



# **SALAM CHARITY ANNUAL REPORT 2020/2021**

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Charity No. 1142191  
**@salamcharityuk**

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***"Poverty is not an accident;  
like slavery and apartheid, it is  
manmade and can be removed  
by the actions of humans."***

**- Nelson Mandela**



# OUR MISSION

## **ERADICATE POVERTY**

by funding sustainable initiatives

## **FIGHT DISEASE**

with healthcare, vaccination programmes, sanitation, and clean water

## **CHANGE THE SYSTEM**

by empowering women and children

## **OPERATE WITH EQUALITY,**

openness, and transparency





# FOREWORD FROM THE CHAIRMAN

During 2021, the effects of the pandemic were felt right across the world. Salam Charity responded to the needs of vulnerable people, increasing emergency funding to our partners on-the-ground.

We deployed teams in countries including Lebanon and Bangladesh, issuing free PPE and helping to sanitise homes.

We already knew what the presence of COVID-19 highlighted: Money isn't enough. People need **tools, skills and opportunities** to drag themselves out of poverty and improve their local economies. With the right support, we can offer them a chance to free themselves from the vicious cycle of poverty for good.

We firmly believe that **sustainable projects** can overcome poverty and empower entire communities to become self-sufficient without having to rely on handouts.

During the harsh winter months in Lebanon, vulnerable Syrian and Palestinian refugees living on the camps face sub-zero conditions without adequate heating and shelter. Our teams of volunteers were able to travel on a deployment to Lebanon to provide a lifeline to these families by distributing winter survival kits to help them through the bitter cold.

Our work has expanded during 2021 as we continue to develop sustainable solutions alongside traditional aid. We've built life-saving water wells, operated a bakery and Healthcare Clinic offering free services, and taught vulnerable women new skills to help them support their families.



Be a lamp, a lifeboat, a ladder. Help someone's soul heal. Walk out of your house like a shepherd.

Rumi



**Sharif H. Banna**  
Chairman

As Rumi said, we will be the lamp and we will continue to light the way for people who need us the most.







OUR WORLD  
IN **NUMBERS**

- BANGLADESH:** Free healthcare for over 10,000 people
- PAKISTAN:** Distributed much need food to over 5000 people in Azad, Kashmir
- UK:** Supported 1000 refugees with hot meals

- LEBANON:** Over 10,000 Litres of heating oil distributed
- GHANA:** Our water wells provide more than 180,000 litres of clean water to remote villages

# OUR STRATEGIC PLAN

Leading sustainable change



## EARLY PREVENTION

By **identifying the people at risk**, we can help to keep them from spiralling into poverty.



## EDUCATION

**Literacy and numeracy** are essential life skills which open opportunities. **We also deliver vocational training**, which allows people to earn a living and support their families.



## FOOD SECURITY

**Delivering food parcels with regularity** helps people to focus on keeping their heads above water.



## WASH PROGRAMMES

**Water, sanitation and hygiene** prevent diseases, raise life expectancy, and make lives easier in many other ways.



## LIVELIHOOD PROJECTS

People deserve the right to **earn their own living**, and we run several livelihood projects – aiming to help end the culture of handouts.



## EMERGENCY RESPONSE

**Rapid response to natural disasters and wars**, including shelter rehabilitation, helps people to rebuild their lives as quickly as possible.





# DELIVERING AID

## Respond

All over the world, our researchers determine where aid is most needed. Their work includes alerting us to natural disasters as well as long-term factors, such as the vulnerability of women.

## Rebuild

We aim to restore dignity by rebuilding lives. Tackling the root causes of poverty, we will empower people to build themselves a better life – this stage includes different forms of support like emergency aid, safe water supplies, and vocational training for women.

## Revisit

Our work doesn't end with aid delivery. We continue to provide care and support to ensure that people do not fall back into hardship.







## SERVING WITH COMPASSION

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

- Ensure our response is appropriate and relevant
- Are quick and efficient with our delivery
- Support and strengthen local capacity by employing the services of local workers
- Perform needs assessments based on strong communication and feedback from beneficiaries
- Are 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.



# #SALAM SQUAD

**250 INFLUENCERS  
30 MILLION SUBS  
1 BILLION VIEWS**

## OUR INFLUENCER SQUAD IS A REAL FORCE FOR GOOD.

They've travelled to Bangladesh, Pakistan and Lebanon – sharing unfiltered pictures and spreading awareness about Salam's work.

Thanks to our growing network of ambassadors, we are able to lobby institutions and organisations to bring about lasting change for those living in poverty.

