and sustainable solar powered electric pumps provide a great long-term solution. They have minimum running costs after installation, which means they are able to provide communities with clean water for generations to come.

Installing a Solar Water Well is a fantastic Sadaqah Jariyah, providing ongoing reward for you, and providing an entire community with a regular and large supply of clean water for all their needs, harvesting and animals.

£500 One share towards a solar water well.

(or £42 per month)

£2000 Community solar well. PERSONALISED FEEDBACK

(or £166 per month)

£10000 Medium solar well (Asia). PERSONALISED FEEDBACK

(or £833 per month)

£15000 Large solar well (Asia or Africa). PERSONALISED FEEDBACK

(or £1250 per month)

MASJID CONSTRUCTION

A Masjid is the heart of any Muslim community. It allows people to gather for prayer and come together in celebration and mourning. It is a centre of learning for people of all ages.

In deprived communities these communal centres, due to their very limited resources are often non-existent or built from a temporary structure with little protection from the scorching sun.

£100 One prayer area (Masalla) for a Masjid.

£500 Fulfil an immediate need of a Masjid.

We construct Masjids to allow Muslims to worship and flourish as well as to promote education and progress.

We have helped construct 72 Masjids in Pakistan, Somalia, Kenya, Malawi and Gambia. Last year alone, we built 3 Masjids in Gambia, 3 in Kenya, and there are 13 currently under construction in Somalia.

£4000 Renovate an existing Masjid.

PERSONALISED FEEDBACK

(or £333 per month)

£8500 Small Masjid in Asia.

PERSONALISED FEEDBACK

(or £710 per month)

£10000 Small Masjid in Africa.

PERSONALISED FEEDBACK

(or £840 per month)

£20000 Masjid and Madrassah Complex in Asia or Africa.

PERSONALISED FEEDBACK

(or £1666 per month)

£30 30 hot meals.

£60 Two winter kits.

UK HOMELESS COMMUNITY

It is estimated that approximately 219,000 people are homeless in the UK, and this figure rises each year. During the COVID-19 pandemic, the homeless community has been at greater risk than ever, and unemployment and lockdown has forced more people into poverty and homelessness.

Through our homeless project, we have been supporting people living on the streets in Manchester city with warm clothing, cooked meals, hot drinks and sleeping bags. Since 2018, we have helped 1,250 vulnerable people through this project.

GIFTS

Gifts are a great way to show somebody that you care. Through our Gifts campaign, you can give a gift to a person living in poverty, on behalf of yourself or a loved one.

Giving a gift to a person in need on behalf of a loved one makes the ideal gift for somebody you care for too. Not only do you show them you care, but you are giving them the ability to help someone break out of poverty, generate their own income and live a better life.

You can gift somebody a wheelchair and help them become independent, or give someone a sewing machine so they can open their own tailoring business from home.

Order your gift today:

www.muslimcharity.org.uk/gifts

ISLAMIC WILLS

Prophet Muhammad (saw) said, **"It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him."** (Bukhari)

As a Muslim, you must distribute your wealth after you die according to the Shariah (Islamic law). If you live in the UK, then having a Will is a must. This is because if you die without one, your assets will be distributed according to domestic law, not Islamic law.

This is also a great opportunity to leave a legacy in your name. As a Muslim you can allocate up to one third of your estate towards a Sadaqah Jariyah (continuing charity) that will benefit you in the next life. Just as Prophet Muhammad (saw) said, "When a person dies, his deeds come to an end except for three: Sadaqah Jariyah (a continuous charity), or knowledge from which benefit is gained, or a righteous child who prays for him." (Muslim)

You need to have a Will that complies with both English law and Islamic law in order for it to be both valid in the UK and in accordance with Islam.

Get your FREE Islamic Will by visiting:

wills.muslimcharity.org.uk

DATES FOR PALESTINE

This year, make your Ramadan extra special by buying your Medjoul Dates from Muslim Charity, from Palestine, for Palestine. Each date box provides school meals to Palestinian children, so while you eat the delicious dates, you will also help ensure Palestinian children don't go hungry in schools.

These date boxes make the perfect gift, and will also provide the ideal Iftar time staple, in line with the beautiful sunnah of our Prophet Muhammad (peace be upon him).

