



# SALAM CHARITY ANNUAL REPORT 2019/2020





We helped more than  
**50,000**  
people in their fight against  
poverty and hardship.

**Working with our network of trusted partners we are continuing to find ways to relieve people from hardship and poverty and offer them hope of a brighter future. Here are some of our proudest moments of 2019/20:**

- Opening of Shifa Clinic Bangladesh where we will provide free primary healthcare to over 10,000 people every year.
- Helped to stop the spread of COVID-19 by launching an early response unit in refugee camps and areas of extreme poverty.
- Launched our flagship project, Medina Square, an innovative approach to help keep people out of poverty through education and leadership.
- Providing over 600,000 meals to people living below the poverty line around the world.
- Provided safe drinking water to more than 50,000 people.
- Helped more than 10,000 people survive the harsh winter in the refugee camps of Lebanon







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MARYAM was one of the first people we helped with our sustainability projects in Bangladesh. After tragically losing her husband to a road accident, life has been a daily struggle for Maryam and unable to find work she would find it difficult to support her three children.

Salam Charity has been able to offer Maryam a lifeline by providing the tools she needs to allow her to grow her own fruit and vegetable which means that she can now support herself and her children without having to rely on handouts.



# Foreword by our Chairman

## SHARIF BANNA

2019/20 has been an extremely difficult year for us all. We have seen the onslaught of a pandemic that has swept the globe on a scale that we have not witnessed before, killing thousands of people, and spreading to every corner of the world. I want to pay tribute to all those who have lost their lives to this new and deadly disease and extend our deepest condolences to their families and loved ones.

Yet amidst all the panic, confusion and uncertainty Salam Charity has soldiered on and continued to help those most in need. We have kept focus on what's important and have tackled obstacles head on. Our rapid COVID-19 Response unit was able to deploy quickly into the camps to sanitise people's homes and educate them about the effects of the virus and how to keep their families safe.

We have also launched an initiative that will bring sustainability through education to the forefront of our work. Medina Square is an ambitious project that will create future leaders and champions of industry by creating an environment where children can learn and thrive.

This was the first year that we took teams of volunteers and staff to the Syrian and Rohingya refugee camps in Lebanon and Bangladesh to help rebuild lives. Our overseas volunteering projects has created a culture of openness and transparency by offering the donors a chance to go out and see the results of their kind donations & support for themselves.



## 2020/21 LOOKS TO BE EVEN MORE DIFFICULT THAN

2020/21 looks to be even more difficult than 2019/20 with new lockdown measures put in place, but as we race to find a vaccination for the virus, we will remain vigilant against the increased threats of disease and poverty that will be faced by those already living below the poverty line.

Together we can defeat this virus and continue to fight against poverty so that every human being has the right to a life of dignity.





**TO BE EVEN MORE  
2019/20**



# ANNUAL REPORT



# ANNUAL REPORT 2019 /2020

This report will outline into who we are and what we stand for, what we have delivered in 2019/20 and take a look into our strategic plans for the coming year.



# About us

Poverty is an injustice that has no place in the modern world. At Salam Charity we want to see a world where people can live with dignity free from hardship and suffering.

We believe in people and the power to lead themselves out of poverty that's why we want to create lasting change by empowering communities through sustainable development programmes, education and providing lifesaving healthcare, food aid and shelter.

We work tirelessly, alongside our trusted partners on the ground, to make sure that we continue the fight against poverty and pave the way for a future where every single person has the right to a life with dignity.

## VISION

We want to see a world where people live with dignity.

## MISSION

To serve humanity by developing and implementing campaigns that directly tackle the treats of poverty and injustice. Guided by our core values, we aim to:

- Eradicate poverty by empowering sustainable development
- Fight disease with healthcare, sanitation and vaccination programmes
- Educate and train communities to become self-sufficient
- Create social change by empowering women and children
- Always operate with equality, openness and transparency

## OUR NETWORK OF PARTNERS

We are working in some of the poorest countries in the world through a network of trusted partners to deliver aid where it is needed the most. Using partners alongside our regular staff ensures that we can carry out accurate needs assessments and help to strengthen the wider economy.

## CORE VALUES

To serve humanity by developing and implementing campaigns that directly tackle the treats of poverty and injustice. Guided by our core values, we aim to:

### To serve

We have been granted the privilege to be able to serve mankind and promote social justice

### With transparency

To be held accountable for all our actions. To serve with openness and honesty according to our Islamic values

### Restore dignity

Restoring people's dignity by providing them the means to lead themselves out of poverty.

### Unite in brotherhood

All united in one common goal – to change the world for the better!



# Income & expenditure at a glance

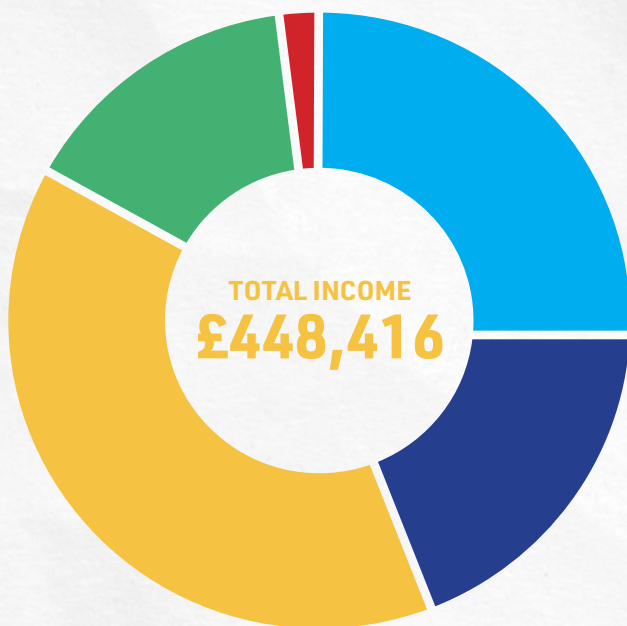
Salam Charity gross income for 2019/20 was **£448,416**

Total expenditure in 2019/20 was **£291,218**

## INCOME

Our income for 2019/20 was **£448,416**, an increase of **£276,772** from the previous year. This was achieved in a number of ways including increased presence online, employing the services of dedicated fundraisers and delivering projects efficiently.

We have had a number of humanitarian appeals which have been promoted by influencers reaching a much wider audience than the previous year.

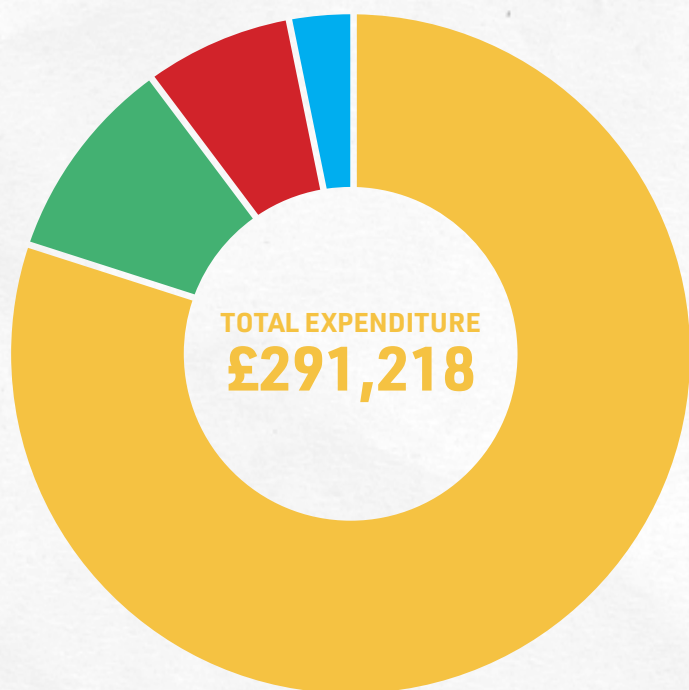


## TOTAL INCOME £448,416

- 15%** EMERGENCY APPEALS - £67,262.40
- 12%** DEPLOYMENTS - £53,809.92
- 40%** HUMANITARIAN CAMPAIGNS AND APPEALS - £179,366.40
- 26.8%** 10 NIGHTS OF RAMADAN - £120,175.49
- 6.2%** OTHER £27,801.79