-

### **DID YOU KNOW?**

We work with more than 250 social media ambassadors, including Maher Zain and Harris J.



# MAHER ZAIN

Maher Zain has visited some of our projects, including the flagship healthcare centre in Sylhet, where he helped distribute wheelchairs and school kits to disabled children.



"It is a duty and a privilege for us all to serve those who are less fortunate than us"

Maher Zain





# OUR IMPACT AT A GLANCE

Thanks to the continued support of our donors, we have been able to respond to emergencies rapidly and help thousands of people with life-saving water, nutritious food packs, and a roof over their heads.

**OVER 500,000**

LITRES OF CLEAN, SAFE WATER



**18,000**

HOT MEALS



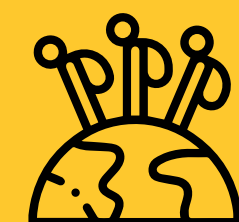
**10,400**

PEOPLE RECEIVED FREE HEALTHCARE



**150**

IDPS RETURNED TO THEIR HOME





# OUR PROJECTS

Salam Charity has been working tirelessly to ensure that families around the world do not have to face poverty alone and that we are there for them when they need us the most.

Our projects have been specifically designed with innovation and sustainability at the forefront of our strategy to make sure that people can keep themselves out of poverty without need for handouts.



# DEPLOYMENTS 2020/2021



# SALAM DEPLOYMENTS

ON THE GROUND

At Salam Charity, we firmly believe that people have the right to know how their generous donations have been spent. That's why we have put a lot of effort into taking delegations of volunteers abroad to personally hand-deliver aid to those who need it most.

Our volunteers were on the ground within 24 hours of the Beirut Blast to help people rebuild their homes and their livelihoods in the aftermath of the explosion. Other countries where we have taken groups of volunteers include Pakistan and Bangladesh, where we distributed much-needed aid to vulnerable people living below the poverty line.

## STATS AT A GLANCE



**3000**

FOOD PACKS  
DISTRIBUTED



**OVER 100**

VOLUNTEERS JOINED  
US ABROAD



**5000**

PEOPLE HELPED WITH  
WINTER SURVIVAL KITS





# WASH PROJECT



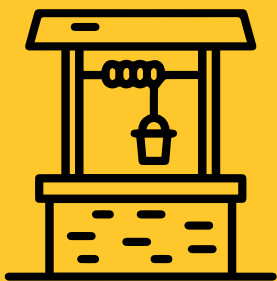
# GHANA WASH PROJECTS

CLEAN WATER IS A HUMAN NECESSITY

Tamale in the northern regions of Ghana is one of the driest and most desolate areas in Africa. People are forced to walk for miles just to drink from stagnant pools of water that are riddled with bacteria and disease and the task of fetching water from these pools often falls on the women and children who must sacrifice their education just to be able to survive.

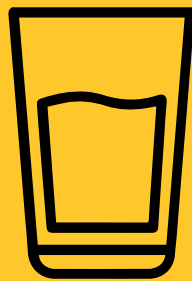
Thanks to our generous supporters we have been overwhelmed with requests for new wells and have provided enough life-saving water to last 20 years for thousands of people.

## STATS AT A GLANCE



**100**

DEEPWATER WELLS AND  
MECHANICAL BOREHOLES



**500,000+**

PEOPLE CAN ACCESS  
FRESH, CLEAN WATER

**THAT'S  
MORE  
THAN 1  
MILLION  
GLASSES  
OF WATER  
EVERY  
YEAR**





# WINTER SURVIVAL



# WINTER SURVIVAL

## HELPING PEOPLE TO SURVIVE WINTER

Winters are tough for millions of people – thousands die every year in relentlessly bitter conditions. As it approaches, people all over the world - especially the young and the frail - have no confidence that they will live to see the spring.

We work hard to support them, linking with partners to deliver supplies; and by providing fuel, food, bedding, blankets, and warm clothing we helped thousands people to stay safe this winter.

Our winter survival projects have helped more than 10,000 people around the world, and it's all thanks to our supporters.

## STATS AT A GLANCE



HELPED  
**10,000**  
FAMILIE PEOPLE TO SURVIVE WINTER



**10,000**  
LITRE OF HEATING OIL DISTRIBUTED



MORE THAN  
**2000**  
FAMILIES RECEIVED WARM BEDDING





# FOOD SECURITY



# FOOD SECURITY

9.2% OF THE WORLD'S POPULATION LIVES ON LESS THAN £1.40/DAY

And more than 690 million people go to bed hungry every night, with no idea when they will get their next meal. This shouldn't happen any more. The UN has set an ambitious goal for **Zero Hunger**, which aims to eradicate hunger by 2030; it's only possible if we all stand united.

