



ANNUAL REPORT  
*31 December 2024*

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To quote Queen Elizabeth II, the past year has been an 'annus horribilis', for humanity and its shared values. Israel's assault on Gaza continued unabated and expanded into deadly strikes on Lebanon, Syria, Iran and Yemen. The leadership of the western world may have changed in 2024 from Joe Biden to Donald Trump in the US, and from Rishi Sunak to Sir Keir Starmer in the UK but the complicity continued, and Palestinian civilians, journalists, doctors and aid workers continued to be killed in unprecedented numbers.



Aid itself has been weaponised in this conflict, being denied to those desperately in need of it through an unjustifiable and unlawful blockade. Thanks to your generous donations, Muslim Aid has been able to get aid into Gaza mostly by working directly with partners to procure precious local supplies. We realise however that aid is not sufficient in itself to end the suffering, we need advocacy to remove injustices which can only be achieved through political engagement.

This is why our new strategy, which we finalised this year, features advocacy and collaboration at its core. Because no one single aid organisation can create the change we need, but working together with others, we have a chance. Collaboration is humanity's superpower which has enabled us to achieve what seemed impossible before it was done, but we'll need even more of it in the aid sector to overcome the greatest challenges humanity faces.

2024 has been not only the year with the highest number of civilian deaths due to explosive weapons, be it in the Middle East, Sudan or Ukraine but also the hottest year on record due to man-made climate change, the effects of which have been felt in Bangladesh, Myanmar, Somalia and even in the Global North.

We're hugely grateful to our donors for supporting this strategy which we pray will bear fruit and give hope to those most in need of it in the years ahead.

Thank you.

A handwritten signature in black ink, appearing to be 'M Faruqi', written over a light grey geometric pattern.

MUSTAFA FARUQI | CHAIR - MUSLIM AID



**As we marked Muslim Aid’s 39th anniversary in 2024, I am humbled and proud to reflect on a year of transformation, growth - and deepened impact. This milestone has given us the opportunity to honour our legacy, renew our commitment to service and push the boundaries of what we can achieve together.**

In 2024, we delivered 135 projects across 20 countries, directly reaching more than 3.2 million people. From emergency aid in Gaza and Sudan to pioneering medical programmes in Somalia, Syria and Yemen, our efforts continue to prioritise those most in need. At home in the UK, we expanded initiatives addressing the cost-of-living crisis, youth violence, and food poverty—working closely with partners across sectors to drive meaningful, inclusive change.

This year was also one of visionary innovation. We launched our Waqf (Endowment) Initiative, a long-term strategy for financial sustainability and generational impact. Through this, and with the backing of our generous supporters, we are laying the foundation for development that will outlast crises and build resilience in communities worldwide.

It has been an honour to lead Muslim Aid through this pivotal chapter. From volunteer to CEO, my journey has always been guided by our core values of Dignity (Karamah), Compassion (Rahma), Service (Khidma), Justice (Adl) and Excellence (Ihsan). These principles remain the driving force behind our work and are reflected in every food pack delivered, every child educated, and every life uplifted.

Our achievements this year would not have been possible without the tireless efforts of our dedicated staff, our field teams, and our extraordinary volunteers. To our donors, partners, and community champions, your trust, generosity, and belief in our mission continue to inspire us every day.

As we look ahead to our fifth decade, we do so with clarity of purpose and a bold vision for the future. Together, we will keep striving to serve humanity, respond with compassion, and build a more just, resilient world.



**KHALID JAVID | CEO - MUSLIM AID**











IMPACT THROUGH 2024



Crisis Types

 <b>COMPLEX EMERGENCIES</b> 10 countries	 <b>FLOODING</b> 5 countries
 <b>CYCLONES</b> 1 country	 <b>FOOD INSECURITY</b> 12 countries
 <b>EARTHQUAKES</b> 3 countries	 <b>WAR AND CONFLICT</b> 9 countries

People Supported



EMERGENCY RESPONSE

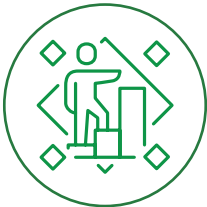
Immediate Relief, Disaster Risk Reduction & Recovery

**16** countries

**53** projects

**956,624** people

**+£9.3m** invested



SUSTAINABLE LIVELIHOODS

Job Creation & Skills Training

**6** countries

**14** projects

**35,895** people

**+£1.5m** invested



DIGNIFIED HOUSING

Resilient, Sustainable Housing Solutions

**1** country

**1** project

**370** people

**+£53k** invested



POSITIVE EDUCATION

School Access & Quality Education

**9** countries

**19** projects

**124,814** people

**+£2.1m** invested



GOOD HEALTH

Health, Nutrition & WASH\*

**7** countries

**14** projects

**1,843,905** people

**+£2.3m** invested



SEASONAL PROGRAMMES

Ramadan, Winter & Qurbani

**15** countries

**34** projects

**251,382** people

**+£1.5m** invested

\*Water, Sanitation and Hygiene.