# Expenditure



**TOTAL EXPENDITURE £291,218.00**

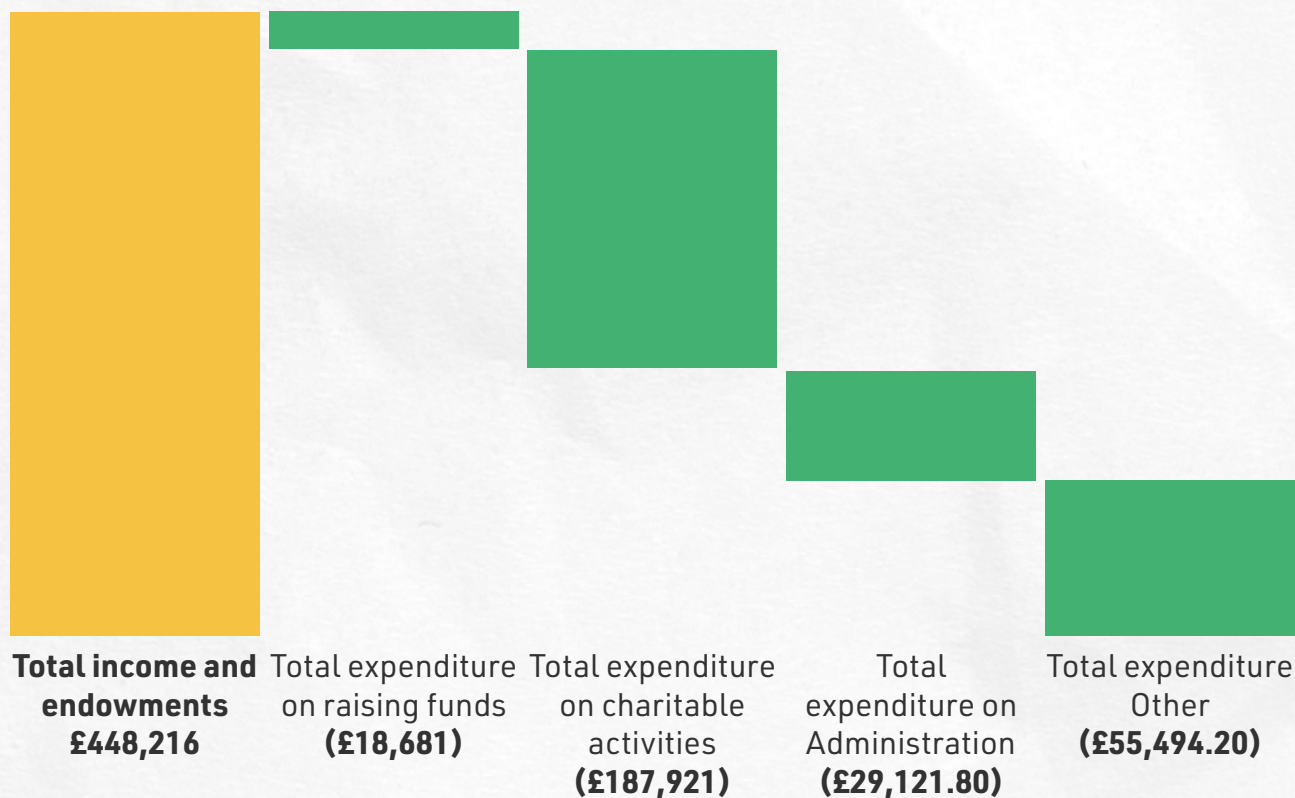
**64.5%** CHARITABLE ACTIVITIES - £187,921.00

**6.4%** RAISING FUNDS - £18,681.00

**10%** ADMINISTRATIVE COSTS - £29,121.80

**19.1%** OTHER - £55,494.20

## TOTAL INCOME AGAINST TOTAL EXPENDITURE:









A man wearing a yellow t-shirt and a yellow cap with the Salam Charity logo is bending over a large cardboard box. The t-shirt also features the Salam Charity logo. The background is slightly blurred, showing a white plastic bag and other boxes.

# Our work

**It's hard to believe that in some countries people still have to walk for hours every day just to collect water from stagnant pools shared by livestock and wild animals.**

**The saddest part about it is that it's often children who are tasked with collecting water which means that they are denied an education and a childhood.**







# OUR FIGHT AGAINST POVERTY

## OUR WORK IN NUMBERS

In 2019/20 we have extended our reach to many more countries and included a number of projects that not only tackle emergencies but also at sustainable living for our beneficiaries. Here are just some of the highlights of our work in 2019/20:

- 600,000 meals delivered to people in Bangladesh, Yemen, Pakistan, Bangladesh and Lebanon
- We have operations in 10 different countries around the world
- We have helped more than 50,000 people this year in their fight against poverty
- We have provided lifesaving water to over 10,000 people
- 10,400 received free medicine from Shifa Clinic in Bangladesh
- We supported more than 10,000 people with winter clothing, fuel, and bedding
- 100,000 PPE items provided to residents of the camps in Bangladesh, Lebanon and Somalia



# RIGHT JUST PARTY

## **WORKING WITH OUR PARTNERS**

Salam Charity operates a system where we have a mixture of regular staff and trusted partners who we work with to deliver aid to some of the poorest people in the world. Working with partners whilst building our own capacity for delivery is a long-term strategy that fits into the overall aims of Salam Charity. Some of the benefits of our working system are listed below:

- Improved knowledge of local areas
- Enhanced needs assessments
- Large network of local suppliers and workforce
- Excellent reach to some of the most remote and rural areas
- Efficient delivery of aid
- Supporting the wider economy



A young child with dark, curly hair is looking down at a bowl of food. The child is wearing a light-colored shirt. The background is slightly blurred, showing other people and what appears to be a market or outdoor setting. The text "WHAT WE DID" is overlaid in large, bold, black letters on a yellow background.

# WHAT WE DID

We were able to rapidly deploy our response in Lebanon and Bangladesh to curb the spread of COVID-19 by safely distributing free PPE and food to vulnerable people in the region.





D

Deploy teams to  
to help stop the  
nitisising homes  
to the most  
refugee camps.



# Delivering aid across the World

Poverty ruins lives every single day.

Millions of people go hungry, not knowing where their next meal will come from. Working alongside our trusted partners, Salam has been able to offer a lifeline to some of the poorest people in the world and continue our fight against poverty.

We have developed a new 3 point aid delivery policy which helps us research and identify the root causes of poverty and create programs to tackle these issues head on.

## RESPOND

In this stage our researchers in various countries will determine where aid is needed most. From responding quickly to natural disasters, to identifying the need to empower women, this stage looks at all the issues that are holding people in the grips of poverty.

## REBUILD

Restore dignity by rebuilding lives. Tackling the root causes of poverty we will empower people to lead themselves out of poverty by providing them the basic needs that restrict them from escaping this vicious cycle.

