



Muslim Charities Forum

SUPPORT | CONNECT | REPRESENT

ANNUAL TRUSTEES REPORT & FINANCIAL STATEMENTS

Year Ended
31 December 2024

The Blessings of The Collective

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MUSLIM CHARITIES FORUM

REFERENCES AND ADMINISTRATIVE DETAILS OF THE CHARITY FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees

Chair: Moazzam Malik CMG
Hameed El Asaly
Dr Hany Abdul Gawad El Banna OBE
Tufail Hussain
Mukhtar Karim
Saffa Mir
Madiha Raza
Shuaib Yusaf
Javeria Hashmi
Shahid Bashir
Khalid Javid

Principal Office

6 Whitehorse Mews
37 Westminster Bridge Road
London, SE1 7QD

Bank

Unity Trust Bank
9 Brindley Place
Birmingham, B1 2HB

Charity Registered Number

1166149

Independent Examiners

Azets
Regis House
45 King William Street
London, EC4R 9AN

Chief Executive Officer

Fadi Itani OBE

Solicitors

Bates Wells
10 Queen Street Place
London, EC4R 1BE

A HEARTFELT THANKS TO ALL OUR MEMBERS



Islamic Help
EMPOWERING PEOPLE IN NEED



SINCERE THANKS TO OUR PARTNERS



SINCERE THANKS TO OUR SUPPORTING PARTNERS



We are grateful to the following individuals: Baroness Bennet Teresa Dumasy for their continued support and expertise.

WHAT WE DO

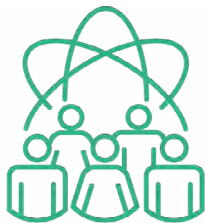
In order to champion change the way we do at MCF, we work in three key areas:

Support



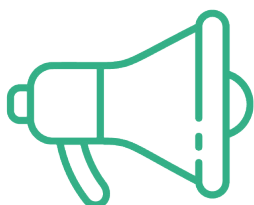
We empower our members and their teams with tailored services designed to enhance their capabilities and equip them to navigate an evolving charity landscape. By strengthening accountability, efficiency and impact, we help charities achieve their full potential. Members benefit from free or affordable opportunities for both organisational and personal development.

Connect



We foster meaningful connections between MCF members, charities, NGOs, regulatory bodies, civil society, academia and the private sector. By strengthening these networks, we increase sector-wide impact and open doors to resources, collaborations and opportunities that would be difficult to access alone.

Represent



We are the collective voice of British Muslim charities. By actively engaging with policymakers and key stakeholders, we ensure that the needs, challenges and contributions of our sector are recognised and represented at a national level.

TRUSTEES



Hameed Al-Asaly
Director of Emerging
Markets at Human Appeal



Dr Hany El-Banna OBE
Founder of MCF
(Independent)



Javeria Hashmi
Deputy CEO of READ
Foundation UK



Khalid Javid
CEO of Muslim Aid



Madiha Raza
Associate Director,
Global Public Affairs
and Communications
(Independent)



Moazzam Malik CMG
Chairman of MCF
(Independent)



Mukhtar Karim
CEO of The Lady Fatemah
Charitable Trust



Saffa Mir
Charities Education and
Social Enterprise Lawyer
(Independent)



Shahid Bashir
Deputy CEO of Muslim
Hands



Shuaib Yusaf
MCF Treasurer & CEO of
Al-Khair Foundation



Tufail Hussain
Director of Islamic Relief
UK

CHAIRMAN'S FOREWORD



Dear Friends and Partners,

The past year has, once again, presented significant challenges for our communities and sector, stretching our organisations to their limits. At home, we have witnessed some of the most shocking forms of disinformation, hate, and discrimination, particularly through the Islamophobic riots that have targeted Muslim communities and institutions across the country.

Abroad, we have observed a continued disregard for international law and the sanctity of human life, from Gaza to Sudan, Ukraine, Myanmar, and the Democratic Republic of Congo. These conflicts have led to significant civilian casualties, displacement, and the destruction of critical infrastructure, including schools, hospitals, and places of worship, as well as the targeting of humanitarian workers and medical personnel. And, of course, the climate crisis persists as one of the most formidable threats of our time.

As challenges continue to evolve, so too does our resolve to ensure that Muslim-led charities are equipped, empowered, and recognised for their invaluable contributions. MCF has remained steadfast in its mission to support and represent our members while trying to dismantle barriers to fairness and inclusion across the sector.

In 2024, MCF deepened its advocacy efforts—championing the sector's resilience in the face of economic pressures, addressing systemic barriers and tackling discrimination within and outside the charitable space. We worked to ensure that Muslim charities have access to the resources, networks, and representation necessary to thrive. Through strategic engagement with policymakers at all levels: our hosting of the Civil Society Covenant Roundtable, we have reinforced the essential role of faith-based charities in the UK's social fabric, advocating for serious recognition and fairer funding and treatment across the sector.

This year also marked unequivocal growth for MCF, with preparatory work underway for the launch of the Women's Network within Muslim charities, further supported by the release of the sixth edition of the Forum, *The Blessings of the Sisters*. This was followed by our first-ever Senior Leadership Retreat in October and the continued success of our Future Leaders Programme. These initiatives reflect our ongoing commitment to uplifting and empowering Muslim-led charities, fostering leadership, and promoting long-term sustainability within the sector.

At the heart of MCF's mission lies our vision of a thriving and well-supported charitable sector, where Muslim-led organisations are empowered to serve their communities without barriers. By supporting, connecting, and representing our members, we work collaboratively, amplify collective impact, and ensure that the sector's contributions are recognised at all levels. Through this, we continue to build a network rooted in shared values, mutual support, and the unwavering pursuit of positive change.

As we look ahead to 2025, MCF remains dedicated to building a stronger, more inclusive sector—one where collaboration flourishes, discrimination is challenged, and Muslim-led charities are recognised as vital contributors to society. Our focus will be on strengthening infrastructure support, advocating for equitable funding opportunities, and ensuring that Muslim-led organisations have a seat at the table in policy discussions that shape the future of our sector and country.

