



**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

£50

Emergency Food Pack



£150

Clean Water for 10 families



£300

Medical aid for Gaza



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



£100

Non-food
items (NFI)
pack



£5,000

Container
home for an
affected family



(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



£150

Home survival pack



£750

Build a home for a flood affected family



(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



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

£50

Food Pack



£100

Food, hygiene
and survival kit



£1,000

Shelter for
a refugee
family



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



£30

30 hot meals for
UK homeless

£50

Food Pack



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.



SPECIAL CHILDREN SCHOOL

£30

Provides 60
school meals



£60

Provides 120
school meals



£500

Provides 1,000
school meals



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



£300

Rescue a
child every
month



(or £25 per month)

£1,000

Helps run
our transitional
shelters



£360

Sponsor an
orphan or
Hafiz



(or £30 per month)

ORPHAN & 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.



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.

EDUCATION SUPPORT MATERIAL FOR FLOOD AFFECTED CHILDREN

GOVERNMENT PRIMARY SCHOOL VILLAGE KHELA



£25

School bags
and books



£180

Educate a
child for one
year



(or £15 per month)

£10,000

Adopt a
school



(or £840 per month)





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

(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.



£250

Zakat for
business
startup



£500

Zakat for
business
startup



£2,500

A rickshaw
cart



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



£150

Safe delivery of a newborn



£2,000

Community Solar Well



(or £166 per month)

£10,000

Build a Masjid in Africa



£15,000

Large Solar Well (Asia or Africa)



(or £1,250 per month)

Honouring Our Mothers

£150

Safe delivery
of a newborn



£600

Safe delivery
of 4 newborn
babies



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



£2,500

Full cost
of one
incubator



(or £210 per month)



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



£12,000

Cost of one
fully-equipped
ambulance



(or £1,000 per month)



SAFE WATER



MUSLIM CHARITY HAND PUMP

HAJI ABDUL KARIM

ILLAGE TANGKHALA UNION KACHHA,
DISTRICT MAGURHA, BANGLADESH

REG NO: B2H19554 | DONOR ID: Y0050419

£150

Water hand pump



£300

Two water hand pumps



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



(or £65 per month)