## REVISIT

Our work does not end with aid delivery. We will continue to be on the ground to ensure that people do not fall back into hardship.

## SERVING WITH COMPASSION

We deliver aid according to the CHS Alliance guidelines to make sure that our aid is relevant and reaching the right people, whilst being held accountable for all our actions.

Our aims and objectives were set out to improve the lives of people living in poverty and hardship by spearheading innovative projects that tackle immediate needs as well as planning for the long term.

- Ensure our response is appropriate and relevant
- Quick and efficient with our delivery
- Support and strengthen local capacity by employing the services of local workers
- Needs assessments based on strong communication and feedback from beneficiaries
- Be accountable for everything we do and follow the feedback of beneficiaries
- Coordinate our aid efforts with larger organisations to ensure our aid is needed
- Continuously learn and develop
- Support staff and partners to do their jobs effectively
- Manage and utilise resources effectively for maximum impact



# COVID-19 Response

COVID-19 has changed the world forever. From the first signs of the disease in 2019 it spread rapidly all over the globe within months and it is the poorest areas that will suffer the most. Millions of people are in risk of losing their livelihoods due to lockdown measures and many more will suffer from the virus without the means to access any sort of treatment.

We were able to deploy teams quickly and efficiently to the refugee camps in Lebanon and Bangladesh to sanitise people homes and distribute thousands of Personal Protection Equipment including 10,000 face masks, gloves, and hand sanitisers to the families in the greatest danger of being afflicted by the virus.

In Somalia we distributed 5000 PPE items and held training sessions to educate and inform people of the dangers of the disease and how to keep their families safe.



## STATS AT A GLANCE

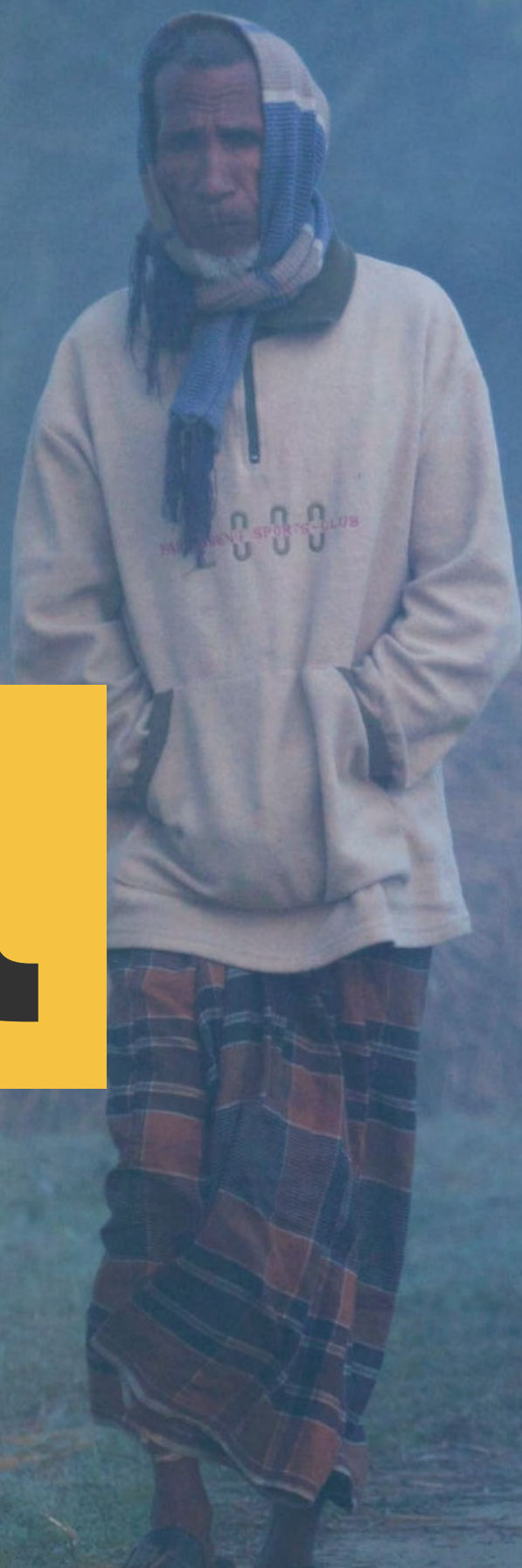
- 100,000 PPE items distributed
- 1000 tents and homes sanitised in Syrian and Rohingya refugee camps
- 1000 individuals trained on protecting themselves from COVID-19



# Winter Surviv



r  
al



# Winter survival

Winters are the toughest time of the year for millions of people and thousands die every year from the relentlessly bitter conditions. This is felt most keenly in the Syrian refugee camps in Lebanon where thousands of people, especially the young and the frail, will not know whether they will live to see the spring. By providing fuel, food, bedding, blankets, and warm clothing we were able to help 5000 people stay safe this winter.

Bangladesh has one of the highest rates of poverty in the world and with the winters getting colder most people are massively under equipped to face the cold conditions. To ease some of their struggles we distributed blankets, pillows, and warm clothing to 2000 families, that's lifegiving warm to more than 10,000 individuals.

Our Winter Survival projects have helped more than 20,000 people around the world who can now sleep well at night thanks to our supporters and ambassadors.