Order your dates today for only £10 a box:

www.muslimcharity.org.uk/dates

QURBANI

Each year, Muslims celebrate Eid-ul-Adha by sacrificing halal animals, commemorating the virtuous sacrifice of Prophet Ibrahim. Muslim Charity has been doing Qurbani on behalf of its donors for more than two decades whereby the meat from the sacrificed animals is distributed to poor and needy communities worldwide.

Last year we implemented 18,931 Qurbanis which fed approximately 336,450 individuals in 16 countries around the world. For many of these people, this is the only meat they have eaten all year.

AQIQAH AND ANIMAL SACRIFICE

Muslim Charity can support donors to offer their animal sacrifices, whether that is in the form Aqiqah (sacrifice in gratitude on the birth of a child) or Sadaqah.

Once the goat or sheep has been sacrificed, the meat is distributed amongst poor and vulnerable community members, where they get an opportunity to cook nutritional meals for their families.

Last year, we facilitated 443 animal sacrifices in Pakistan and Somalia benefiting an estimated 10,632 people.

£60 Animal sacrifice (goat in Somalia).

£135 Animal sacrifice (goat in Pakistan).

FIDYAH AND KAFFARAH

Fidyah

There are many reasons why a Muslim worshipper might be unable to fast during the month of Ramadan; they may be unwell, pregnant or travelling. In these cases they must compensate by feeding a poor person for each day of fasting that they missed throughout the month of Ramadan. This practice is known as Fidyah and is calculated according to the average cost of two meals a day.

In the United Kingdom, Fidyah is calculated at £5 per day (£150 for the full month of Ramadan).

Kaffarah

If someone intentionally misses or breaks a fast with no valid reason then they must compensate for this in one of two ways. They must either fast for 60 days or, if they are unable to do so, they should feed 60 poor people with two meals for one day. This practice is known as Kaffarah and is calculated according to the average cost of two meals a day.

In the United Kingdom, we have estimated the total cost of Kaffarah to be £300 per missed fast.

£5 Fidyah per day of Ramadan.

£150 Fidyah for full month of Ramadan (30 days).

£300 Kaffarah per fast that is intentionally missed or broken.

NEWS

Muslim Charity supported Amateur boxer, Saud Hafiz, to set up a boxing club to bring people together and tackle knife crime. The boxing club is in Watford (UK), an area ranking second highest in its county, Hertfordshire, for violent crime. The new boxing club has become a safe space for people to enjoy themselves and have fun, and at the same time learn useful life skills and thereby help reduce the rates of delinquency and violent crime in the area.

Muslim Charity is working with Pakistan's forgotten children: the children of sex workers who have been manipulated and isolated. Through the project Apni Taleem, we work with our partner organisation to provide education and psycho-social support to children of sex workers who are at increased risk of neglect and abuse. We offer support to help them integrate into society and mainstream education.

Muslim Charity has delivered a new infant incubator to Aden General Hospital and two incubators to Al-Gamhori Hospital, in war-torn Yemen to help increase the survival rate of expectant mothers and babies amidst famine, pandemic and conflict.

Muslim Charity partnered with BCB International Ltd (a manufacturer of life-saving specialist equipment based in Cardiff) to ship 25,000 face masks and 10,000 full-face protective shields to Yemen in order to support key medical staff and health professionals in war-torn Yemen as part of COVID-19 relief efforts.

Muslim Charity along with the Government of Punjab, Child Protection & Welfare Bureau and Search for Justice held a consultation workshop in Lahore, Punjab, Pakistan, to identify the gaps and develop complimentary interventions for the Prevention of Child Violence and Sexual Abuse. The workshop was attended by the Department of Police, Social Welfare, Judiciary along with representatives from UNICEF, UNFPA, Pakistan Red Crescent, Child Protection & Welfare Bureau along with civil society organisations based in Lahore and Punjab.

Muslim charity fundraisers are commended on their excellent efforts in raising funds for the vulnerable people of Palestine. A ventilator has been handed over to Jerusalem Hospital, where it will help save the lives of countless Palestinians in need.

TEAMMC

TEAMMC

TEAMMC is our family of volunteers, without them the work we do would not be possible.

Our volunteers are passionate about helping the needy and willing to do all they can to transform lives around the world.