Response Types



AGRICULTURE



DISASTER RISK REDUCTION (DRR)



ECONOMIC REHABILITATION



EMERGENCY RELIEF



FOOD SECURITY



MEDICAL CARE



NUTRITION



SHELTER

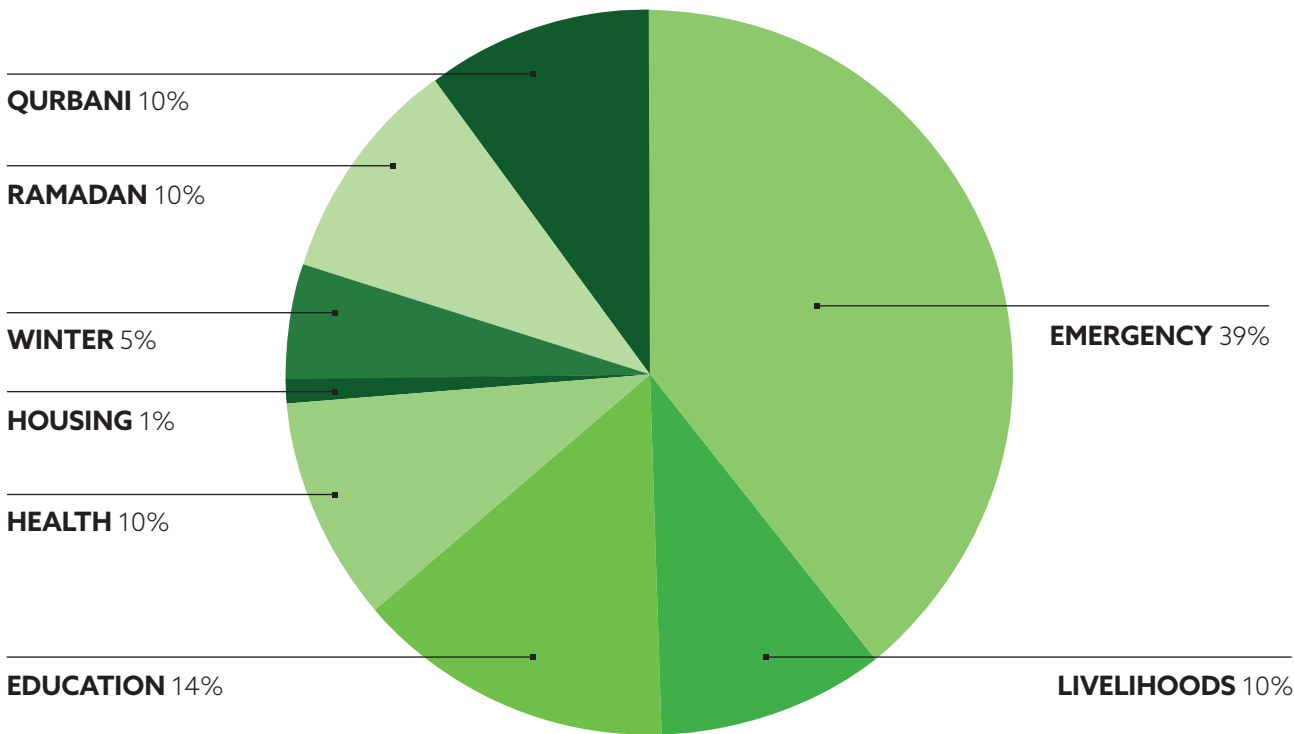


TRAINING

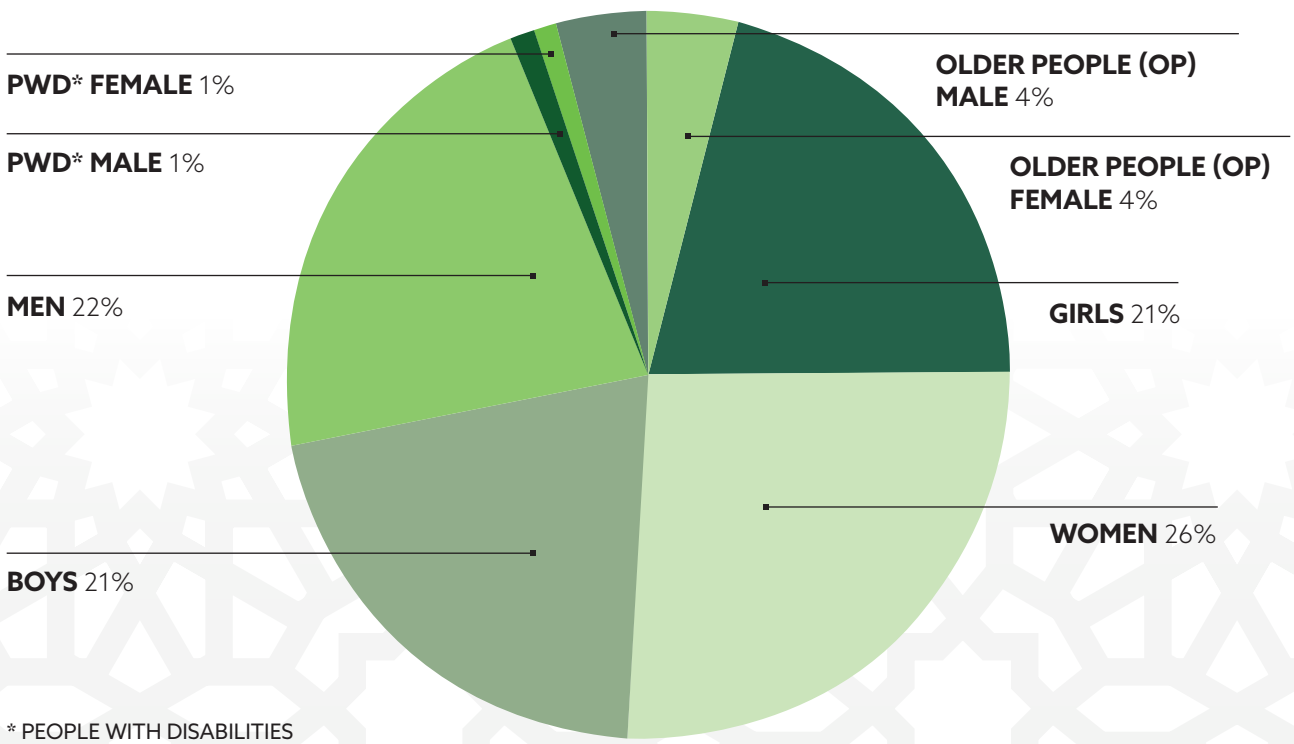


WATER, SANITATION & HYGIENE (WASH)