Our food aid programmes meet the immediate needs of people facing hunger while we work with them to explore more sustainable solutions. In 2021 we provided monthly food parcels to thousands of people, and our special Ramadan project delivered Iftar meals to Muslims breaking their fast.

With your help, we can continue to deliver food security to people in some of the poorest parts of the world.

## STATS AT A GLANCE



**18,000**

IFTAR MEALS SERVED



FOOD PACKS FOR

**2000**

FAMILIES



**600,000**

MEALS PER MONTH





# QURBANI



# QURBANI

## ETHICAL MEAT FOR FIVE COUNTRIES

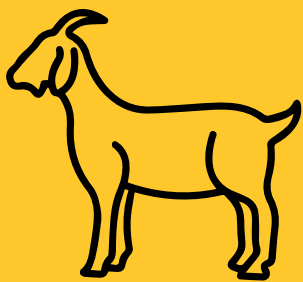
During the sacred period of Dhul Hijjah, we sacrifice an animal in remembrance of the Prophet Ibrahim (AS) and distribute the meat to our families, neighbours, and those living in poverty. During these festivities, we rarely give a thought to the animal. What kind of life did it lead? Was it healthy?

That's why Salam Charity has developed the Ethical Qurbani, which looks at the welfare of the animal before sacrifice and how the meat is distributed. Following our policy, we will distribute meat to families in many countries around the world.

The key factors of the Ethical Qurbani are:

- Cows must be over the age of 2; goats and sheep must be over 12 months
- The animal must be healthy, with welfare records for the past 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 international 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 KG**

OF MEAT DISTRIBUTED





# COVID-19 RESPONSE



# COVID-19 RESPONSE

We deployed emergency teams to sanitise homes and distribute Personal Protection Equipment - including face masks, gloves, and hand sanitisers - to those in need.

**100,000**

PPE ITEMS DISTRIBUTED



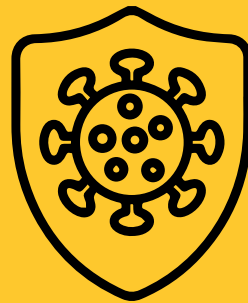
**1000**

TENTS AND HOMES SANITISED IN  
REFUGEE CAMPS



**1000**

DWELLINGS SANITISED







# SHELTER



# SHELTER

## MAKING A REAL DIFFERENCE

Rebuilding homes allows Internally Displaced People to return to their own communities and get back to something like normal, which in turn benefits the local economy.

We give people 6 months of rent payments to get them back on their feet. We offer two-bedroom, permanent homes and free medical care at the local hospital for a year.

Evaluation reports have shown that this work has been incredibly valuable: there are now better relations between the communities and IDP populations, as well as more people returning to the area.

We have rehoused almost 200 people, giving them hope of a brighter future. This project has had exceptional impact, gaining local coverage and great results – so we will seek to repeat it and help even more people.

## STATS AT A GLANCE



**200**  
PEOPLE REHOUSED



**2-BEDROOM**  
HOMES PROVIDED



**6**  
MONTHS' RENT PAID





# EDUCATING CHILDREN



# EDUCATING CHILDREN

## CARING FOR CHILDREN AND ORPHANS

Children born into refugee camps, facing the horrors of war, or left with one or no parents, have very little chance to succeed at life. We believe that every child has the right to family care and education.

Our Orphan Sponsorship programme in Bangladesh takes the most marginalised children and offers them hope of a brighter tomorrow. We provide everything from tiffin lunch boxes to stationery and clothing, to ensure that children can focus on what matters the most: their education.

The refugee community at Cox’s Bazar – where 10,000 more children have already been born – is desperately in need of school facilities. We are working to provide more children with access to education through our “Street Smart” project.

## STATS AT A GLANCE



THERE ARE  
**168 MILLION**  
CHILD LABOURERS  
IN THE WORLD



**263 MILLION**  
CHILDREN ARE  
NOT IN SCHOOL



MORE THAN  
**30 MILLION**  
PRIMARY-AGED GIRLS  
ARE AT INCREASED RISK  
OF CHILD MARRIAGE





# OLIVE TREES FOR LIVELIHOOD



# OLIVE TREES FOR LIVELIHOOD

## A SUSTAINABLE INCOME

The key to eradicating poverty lies in long-term solutions. We run initiatives to create sustainable incomes, like this agricultural project which provides olive trees to farmers.

Each olive tree produces 15-20kg of olives every year, supplying a regular source of income. To support the initiative, we also provide farmers with training in marketing, pricing and reporting.