## Stats at a glance



Helped more than  
10,000 people with  
winter survival kits



More than 2000 families  
given bedding and warm  
clothing



5000 litres of heating  
and cooking fuel  
distributed









# Food Aid







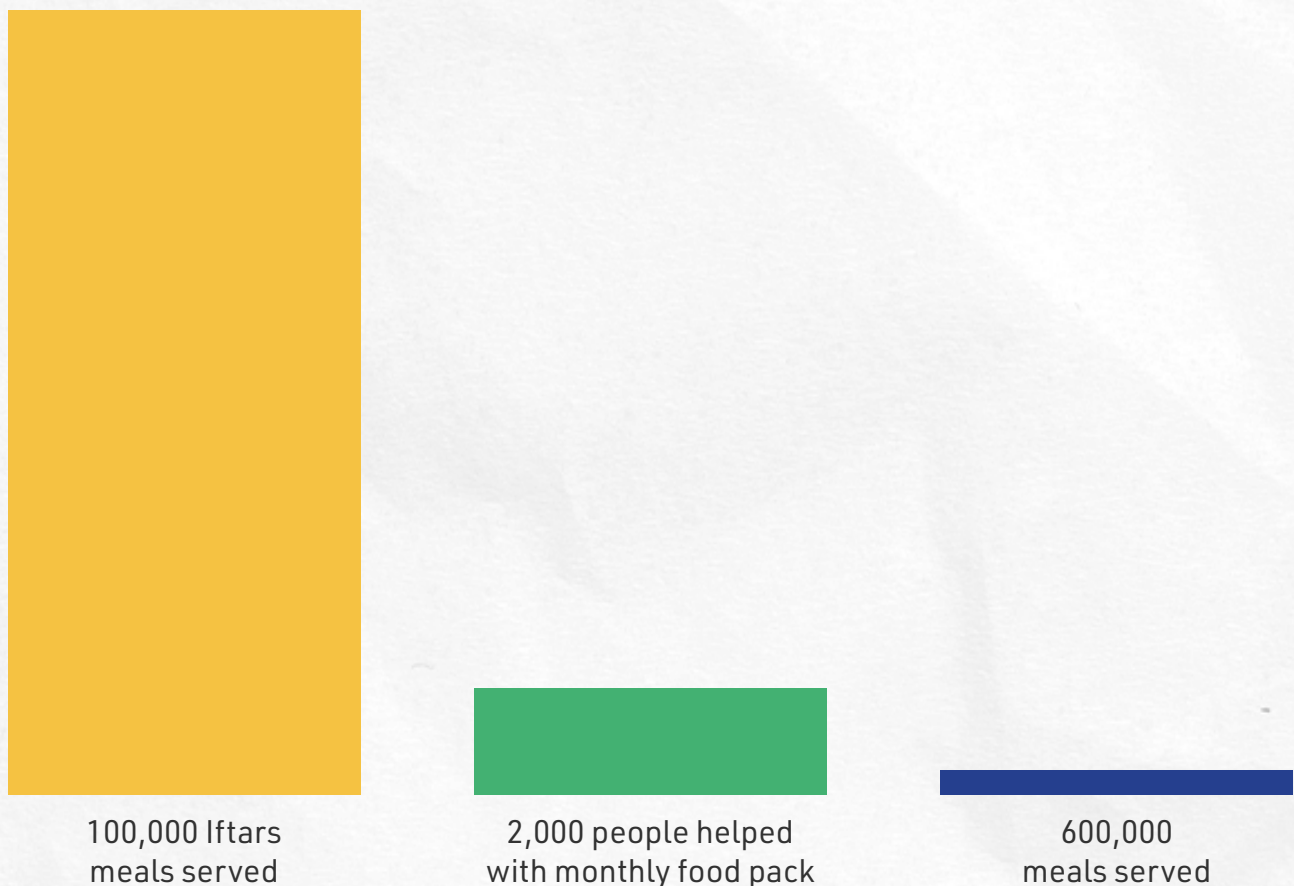
## Food aid

Around the world more than 690 million people go to bed hungry every night, not knowing when they will get their next meal. 9.2% of the global population live in extreme poverty having to survive on less than £1.40 per day.

We believe that the UN's Sustainable Goal No. 2 – Zero Hunger, which aims to eradicate hunger by 2030, is only possible if we all stand united in the fight against hunger, that is why we have created food aid programmes to meet the immediate needs of people facing hunger while we work with the beneficiaries to explore more sustainable solutions to poverty.

We helped more than 50,000 people in Yemen, Bangladesh, Pakistan, Palestine, Somalia, Lebanon, and Sudan with food packs to feed a family of 5 for a whole month. This Ramadan we provided more than 500,000 Iftar meals to Muslim's breaking their fast in the holiest month in the Islamic calendar.

## Stats at a glance











**WASH**  
**(WATER, SANITATION**





**& HYGIENE)**



# Wash

**(Water, Sanitation, and Hygiene)** Water is easy to take for granted, but if we had to walk 10 miles every day just so that we can have a sip of the precious liquid, only then would we truly understand how lucky we are. It is estimated that almost 3 billion people live in water stressed areas, with 1.4 billion of those people living in areas of extremely high water vulnerability (UN, 2020)

At Salam Charity, we have pledged to help more than 1,000,000 people in some of the most remote and water strained areas in the world to access clean, safe drinking water. We have begun our ambitious journey by providing lifesaving water to more than 50,000 people with deep water wells in Pakistan, Bangladesh, and Yemen.

In Yemen, the scarcity of water, the mountainous terrain and the ongoing conflict has left millions of people desperately clinging on to life. We have built and rehabilitated water wells that have fallen into disrepair to again provide lifesaving water to more than 10,000 people.

## Stats at a glance



1.4 billion people live in areas of extremely high water vulnerability



Our pledge to help 1,000,000 people with lifesaving water



50,000 people have access to clean water





Salam Charity

# YEMEN WATER APPEAL 2020

Salam Charity, United Kingdom | [www.salamcharity.org.uk](http://www.salamcharity.org.uk)

المرحوم / وليد فضل الغنام  
Waleed Fadel El-Ghanam



Salam Charity

الحليّة - بني مطر - صنعاء اليمن  
Al Hulaileh - Bani Matar - Sanaa Yemen





# Shifa clinic



Salam Charity, United Kingdom | [www.salamcharity.org.uk](http://www.salamcharity.org.uk)

৬১, ৬২, ৬৩ ইন্ডিয়ান মার্কেট (পূর্ব প্রান্ত)  
Mobile: ০১৭১১-৪০৬৪৩৪, ০১৪৩৪-২৪২৭০৪



## Shifa clinic

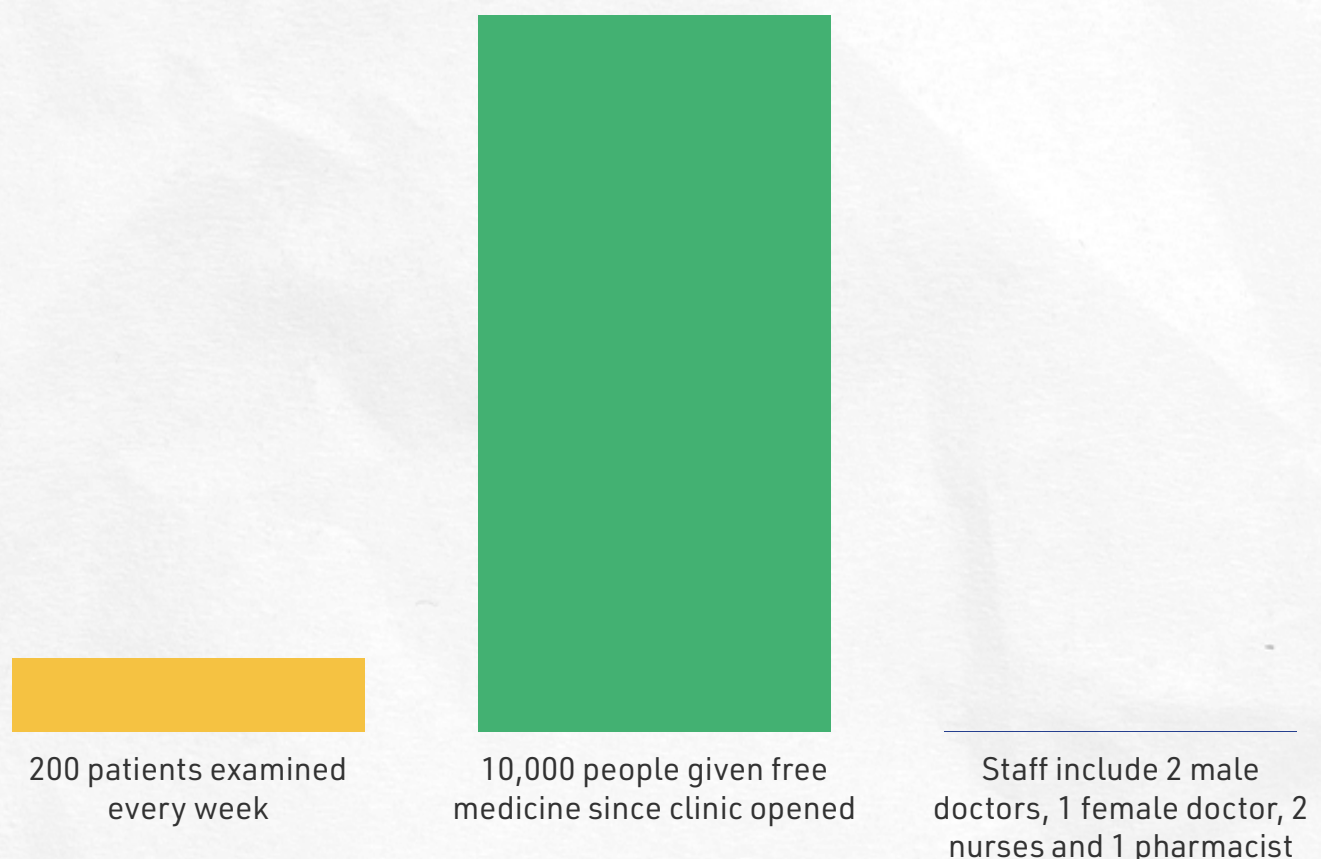
Jakigonj, a rural village in the outskirts of Sylhet, is one of the poorest areas of Bangladesh with thousands of people living below the international poverty line. After careful consideration and rigorous needs assessments, it was here that we decided to open our first Shifa Clinic.