Project breakdown by Sector



Group Distribution



\* PEOPLE WITH DISABILITIES





# Ways of working

In 2024, Muslim Aid was able to deliver vital aid and development programmes across **135 impactful projects spanning 20 countries**, reaching over **3.2 million people** through both direct and indirect support.

Whether in times of crisis or through long-term development, your generosity made it all possible.

**PRIORITISING RESILIENCE IN EVERY RESPONSE**

Muslim Aid embeds disaster risk reduction and climate resilience into all aspects of humanitarian and development programming. We don't just respond to crises—we work to reduce their impact before they happen. In flood- and cyclone-prone areas of Bangladesh, we've transformed schools into resilient community hubs that double as shelters and learning spaces during emergencies. In Somalia and Sri Lanka, our teams combine emergency relief with public education to strengthen preparedness for future disasters. This approach ensures our support is sustainable, risk-informed, and aligned with global frameworks like the Sendai Framework, the Climate and Environment Charter and UN Sustainable Development Goals.

**LOCALLY LED, COMMUNITY-OWNED SOLUTIONS**

We believe that the people closest to a crisis are best placed to lead its response. That's why Muslim Aid invests in proactive locally led disaster planning, for example through women's groups and community organisations. In Bangladesh, our partners created Community Risk Reduction Plans that directly reduced harm during Cyclone Remal. By supporting education in emergencies and locally developed adaptation strategies, we help communities protect their lives, livelihoods, and futures.

**SHIFTING POWER THROUGH LOCALISATION**

Muslim Aid is committed to challenging traditional aid models by putting resources and decision-making into the hands of local and national partners. Our country and affiliate offices work hand in hand with grassroots organisations, local government, faith-based groups, and volunteer networks. In 2024, this collaborative model enabled faster, more effective responses—like the coordinated action during Bangladesh's southeastern floods, led by Muslim Aid Bangladesh and MABCO. Our role is to amplify local leadership, not override it.

**LONG-TERM CAPACITY BUILDING**

Beyond emergency response, we build the skills and systems of our partners to ensure long-term impact. We provide technical training, support programme design, and equip local actors to manage and sustain their own disaster preparedness and development initiatives. Our partnerships are built on trust, mutual learning, and a shared commitment to reducing risks and restoring dignity.

**DELIVERY PLAN: A SECTOR BASED APPROACH**

In 2024, Muslim Aid programmes spanned **emergency response, education, health, livelihoods, housing and seasonal aid**, reflecting our commitment to comprehensive, context-specific interventions reaching both crisis zones and communities striving to build a better future and break the cycle of poverty.

Here's how lives were touched across these six key areas of work:





# Emergency Response

IMMEDIATE RELIEF, DISASTER RISK REDUCTION & RECOVERY

16 COUNTRIES | 53 PROJECTS | 956,624 PEOPLE | +£9.3M INVESTED

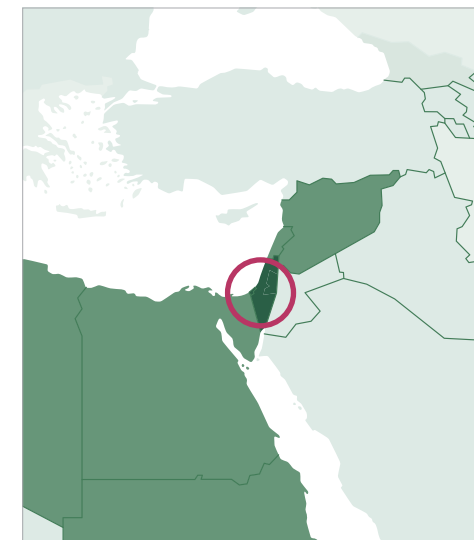
## RESPONSE



You showed up when it mattered most. Our emergency interventions supported **956,624 people** affected by conflict, disaster, and displacement — from Palestine to Pakistan and beyond.

Emergency interventions—such as food distribution, shelter and sanitation—accounted for the largest share of direct aid, especially in Pakistan (270,735), Palestine (191,304), Bangladesh (87,234), and Yemen (40,155). These life-saving efforts were often coupled with large-scale indirect reach, amplifying our impact through local networks and community-based distribution.

We strive to serve humanity by responding promptly and effectively to emergencies, offering humanitarian relief and rehabilitation to the victims of natural and man-made disasters. Beyond emergencies, we seek to provide sustainable outcomes rather than responding to a temporary problem.



Amal from Gaza, age 30, being provided psychosocial support after her traumatic experiences.