I extend my sincere gratitude to the MCF team, our dedicated Board of Trustees, and our members, partners, and funders who stand with us in this mission. Together, we will continue to build a resilient and thriving future for our sector and the communities we serve.

Yours,
Moazzam Malik CMG
Chair, Board of Trustees

CEO'S MESSAGE

Salam Dear Colleagues and Supporters,

2024 was a year of both significant growth and considerable challenge for MCF and the wider sector. As we reflect on the past year, it is clear that our collective resilience, dedication and adaptability have been instrumental in navigating the complexities facing our communities today.

Throughout the year, MCF has remained committed to its core mission: strengthening the sector through research, advocacy, and collaboration. We have continued to address critical issues such as financial access, policy engagement and climate-conscious charitable work. We have also stood proud and steadfast in the face of adversity—speaking out about the despicable Islamophobic riots of 2024 and the rampant discrimination we face at all levels. At the same time, we have worked tirelessly to support Muslim-led organisations in overcoming practical challenges, whether through our capacity improvement programmes, policy initiatives, or sector-wide networking opportunities.

One of our proudest achievements this year was our inaugural Senior Leadership Retreat, which brought together key figures from across the Muslim charity sector for a reflective and quality time, dedicated to collaboration, knowledge sharing and strategic growth. We were also honoured to facilitate peer learning and strengthen partnerships, ensuring that Muslim-led charities across the UK can continue to thrive and maximise their collective impact.

We were delighted to launch a special edition of The Forum, celebrating the contributions of Muslim women in the charity sector while also addressing the numerous challenges they face. This edition, titled The Blessings of the Sisters, featured insights and inspiring stories from remarkable female colleagues on topics such as Islamophobia, sustainability, volunteering, education, and global advocacy. This important publication, along with its well-attended launch event, highlighted not only the importance of recognition for women in the third sector but also their vital role in its conception, continued growth, and existence.

Our research efforts have also played a key role in highlighting pressing challenges, helping to inform decision-makers and drive meaningful change. A highlight of the year was the expansion of our sustainability and environmental initiatives, marked by the success of our Seeds for Tomorrow event, which spotlighted the launch of our report titled *Climate Action within Muslim-led Charities and Organisations in the UK*. The report emphasised the environmental responsibilities and contributions of charities and stressed the importance of investing more time and resources in this area.

MCF is determined to build on this momentum. We will continue advocating for systemic change in funding structures, fostering stronger collaborations within the sector and ensuring that grassroots organisations have the tools and resources to thrive. The road ahead is not without obstacles, but together and through the Grace and Will of Allah, we can shape a future where the sector is more inclusive, resilient, and impactful than ever before.

I extend my deepest gratitude to our members, partners, funders and the incredible MCF team for their unwavering dedication. Your commitment to this work is what makes our collective impact possible, and I look forward to all that we will achieve together in the coming year.

Yours faithfully,
Fadi Itani OBE
Chief Executive Officer



MCF'S STORY

Who We Are



Founded in 2007 by Dr. Hany El-Banna, Muslim Charities Forum (MCF) was established to address the growing presence of British Muslim-led charities and their role in social good—both in the UK and globally. His vision was to create a cohesive, well-connected charity sector where organisations could support one another, share best practices and collaborate to meet the needs of their communities.

Over the years, MCF has evolved into the UK's primary network for Muslim charities, with over 300 connected charities and a growing core membership. Our work strengthens the sector by connecting; supporting and advocating for Muslim-led charities – ensuring they are recognised, represented and well-resourced.

Our Mission



MCF empowers Muslim-led charities to achieve their full potential: fostering an environment where they can operate with integrity, effectiveness and sustainability. We bridge gaps between all rungs of the philanthropic ladder; interconnecting charities, policymakers and funders to build a more accountable, transparent and impactful sector.

Our Vision



A world where Muslim charities lead the way in tackling social challenges, delivering humanitarian aid with excellence and dignity as well as shaping policies that support sustainable change.

OUR CORE VALUES

Humanity



We believe in serving all people with dignity and respect – recognising the God-given equality of all human beings.

Accountability



We are stewards of the resources entrusted to us, ensuring transparency and responsibility in all our actions.

Transparency



Our faith drives us to be truthful, reliable and open about our policies, resources and impact.

Effectiveness



We strive to be efficient, resourceful and impactful, avoiding wastefulness and maximising our efforts.

Excellence



We aim for excellence in leadership, governance and service, operating ethically and professionally. We share best practice in all areas to ensure excellence is achievable and collective.

STRENGTHENING THE MUSLIM CHARITY SECTOR

How MCF expanded its reach, supported its members, and strengthened governance across the sector.

NEW MEMBER ANNOUNCEMENT



Established in 1989, Al Basar specialises in treating sight loss and preventing blindness, working in 45 countries and saving the sight over 22.6 million people so far.

“

The integration of BIF into the MCF family is not just a milestone for both organisations but a beacon of hope for millions of people who suffer from preventable blindness. It's a partnership that promises to bring about significant advancements in health and wellbeing for communities in Africa and Asia, reinforcing the global commitment to a more inclusive and just world.

”

In February, we were delighted to welcome returning members Muslim Aid.

Established in 1985, Muslim Aid deliver long term development sustainable living poor communities plus emergency relief to multiple countries across the world.



VOLUNTEERS WEEK: CELEBRATING 40 YEARS OF VOLUNTEERS

In June 2024, we joined the sector in celebrating 40 years of commemorating the contributions of the volunteering community!

Ingrained within the charity sector are seeds of opportunity. None of it would be possible without the efforts of those who organise, fundraise, market and host events – driving change within their organisations.

LAUNCH OF OUR NEW VOLUNTEERS BOARD

Get involved! Our NEW Volunteers Board

As a volunteer, you can make a huge difference to the lives of others and learn valuable skills at the same time!

Volunteers make up a large part of civil society up and down the country – and there are many ways in which you can contribute, gain experience and get involved.

Browse the latest volunteering opportunities below and do something amazing today!

Volunteers' Week 2024 saw the exciting launch of MCF's brand-new 'Volunteer Opportunities Board': a game-changer for Muslim-led charities across the UK!