The grand opening of our free primary health centre was welcomed by the residents of Jakigonj who previously had to travel for over 2 hours to get to the nearest medical clinic.

Since the opening, our trained male and female doctors have examined thousands of patients and have issued more than 10,000 prescriptions for free medicine that they can collect from our on-site pharmacy.

Our finite resources means that we have a strict selection process with priority given to orphans, widows and the elderly. We currently serve around 200 people per week but that is expected to rise sharply as the COVID outbreak spreads to this region. The current cost of maintaining the clinic and distributing free medicine is £30,000 per year.

## Stats at a glance









# Medina Square



ca





# Medina square

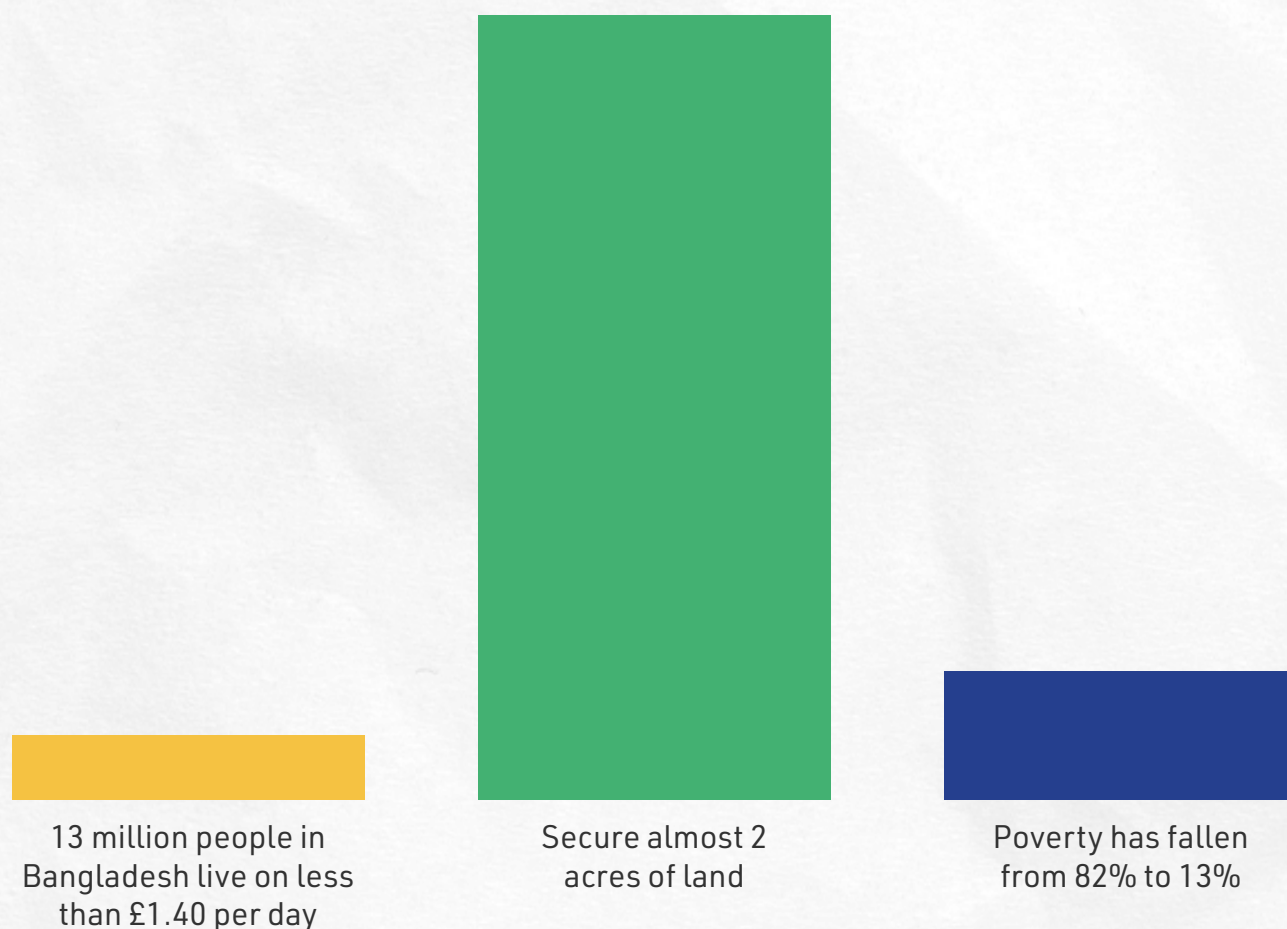
## THE SQUARE

Medina Square is Salam Charity's most ambitious project. It will comprise a mosque, shelter, academy, play area and community centre. Salam Medina Square is a community led initiative to provide education and leadership skills in one of the poorest areas of Sylhet.

Although Bangladesh has made significant progress in its fight to eradicate poverty and has successfully reduced the number of people living below the poverty line from 82% in 1972 to 13% in 2016, almost 13m people still live below the poverty line.

Salam Charity have been able to secure almost 2 acres of land in one of the poorest areas of Sylhet, and now our ambitious project to lift an entire community out of poverty has truly got under way. There is a long road ahead of us to make our vision into reality, but we believe that we can make a serious impact on poverty and uplift whole communities.