## CASE STUDY: WHEN GRIEF MEETS RESILIENCE IN GAZA

*“I’ve learned to have hope again.”*

In the heart of Gaza’s Deir El Balah, 30-year-old Amal carries a grief no mother should ever have to bear. In a single moment, the atrocities in Gaza took her children and separated her from her husband—leaving her not just physically alone, but emotionally shattered.

Before the conflict, Amal had a university degree, a home full of laughter, and dreams for the future. But after the attacks, everything changed. With no source of income and no family around her, Amal was consumed by stress and sorrow. The loss of her children and the distance from her husband created a darkness that felt impossible to escape.

**“I used to cry every time I talked about what happened,” she recalled. “I didn’t want anyone to speak to me. Just mentioning my burns or my injuries made me want to hide.”**

But through the Inclusive Mental Health and Psychosocial Support Project for Conflict-Affected Children and Adults, Amal found a pathway back to herself.

Thanks to your support, Amal was able to join group psychological support sessions, followed by one-on-one counselling tailored to her personal needs. These safe spaces allowed her to finally speak

openly, to release some of the pain she had buried deep inside, and to begin to process the trauma she carries.

We cannot stop the atrocities, but we can stop her feeling alone. The change has been profound.

Today, Amal is more at ease with herself and others. Her depression is less debilitating. She’s able to connect with people again and is taking life step by step. She’s even begun to dream of a future where better days feel not only possible but also within reach.

**“I’m much better now,” Amal said with a quiet strength. “I’ve learned to have more hope.”**

Her transformation is a reminder that emotional recovery is just as critical as physical survival. While Amal’s scars—both visible and invisible—remain, she now has the tools to manage her grief, and the strength to move forward.

This is the power of your generosity. You’re not just providing relief—you’re throwing her a rope, nurturing resilience, and planting seeds of hope where it’s needed most.

With continued support, women like Amal can keep rebuilding—not just their lives, but their inner worlds.





# Sustainable Livelihoods

JOB CREATION & SKILLS TRAINING

6 COUNTRIES | 14 PROJECTS | 35,895 PEOPLE | +£1.5M INVESTED

**RESPONSE**

DRR

Food Security

WASH

Economic Rehab

Training

Agriculture

Emergency Relief

By equipping people with tools, training, and financial support, **35,895 individuals** were empowered to build better futures and break the cycle of poverty.

In countries like **Bangladesh and Libya**, Muslim Aid enabled thousands to gain economic stability through job creation, vocational training, and business support, directly impacting over **22,500 individuals** and indirectly benefiting **13,300 more**.

Our livelihood programmes improve the lives of the poor and marginalised, enabling them to live with dignity through improving agricultural productivity, enabling access to microfinance, improving skills, and creating new enterprises with appropriate training and logistical support.



Rafeek is part of the Income Generation Programme for strengthening livelihoods.

## CASE STUDY: FEEDING FAMILIES, PROTECTING FUTURES

*“Now, I have a secure way to provide for my family.”*

In the rural village of Ayiliyadi in Sri Lanka’s Trincomalee District, Rafeek, age 52, has spent most of his life in the fields—tending livestock, raising crops, and doing all he could to keep his family afloat. With his wife and three children depending on him—two of whom are still in school—his role as the family’s sole provider has never been easy.

For over 15 years, Rafeek relied on small-scale goat and cattle rearing to make ends meet. He also worked as a daily wage labourer, herding other people’s goats and working in paddy fields. But with only four goats of his own and an income equivalent to under £50 a month, the margins were thin. When the COVID-19 pandemic hit, his fragile livelihood crumbled further. The cost of feed increased, demand fell, and work became scarce.

But hope arrived when Muslim Aid, in coordination with the local Divisional Secretariat office, identified Rafeek for support under the Livelihood Income Generation Programme—with a clear focus on long-term sustainability and climate resilience.

Muslim Aid provided Rafeek with seven local female goats and one male Jamunapari crossbreed to improve the genetics, weight, and overall market value of the herd. This wasn’t just about increasing his income in the short term—it was a strategic

investment in a self-sustaining, regenerative livelihood. With healthy offspring on the way, Rafeek now has the foundation to grow a herd that supports his family for years to come.

To protect this growing asset from climate-related threats, Muslim Aid also constructed a 10’ x 10’ goat shed, offering vital shelter from rain, heat, and wind. In a region increasingly vulnerable to extreme weather, this simple structure plays a critical role in safeguarding Rafeek’s future income and the health of his animals.

Rafeek also received practical training in goat management and Disaster Risk Reduction (DRR)—equipping him with the knowledge and skills to not only care for his animals but to adapt to future challenges, be they economic or environmental.

He now accesses veterinary support through the local government office, ensuring animal health and reducing dependency on emergency care. As he waits for the arrival of the first new kids within the next few months, Rafeek is already planning how to reinvest and responsibly grow his herd.

**“This support came at a time when I was losing hope. Now, I have a secure way to provide for my family—one that protects our environment and our future.”**





# Dignified Housing

RESILIENT, SUSTAINABLE HOUSING SOLUTIONS

1 COUNTRY | 1 PROJECT | 370 PEOPLE | +£53K INVESTED

## RESPONSE



One focused housing project provided **370 people** with safe, secure shelter — restoring dignity and stability to families in crisis.

While modest in numbers, our housing support provided critical shelter and dignity to the most vulnerable, including 370 individuals in Pakistan.

We believe that safe, secure shelter is a fundamental human right. Our housing programmes provide dignified, resilient homes for families affected by conflict, displacement, and poverty. Whether through transitional shelters or long-term housing solutions, we aim to provide security, protect vulnerable lives and help people live with hope and dignity.