This dynamic platform, features a wide range of volunteer roles from charities within our network, it fosters collaboration and ensures volunteers can easily access meaningful ways to get involved!



<https://www.muslimcharitiesforum.org.uk/volunteer-roles/>



Additionally, MCF was invited to deliver a workshop to introduce 'Vision for Volunteering' as part of our partnership, leading discussions on innovative approaches to volunteer management.

MCF SENIOR LEADERS' RETREAT 2024: BUILDING A STRONGER SECTOR





In October 2024, MCF hosted its inaugural Senior Leaders' Retreat at The Willows Training Centre in Bedfordshire. The retreat provided a unique space for 35 leaders within the Muslim charity sector to reflect, strategise and collaborate on the sector's most pressing challenges.

Speakers included: Dr Samantha May (University of Aberdeen), Aleema Shivji (former Chief Impact Officer, Oxfam), Dr Iqbal Asaria (Islamic finance expert) and Sam Carey (NCVO). As well as David Holdsworth (CEO, Charity Commission) and Ha Cole (Chief AI Officer, Microsoft), both of whom were featured guests at the Senior Leaders' Dinner. The topics that were discussed ranged from balancing emergency relief and long-term development and impact, rightsholder-focused approaches to aid, digital transformation and strengthening governance, sustainable financial models, addressing Islamophobia and more key areas.



MCF SENIOR LEADERS' RETREAT 2024: BUILDING A STRONGER SECTOR

Feedback & Next Steps

100% of attendees found the networking opportunities valuable.

Key takeaways:



A shift towards rightsholder-led aid delivery.



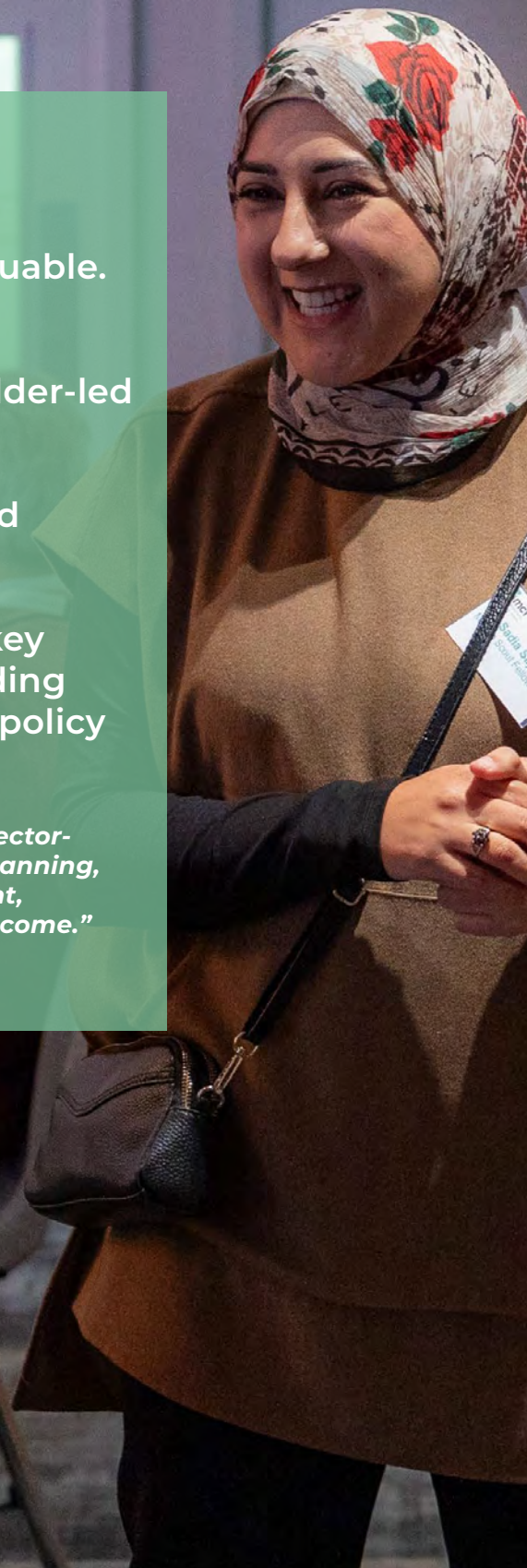
Stronger governance and financial sustainability.



Collective advocacy on key sector challenges, including financial de-risking and policy influence.

"This retreat laid the foundation for greater sector-wide collaboration and long-term strategic planning, ensuring that Muslim charities remain resilient, innovative, and impact-driven in the years to come."

- An Attendee, Senior Leadership Retreat 2024



GOVERNANCE & CAPACITY BUILDING

Step Up Resources Released



At the end of last year, with the kind support of City Bridge Foundation, we expanded our “Step-Up” series by releasing a new set of policy templates and practical guides aimed at bolstering the operational efficiency of Muslim-led charities. These resources are designed to assist organisations in establishing robust frameworks across various operational areas,

including finance, governance, safeguarding and fundraising. By providing these comprehensive tools, MCF supports the sector in implementing best practices and ensuring compliance with regulatory standards.

Digital Fundraising Webinar and Guide

In November 2024, we at MCF hosted an online session titled “Impactful Digital Fundraising: Developing a Strategy that Helps You Effectively Engage with Communities.” This event marked the launch of a comprehensive guide aimed at enhancing the digital fundraising capabilities of member organisations. The webinar featured insights from Ali Sajaad and Adil Ali, co-founders of Amanahfy, a technology company. To consolidate the importance of the points brought up in the webinar, we partnered with Amanahfy to launch the “Digital Community Fundraising Guide”. This guide aims to enhance the digital fundraising capabilities of member organisations by providing strategies to effectively engage communities through online platforms.



It covers key topics such as current trends in digital fundraising, the importance of peer-to-peer initiatives, and the development of efficient digital plans. This initiative underscores MCF’s commitment to supporting its members in navigating the evolving digital landscape, ensuring they can sustain and amplify their vital work within the community.