They inspire us through the events and challenges they get involved in from skydiving from 13,000 feet to cycling endless miles in the UK and abroad and from running marathons to driving rickshaws across rural parts of developing countries.

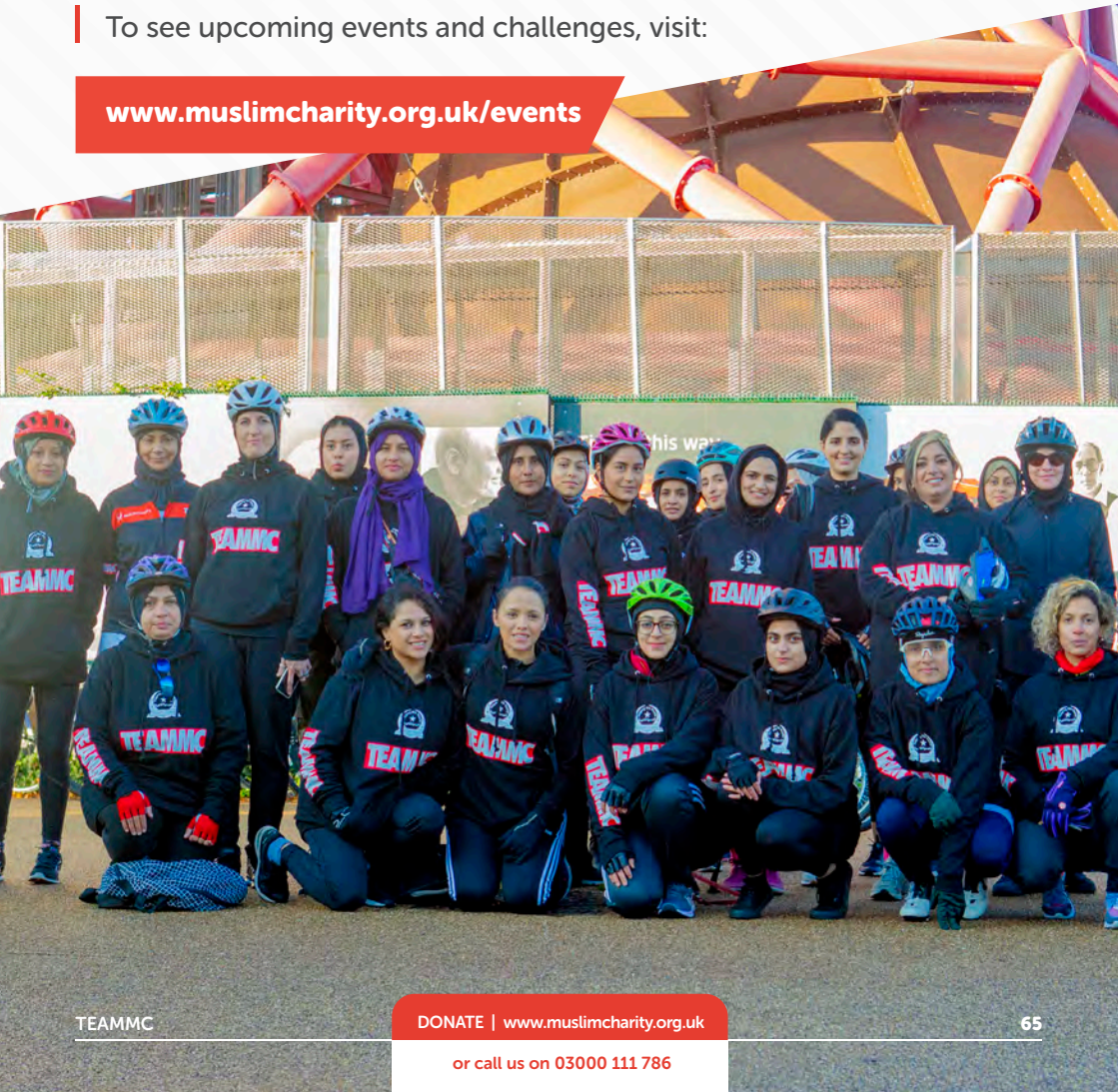
They organise fundraising and awareness-creating activities amongst friends, families and communities and are a voice for those in need.

If you want to join the TEAMMC movement, please sign up here:

www.muslimcharity.org.uk/TeamMC

To see upcoming events and challenges, visit:

www.muslimcharity.org.uk/events



DONATION FORM

Your Details:

Name: Mr / Mrs / Ms .....