Resilient Housing for families in Sindh province.

## CASE STUDY: REBUILDING LIVES, TOGETHER

*“My family can live with dignity again, protected from the cold.”*

When floods tore through Lower Chitral in 2023, Rahmat Alam—a father of two—lost everything. His home was destroyed. With no savings and a very limited income from working as a shop labourer, Rahmat had no way to rebuild. He moved his wife and two young daughters, aged 4 and 2, into a single, weak room in his brother’s partially damaged house.

As a father, Rahmat faced the heartbreak of not being able to provide a safe space for his family. His story reflects the hardship so many face when disaster strikes—especially those already living on the edge.

Thanks to your generosity, Muslim Aid—through its Chitral Recovery Project—was able to offer Rahmat and his family something truly life-changing: a One Room Shelter (ORS) with a toilet, built to withstand harsh winters and restore privacy, dignity, and warmth.

“We had no resources to rebuild,” Rahmat told us.

“Now, Muslim Aid has built a strong, quality room for us. My family can live with dignity again, protected from the cold. This house is not just shelter—it’s a blessing.”

This is the power of your sadaqah and support: turning despair into hope, and hardship into stability. Your donations are not just building homes—they’re rebuilding lives and restoring dignity to our brothers and sisters in need.

“I struggle every day to provide for my family. But now, alhamdulillah, we have a safe home. May Allah reward all those who helped make this possible.”

Rahmat’s story is a reminder that we are one ummah (global community). When disaster strikes, we stand together with our rights-holders. Your continued support enables Muslim Aid to deliver long-term recovery and relief in the places that need it most.





# Positive Education

SCHOOL ACCESS & QUALITY EDUCATION

9 COUNTRIES | 19 PROJECTS | 124,814 PEOPLE | +£2.1M INVESTED

RESPONSE



DRR

Food Security

WASH

Economic Rehab



Training

Agriculture

Nutrition

Education unlocks opportunity. **124,814 people** were supported, including students, teachers, parents in under resourced areas.

Muslim Aid invested in future generations by supporting access to quality education. In countries including **Somalia, Bangladesh and Sri Lanka**, more than 47,000 children and youth were directly supported with school supplies, fees or learning centres. Whole communities benefited through improved school infrastructure and teacher support.

Our education programmes enable children, particularly girls, to attend school, which in turn creates opportunities to break out of the lifelong cycle of poverty for future generations.



Children playing in their newly renovated playground in Bosnia and Herzegovina.

CASE STUDY: A ROOF OF HOPE - A HIDDEN HEALTH CRISIS

*“55 out of 89 primary schools were reported to have asbestos.”*

For years, the Ivan Goran Kovačić Primary School in Gradac, Bosnia and Herzegovina, stood under a silent threat — a danger that loomed above the heads of 686 students, their parents, and 71 dedicated school staff. That danger was asbestos.

The central building’s roof, built years ago with asbestos-based materials, posed a significant and growing health risk. Though once considered durable, asbestos is now known to be highly carcinogenic. Its fibres can linger in the air and, when inhaled, may cause serious long-term damage to human health — particularly in children, whose lungs are still developing.

Despite repeated appeals and growing concern, the school simply could not find the funds to remove and replace the hazardous roof. The costs were high. Removing asbestos safely requires protective gear, expert handling, and highly regulated disposal in specialist recycling centres. Even with the support of the Ministry of Education in Tuzla Canton, which identified 55 out of 89 primary schools as having asbestos roofs, solutions felt out of reach. Then, help arrived.

At the heart of the school stands Professor Karic Selmir — a devoted headteacher, mathematics professor, father of two, and a cancer survivor. The

issue of asbestos hit close to home for him. Having battled cancer himself, Selmir knew first-hand the importance of protecting the school community from long-term health risks.

When Muslim Aid stepped in and signed a Memorandum of Cooperation with the school, it marked the beginning of a transformational journey.

Thanks to this collaboration, the entire asbestos roof was replaced with a safe, modern sheet metal structure, complete with full insulation to prevent future leaks and water damage. From the school hall to the classrooms, the building was not just repaired — it was renewed. But the support didn’t end there.

Through the same partnership, the school also received essential teaching aids and equipment for its subject-specific classrooms. These new resources enriched the learning environment and gave students the tools they needed to thrive academically.

**“For many years, we were unsuccessful in finding the funds to replace the school’s roof. We are incredibly grateful to Muslim Aid for helping us do so.”**

By completing this project, Muslim Aid has helped to improve learning conditions, allowing teachers and students to focus on what matters most — education.





# Good Health

HEALTH, NUTRITION & WASH

7 COUNTRIES | 14 PROJECTS | 1,843,905 PEOPLE | +£2.3M INVESTED

RESPONSE

Food Security

WASH

Training

Medical Care

Nutrition

With a total reach of **1,843,905 people**, our health projects had the biggest overall impact. From mobile clinics to hospital support, you helped communities get the care they urgently needed.

Our most extensive reach was through health programmes, impacting over **1.8 million people** across **Somalia, Sudan, and Bangladesh**. Initiatives included maternal health, medical outreach, mental health services, and hygiene education, improving both preventive and curative care.

Our healthcare services seek to provide primary healthcare to help prevent, detect early, and treat life-threatening childhood diseases, promoting the health and well-being of all, but particularly children and mothers.