## Stats at a glance











**Emerg**  
**Respo**





ency  
nse



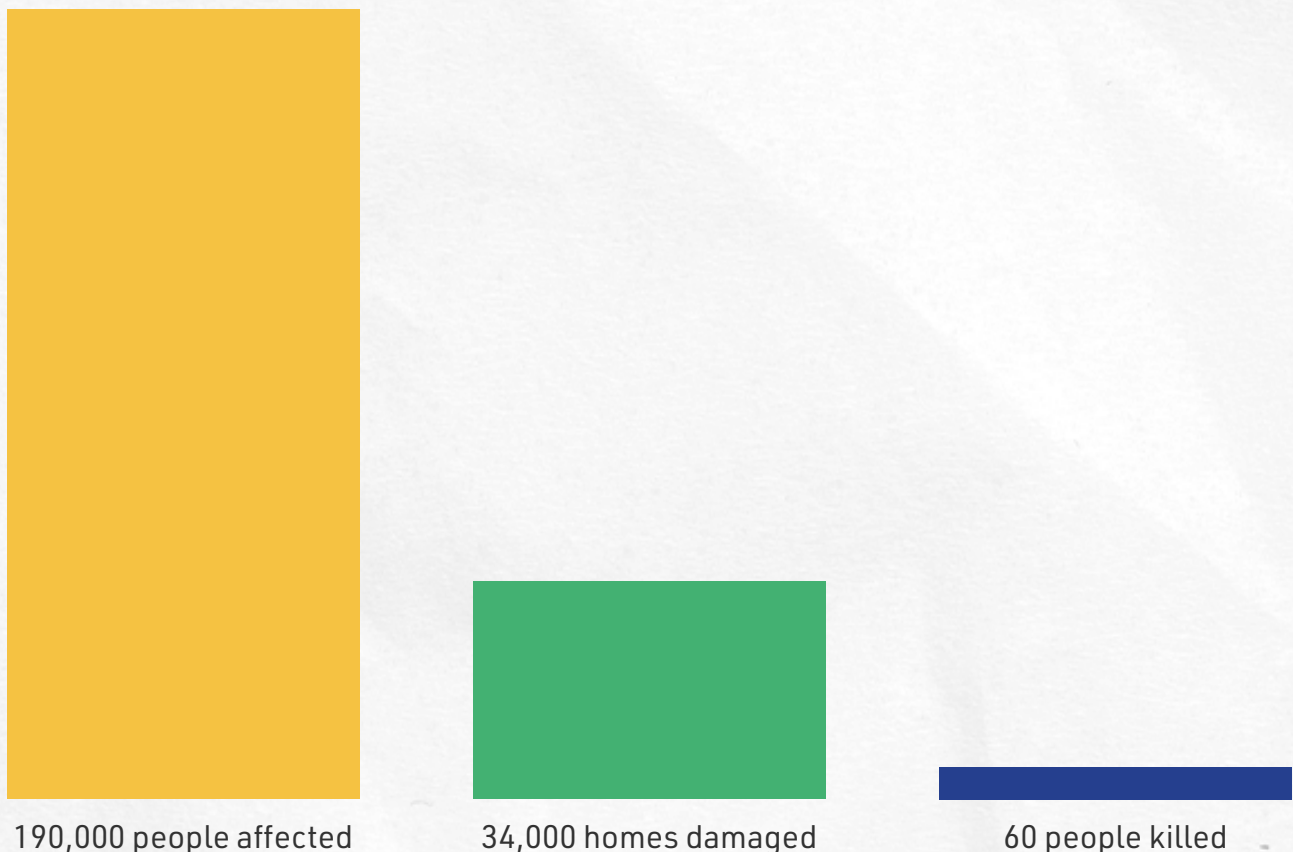
# Emergency response

In 2019, prolonged heavy rainfall caused floods in 15 different states within Sudan including Khartoum. 190,000 people were affected, and 60 people were killed including 2 small children in Kassala.

34,000 homes were damaged leaving thousands of people in desperate need of shelter, sanitation, food, water and medicine. Many families had to seek refuge in schools and public buildings to protect themselves from the floods.

With our network of partners, we were able to distribute much needed aid including hygiene kits, food and water to those who had lost their livelihoods to the floods.

## Stats at a glance









# Qurban





ni





# Qurbani

During the sacred period of Dhul Hijja, we sacrifice an animal in remembrance of the Prophet Ibrahim (AS), and distribute the meat to our families, neighbours and those living in poverty. During these festivities, we rarely give a thought to the animal that has blessed us with life sustaining meat. What kind of life did it lead? Was it healthy?

That's why at Salam Charity we have developed the Ethical Qurbani which looks at the welfare of the animal before sacrifice and how the meat is distributed. We have provided much need meat to families in Yemen, Bangladesh, Pakistan, Somalia and Lebanon distributing over 15,000 kg's of meat.

## The key factors of the Ethical Qurbani are:

- Cows must be over the age of 2, and goats and sheep must be at least one year old
- The animal must be healthy with records of welfare for at least 6 months
- The animals cannot be separated from offspring
- The animal must be treated with kindness and reared properly with adequate feeding and space to roam freely
- The slaughter must be quick and painless – one clean stroke of the sharp blade
- Animals must be held in a separate location to where the slaughter will happen so as not to distress the animal
- The meat must be distributed as quickly as possible to avoid contamination
- Meat will be distributed to those who live below the internationally recognised poverty line

## Stats at a glance



Animal must be over the age of 2



Animals must carry at least 6 months welfare record



25,000 kgv of meat distributed









# Shelte







r



# Shelter

Salam Charity has been working in Idlib, Syria to rehabilitate homes which have been damaged during the decade-long conflict. By focusing on homes occupied by IDP's and vulnerable Syrian's as well as host-communities, Salam Charity has been able to revive small, local economies and businesses. Evaluation reports have revealed improved relations between host-communities and IDP populations and an increase in people returning to the area. We lift some of the burden from the IDP's by helping them with 6 months rent to get them back on their feet.

In Kashmir, we have 2-bedroom, permanent homes that will offer people a safe place to call home. Alongside the homes, we have given the tenants free medical care at the local hospital for 1 year.

These have become a flagship projects for Salam Charity from the impact they have had and will continue to feature prominently in our long-term strategies. We have rehoused almost 200 people and have given them hope of a brighter future.

## Stats at a glance



200 people rehoused



2-bedroom homes in  
Kashmir



6 months' rent paid







A background image showing a group of children. In the foreground, a young girl with dark skin and curly hair is looking down and smiling. Behind her, other children are visible, including one in a white shirt with a grey floral pattern and another in a colorful striped shirt. The image is slightly blurred, giving it a candid, warm feel.

# OUR FUNDRAISING IN 2019

**We created a number of fundraising campaigns and appeals to more than double our income from the previous year. Thanks to the support of our generous donors and raise an incredible £450,000 from a variety of fundraisers. The following is a snapshot of our fundraising activities in 2019/20**





# RAISING /20



# ECHOS OF THE BELOVED

Mesut Kurtis, one of the biggest names in Islamic Nasheeds, joined Salam Charity on a 6-city tour from Glasgow to London to help raise funds for our ambitious Medina Square project in Bangladesh.

He was joined by Ahmad Rubani and Muad an evening of nasheeds, spirituality and the all-important fundraising that will create and nurture the leaders of tomorrow to help lift an entire community out of poverty.



ED





# INSTA LIVE



Insta Live is a creative fundraiser that gets together some of the biggest influencers online today to do a live fundraiser and help raise money for food aid across the world. Our influencers including Modest Street, Ezzakins, and Muslim Mamas have a combined reach of over 1 million people.



# COME IFTAR WITH ME



Come Iftar with me gets families and loved ones together to break their fast in the holiest month of the Islamic calendar and raise money for our food projects around the world. It was a great success with vital funds being raised to feed a family for an entire month.



# SALAM NIGHTS



Covid-19 caused widespread disruption for many charities with events, challenges, and mass gatherings being prohibited to stop the spread of the disease. That meant that we had to think of new ways to gather people and raise funds and the answer came from Zoom. Now, people can enjoy the experience of an event from the comfort of their own homes.

Salam Nights was a weeklong Fundraiser over Zoom that brought together some of the biggest names in the Islamic world including Maher Zain for live performances, talks and fundraising in the month of Ramadan



# MY 10 NIGHTS



Laylatul Qadr, which translates to 'The Night of Power' is one of the most auspicious nights of the Islamic calendar. This night has massive significance to Muslims who often donate their charity on this night.

We teamed up with MyTenNights to offer our donors the chance to never miss Laylatul Qadr again by automating their donations. It has been a great fundraising success and has raised vital funds for food, water, shelter, and Zakat.



# OUR PLANS FOR 2020 / 2021

As we race to find a vaccine for the Covid-19 pandemic, we will continue to support those who need us the most by providing them lifesaving food, water, shelter, medical aid, and emergency assistance.







The image features a background of a food bank or charity distribution area. In the foreground, a yellow paper bag is visible with a logo consisting of three concentric circles and the text "Aid Mission Charity" below it. Behind the bag, a clear plastic water bottle with a blue cap sits on a yellow surface. The overall scene is brightly lit, with a warm, yellowish tint. The text "Aid" is prominently displayed in a large, bold, black font within a yellow rectangular box on the left side of the image.