## STATS AT A GLANCE



**2,000**

TREES ALREADY  
PLANTED



**TRAINING**

IN MARKETING AND  
SELLING CROPS



**15-20KG**

ANNUAL OUTPUT  
PER TREE





# EMPOWERING WOMEN



# EMPOWERING WOMEN

## CREATING INCOME OPPORTUNITIES FOR WOMEN

In Bangladesh, Ghana and Pakistan, women in charge of households lack the skills to generate income and support their families. We have developed a 6-month sewing course and we're delivering it for free, with a sewing machine given to each person on completion.

In Ghana, there is an estimated honeybee population of about 9.2 million, of which only 3.5% is productive. To unlock this potential and give opportunities to local women, Salam Charity launched a project to train and equip female beekeepers.

## STATS AT A GLANCE



**6 MONTH**

SEWING COURSE



HONEY POTENTIAL:

**138,000**

TONNES PER YEAR



CURRENT HONEY  
HARVEST:

**4,830**

TONNES PER YEAR





# EMERGENCY RESPONSE



# EMERGENCY RESPONSE

THERE WHEN YOU NEED US

In 2020, Beirut was rocked by a massive explosion that thrust the bustling city into chaos and confusion. Thousands of people lost their livelihoods and their homes leaving them in desperate need of food, water and shelter.

Salam Charity was on the ground with 24 hours providing much needed bread and water to hundreds of families who lost everything they had.

A group of volunteers including singer/songwriter, Harris J, flew to Lebanon to help with the rebuilding process and help people to return to their homes.

## STATS AT A GLANCE



**217**

PEOPLE KILLED BY THE  
EXPLOSION



**7000**

PEOPLE INJURED



**30,000**

PEOPLE DISPLACED





# CHILD MALNUTRITION



# CHILD MALNUTRITION

## SEVERE ACUTE MALNUTRITION

No child should go to bed hungry. Salam Charity works hard to identify vulnerable communities and provide urgent treatment for Severe Acute Malnutrition, as well as a nourishment plan with monthly food packs to help children recover.

Salam Charity works with hospitals around the world to tackle Severe Acute Malnutrition.

## STATS AT A GLANCE



**19 MILLION**

PEOPLE FOOD INSECURE



**2.2 MILLION**

CHILDREN SUFFER FROM SAM



**1.3 MILLION**

BREASTFEEDING MOTHERS SUFFER FROM MALNUTRITION





# UK AID



# UK AID

## THERE WHEN YOU NEED US

According to the UNHCR, there are over 135,000 refugees in the UK. These vulnerable individuals often find themselves neglected without anyone to turn to for help.

That's why Salam Charity has teamed up with local partners to offer much needed support to the refugees entering UK.

Homelessness is also another major issue within the UK, and that's why we teamed up with local university societies to distribute vital winter survival kits to hundreds of people living rough around the country.

We provided hot meals and PPE equipment to keep rough sleepers safe from the deadly threat of COVID-19.

## STATS AT A GLANCE



**135,000**  
REFUGEES IN UK



**274,000**  
PEOPLE ARE HOMELESS  
IN THE UK



**1000**  
PPE ITEMS DISTRIBUTED





# MESUT KURTIS

Islamic vocalist extraordinaire Mesut Kurtis has four successful albums and more than 200k Instagram followers to his name. He's an inspiring figure, with a passion for his faith, and has worked hard for several charities.

Mesut has been a staunch supporter of Salam Charity for many years and has helped raise funds and awareness about our sustainable projects in Bangladesh.



"I firmly believe that it is only through sustainable projects that we can see a world where no one has to go hungry"

Mesut Kurtis





# **SALAM INCUBATED PROJECTS**



# HAYAT WATER



# HAYAT WATER

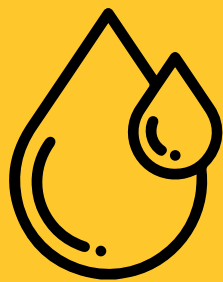
## CLEAN WATER IS A HUMAN NECESSITY

Next time you turn on the tap, think about the people who walk 10 miles every day to refill their water supplies – often from an unsafe source teeming with disease. It is estimated that almost 3 billion people live in “water stressed” areas, including 1.4 billion in areas of extremely high water vulnerability (UN, 2020).

This year we have provided safe, clean water to some of the most remote areas in the world.

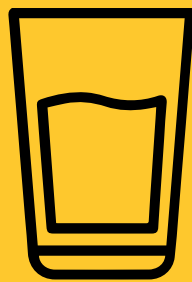
We have built and rehabilitated wells to provide life-saving water to more than 10,000 people.