Nurto, age 28, attending the Mother & Child Health Clinic



## CASE STUDY: RESTORING HEALTH IN SOMALIA

*“Everyone is happy and grateful that their health is taken care of.”*

In the heart of Somalia, where conflict, displacement, and poverty have long threatened the well-being of communities, Muslim Aid is making a profound impact—bringing life-saving healthcare to those who need it most.

Somalia’s fragile health system faces immense pressure, with high maternal and child mortality rates, a surge in communicable diseases like tuberculosis (TB), and limited access to healthcare, especially in rural and conflict-affected areas. The situation is even more dire for women, children, and people with disabilities, whose needs often go unmet in times of crisis.

Thanks to the unwavering support of our donors, Muslim Aid has implemented a series of transformative health interventions across Banadir, Bakool, Lower Shabelle, Hiran, and Lower Juba—reaching over 150,000 people directly and impacting more than 880,000 individuals indirectly.

At the core of our programme are eight Mother and

Newborn Child Health (MNCH) centres, supported by a dedicated team of medical staff. These efforts have led to incredible outcomes:

- 95.3% of pregnant women attended at least two antenatal care visits.
- 85.7% completed four comprehensive ANC visits.
- 89.3% of births were attended by skilled health-care personnel.

One of our rights-holders, Nurto, a mother of four living in an IDP (Internally Displaced Person) camp in Wanlaweyn district, expressed her gratitude:

**“Everyone is happy and grateful that their health is taken care of through the services at Wanlaweyne health facility.”**

This work is only possible through your continued generosity. With your support, Muslim Aid is building a stronger, healthier future for Somalia—one mother, one child, and one community at a time.





# Seasonal programmes



7 COUNTRIES | 7 PROJECTS | 13,707 PEOPLE | +£205K INVESTED



14 COUNTRIES | 14 PROJECTS | 61,969 PEOPLE | +£618K INVESTED

## WINTER SUPPORT

In freezing temperatures, your donations brought warmth to 13,707 people, offering essential supplies like fuel, blankets, and winter clothing, dedicating resources to address the urgent needs of vulnerable communities during harsh winter conditions.

Seasonal winter distributions in conflict and disaster-prone zones like Syria, Palestine, and Pakistan helped families stay warm with clothing, fuel, and blankets.

### RESPONSE



## CASE STUDY: HOPE IN THE COLD

In the remote, snow-covered village of Seri Jagran in Neelam Valley, Azad Kashmir, winter isn't just a season—it's a struggle for survival. For widow Attar Jan, the bitter cold became unbearable after her home and belongings were destroyed in a fire. With no source of warmth and the weight of loss heavy on her shoulders, despair began to set in.

But hope arrived in the form of a winter kit from Muslim Aid.

"When we received the winter kit from Muslim Aid, we felt so relieved and thankful. After losing everything in the fire, we were filled with despair. Your kindness reminded us that there's still hope. We will always be grateful for the support that helped us when we needed it most."

Thanks to donors like you, Muslim Aid was able to provide essential warmth—blankets, clothing, and comfort—to Attar Jan and many others facing extreme winter conditions. Your support doesn't just ease the cold; it restores dignity and lets families know that they are not alone.



Attar Jan age 57, receiving winter support.

## RAMADAN AID

You shared the spirit of Ramadan with 61,969 people, ensuring that vulnerable families could observe the holy month with nourishment and dignity. Economic struggles, conflict, and displacement can make it difficult to afford necessities, including food for iftar and suhoor.

Ramadan food packs and hot meals were distributed across 14 countries including Somalia, Palestine, and Bangladesh, ensuring that over 51,300 individuals could break their fasts with dignity, with additional community-level impact for another 10,600 indirect individuals.

### RESPONSE



## CASE STUDY: A NOURISHING RAMADAN

In Somalia, where years of instability and displacement have left thousands struggling to meet their basic needs, Ramadan can be especially difficult for families living in camps for people displaced from their homes. The pressure to provide suhoor and iftar meals in such conditions is immense.

In Mogadishu, Muslim Aid delivered essential food packs—including rice, flour, sugar, milk powder, dates, and cooking oil—to help families observe the holy month with dignity.

Maida, a mother of four living in Kahda District, shared:

"It would have been impossible for us and other underprivileged families to get food for breaking our fast in this month (Ramadan)."

For Maida and others like her, it meant relief, joy, and the ability to take part in Ramadan without the shadow of hunger.



Maida, living in an IDP camp in Mogadishu, Somalia.





13 COUNTRIES | 13 PROJECTS | 175,706 PEOPLE | +£677K INVESTED

**QURBANI**

Your Qurbani gifts supported 175,706 people, bringing joy and sustenance to families during Eid and fulfilling a profound Islamic tradition of sacrifice and compassion, as a radiant beacon of hope for vulnerable communities ensnared by the clutches of food insecurity during Eid al-Adha.

Our global Qurbani programme provided over 117,000 direct rights-holders with fresh meat during Eid al-Adha, promoting dignity and nutrition during the sacred period.