POLICY INFLUENCING PROGRAMMES

MCF's impact in advocating for fairer policies for charities and Muslim communities.

PROGRESS ON DE-RISKING PROJECT



In May 2024, MCF continued its efforts to tackle financial hurdles in the charity sector by participating in a high-level roundtable with partners Conciliation Resources, Bond UK, and Charity Finance Group (CFG), on the topic of de-risking. The discussion focused on whether a legal right to a bank account could help charities overcome barriers to financial inclusion. It was an event that attracted a diverse range of stakeholders: including regulators, banks, infrastructure bodies, charities and FCDO representatives.

MCF CONTRIBUTES TO A REPORT TO THE UN HUMAN RIGHTS COMMITTEE



MCF contributed to a report submitted by the Community Policy Forum to the UN Human Rights Committee: addressing the UK's compliance with the International Covenant on Civil and Political Rights and other international human rights obligations. The report highlights several ways the UK is failing to uphold the rights of British Muslim communities.

PUBLIC POLICY ENGAGEMENT 2024 GENERAL ELECTIONS

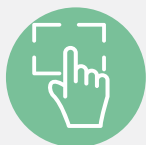


Ahead of the General Election on the 4th of July, we shared some of the pressing issues impacting Muslim charities; the communities they serve and what MCF would like to see moving forward, the purpose of the campaign was to: increase charities' awareness, advocate for sectoral policy asks and inform the public. Key outputs for the campaign included: toolkits for charities, policy priorities and coverage of Party Manifestos.

Our resource was downloaded by many individuals and organisations across the Muslim charities sector.

CIVIL SOCIETY COVENANT ROUNDTABLE

The 10th of December of last year marked a pivotal online roundtable discussion as part of the Civil Society Covenant consultation. This event was instrumental in shaping the future collaboration between civil society organisations and public bodies, including local and central government. The Civil Society Covenant, introduced in draft form by the Department for Culture, Media and Sport (DCMS) in October 2024, outlines four key principles intended to redefine and enhance this working relationship.



Recognition



Partnership



Participation



Transparency



The roundtable ensured that voices from various communities, particularly those with lived experiences, were adequately represented in the consultation process.

Hosting this discussion was a significant milestone for MCF, as it exemplified our dedication to facilitating critical conversations that influence policy and promote systemic change. By bringing together diverse stakeholders, we aimed to bridge gaps between communities and policymakers, ensuring that the resulting Civil Society Covenant would be reflective of and responsive to the needs of all sectors within society.

KEY EVENTS, REPORTS AND CAMPAIGNS THAT SHAPED THE YEAR

At the end of 2023, MCF embarked on a research project titled 'Climate Action within Muslim-led Charities and Organisations in the UK.'

This study aimed to:

- ★ **Assess current levels of engagement**
- ★ **Identify barriers**
- ★ **Pinpoint areas for support**
- ★ **Offer recommendations to help increase engagement with climate issues across the sector.**
- ★ **With 30 organisations—including INGOs, NGOs, grassroots and mosques—participating in our research, we gained a better understanding of climate action within the Muslim-led charity and voluntary sector.**



64

Physical Copies sent to individuals active in the climate space, within the Muslim charitable sector.



54

copies downloaded

CLIMATE REPORT LAUNCH EVENT: SEEDS FOR TOMORROW



On 16th May 2024, MCF hosted the Seeds for Tomorrow climate action conference at WWT London Wetland Centre, marking the launch of our new report: *Climate Action within Muslim Charities and Organisations in the UK*.

The event featured opening remarks from CEO Fadi Itani OBE on MCF's climate work and the urgency of the crisis, followed by insights from Mukhtar Karim (CEO, Lady Fatemah Trust) on impactful climate initiatives.

A panel discussion explored how Muslim-led charities can lead on climate action, with speakers Shazia Arshad (Islamic Relief UK), Dr Lutfi Radwan (Willowbrook Farm), and Kamran Shezad (IFEES).

Three workshops tackled challenges raised in our research, co-led by Zero Hours & Muslims Declare, Climate Outreach, and Hope for the Future.



**Panel with Kamran Shezad, Dr Lufti Radwan, Shazia Arshad and Zamzam Ibrahim.
- 'How Muslim-led Charities and Organisations can Take Greater Climate Leadership'**



Feedback from Attendees

“Thank you for the invite. The event exceeded our expectations, and we left feeling educated about climate change not only from a practical perspective but also Islamic which should always be the starting point; so thank you.”

“Great event Mash’Allah and much appreciated, it would be great to see more events from MCF and ways we can get involved with the organisation.”

“Really great event - well done”

“Looking forward to attending a similar event”



30+

Attendees

Some of the key audience takeaways included:

- ☆ **Understanding the importance of Muslim voices in the climate conversation and how climate action aligns with Islamic values.**
- ☆ **Commitment to increasing engagement with climate-related issues through lifestyle changes, advocacy, or supporting community initiatives.**
- ☆ **Recognising the long-term benefits of climate action, such as community resilience and cost savings**



THE GREAT BIG GREEN WEEK 2024

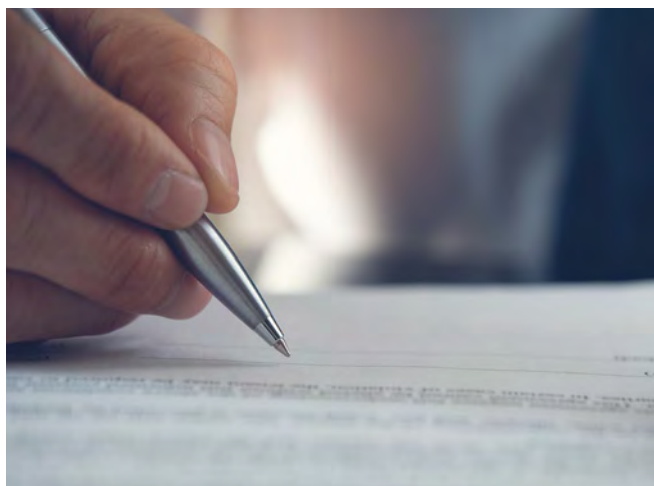


The Great Big Green Week, led by The Climate Coalition, took place from 8th to 16th June. MCF participated in a communications campaign to raise awareness about the effects of climate change and shared resources on combating climate change as charities. We also highlighted the sustainable farming project of our member, Lady Fatemah Trust, which focuses on land regeneration and poverty alleviation in Pakistan. The campaign aimed to inspire collective action and political commitment to protect the planet.