## STATS AT A GLANCE



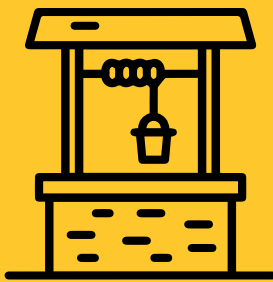
**1.4 BILLION**

PEOPLE EXPERIENCE  
EXTREMELY HIGH WATER  
VULNERABILITY



**500,000**

LITRES OF WATER  
PROVIDED



**200**

WELLS IN  
CONSTRUCTION





Salam Charity

# SHIFA

# CLINIC





# SHIFA CLINIC

## FREE HEALTHCARE FROM A FLAGSHIP 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. We chose this village to site our pioneering Shifa Clinic.

Now residents of Jakigonj – who used to be two hours from their nearest clinic – have their own professionally-led medical centre, providing free care for everyone.

Doctors at the clinic have helped thousands of patients and issued prescriptions for free medicine from the on-site pharmacy. The clinic offers priority to orphans, widows and elderly people.

## STATS AT A GLANCE



200

PEOPLE TREATED EVERY WEEK



10,000

FREE PRESCRIPTIONS



4

QUALIFIED MALE AND FEMALE DOCTORS





# MEDINA SQUARE



# MEDINA SQUARE

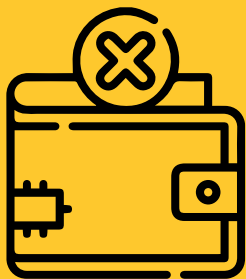
## BUILDING A BRIGHT COMMUNITY

Medina Square is Salam Charity’s most ambitious project. We’ve bought 2 acres of land to build a community hub which will include a mosque (with facilities to welcome women), 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.

Bangladesh is a country which has made significant progress in its fight to eradicate poverty, but around 13m people still live below the poverty line.

There is a long road ahead to make our vision into reality, but we believe that we can make a serious impact on poverty – this pioneering project will show how we can uplift whole communities.

## STATS AT A GLANCE



**13 MILLION**

PEOPLE LIVE ON LESS THAN £1.40 PER DAY



**72.8%**

LITERACY RATE



**64.4%**

HAVE NO SAFE WATER SOURCE





# LEADERSHIP CENTRE



# LEADERSHIP CENTRE

EDUCATION FOR THE FUTURE

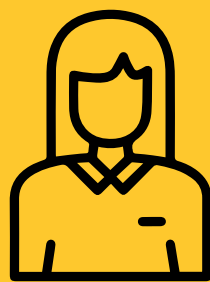
At Salam Charity we firmly believe that education is our passport to the future, and that's why we are building Leadership Centres to create the leaders of tomorrow.

The Leadership Centre will offer world-class training to the brightest students, securing their future as a beacon of confidence for millions of underprivileged youths around the world.

## STATS AT A GLANCE



OVER  
**30 MILLION**  
PEOPLE CANNOT READ  
OR WRITE



**37%**  
OF YOUTH FEMALES ARE  
ILLITERATE



**1.5 MILLION**  
YOUNG PEOPLE  
DESPERATELY NEED THE  
EDUCATION TO HELP  
WITH LITERACY





# OUR PLANS FOR 2022



# OUR PLANS FOR 2022

## TUKSTUKS FOR HIRE

In Lebanon, the inflation rate has recently soared by 160% - raising the cost of essentials like food so that many families are struggling. In 2021 Salam Charity launched an innovative micro-financing project to offer a valuable source of income for young people.

To be launched in the Beqaa Valley, Lebanon, our TukTuks will be provided on a 1-year hire purchase contract. We will also provide beneficiaries with business training so that they can turn their TukTuks into an asset that will generate income for many years to come.

This innovative project has the potential for great success, and we have already identified 5 families to launch the project. Each family will make affordable monthly repayments which will enable us to purchase more TukTuks allowing us to turn 5 TukTuks into 10.

As well as helping young people earn an income, the scheme will generate money for the local economy.