**RESPONSE**



**CASE STUDY:  
EID WITH DIGNITY**

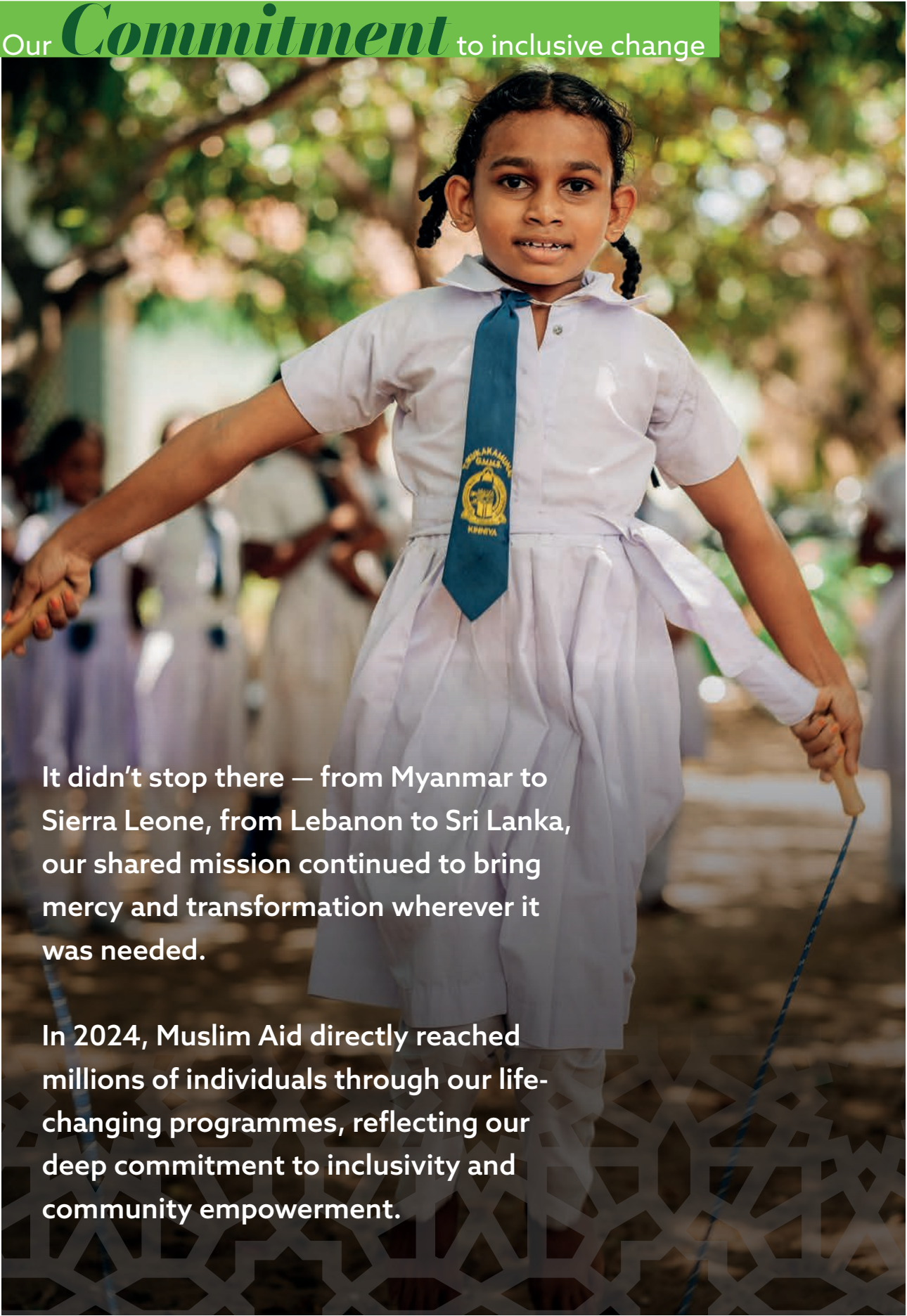
Eid ul-Adha is a time of sacrifice, sharing, and unity—but for many vulnerable families in India's West Bengal region, the joy of Eid is often overshadowed by the daily reality of poverty and food insecurity. Despite India's economic advancements, countless Muslim communities still face barriers to accessing even basic necessities.

To help restore the spirit of Eid, Muslim Aid, in partnership with Tayyab Trust UK, launched a Qurbani project in 24 North Parganas district, providing fresh, hygienic meat to underprivileged households.

**"This is the first time we are eating a meat dish in couple of months. We are thankful to Muslim Aid UK to reach out to us and help us. May Allah bless them"** Zainab Haq, age 24



Our *Commitment* to inclusive change



It didn't stop there — from Myanmar to Sierra Leone, from Lebanon to Sri Lanka, our shared mission continued to bring mercy and transformation wherever it was needed.

In 2024, Muslim Aid directly reached millions of individuals through our life-changing programmes, reflecting our deep commitment to inclusivity and community empowerment.



# Women and Girls First

Over **699,000** women and girls (51%) benefited directly from our work, reaffirming our **commitment to gender equality** and the **empowerment of women** in vulnerable contexts.



Girls Coding Club participants at their training centre in Shan State.

## CASE STUDY: CODE FOR A FUTURE

*“Attending the training is such a life-changing event for me.”*

When life in Myanmar was suspended by conflict, forced conscription, and natural disasters, it was girls like Htwe who found their futures slipping away. A bright student from a family of eight, Htwe was forced to put her studies on hold after the COVID-19 pandemic and the military coup that followed. With schools closed and instability deepening, her dreams of academic and vocational progress came to a standstill.

But in 2024, the Safe Girls Coding Club, part of Muslim Aid’s “Women and Girls First” initiative was launched. Through the programme, Htwe gained access to digital skills training in Word, Excel, and PowerPoint, as well as English classes—resources that had once felt completely out of reach.