Additionally, we joined Islamic Relief at an Interfaith picnic during The Great Big Green Week in Waterloo, promoting sustainable choices and climate action across communities.

MCF SIGNS CLIMATE AND NATURE BILL (CANBill)

The Climate and Nature Bill (CANBill) is a legislative proposal aimed at addressing and tackling the dual crises of climate change and loss of biodiversity in the UK. The bill seeks to establish legally binding targets for reducing greenhouse gas emissions and restore the country's natural habitats; all with the aim of bringing them in line with current scientific findings and recommendations.



OUR RESPONSE TO THE ISLAMAPHOBIC RIOTS

2024 was a difficult year for not only Muslim-led charities, but for all Muslims in the UK. In August, our CEO, Fadi Itani OBE, authored an article in Civil Society addressing the alarming rise of hate-fuelled riots and Islamophobia across the UK, as a result of misinformation discerning the distressing events in Southport. Fadi highlighted the pervasive issue of Islamophobia, exacerbated by divisive political rhetoric and media narratives that often scapegoat Muslim communities. These events underscore the urgent need for a comprehensive strategy to combat far-right extremism and systemic inequality.

He emphasised the critical role that both the government and the voluntary sector must play in uniting the nation and confronting the root causes of such violence. As well as suggesting policy recommendations to address existing economic disparities and calling on the new government to formally recognise and define Islamophobia.

Fadi asserted that unity requires concerted efforts from all sectors to build a just and equitable society. He reaffirmed MCF's commitment to collaborating with the government and other organisations to heal divisions and foster lasting social cohesion.

MCF ATTENDS 'FOCUS ON ISLAMOPHOBIA AND UNDERSTANDING MUSLIM COMMUNITIES' WEBINAR



A month later, on September 25th, our CEO attended 'the first dedicated conversation for national funders on Islamophobia' hosted by BBC's Children in Need.

Chaired by Fozia Irfan (CiN), the talk brought experts together to discuss the definition of Islamophobia; the existential challenges the Muslim community faces; how the narrative is being leveraged against Muslims and what action funders need to be taking in order to address these problems. Speakers included: Baroness Warsi, Fadi Itani OBE (Muslim Charities Forum) Bilal Hussain (Runnymede Trust) and Majid Iqbal (Islamophobia Response Unit).

THE FORUM

THE VOICE OF THE
BRITISH MUSLIM
CHARITY SECTOR

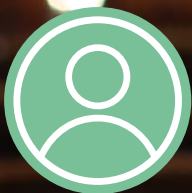
ISSUE 06 2024



“Inspiring Stories: The Blessings of the Sisters”
Launch Event

On 22nd April 2024, we launched the sixth issue of The Forum, titled "Inspiring Stories: The Blessing of the Sisters," celebrating the contributions of women in the Muslim-led charity and voluntary sector. The private launch event in Westminster featured opening remarks from MCF Independent Trustee Saffa Mir and CEO Fadi Itani. We also heard a Quran recitation by Imam Kazi Luthfur Rahman, and a motivational reminder from Shaykh Haytham Tamim. Prominent figures, including Baroness Natalie Bennett of Manor Castle, also delivered talks.

This was followed by a Q&A panel discussion with panellists Hanan Ashgeh (Behaviour Practitioner and Founder of Goodwill Caravan), Yashmin Harun BEM (Founder and Chair of Muslimah Sports Association), Dr Sofia Buncy MBE (Founder of the Muslim Women in Prison Resettlement Project), and Zamzam Ibrahim (UN Advisor and Climate Justice Campaigner).



53
guests



120
downloaded
copies



150
copies sent to
policy makers



200
copies
distributed to
individuals

THE

THE JOURNAL OF
THE BRITISH MUSLIM
CHARITY SECTOR

ISSUE 05 2023

PUBLIC ENGAGEMENT

GIVE SMART GIVE SAFE CAMPAIGN
2024

Smarter Giving, Effective Charities

**Give Smart
Give Safe** 

A practical guide for Muslim Donors

THE
FORUM

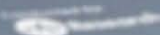
ISSUE 05 2023

SPECIAL ISSUE
SAFETY CHALLENGES:
PRACTICAL SOLUTIONS

British Muslim
Charitable
Giving Report II

The Impact of the cost-of-living
crisis on British Muslim charitable
giving

 mcf

Co-funded by


Smarter Giving, Effective Charities
**Give Smart
Give Safe** 

A practical guide for Muslim Donors

Translated into Urdu, Arabic and Bangla for the first time



During Ramadan, MCF continued its annual 'Give Smart Give Safe' campaign, aimed at helping donors give with 'Ihsaan' (excellence). The campaign encourages simple checks on chosen charities: verifying charity registrations, confirming their impact, and ensuring donation sites are secure.

“Helen Stephenson, CEO of the Charity Commission, said: “Charitable donations during Ramadan will be a lifeline for the millions in need across the globe. But sadly, fraudsters are all too aware of this and can take advantage of this time of increased charitable giving.”

Gerald Oppenheim, CEO of the Fundraising Regulator said: "The generous donations made by the British Muslim community during Ramadan generates huge levels of valuable support for work on good causes both at home and overseas. However, there are sadly those who may wish to take advantage of this generosity."

Fadi Itani OBE, CEO of Muslim Charities Forum, said: “Unfortunately, due to this willingness to give, there are illegitimate requests for money each year or those which are financially unsafe. To protect their donations, it's important for donors to stay aware, check for regulated charities and secure donation methods. This will help ensure their funds reach those who are suffering and make a difference in improving their lives. ”



Ahlam Kostani, Operations Coordinator, and Abdulsami Arjumand, Policy and Advocacy Lead featuring on Islam Channel to discuss the importance of mindful, safe giving.