Address: .....

Postcode: .....

Phone: ..... Email: .....

We'd like to keep you updated about our projects and fundraising activities. Please advise whether you are happy to be contacted by ticking the relevant boxes:

☐ Email ☐ SMS ☐ Phone

Single Donation:

Amount: £ .....

Towards Project: ☐ Where Most Needed ☐ Other: .....

☐ Zakat ☐ Sadaqah ☐ Lillah ☐ Fidya ☐ Fitrana

Payment Method: ☐ Credit/Debit Card ☐ Cheque (payable to Muslim Charity)

Card Number: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry Date: ☐☐ / ☐☐ Security Code (last 3 digits on back of card): ☐☐☐

Gidt Aid It:

☐ Yes ☐ No Date: ☐☐☐☐☐☐

If you are a UK taxpayer we can increase your donation **by 25%** under the Gift Aid scheme at n extra cost to you. Simply tick the yes box.

I would like Muslim Charity to treat all donations I have made in the past, this donation and all my future donations until I notify otherwise as Gift Aid donations. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Please inform Muslim Charity if you want to cancel the declaration, change your name or address or no longer pay sufficient tax.

Regular Donation by Direct Debit

Amount: ☐ £10 ☐ £30 Other: £ ..... On the: ☐ 1st of the month ☐ 15th of the month

Name(s) of Account Holder(s): .....

Account Number: ☐☐☐☐☐☐☐☐ Sort Code: ☐☐☐☐☐☐

Signature(s): ..... Date: ☐☐☐☐☐☐

Instruction to your Bank or Building Society

Please pay CAF re Muslim Charity Org UK Direct Debits from the account detailed in this instruction subject to the safeguards assured be the Direct Debit Guarantee. I understand that this instruction may remain with CAF re Muslim Charity Org UK and if so, details will be passed electronically to my Bank/Building Society.

DIRECT Debit 2 7 4 2 4 1

Service User Number

The Direct Debit Guarantee:

This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, CAF re Muslim Charity Org UK will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request CAF re Muslim Charity Org UK to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by CAF re Muslim Charity Org UK or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society - If you receive a refund you are not entitled to, you must pay it back when CAF re Muslim Charity Org UK asks you to. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also send a copy of your letter to us.

Bank Donations: To donate via bank, please leave your Donor ID as reference, and pay into following account: Muslim Charity (HSBC), Sort Code: 40-38-11, Account Number: 41369989

OTHER WAYS TO DONATE

To make a credit/debit card donation over the telephone please call us on **03000 111 786** or **0207 100 4930**

You can donate online using our mobile-friendly website quickly and securely by visiting **www.muslimcharity.org.uk**

Complete the donation form on the previous page and send it to us: **Muslim Charity, Eaton Hall, Retford, Nottinghamshire, DN22 0PR (UK)**

You can send us a cheque making it payable to "Muslim Charity" and sending to the above-mentioned address

You can send money directly into the Muslim Charity bank account:

Bank Name: HSBC
Account Name: Muslim Charity
Account Number: 41369989
Sort Code: 40-38-11
IBAN: GB68 HBUK 403811 41369989
SWIFT/BIC: HBUKGB4151E

If you make a bank transfer please remember to call us on **0207 100 4930** and inform us so we can send you a receipt and allocate your donation to the correct project.

PLANS FOR THE FUTURE

In the years ahead, we aim to continue the organisation's growth and impact by focusing the key operational goals that are outlined in our Vision 2023 strategic plan:

Operational Goal 1: Investing in People

We depend on our trustees, staff and volunteers and we must value, understand and inspire them. For people to be able to deliver the **Vision 2023** strategic plan, Muslim Charity will be an agile, flexible organisation with skilled and motivated trustees, staff and volunteers.

Operational Goal 2: Strengthening Accountability

Muslim Charity's **Vision 2023** will best be realised by being more accountable in the ways we govern ourselves and treat each other. Accountability, both to the communities living in poverty and to our supporters, donors and other external stakeholders, is an ethical and effective basis for our relationships and will contribute significantly to greater organisational impact and trust.