## STATS AT A GLANCE



**TUKTUKS**

TO BE PROVIDED  
TO FAMILIES



**LEBANESE**

CURRENCY LOST 90% OF  
ITS VALUE



**4M**

FAMILIES LIVING  
IN POVERTY





# ANIMAL HUSBANDRY



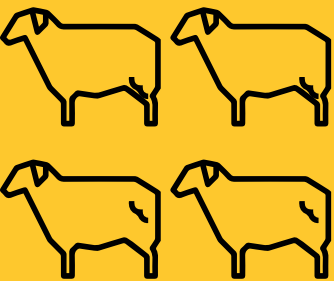
# ANIMAL HUSBANDRY

## GENERATING INCOME

Our new animal husbandry project has the potential to generate income and livelihoods for families for many years to come. The scheme which is to be launched in Pakistan and Bangladesh is simple:

- We will provide each family with two animals (goats, sheep or cows).
- When the animals produce offspring, the beneficiary will rear the animal for 6 months before handing that animal back to Salam Charity. (Usually two offspring every 6 months)
- Once they have returned two offspring to Salam Charity, we will then give the two new animals to another family who will follow the same system.
- Each family will retain any further offspring the animals may produce as well as the original two animals.
- The beneficiary can generate extra income by selling us an animal during the Qurbani season.

## STATS AT A GLANCE



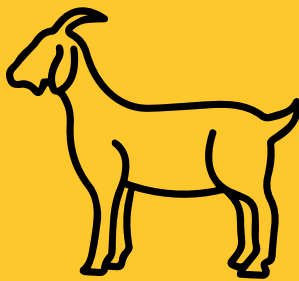
**4**

OFFSPRING EVERY  
1.5 YEARS



**BENEFICIARIES**

DOUBLE WITH EVERY  
GESTATION CYCLE



**100**

GOATS PROVIDED TO  
FAMILIES IN NEED





# BEE FARMING



# BEE FARMING

## SUSTAINABLE OPPORTUNITIES

Bees farming is a very good way to secure extra income for a family that is easy to manage and operate. We will empower women by providing them with the kits and training required to produce their own honey.

The honey can then be sold at the local market to generate extra income for their families, alleviating some of the pressures caused by living below the poverty line. We have plans to sell the honey produced by our beneficiaries directly to the donor in the UK.

Our beekeeping project will be implemented in Pakistan and Lebanon.

## STATS AT A GLANCE



**10,000**

BEEKEEPERS IN LEBANON



**2,000**

TONNES OF HONEY  
ANNUALLY



**50**

FAMILIES IDENTIFIED FOR  
BEE KEEPING TRAINING  
AND SUPPORT





# HARRIS J

Harris accompanied Team Salam on a trip to raise awareness about school projects in Pakistan.

//

"I don't feel hopeless facing these things any more. It's opened my eyes to the power for change and the power for good; every single one of us has that power to make the world a better place... to actually take that faith for doing good and make it happen."

Harris J

//





# FINANCIAL REPORTING



# FINANCIAL REPORT

The trustees presents their report with the unaudited financial statements of the charity for the period ended 31 August 2021.

## REFERENCE AND ADMINISTRATIVE DETAILS

**Charity No. 1142191**

### Principal Office

84 Kingsley Road  
Hounslow  
TW3 1QA

### Trustees

The following trustees 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

BARCLAYS BANK PLC  
LOUGHTON  
LEICESTERSHIRE,  
LE87 2BB

## AIMS AND ACTIVITIES

At Salam Charity, our major aim is to fight poverty across the world to help people lift themselves out of a life of hardship.

Through a number of activities including sustainable projects, food assistant and rebuilding homes, we have been able to change hundreds of lives for the better

# FINANCIAL REPORT

## ACHIEVEMENTS AND PERFORMANCE

Salam Charity has been able to distribute thousands of meals to vulnerable families across the world giving allowing hard hit families the chance to look forward with confidence.

During the harsh winter months Lebanon faces a crisis every year, but our work on the ground has enabled thousands of people to make it safely through the cruel winter with our winter survival kits.

Our performance for the year was measured by the success of our projects and the impact we made on peoples lives.

## PLANS FOR FUTURE PERIODS

Sustainable solutions have always been at the forefront of our vision at Salam Charity that it why we will be putting much more efforts into projects that will allow families to lift themselves out of poverty.

Innovative and creative projects are being developed to ensure that families can earn a living for themselves and their families helping people to rebuild their lives.