MEMBERS SERVICES

In 2024, Muslim Charities Forum (MCF) facilitated several Member Working Groups to foster collaboration and address key issues within the sector. These groups provided platforms for staff from member charities to discuss challenges, share best practices and support one another in their respective service areas

KEY WORKING GROUPS INCLUDED

Finance and Compliance:

Focused on financial management, regulatory adherence and strategies to enhance transparency and accountability.

UK Programmes:

For the purpose of developing a matrix of Muslim-led UK organizations; identify gaps and be strategic in where charities focus their efforts and are receiving funding.

Fundraising and Communications:

With the aim of establishing standards in ethics and communications when organisations launch fundraising campaigns.

International Programmes:

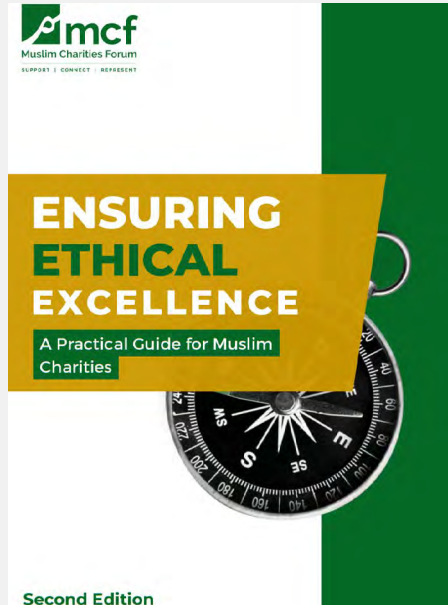
Aims to build the capacity of British Muslim-led organisations to deliver impactful and dignified programmes for rightsholders in international contexts.

People & Culture:

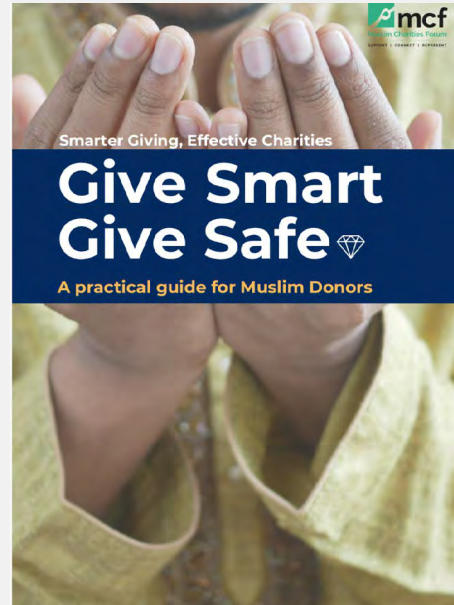
The purpose is to foster a collaborative, inclusive and supportive environment across the sector to better develop practices and processes.



PUBLICATIONS



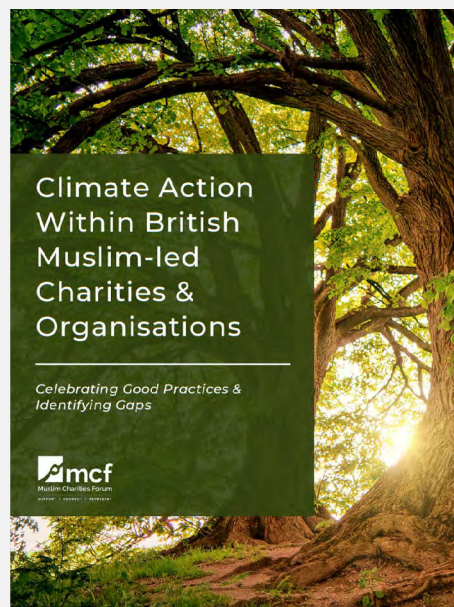
Ensuring Ethical Excellence Guide
(Second Edition)
– February 2024



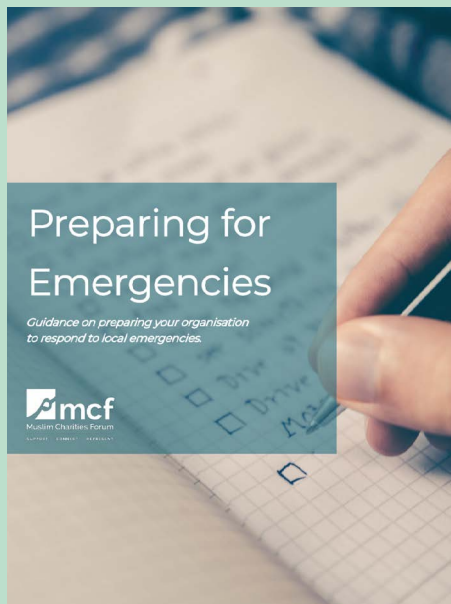
Give Smart Give Safe
– March 2024



The Forum Issue 6: Inspiring Stories
– The Blessings of the Sisters
– April 2024



Climate Action within Muslim-led
Charities and Organisations in the
UK
– May 2024



Preparing for Emergencies Guide
– August 2024



Responding to Emergencies Guide
– August 2024



Digital Community Fundraising
Guide
– November 2024



Step-Up Resources (Expanded)
– December 2024

FINANCIAL REVIEW

Muslim Charities Forum received donations, grants and other income worth £518,177 compared to £357,447 in year ended 31 December 2023. The statement of Financial Activities portrays that Muslim Charities Forum spent £435,767 on charitable activities.

At 31 December 2024 we carried forward a positive bank balance of £349,152.

Reserves Policy

It is the policy of MCF that unrestricted funds which have not been designated for a specific use should be maintained at a level which will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. It is also the MCF policy to hold sufficient funds, currently three months for administrative expenditures, or currently at £50,000 for closure of the charity should the need arise. The current level of unrestricted reserves, as at 31 December 2024, is £327,318.

Risk management

The trustees continue to assess the major risks to which MCF is exposed to and are satisfied that systems are in place to mitigate the exposure to major risks. Beside the reliance on Members' fees, the charity has made good progress in diversifying its funding model and it is now attracting support from some Trusts and Foundations. The trustees have discussed this and recommended more focus on this area and in addition attracting more members, as well as exploring support from philanthropists with a keen interest in developing the Muslim charity sector.