# Aid

# Mission



A close-up photograph of a hand holding a yellow paper bag. The bag features a blue circular logo with a stylized 'S' and the text 'Salam Charity' printed below it. The background is blurred, showing more of the same bags.

# ons

One of the key areas we want to focus on for 2020/21 is taking volunteers and supporters on Aid Missions abroad so that people can see exactly how their money is making a difference to the lives of the poor and destitute.

Our plans are to create ambassadors for Salam Charity by nurturing a culture of openness and transparency. Supporters can now get hands on by providing aid and helping to rebuild lives.



A young boy with dark hair is looking down at a vertical metal rod. He is holding the rod with his hands. Below him, a spray of water is visible, suggesting a water-related activity or experiment. The background is a warm, yellowish-brown color.

**WASH**

**Projec**



A photograph of a person wearing an orange shirt, crouching down and drinking from a water source. Water is dripping from their mouth. The image has a warm, yellowish-orange tint. The word "ts" is visible in large white letters on the left side.

# ts

We will be moving into more arid territories where water is scarce including Ghana where people still have to walk for miles to get a drink of water. We have plans to build more than 100 wells in some of the most remote areas of Ghana where thousands of people will have access to lifesaving water.

We have plans to build on the countries we are already operating including Yemen, Pakistan and Bangladesh and think of more innovative ways to provide long term sustainable water solutions.



# Child & C Projects



Salam Charity

[salamcharity.org](http://salamcharity.org)



# Orphan

Education is one the key areas that we will be focussing on to ensure that children do not have to grow up with the threat of poverty. By educating our children we can create future leaders and champions of industry who will give back to their communities and help lift their families and friends out of poverty.

In Yemen, Severe and Acute Malnutrition (SAM) is one of the biggest killers amongst children. We have made a commitment to provide professional medical treatment to help them recover from SAM. Children will be entered into a 6 month programme where we tailor the treatment for each child to ensure that they overcome hunger and can look forward to a brighter future.



The background is a warm, yellow-toned photograph. It shows a yellow table with a clear plastic water bottle on it. In the lower right, a portion of a yellow sign is visible, featuring a smiley face and the text 'm Charity'.

# Health

# Project



A person wearing a yellow protective suit is shown from the chest down, handling a yellow bag. The bag features a large smiley face logo and the text 'Shifa Charity'. The background is a solid yellow color.

# ts

We will continue our fight against Covid-19 by providing sanitation and PPE and covid resilience training so that people are aware of how to protect themselves and their families from this deadly disease.

The success of Shifa Clinic in Bangladesh has led us to explore other countries to build Shifa Clinics that will provide free primary healthcare to people living in some of the most remote and poverty-stricken areas of the world.



# **FINANCIAL RE & ACCOUNTS**



**VIEW**



The Trustee presents his report with the unaudited financial statements of the charity for the year ended 30 June 2020.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity No. 1142191 Principal Office  
Salam Charity UK  
483 Green Lanes  
London  
N13 4BS  
United Kingdom

**Trustee**

**The following Trustee served during the year:**

H M A Quadir  
Sultana Quadir  
Sharif Banna  
Abdul Wahid  
Abdul Hafiz  
Jamal Uddin

**Independent Examiners**

S.Asghar & Co  
Chartered Certified Accountants  
85 Station Road ,  
Harrow  
London HA2 7SW

**Bankers**

HSBC BANK PLC  
118 High Street North East Ham London  
E6 2HX



# OBJECTIVES & ACTIVITIES

A large charity must provide an explanation of its aims, including details of the issues it seeks to tackle and the changes or differences it seeks to make through its activities...  
A large charity must provide an explanation how the achievement of its aims will further its legal purposes... A large charity must provide an explanation of its strategies for achieving its stated aims and objectives...

A large charity must provide an explanation of its criteria or measures it uses to assess success in the reporting period...

A large charity should provide a more detailed explanation of its short-term and long-term aims and objectives...

## ACHIEVEMENTS AND PERFORMANCE

A large charity must review its charitable activities undertaken, explaining performance achieved against objectives set ...

A large charity must include an explanation when material fundraising activities are undertaken, details of the performance achieved against fundraising objectives set ...

A large charity must provide an explanation when material investments are held, details of investment performance achieved against objectives set ...

A large charity must provide an explanation of any material expenditure occurred to raise income in the future...

A large charity must provide commentary on those significant positive and negative factors within and outside the charity's control which are relevant to the achievement of its objectives ...

## PLANS FOR FUTURE PERIODS

A large charity must provide a summary of the charity's plans for the future including its aims and objectives and details of any plans to achieve them ...

A large charity's report should explain the trustees perspective of the future direction of the charity...

The Trustee is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustee is also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed

Mr H M A Quadir  
On behalf of the Board of Trustees  
15th July 2021



### **Independent Examiner's Report to the trustee of Salam Charity**

I report to the trustees on my examination of the accounts of Salam Charity for the year ended 30 June 2020 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

### **Responsibilities and basis of report**

As the charity's trustee you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The trustee considers that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination by being a qualified member of .

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Waqas Imtiaz Khan (FCCA)**  
**Chartered Certified Accountants**  
**S.Asghar & Co 85 Station Road Harrow**  
**London, HA2 7SW**  
**15th July 2021**



**SALAM CHARITY****BALANCE SHEET**

at 30 June 2020

Charity No. 1142191

**Unrestricted**

		<b>funds</b>	<b>Total funds</b>	<b>Total funds</b>
		<b>2020</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>
Income and endowments from:				
Donations and legacies	3	448,416	448,416	171,644
Total		448,416	448,416	171,644
<b>Expenditure on:</b>				
Raising funds	4	18,681	18,681	18,250
Charitable activities	5	187,921	187,921	145,148
Other	7	84,616	84,616	9,298
<b>Total</b>		<b>291,218</b>	<b>291,218</b>	<b>172,696</b>
Net gains on investments		-	-	-
Net income/(expenditure)	8	157,198	157,198	(1,052)
Transfers between funds		-	-	-
Net income/(expenditure)		157,198	157,198	(1,052)
before other gains/(losses)				
Other gains and losses				
Net movement in funds		157,198	157,198	(1,052)
<b>Reconciliation of funds:</b>				
Total funds brought forward		106,403	106,403	107,455
Total funds carried forward		263,601	263,601	106,403



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020  
Charity No. 1142191

		2020	2019
<b>Fixed assets</b>			
<b>Tangible assets</b>	<b>10</b>	5,350	
		<hr/> 5,350 <hr/>	
<b>Current assets</b>			
Cash at bank and in hand		261,951	107,603
		<hr/> 261,951 <hr/>	<hr/> 107,603 <hr/>
<b>Creditors: Amount falling due within one year</b>	<b>11</b>	(3,700)	(1,200)
Net current assets		258,251	106,403
Total assets less current liabilities		263,601	106,403
Net assets excluding pension asset or liability		<hr/> 263,601 <hr/>	<hr/> 106,403 <hr/>
<b>Total net assets</b>		<hr/> 263,601 <hr/>	<hr/> 106,403 <hr/>
<b>The funds of the charity</b>			
<b>Restricted funds</b>	<b>12</b>		
<b>Unrestricted funds</b>	<b>12</b>		
General funds		263,601	106,403
		<hr/> 263,601 <hr/>	<hr/> 106,403 <hr/>
<b>Reserves</b>	<b>12</b>		
<b>Total funds</b>			
Approved by the trustees on 15th July 2021			
And signed on their behalf by:			

**H M A Quadir**

**15th July 2021**



# Accounting policies

## Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

### Fund accounting

<b>Unrestricted funds</b>	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
<b>Designated funds</b>	These are unrestricted funds earmarked by the trustees for particular purposes.
<b>Revaluation funds</b>	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
<b>Restricted funds</b>	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.
<b>Recognition of income</b>	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
<b>Income with related expenditure</b>	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
<b>Donations &amp; legacies</b>	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
<b>Tax reclaims on donations and gifts Donated services and facilities</b>	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates. These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
<b>Volunteer help Investment income Gains/(losses) on revaluation of fixed assets</b>	The value of any volunteer help received is not included in the accounts. This is included in the accounts when receivable. This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
<b>Gains/(losses) on investment assets</b>	This includes any gain or loss on the sale of investments.