Operational Goal 3: Income Strategy

There is huge potential for fundraising success in the short and long terms if we build on the success of our brand identity and remain honest and true to our values. This will require entry to new markets, increased networking and innovation with affiliates and encouraging and empowering our volunteer groups in order to create a bigger impact to the lives of the needy that we serve. This will secure more and larger revenues from institutional donors and greater net income from individual supporters; and will strengthen individual affiliates and provide the right balance of flexible resources required to achieve our organisational objectives.

Operational Goal 4: Improved Governance and Development of Operational Structure

The implementation of **Vision 2023** requires provision of adequate resources, vertical and horizontal approaches to coordinate and bridge the departments along with building alliances with external stakeholders.

Operational Goal 5: Improved Process and Systems

Through our **Vision 2023** strategic plan we aim to build strong financial, administration, risk management and IT systems in order to bring about positive change and make a greater impact to the people and communities we serve around the world.

FINANCIAL REVIEW

The financial statements are prepared in accordance with accounting policies as set out in the financial statements.

No material uncertainties that may cast a doubt on the ability of the charity to continue as a going concern have been identified by the trustees.

Income

The total income for the year was £4.09 million. This is an increase of around £1.59 million from the previous year's income of £2.50 million. The increased donations from our supporters reflects our unshakeable commitment to supporting vulnerable and needy communities around the world and the trust placed in us by our supporters and donors.

In terms of our annual fundraising calendar, we received increased activity and donations during the periods of Ramadan and almost doubled the levels of income during our hugely successful Qurbani campaign prior to Eid-ul-Adha in 2020. The increased resources enabled us to make a positive difference to the lives of more needy families and communities than the year before.

In comparison to the year before, we have observed changing trends in donor behavior particularly in relation to mediums of donating, such as the reduction of donations being received by traditional forms such as cheque and telephone donations to an increase in donations received through our website and online mediums.

The trust we have established with our donors and the feedback we provide to them (both customized individual feedback for specific tangible projects such as our Safe Water programme and collective general feedback) has meant that we have seen repeat donations and new donors come forward to support our interventions for the needy.

Expenditure

Muslim Charity has undertaken a number of measures to improve the productivity of its charitable activities over the years. The most significant shift in this regard was implementing charitable projects through establishing partnerships with bona fide partner organisations. This transition in our project implementation approach has drastically improved the productivity of our charitable activities and at the same time has helped us to bring our overhead costs down. The process we adopt in identifying and working with partner organisations is established in detail in our "Operational Risk-Management Framework".

The charitable activities undertaken during the year were £3.26 million, which was more than the previous year figure of £3.10 million, revealing our firm and unshakeable commitment of ensuring the end users and beneficiaries benefit from our work thereby causing a greater positive impact in their lives.

Reserve Policy

The Trustees recognise the need to hold sufficient reserves to allow protection of core activities in the event of any income shortfalls. The policy aims to have sufficient free reserves to enable Muslim Charity to withstand any unexpected drop in donations and hold at least the equivalent of six months headquarters and other fixed operating costs. The Trustees are pleased they have met their reserve policy and will review it again during 2021.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also the directors of Muslim Charity: Helping the Needy for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees 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 charity and the income and expenditure of the charity 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 Charities 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

KBM UK Ltd are deemed to be re-appointed under section 487(2) of the Companies Act 2006.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Registered office:
Muslim Charity
Eaton Hall,
Retford
Nottinghamshire
DN22 0PR
(United Kingdom)

Signed on behalf of the trustees:

Mr M. I. H. Pirzada
Chairman & Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MUSLIM CHARITY

We have audited the financial statements of MUSLIM CHARITY: HELPING THE NEEDY (the 'charity') for the year ended 31 October 2020 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude 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 charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mr. Mohammed Afzaal Bhatti
(Senior Statutory Auditor)

For and on behalf of:
KBM UK Limited
1 Concord Business Centre
Chartered Certified Accountants & Statutory Auditor
Concord Road
London
W3 0TJ

STATEMENT OF FINANCIAL ACTIVITIES

(including income and expenditure account)