Exclusively Charitable Activities

The members come from a wide spectrum of social and charitable backgrounds. The organisations and NGOs who benefit from the implementation of the aims of MCF are diverse. All their activities are regarded as "exclusively charitable" as defined by English law. The Board of trustees assists charities and organisations whose aims and activities are all entirely "exclusively charitable". The Board of trustees are fully aware of this requirement.

Public Benefit

As a charity, Muslim Charities Forum must be able to demonstrate that its objects and activities are for the public benefit as required by the Charities Act 2011. The trustees have all reviewed the guidance issued by the Charity Commission on public benefit and have ensured that Muslim Charities Forum's objects and activities comply with this statutory requirement. The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity. This Report explains our main activities and achievements in carrying out our aim.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements, the trustees are required to:

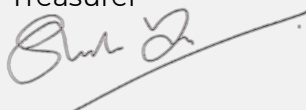
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Moazzam Malik CMG
Chairman



Shuaib Yusaf
Treasurer



Date: 02/06/2025

Independent Examiner's Report to the Trustees of Muslim Charities Forum

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I 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 accordance with section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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.



John Howard , FCA
Azets
2nd Floor, Regis
House,
45 King William Street,
London, EC4R 9AN

Date: 02/06/2025

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
INCOME FROM:					
Donations and legacies	2	295,677	222,500	518,177	357,447
TOTAL INCOME		295,677	222,500	518,177	357,447
EXPENDITURE ON:					
Charitable activities	3	214,483	221,284	435,767	350,917
TOTAL EXPENDITURE		214,483	221,284	435,767	350,917
NET INCOME		81,194	1,216	82,410	6,530
Transfer between funds		85,329	(85,329)	-	-
NET MOVEMENT IN FUNDS		166,523	(84,113)	82,410	6,530
RECONCILIATION OF FUNDS:					
Total funds brought forward		160,795	100,112	260,907	254,377
TOTAL FUNDS CARRIED FORWARD		327,318	15,999	343,317	260,907

The notes on pages 39 to 48 form part of these financial statements.

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Note	31 December 2024 £	31 December 2023 £
FIXED ASSETS			
Tangible assets	9	36	54
CURRENT ASSETS			
Debtors	10	2,050	16,250
Cash at bank and in hand		<u>349,152</u>	<u>258,220</u>
		351,202	274,470
CREDITORS - amounts falling due within one year	11	<u>(7,921)</u>	<u>(13,617)</u>
NET CURRENT ASSETS		<u>343,281</u>	<u>260,853</u>
NET ASSETS		<u>343,317</u>	<u>260,907</u>
CHARITY FUNDS			
Restricted funds	12	15,999	100,112
Unrestricted funds	12	<u>327,318</u>	<u>160,795</u>
TOTAL FUNDS		<u>343,317</u>	<u>260,907</u>

The financial statements were approved by the Trustees on their behalf, by:



Moazzam Malik CMG
Trustee

and signed on
02/06/2025

The notes on pages 39 to 48 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice ("Charities SORP (FRS 102)"), Financial Reporting Standard 102 and the Charities Act 2011 (as amended by the provisions of the Charities Act 2022).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

Muslim Charities Forum constitutes a public benefit entity as defined by FRS 102.

1.2 Reporting period

The period of financial reporting covers the year from 1 January 2024 to 31 December 2024. The comparative information covers the nine month period from 1 April 2023 to 31 December 2023. These differing length accounting periods will have an impact on the comparability of certain numbers within these financial statements.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' Report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

ACCOUNTING POLICIES

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On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. ACCOUNTING POLICIES (CONTINUED)**1.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.5 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures and fittings	-	33% reducing balance
Computer equipment	-	33% reducing balance

1.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. **INCOME FROM DONATIONS AND LEGACIES**

	Unrestricted funds	Restricted funds	Total funds	<i>Total funds</i>
	2024	2024	2024	<i>2023</i>
	£	£	£	<i>£</i>
Donations	1,290	-	1,290	135
Projects and other income	110,137	222,500	332,637	283,112
Membership income	184,250	-	184,250	74,200
Total donations and legacies	295,677	222,500	518,177	357,447
Total 31 December 2023	<u>275,107</u>	<u>82,340</u>	<u>357,447</u>	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

3. **DIRECT COSTS – CURRENT YEAR**

	Governance £	Activities £	Total 2024 £	Total 2023 £
Wages, salaries & social security	-	80,287	80,287	75,158
Depreciation	-	18	18	17
Travel and subsistence	-	1,566	1,566	1,413
Bank charges	-	260	260	279
Membership fees	-	201	201	552
Rent, insurance & utilities	-	31,728	31,728	24,520
Sundry expenses	-	291	291	407
Printing, postage & stationery	-	1,909	1,909	1,179
Professional & legal	4,620	1,931	6,551	5,578
Project expenses	-	312,956	312,956	241,814
	4,620	431,147	435,767	350,917

DIRECT COSTS – PRIOR PERIOD

	Governance £	Activities £	Total 2023 £
Wages, salaries & social security	-	75,158	75,158
Depreciation	-	17	17
Travel and subsistence	-	1,413	1,413
Bank charges	-	279	279
Membership fees	-	552	552
Rent, insurance & utilities	-	24,520	24,520
Sundry expenses	-	407	407
Printing, postage & stationery	-	1,179	1,179
Professional & legal	4,500	1,078	5,578
Project expenses	-	241,814	241,814
	4,500	346,417	350,917

4. **GOVERNANCE COSTS**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Governance	4,620	-	4,620	4,500

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5. ANALYSIS OF EXPENDITURE-BY-EXPENDITURE TYPE

	Total 2024 £	<i>Total 2023 £</i>
Charitable Activities	431,147	346,417
Expenditure on governance	4,620	4,500
	435,767	350,917

6. NET INCOME/(EXPENDITURE)

This is stated after charging:

	2024 £	<i>2023 £</i>
Depreciation of tangible fixed assets - owned by the charity	18	17

During the year, no trustees received any remuneration (2023 - £NIL).

