



**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.



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



£300

Two water hand pumps



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



£2k

(or £166 per month)

Community Solar Well



£15k

(or £1,250 per month)

Large Solar Well (Asia or Africa)



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



£3k

(or £250 per month)

Water well in Africa





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



£50

Emergency
food pack



£100

Feed 100 families
with 1,500 loaves
of bread



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



£150

Clean Water for 10 families



£300

Medical aid for Gaza



Emergencies

PAKISTAN FLOODS

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



£150

Home survival pack



£750

(or £375 half a share)

Build a home for a flood affected family





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



£100

Cooked meals



£250

Home repair fund for a flood affected family



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



£100

Non-food items (NFI) pack



£4.5k
(or £1,500 share)

Container home for a refugee family



Turkey Earthquake

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)

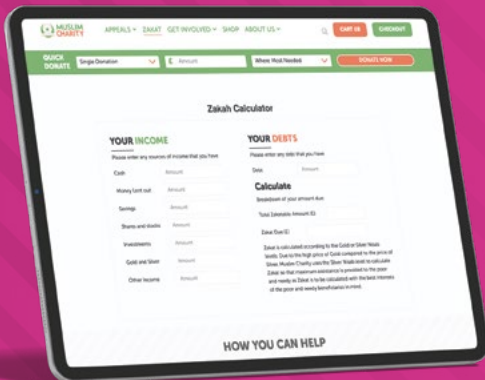
**Construction
of one home**



Zakat 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**



£2k

**(or £166
per month)**

**Community
Solar Well**



£10k

**Build a Masjid
in Africa**



£15k

**(or £1,250
per month)**

**Large Solar Well
(Asia or Africa)**





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



£300

(or £25 per month)

Rescue a child every month



£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



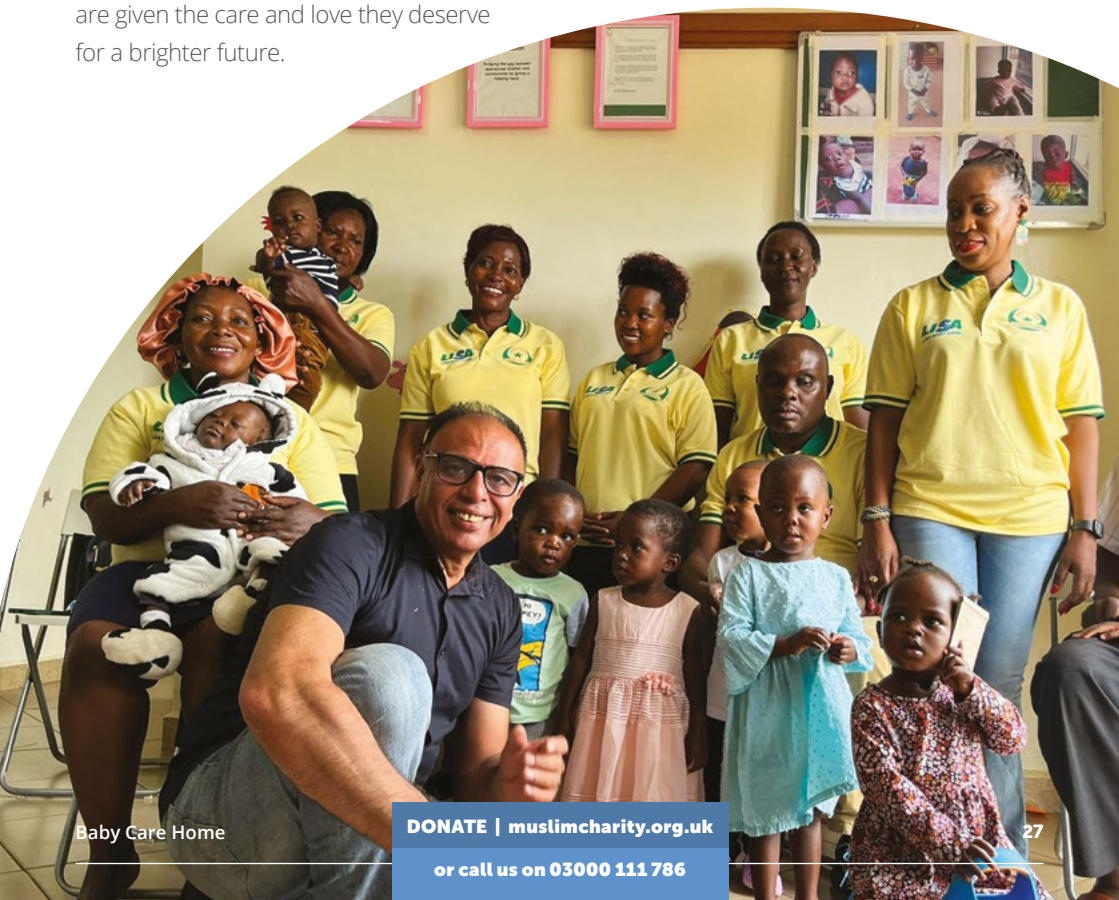
£150

Food and clothing for a rescued baby for one month



£1k

Helps run our baby care home



Baby Care Home

DONATE | muslimcharity.org.uk

or call us on 03000 111 786



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**



Children of the world **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.

£25

School bags and books



£180

(or £15 per month)

Educate a child for one year



£10k

(or £840 per month)

Adopt A School



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**





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



£300

Protect 12
brothel children



£750

Restore dignity
for mothers



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.



'Happy to Chat' Benches

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



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



£2.5k

(or £210
per month)

Full cost of
one incubator



Infant Incubators

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



£12k

(or £1,000
per month)

Cost of one
fully-equipped
ambulance





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





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

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.



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.



#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





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

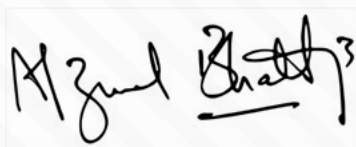
sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- 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

		Consolidated		Charity Only	
	Note	2024 £	2023 £	2024 £	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

	2024 £	2023 £
Net income is stated after charging/(crediting):		
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 equivalent 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 1 st 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 1 st 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 31 st 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 1 st Nov 2023 £	Incoming resources £	Transfer £	Outgoing resources £	At 31 st 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 1 st Nov 2023 £	Income £	Expenditure £	Transfers £	At 31 st 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:

☐ Zakat

☐ Sadaqah

☐ Lillah

☐ Fidya

☐ Fitrana

Where Most Needed

Other:

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 by 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

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Donation form

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**
SINCE 1999

Charity Registration No.: 1078488