	Note	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
Income and endowments					
Donations and legacies	**5**	978,954	3,112,289	**4,091,244**	2,499,038
Investment income	**6**	1,414	-	**1,414**	521
Other income	**7**	24,210	-	**24,210**	-
Total income		1,004,578	3,112,289	**4,116,868**	2,499,559
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	**8**	214,839	–	**214,839**	218,643
Expenditure on charitable activities	**9, 10**	–	3,264,179	**3,264,179**	3,107,735
Governance cost	**11**	125,992	-	**125,992**	151,797
Total expenditure		340,831	3,264,179	**3,605,011**	3,478,175
Net income/(expenditure)		663,747	(151,890)	**511,857**	(978,616)
Transfers between funds		(741,325)	741,325	**–**	–
Realised gain on investments property					245,360
Net movement in funds		(77,578)	589,435	**511,857**	(733,256)
Reconciliation of funds					
Total funds brought forward		258,311	186,332	**444,642**	1,177,899
Total funds carried forward		180,732	775,767	**956,499**	444,643

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION

31 OCTOBER 2020

	Note	2020 £	£	2019 £
Fixed assets				
Tangible fixed assets	**16**		**9,680**	13,390
Current assets				
Debtors	**17**	**29,857**		47,288
Cash at bank and in hand		**1,377,788**		474,402
		1,407,645		521,690
Creditors: amounts falling due within one year	**18**	**460,826**		90,437
Net current assets			**946,819**	431,253
Total assets less current liabilities			**956,499**	444,643
Net assets			**956,499**	444,643
Funds of the charity				
Restricted funds			**775,767**	186,332
Unrestricted funds			**180,732**	258,311
Total charity funds	**20**		**956,499**	444,643

These financial statements were approved by the board of trustees and authorised for issue on 19 July 2021, and are signed on behalf of the board by:

Mr M. I. H. Pirzada
Chairman & Trustee

STATEMENT OF CASH FLOWS

	2020 £	2019 £
Cash flows from operating activities		
Net income/(expenditure)	**511,857**	(733,256)
Adjustments for:		
Depreciation of tangible fixed assets	**3,950**	5,550
Government grant income	**(39,973)**	–
Other interest receivable and similar income	**(1,414)**	(521)
Online donation processing fees	**27,409**	22,154
Gains on disposal of tangible fixed assets	**-**	(245,360)
Accrued income	**(18)**	–
Changes in:		
Trade and other debtors	**17,431**	213,830
Trade and other creditors	**370,407**	32,070
Cash generated from operations	**889,649**	(705,533)
Online donation processing fees	**(27,409)**	(22,154)
Interest received	**1,414**	521
Net cash from/(used in) operating activities	**863,654**	(727,166)
Cash flows from investing activities		
Purchase of tangible assets	**(240)**	(5,919)
Proceeds from sale of tangible assets	**–**	517,841
Net cash (used in)/from investing activities	**(240)**	511,922
Cash flows from financing activities		
Government grant income	**39,973**	–
Net cash (used in)/from investing activities	**39,973**	–
Net increase/(decrease) in cash and cash equivalents	**903,387**	(215,243)
Cash and cash equivalents at beginning of year	**474,402**	689,645
Cash and cash equivalents at end of year	**1,377,788**	474,402

Notes to the Financial Statements

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

Incoming resources

Voluntary income is derived by way of donations and gifts and is included in full in the Statement of Financial Activities when Muslim Charity: Helping The Needy is entitled to the receipt and the amount can be measured with reasonable certainty. Gifts in Kind which Muslim Charity: Helping The Needy accepts full responsibility for distribution are included in income at their market value when it is distributed and under Charitable Activities at the same value and time. The value of services provided by by volunteers has not been included.

Resources expended

Resources expended are recognised in the year in which they are incurred.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Property - 1% straight line
Fixtures and Fittings - 20% reducing balance
Motor Vehicles - 25% reducing balance
Equipment - 33% reducing balance

Impairment of fixed assets
A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Government grants
Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Financial instruments
A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £10 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2020 £**
Donations			
Donations	588,002	3,112,289	**3,700,292**
Gifts			
Gift Aid	350,979	–	**350,979**
Grants			
Government grant income	39,973	–	**39,973**
	978,954	3,112,289	**4,091,244**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Donations	323,877	1,965,554	2,289,431
Gifts			
Gift Aid	209,607	–	209,607
Grants			
Government grant income	–	–	–
	533,484	1,965,554	2,499,038