During the year, no trustees received any benefits in kind (2023 - £NIL).

During the year, no trustees received any reimbursement of expenses (2023 - £NIL).

7. EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £4,620 including VAT (2023: £4,500).

8. STAFF COSTS

	Total 2024 £	<i>Total 2023 £</i>
Wages - Administrative expenses	80,287	75,158
Wages - Project expenses	164,288	134,107
	244,575	209,265

The average number of persons employed by the charity during the year was 6 (2023: 9).

One employee received remuneration of more than £60,000 in the year. (2023: none).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Total £
Cost			
At 1 January 2024 and 31 December 2024	<u>1,970</u>	<u>9,195</u>	<u>11,165</u>
Depreciation			
At 1 January 2024	1,954	9,157	11,111
Charge for the year	<u>5</u>	<u>13</u>	<u>18</u>
At 31 December 2024	<u>1,959</u>	<u>9,170</u>	<u>11,129</u>
Net book value			
At 31 December 2024	<u>11</u>	<u>25</u>	<u>36</u>
At 31 December 2023	<u>16</u>	<u>38</u>	<u>54</u>

10. DEBTORS

	2024 £	2023 £
Trade debtors	<u>2,050</u>	<u>16,250</u>

11. CREDITORS

	2024 £	2023 £
Trade creditors	2,624	4,222
Other taxation and social security	677	395
Accruals	4,620	9,000
	<u>7,621</u>	<u>13,617</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

12. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2024 £
Unrestricted funds					
General Funds	160,795	235,677	(154,483)	85,329	327,318
The Tudor Trust	-	60,000	(60,000)	-	-
Restricted funds					
Anchor Programme	-	96,000	(94,827)	-	1,173
Barrow Cadbury Trust	24,534	11,250	(21,469)	(14,315)	-
Bridging Divides	-	77,250	(62,424)	-	14,826
The Climate Action Project	2,148	8,000	(7,278)	(2,870)	-
NCS	68,144	-	-	(68,144)	-
UK Response Project	5,286	30,000	(35,286)	-	-
Total of funds	260,907	518,177	(435,767)	-	343,317

Description of Restricted Funds

Anchor Programme: is a restricted grant which aims to deliver research, resources and training to support and share best practice in governance, finance, fundraising and safeguarding.

Barrow Cadbury Trust: is a restricted grant to map Muslim organisations in the UK, their contributions and challenges with a view to strengthen the sector as a whole.

Bridging Divides: is a restricted project which aims to deliver policy development and advocacy, to strengthen representation of the London Muslim-led charity sector and build capacity for minority communities.

The Climate Action Project: is restricted funding which aims to increase the British Muslim-led charitable sector's understanding, response and commitment to climate action.

UK Response Project: is restricted grants in relation to strengthening the profile of Muslim-led charities to ensure the needs of vulnerable and disadvantaged communities are prioritised. The grants are from Islamic Relief, Muslim Hands and Al-Khair Foundation

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**STATEMENT OF FUNDS – PRIOR PERIOD**

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2023 £
Unrestricted funds					
General Funds	127,086	235,107	(204,815)	3,417	160,795
The Tudor Trust	1,050	40,000	(41,633)	583	-
Restricted funds					
Barrow Cadbury Trust	17,982	22,500	(15,948)	-	24,534
Global Majority Fund	-	4,000	-	(4,000)	-
The Climate Action Project	10,097	8,000	(15,949)	-	2,148
NCS	64,474	47,840	(44,170)	-	68,144
UK Response Project	33,688	-	(28,402)	-	5,286
Total of funds	254,377	357,447	(350,917)	-	260,907

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	36	-	36
Current assets	332,653	15,999	348,652
Creditors due within one year	(5,371)	-	(5,371)
	327,318	15,999	343,317

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR PERIOD

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	54	-	54
Current assets	174,358	100,112	274,470
Creditors due within one year	(13,617)	-	(13,617)
	160,795	100,112	260,907

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

14. **COMMITMENTS UNDER OPERATING LEASES**

At 31 December 2024 the Charity had future minimum lease payments due under non-cancellable operating leases for each of the following periods:

	31 December 2024	<i>31 December 2023</i>
	£	£
Not later than 1 year	28,050	28,050

15. **RELATED PARTY TRANSACTIONS**

	Received £	Paid £	Balance at year end £
Zakat House	-	30,600	-
Human Appeal	6,250	-	-
Islamic Relief UK	45,000	-	-
Muslim Aid	22,500	-	-
Muslim Hands	35,000	-	-
Al Khair Foundation	25,000	-	-
The Lady Fatemah Trust	43,000	-	-
Read Foundation	2,500	-	-

The charity has received funds or made payment to other organisations where the Trustees have involvement as follows:

Zakat House - Dr. Hany El Banna is the Chair and an MCF trustee.
Human Appeal – Hameed El Asaly is a Director and an MCF trustee
Islamic Relief UK - Tufail Hussain is the UK Director and an MCF trustee.
Muslim Aid – Khalid Javid is the CEO and an MCF trustee.
Muslim Hands – Shahid Bashir is the Deputy CEO and an MCF trustee.
Al-Khair Foundation - Mr Shuaib Yusaf is the Chief Executive and an MCF trustee.
The Lady Fatemah Trust - Mukhtar Karim is the CEO and an MCF trustee.
Read Foundation – Javeria Hashmi is the Deputy CEO and an MCF trustee.





SUPPORT | CONNECT | REPRESENT

We are the UK network for British Muslim charities working for social good in the UK and abroad. Through our network, we aim to collectively build a more accountable, transparent and efficient British Muslim charitable sector, in order to improve our ability, both as individual organisations and as a sector, to contribute to a more just and sustainable world.

Muslim Charities Forum, 6 Whitehorse Mews,
37 Westminster Bridge Road, London SE1 7QD,
United Kingdom

0203 3369704

info@muslimcharitiesforum.org.uk

www.muslimcharitiesforum.org.uk