# Expenditure

## Recognition of expenditure

Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

## Expenditure on raising funds Expenditure on charitable activities

These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

## Grants payable

All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

## Governance costs

These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

## Other expenditure

These are support costs not allocated to a particular activity.

## Taxation

The charity is exempt from tax on its charitable activities.

## Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

## Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

## Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

## Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

## Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.



## Research and development

Expenditure on research and development is written off in the year in which it is incurred.

## Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred. All exchange differences are taken into account in arriving at net income/expenditure.

## Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs. Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

## Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

## Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020

Charity No. 1142191

	Unrestricted funds 2020 £	Total funds 2019
<b>Income and endowments from:</b>		
Donations and legacies	171,644	171,644
<b>Total</b>	171,644	171,644
<b>Expenditure on:</b>		
Raising funds	18,250	18,250
Charitable activities	145,148	145,148
Other	9,298	9,298
<b>Total</b>	172,696	172,696
Net income	(1,052)	(1,052)
Net income before other gains/(losses)	(1,052)	(1,052)
Other gains and losses:		
Net movement in funds	(1,052)	(1,052)
Reconciliation of funds:		
Total funds brought forward	107,455	107,455
Total funds carried forward	106,403	106,403

	Unrestricted	Total 2020	Total 2019
Income from donations and legacies			
Donations and gifts from individuals	448,416	448,416	171,644
	448,416	448,416	171,644

Expenditure on raising funds	Unrestricted	Total 2020	Total 2019
Fundraising trading costs	18,681	18,681	18,250
	18,681	18,681	18,250



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020  
Charity No. 1142191

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>Expenditure on charitable activities</b>			
Grants made	187,921	187,921	145,1484
Governance costs	187,921	187,921	145,148
<b>Other expenditure</b>			
	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Employee costs	35,580	35,580	
Motor and travel costs	4,650	4,650	587
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	1,337	1,337	
General administrative costs	7,669	7,669	7,511
Legal and professional costs	35,380	35,380	1,200
	84,616	84,616	9,298
Net income/(expenditure) before transfers			
This is stated after charging: Depreciation of owned fixed assets	1,337		

### Staff costs

No employee received emoluments in excess of £60,000.



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020

Charity No. 1142191

Charity No. 1142191

	2020	2019		
<hr/>				
<b>10 Tangible fixed assets</b>				
<b>Cost or revaluation</b>				
<b>Additions</b>	6,687			
At 30 June 2020	6,687			
<hr/>				
<b>Depreciation and impairment</b>	1,337			
Depreciation charge for the year	1,337	107,603		
At 30 June 2020				
<hr/>				
<b>Net book values</b>	5,350			
At 30 June 2020				
<hr/>				
	<b>2020</b>	<b>2019</b>		
<b>11 Creditors:</b>				
amounts falling due within one year	3,700	1,200		
<hr/>				
Accruals and deferred income	3,700	1,200		
<hr/>				
<hr/>				
<b>12 Movement in funds</b>	<b>At 1 July</b>	<b>Incoming resources (including other gains/losses)</b>	<b>Resources expended</b>	<b>At 30 June</b>
<b>Restricted funds:</b>	<hr/>			
<b>Unrestricted funds:</b>				
<b>General funds</b>				
<b>Revaluation Reserves:</b>	106,40	448,416	(291,218)	263,601
<hr/>				
<b>Total funds:</b>	106,403	448,416	(291,218)	263,601
<hr/>				
			<b>Unrestricted funds £</b>	<b>Total £</b>
<b>13 Analysis of net assets between funds</b>				
<b>Fixed assets</b>			5,350	5,350
			258,251	258,251
<hr/>				
<b>Net current assets</b>			263,601	263,601



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020  
Charity No. 1142191

		Unrestricted funds £	Total £
<b>14 Reconciliation of net debt</b>			
Cash and cash equivalents	107,603	154,348	261,951
	107,603	154,348	261,951
Net debt	107,603	154,348	261,951
		<b>2020</b>	<b>2019</b>
<b>Cash flows from operating activities Net in- come/(expenditure) per Statement of Financial Activities</b>		<b>157,198</b>	<b>(1,052)</b>
<b>Adjustments for:</b>			
Depreciation of property, plant and equipment		<b>1,337</b>	
Increase in trade and other payables		<b>2,500</b>	<b>1,200</b>
Net cash provided by operating activities		<b>161,035</b>	<b>148</b>
<b>Cash flows from investing activities</b>			
Payments for property, plant and equipment		<b>(6,687)</b>	
<b>Net cash used in investing activities</b>		<b>(6,687)</b>	<b>-</b>
Net cash from financing activities		<b>-</b>	<b>-</b>
		<b>-</b>	<b>-</b>
<b>Net increase in cash and cash equivalents</b>		<b>154,348</b>	<b>148</b>
<b>Cash and cash equivalents at the beginning of the year</b>		<b>107,603</b>	<b>107,455</b>
<b>Cash and cash equivalents at the end of the year</b>		<b>261,951</b>	<b>107,603</b>
<b>Components of cash and cash equivalents</b>			
Cash and bank balances		<b>261,951</b>	<b>107,603</b>
		<b>261,951</b>	<b>107,603</b>



# SALAM CHARITY

## BALANCE SHEET

at 30 June 2020  
Charity No. 1142191

	Unrestricted		
	funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>Income and endowments from:</b>			
Donations and legacies			
Donations and gifts from individuals	448,416	448,416	171,644
	448,416	448,416	171,644
	18,681	18,681	18,250
	18,681	18,681	18,250
	18,681	18,681	18,250
	187,921	187,921	145,148
	187,921	187,921	145,148
	35,580	35,580	
	35,580	35,580	
	4,650	4,650	587
	4,650	4,650	587
General administrative costs, including depreciation and amortisation			
Depreciation of Information and publications	1,337	1,337	-
	4,920	4,920	6,310
Stationery and printing	963	963	-
Sundry expenses	1,786	1,786	1,201
	9,006	9,006	7,511



**SALAM CHARITY****Detailed Statement of  
Financial Activities****at 30 June 2020****Charity No. 1142191**

<b>Total of expenditure of other costs</b>			
<b>Total expenditure</b>	84,616	84,616	9,298
	291,218	291,218	172,696
<b>Net income/(expenditure)</b>	157,198	157,198	1,052
<b>Net income/(expenditure) before other gains/(losses)</b>	157,198	157,198	1,052
Other Gains			
<b>Net movement in funds</b>	157,198	157,198	1,052
<b>Reconciliation of funds:</b>			
Total funds brought forward	106,403	106,403	107,455
<b>Total funds carried forward</b>	263,601	263,601	106,403





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