6. Investment income

	Unrestricted Funds £	**Total Funds 2020 £**	Restricted Funds £	Total Funds 2019 £
Bank interest receivable	1,414	**1,414**	521	521

7. Other income

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Rental Income	24,210	**24,210**	–	–

8. Costs of other trading activities

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds 2019 £	Total Funds 2019 £
Printing and Stationery	1,622	**1,622**	879	879
Advertising	4,125	**4,125**	8,417	8,417
Motor and Travel	3,475	**3,475**	9,257	9,257
Consultancy Fees	7,529	**7,529**	18,776	18,776
Other office costs	17,613	**17,613**	16,875	16,875
Postage costs	–	**–**	1,068	1,068
Support Costs (note 10)	180,474	**180,474**	163,371	163,371
	214,839	**214,839**	218,643	218,643

9. Expenditure on charitable activities by fund type

	Restricted Funds £	Support Cost 2020 £	**Total Funds 2020 £**	Total Funds 2019 £
Qurbani	490,557	17,410	**507,967**	300,726
Orphans	719,725	25,544	**745,269**	726,608
Masjid	312,148	11,078	**323,226**	357,854
Water	325,296	11,545	**336,841**	285,051
Iftar/Food	51,611	1,832	**53,443**	82,212
Emergency	448,513	15,918	**464,432**	265,565
Health	143,118	5,079	**148,197**	263,564
Education	614,183	21,798	**635,981**	813,419
Livelihood	47,150	1,673	**48,823**	12,737
	3,152,301	111,879	**3,264,179**	3,107,735

10. Expenditure on charitable activities by activity type

	Fundraising Activity £	Charitable Activity £	Governance Activity £	**Total Support Cost 2020 £**	Total Support Cost 2019 £
Salaries and wages	109,093	54,547	54,547	**218,186**	211,084
Postage & stationery	1,694	145	97	**1,936**	2,505
Telephone	5,262	3,683	1,579	**10,524**	11,750
Repairs and renewals	1,724	575	575	**2,873**	11,074
Operating lease – P&M	1,515	216	433	**2,165**	3,326
IT & computer expenses	13,705	8,223	5,482	**27,402**	22,154
Light and heat	913	548	365	**1,826**	3,408
Rates	481	_	120	**601**	442
Online donation processing fees	35,519	42,954	4,128	**82,600**	40,907
Depreciation	2,766	988	198	**3,952**	5,550
Amortisation	–	–	–	**–**	–
Food & entertainment	713	_	384	**1,097**	_
Subscription	5,495	_	10,667	**16,162**	1,331
Sundry expenses	1,595	_	3,078	**4,672**	10,340
	180,474	111,879	81,651	**374,004**	329,146

11. Governance Cost

	Unrestricted Funds £	**Total Funds 2020 £**	Total Funds 2019 £
Legal & professional fee	10,567	**10,567**	14,645
Insurance	5,748	**5,748**	8,453
Accountancy fee	40,830	**40,830**	43,900
Audit fee	4,320	**4,320**	4,320
Foreign exchange loss	(17,124)	**(17,124)**	4,647
Support Cost (note 10)	81,651	**81,651**	75,832
	125,992	**125,992**	151,797

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Gain (Losses) on disposal of tangible fixed assets for charity's own use	–	**–**	(245,360)	(245,360)

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):	**2020 £**	2019 £
Depreciation of tangible fixed assets	**3,950**	5,550
Gains on disposal of tangible fixed assets	**–**	(245,360)
Operating lease rentals	**2,165**	3,326

13. Auditors remuneration

	2020 £	2019 £
Fees payable for the audit of the financial statements	**4,320**	4,320

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020 £	2019 £
Wages and salaries	**218,186**	211,084

The average head count of employees during the year was Nil (2019: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2020 £	2019 £
Number of staff	**11**	11

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

15. Trustee remuneration and expenses

The Trustees received no remuneration or expenses for acting as trustees. During the year the total of expense reimbursed to the trustees, incurred in the course of acting as members of the charity, amounted to £Nil.