Signed

**Mr H M A Quadir**  
On behalf of the Board of Trustees  
29th June 2022



# INDEPENDENT EXAMINERS REPORT

## Independent Examiner’s Report to the trustees of Salam Charity

I report to the trustees on my examination of the financial statements of Salam Charity for the period ended 31 August 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

## Responsibilities and basis of report

As the charity’s trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’). The trustees 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 financial statements 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

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 financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

### Waqas Imtiaz Khan (FCCA)

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

29th June 2022

# STATEMENT OF FINANCIAL ACTIVITIES

For the period ended 31 August 2021

	Notes	Unrestricted funds 2021 (£)	Restricted funds 2021 (£)	Total funds 2021 (£)	Total funds 2020 (£)
<b>Income and endowments from:</b>					
Donations and legacies	3	2,262,613	196,443	2,459,056	448,416
<b>Total</b>		2,262,613	196,443	2,459,056	448,416
<b>Expenditure on:</b>					
Raising funds	4	6,822	-	6,822	18,681
Charitable activities	5	995,019	196,443	995,019	187,921
Other	6	299,059	-	299,059	84,616
<b>Total</b>		1,104,457	196,443	1,300,900	291,218
Net gains on investments		-	-	-	-
<b>Net income</b>	7	1,158,156	-	1,158,156	157,198
Transfers between funds		-	-	-	-
<b>Net income before other gains/(losses)</b>		1,158,156	-	1,158,156	157,198
Other gains and losses					
<b>Net movement in funds</b>		1,158,156	-	1,158,156	157,198
<b>Reconciliation of funds:</b>					
Total funds brought forward		263,601	-	263,601	106,403
<b>Total funds carried forward</b>		1,421,757	-	1,421,757	263,601



# BALANCE SHEET

at 31 August 2021

Charity No. 1142191

	Notes	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	9	4,387	5,350
		4,387	5,350
<b>Current assets</b>			
Cash at bank and in hand		1,430,170	261,951
		1,430,170	261,951
<b>Creditors: Amount falling due within one year</b>	10	(12,800)	(3,700)
<b>Net current assets</b>		1,417,370	258,251
<b>Total assets less current liabilities</b>		1,421,757	263,601
<b>Net assets excluding pension asset or liability</b>		1,421,757	263,601
<b>Total net assets</b>		1,421,757	263,601
<b>The funds of the charity</b>			
<b>Restricted funds</b>	11		
<b>Unrestricted funds</b>	11		
General funds		1,421,757	263,601
		1,421,757	263,601
<b>Reserves</b>	11		
<b>Total funds</b>		1,421,757	263,601

Approved by the trustees on 29 June 2022

And signed on their behalf by:

Mr. H M A Quadir  
29th June 2022

# NOTES TO THE ACCOUNTS

For the period ended 31 August 2021

## 1. 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

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

Recognition of income	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.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.



# NOTES TO THE ACCOUNTS

Donations and legacies	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.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	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	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	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.

# NOTES TO THE ACCOUNTS

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.

## 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.

## 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.

## 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.



# NOTES TO THE ACCOUNTS

## 2. STATEMENT OF FINANCIAL ACTIVITIES - PRIOR YEAR

			Unrestricted funds 2020 (£)	Total funds 2020 (£)
<b>Income and endowments from:</b>				
Donations and legacies			448,416	448,416
<b>Total</b>			448,416	448,416
<b>Expenditure on:</b>				
Raising funds			18,681	18,681
Charitable activities			187,921	187,921
Other			84,616	84,616
<b>Total</b>			291,218	291,218
<b>Net income</b>			157,198	157,198
<b>Net income before other gains/(losses)</b>			157,198	157,198
<b>Other gains and losses:</b>				
<b>Net movement in funds</b>			157,198	157,198
<b>Reconciliation of funds:</b>				
Total funds brought forward			106,403	106,403
<b>Total funds carried forward</b>			263,601	263,601

## 3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2020 (£)	Restricted funds 2020 (£)	Total 2021 (£)	Total 2020 (£)
Donations and gifts from individuals	2,262,613	196,443	2,459,056	448,416
	2,262,613	196,443	2,459,056	448,416

# NOTES TO THE ACCOUNTS

## 4. EXPENDITURE ON RAISING FUNDS

	Unrestricted (£)	Total 2021 (£)	Total 2020 (£)
Fundraising trading costs	6,822	6,822	18,681
	6,822	6,822	18,681

## 5. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted (£)	Restricted (£)	Total 2021 (£)	Total 2020 (£)
Expenditure on charitable activities				
Grants made	798,576	196,443	995,019	187,921
Governance costs				
	798,576	196,443	995,019	187,921

## 6. OTHER EXPENDITURE

	Unrestricted (£)	Total 2021 (£)	Total 2020 (£)
Employee costs	245,940	245,940	35,580
Motor and travel costs	10,584	10,584	4,650
Amortisation, depreciation, impairment, rofit/loss on disposal of fixed assets	963	963	1,337
General administrative costs	24,172	24,172	7,669
Legal and professional costs	17,400	17,400	35,380
	299,059	299,059	84,616

## 7. NET INCOME BEFORE TRANSFERS

	2021 (£)	2020 (£)
This is stated after charging:		
Depreciation of owned fixed assets	963	1,337