£3,000

Water well
in Africa

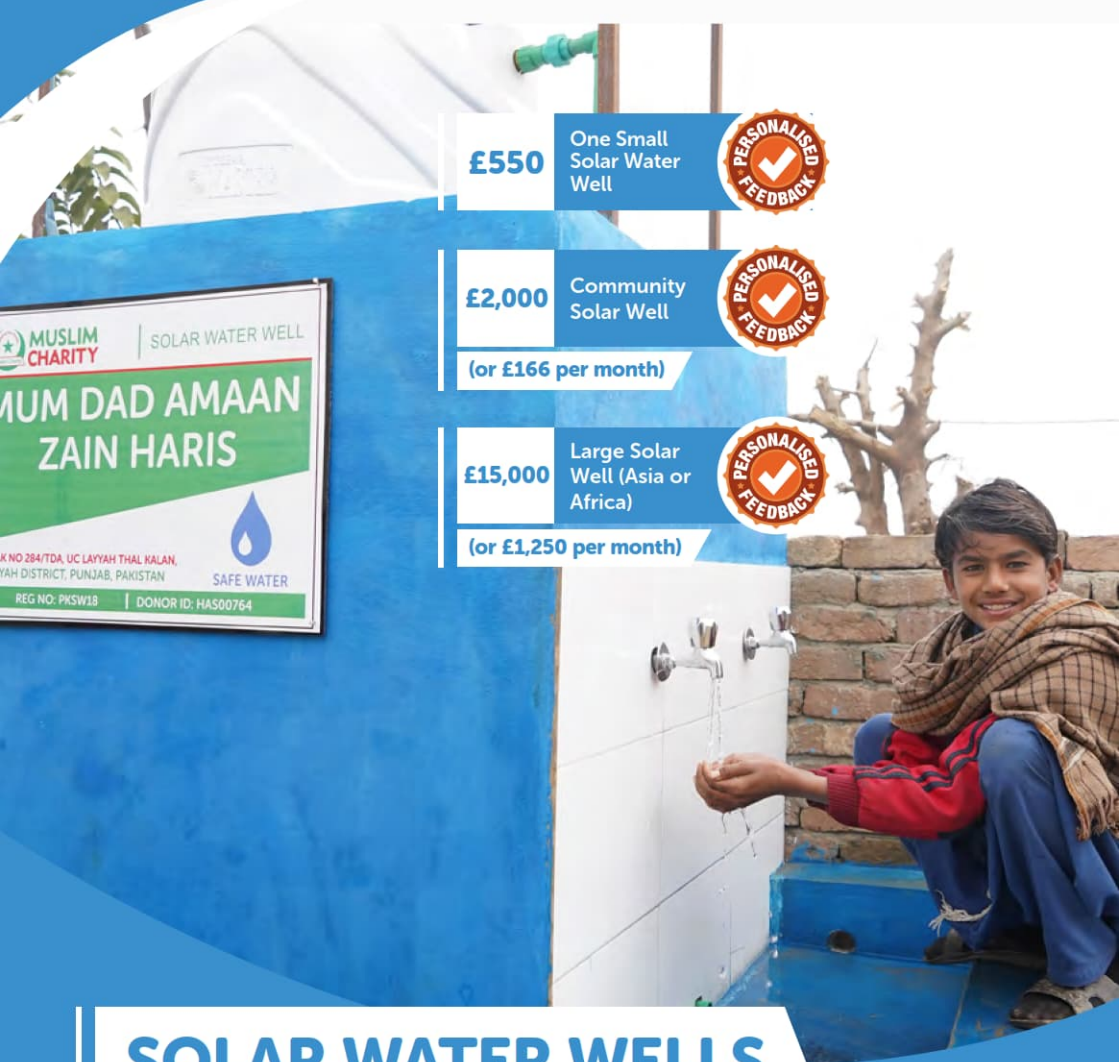


(or £250 per month)

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.



£550

One Small
Solar Water
Well



£2,000

Community
Solar Well



(or £166 per month)

£15,000

Large Solar
Well (Asia or
Africa)



(or £1,250 per month)



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.





£30

30 hot meals for UK homeless

£60

Two winter kits

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

your



QURBANI

is their meal



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.



£60

Animal sacrifice
(goat in Africa)

£135

Animal sacrifice
(goat in Pakistan)

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.

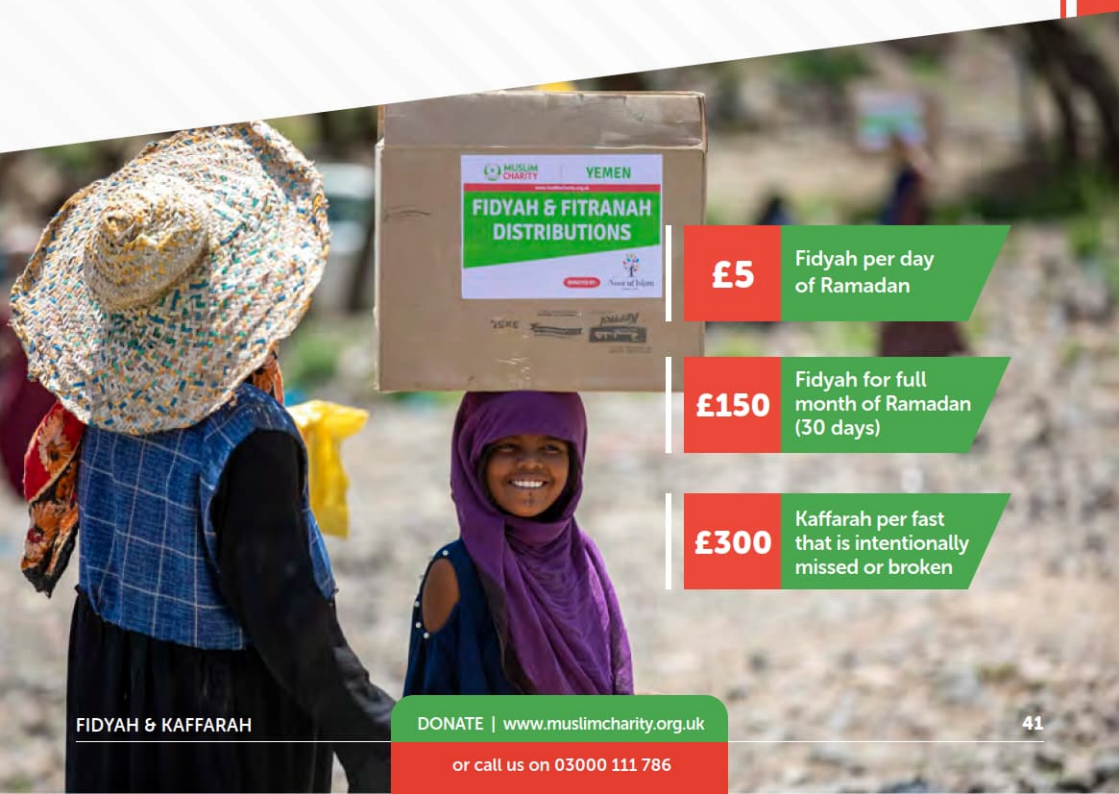
FIDYAH & KAFFARAH

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. Fidyah 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



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





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.

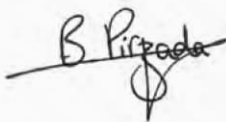
The trustees' annual report and the strategic report were approved on 28th July 2024 and signed on behalf of the board of trustees by:

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

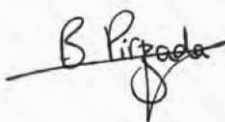
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL POSITION

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:



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

	2023 £	2022 £
Net income is stated after charging/(crediting):		
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 equivalent 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 1 st 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 1 st 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 31 st 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
Accrued 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 1 st Nov 2022 £	Incoming resources £	Transfer £	Outgoing resources £	At 31 st 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 then applied to other charitable projects.

Unrestricted funds

	At 1 st Nov 2022 £	Incoming resources £	Transfer £	Outgoing resources £	At 31 st 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.





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**HELPING
THE NEEDY**
SINCE 1999

Charity Registration No.: 1078488