16. Tangible fixed assets

	Fixtures and fittings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 November 2019	19,077	6,250	82,255	**107,582**
Additions	–	–	240	**240**
At 31 October 2020	19,077	6,250	82,495	**107,822**
Depreciation				
At 1 November 2019	16,495	3,613	74,084	**94,192**
Charge for the year	516	659	2,775	**3,950**
At 31 October 2020	17,011	4,272	76,859	**98,142**
Carrying amount				
At 31 October 2020	2,066	1,978	5,636	**9,680**
At 31 October 2019	2,582	2,637	8,171	**13,390**

17. Debtors

	2020 £	2019 £
Prepayments and accrued income	**9,957**	13,388
Other debtors	**19,900**	33,900
	29,857	47,288

18. Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	**20,603**	25,030
Accruals and deferred income	**6,872**	6,890
Social security and other taxes	**1,351**	1,517
Qard-e-Hasanah for the Eaton Girls School Project	**432,000**	57,000
	460,826	90,437

19. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2020 £	2019 £
Recognised in income from donations and legacies:		
Government grants income	**39,973**	–

20. Analysis of charitable funds

Restricted funds

	At 1 Nov 2019 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31 Oct 2020 £**
Qurbani	-	507,134	833	507,967	**-**
Orphans	125,057	1,032,791	-	745,269	**412,580**
Mosques	7,753	219,923	95,550	323,226	**-**
Water	16,685	439,749	-	336,841	**119,592**
Food	135	118,423	-	53,443	**65,115**
Emergency	36,702	606,209	-	464,432	**178,480**
Health	-	92,356	55,841	148,197	**-**
Education	-	76,879	559,102	635,981	**-**
Livelihood	-	18,825	29,998	48,823	**-**
	186,332	3,112,289	741,325	3,264,179	**775,767**

- Restricted funds represent donation received and held in trust for a particular purpose and must be applied to object specified by the donor. Charity has designed and implemented necessary checks and control system to ensure that funds received for any particular purpose applied correctly and in line with terms of the trust. Charity has developed a robust monitoring mechanism to ensure effective and efficient implementation of various charitable projects to reduce poverty and suffering.

- Grant making procedures involve selecting reputable and well-known overseas charitable organisations to form a partnership with an aim to deliver effective and speedy relief work to those in need. Charity management continuously monitors the work of each partner organisations on various stages of project implementation and only release allocated funds where partner organisation demonstrates effective implementation of agreed charitable objectives.

- Donation received into emergency fund is mainly utilized to provide relief work in the events of natural calamity, war or famine. Any surplus donation after delivering the necessary relief work against the intended purpose is than applied to other charitable projects.

Unrestricted funds

	At 1 Nov 2019 £	Incoming resources £	Transfer £	Outgoing resources £	**At 31 Oct 2020 £**
General donation	258,311	1,004,578	(741,325)	(340,831)	**180,732**

21. Analysis of changes in net debt

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2020 £**	Total Funds 2019 £
Tangible fixed assets	9,680	–	**9,680**	13,390
Current assets	631,878	775,767	**1,407,645**	521,690
Creditors less than 1 year	(460,826)	–	**(460,826)**	(90,437)
Net assets	180,732	775,767	**956,499**	(444,643)

21. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2020 £	2019 £
Financial assets measured at fair value through income and expenditure		
Financial assets measured at fair value through income and expenditure	**1,377,788**	474,402
Financial assets that are debt instruments measured at amortised cost		
Financial assets that are debt instruments measured at amortised cost	**19,900**	33,900
Financial liabilities measured at fair value through income and expenditure		
Financial liabilities measured at fair value through income and expenditure	**460,826**	90,437

22. Related parties

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in Pakistan, registration number RJSC/JG/280. The results of the charitable trust registered in Pakistan have been incorporated in these accounts.

Muslim Charity: Helping The Needy has an established charitable trust under the name of Muslim Charity, registered in South Africa registration number is 1468/2010/PMB. The results of the charitable trust registered in South Africa have been incorporated in these accounts.

The UK Director of Muslim Charity: Helping the Needy, Mr M. G. Pirzada, was paid a remuneration of £21,000 in the current year. Mr M. G. Pirzada is the son of Mr M. I. H. Pirzada who is a Trustee, and brother of Mr B. H. Pirzada who is also a Trustee. The appointment of Mr M. G. Pirzada has been taken with the written consent of the Charity Commission.

Muslim Charity : Helping The Needy

Helping the Needy
Muslim Charity

HELPING THE NEEDY SINCE 1999

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Charity Registration No.: 1078488