# NOTES TO THE ACCOUNTS

## 8. INCOME FROM DONATIONS AND LEGACIES

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

## 9. TANGIBLE FIXED ASSETS

	£	£
<b>Cost or revaluation</b>		
At 1 July 2020	6,687	6,687
At 31 August 2021	6,687	6,687
<b>Depreciation and impairment</b>		
At 1 July 2020	1,337	1,337
Depreciation charge for the year	963	963
At 31 August 2021	2,300	2,300
<b>Net book values</b>		
At 31 August 2021	4,387	4,387
At 30 June 2020	5,350	5,350

## 10. CREDITORS:

Amounts falling due within one year

	2021 £	2020 £
Accruals	12,800	3,700
	12,800	3,700

## 11. MOVEMENT IN FUNDS

	At 1 July 2020	Resources expended (£)	At 31 August 2021 (£)
<b>Restricted funds:</b>			
<b>Unrestricted funds:</b>			
<b>General funds</b>	263,601	(1,300,900)	1,421,757
<b>Total funds</b>	263,601	(1,300,900)	1,421,757

# NOTES TO THE ACCOUNTS

## 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds (£)	Total (£)
Fixed assets	4,387	4,387
Net current assets	1,417,370	1,417,370
	1,421,757	1,421,757

## 13. RECONCILIATION OF NET DEBT

	At 1 July 2020 (£)	Cash flows (£)	At 31 August 2020 (£)
Cash and cash equivalents	261,951	1,168,219	1,430,170
	261,951	1,168,219	1,430,170
Net debt	261,951	1,168,219	1,430,170



# STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 AUGUST 2021

	2021 (£)	2020 (£)
Cash flows from operating activities		
Net income per Statement of Financial Activities	1,158,156	157,198
Adjustments for:		
Depreciation of property, plant and equipment	963	1,337
Increase in trade and other payables	9,100	2,500
Net cash provided by operating activities	1,168,219	161,035
Net cash used in investing activities	-	(6,687)
Net cash from financing activities	-	-
Net increase in cash and cash equivalents	1,168,219	154,348
Cash and cash equivalents at the beginning of the period	261,951	107,603
Cash and cash equivalents at the end of the period	1,430,170	261,951
Components of cash and cash equivalents		
Cash and bank balances	1,430,170	261,951
	1,430,170	261,951

# DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD ENDED 31 AUGUST 2021

	Unrestricted funds 2021 (£)	Restricted funds 2021 (£)	Total funds 2021 (£)	Total funds 2020 (£)
Income and endowments from:				
Donations and legacies				
Donations and gifts from individuals	2,262,613	196,443	2,459,056	448,416
Total income and endowments expenditure on:	2,262,613	196,443	2,459,056	448,416
Costs of other trading activities	6,822	-	6,822	18,681
Total of expenditure on raising funds	6,822	-	6,822	18,681
Charitable activities				
Grants made	798,576	196,443	995,019	187,921
Total of expenditure on charitable activities	798,576	196,443	995,019	187,921
Staff costs	-	-	-	35,580
Total	798,576	196,443	245,940	35,580
Motor and travel costs				
Travel and subsistence	10,584	-	10,584	10,584
Total	10,584	-	10,584	10,584
General administrative costs, including depreciation and amortisation	963	-	963	1,337
Depreciation of Bank charges	1,707	-	1,707	
Information and publications	3,398	-	3,398	4,920
Software, IT support and related costs	14,928	-	14,928	
Stationery and printing	2,103	-	2,103	963
Sundry expenses	2,036	-	2,036	1,786
	25,135	-	25,135	9,006



# STATEMENT OF CASH FLOWS

Legal and professional costs				
Audit/Independent examination fees	9,600	-	9,600	3,000
Consultancy fees	245,940	-	245,940	5,250
Management charges	-	-	-	10,030
Other legal and professional costs	7800	-	7800	17,000
	263,340	-	263,340	35,380

<b>Total of expenditure of other costs</b>	299,059	-	299,059	84,616
<b>Total expenditure</b>	1,104,457	196,443	1,300,900	291,218
Net gains on investments				

<b>Net income</b>	1,158,156	-	1,158,156	157,198
<b>Net income before other gains/(losses)</b>	1,158,156	-	1,158,156	157,198
Other Gains				

<b>Net movement in funds</b>	1,158,156	-	1,158,156	157,198
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<b>Reconciliation of funds:</b>				
Total funds brought forward		263,601	263,601	106,403
<b>Total funds carried forward</b>		1,421,757	1,421,757	263,601



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Charity No. 1142191

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