**“Attending the training is such a life-changing event for me,” Htwe says. “There are a lot of girls like**

**my friends who want to learn IT skills and have a job.”**

She’s not alone. Over 500 girls across Myanmar have joined the Coding Club, each of them stepping into a space where learning is safe, relevant, and filled with possibility. For many, it’s the first time they’ve been able to imagine a career, build skills, and feel seen.

For Htwe, the club is more than a classroom. It’s a stepping stone to employment in tech—a path she hopes will help her support her family and shape a better future.

Muslim Aid, working closely with local partners, built the Girls Coding Club as part of a larger mission: to ensure that even in crisis, girls don’t get left behind.

Working through trusted local partners such as Swansee Development Foundation and

Thabyay Education Foundation, Muslim Aid ensured programmes were relevant, locally owned, and sustainable.

With community-led support and a focus on real, transferable skills, the programme gives girls like Htwe the tools to take back control.

In a country where nearly half the population lives in poverty and over 2 million people are displaced, these efforts delivered more than aid—they offered dignity and opportunity. Girls once silenced by crisis are now learning, coding, and leading.

This is Muslim Aid’s Women and Girls First approach in action: locally led, resilience-driven, and transformational.





## Uplifting Men and Boys

Muslim Aid's programmes also had a significant impact on men and boys, who made up **49%** of total direct rights-holders. This highlights our **holistic, inclusive and family-focused** approach to humanitarian support.



Ramees working on his land in Sri Lanka.

### CASE STUDY: GROWTH BEYOND SURVIVAL

*“It was a great support to me... to strengthen my livelihood.”*

**R**amees, a father of five in rural Sri Lanka, juggles multiple roles—as a cultivator, daily wage earner, and caregiver for his youngest daughter, who lives with a serious heart condition. Despite five years of experience in agriculture, limited tools and income left him struggling to support his family or grow his farm.

His small pump made irrigation slow and labour-intensive, restricting the land he could cultivate. With most earnings going toward medical bills and school expenses for his four sons, investing in his future felt out of reach.

Recognising his potential, Muslim Aid Sri Lanka provided vital agricultural tools—including a sprinkler irrigation system, mulch film, nursery shade house—and practical training in crop

management, climate resilience, and business skills. These inputs gave Ramees the means and confidence to expand cultivation and improve productivity.

He now irrigates ¼ acre in just 30 minutes and has earned LKR 70,000 from chilli farming—helping stabilise his family's finances and reduce his dependence on daily wage labour.

**“It was a great support to me at an unexpected time to strengthen my livelihood.”**

Now he dreams of building a model farm to inspire other men in his village. Muslim Aid's Uplifting Men and Boys initiative helps men like Ramees go beyond survival—empowering them to lead, provide, and shape resilient futures for their families and communities.



# Championing Marginalised Voices

Our efforts reached over **125,000** older people and people with disabilities, ensuring that age, mobility, and ability do not hinder access to vital services. Specifically:

**Older People (OP)** represented **8%** of total rights-holders (**4% female, 4% male**).

**People with Disabilities (PWD)** comprised **2%** (**1% female, 1% male**), and remain a priority for future **programme adaptation and inclusion**.



Basra, age 59 from Pakistan, part of a poultry livelihoods programme.

## CASE STUDY: RISING WITH DIGNITY

*“You gave us hope and a path forward.”*

**W**hen disaster hits, the most vulnerable often suffer the most—and are the least heard. At Muslim Aid, we’re committed to championing marginalised voices like Basra from Mir Muhammad Mangrio village, Pakistan, who shows remarkable resilience.

Basra, age 59 and her elderly husband were already struggling to support their children. Their few livestock were their only income source.

Then came the 2022 floods.

The floods took everything—3 goats, 2 cows, and their home. With no family support and limited strength, they couldn’t save any belongings.

**“I had lost all hope and had no one else to turn to. We were left**

**with no way of earning and no food to feed our children”.**

Muslim Aid assessed her village and identified Basra as among the most vulnerable.

Basra received a poultry package including:

- Six hens and one cock
- One feeder, two drinkers
- Two traditional cages (tokras)
- One 50kg poultry feed bag
- Poultry care training

Now, her hens lay 4-5 eggs daily.

**“Before, we rarely ate eggs. Now, we’re self-sufficient. It may seem small, but for us, it means everything.”**

Basra remains hopeful. She dreams of owning livestock again and believes Muslim Aid will

continue to support her village.

Championing Marginalised Voices means that we get to help caregivers, children with disabilities, and rights-holders otherwise not seen or heard move from survival to stability—with dignity.

Behind these figures are real lives touched, dignity restored, and futures reignited.

As we move forward, Muslim Aid remains dedicated to reaching those most in need, while continuing to refine our programming to close the inclusion gap for older people and people with disabilities.





## *Reaching* the Most Vulnerable, Restoring Hope

With 135 active projects across a total of 20 different countries, we worked on the ground where the need was greatest.

Our programmes extended from conflict zones in Syria, Palestine, and Yemen, to development-focused work in Bangladesh, Pakistan, and Sierra Leone, and seasonal support in countries like India, Indonesia, and the UK. This breadth ensures that Muslim Aid responds where the need is greatest—whether that’s immediate relief or long-term development.

Muslim Aid’s sector-based interventions reflect a people-first approach —responsive to the complex, overlapping needs of those affected by poverty, conflict, and disaster. Whether through health clinics in Sudan, schools in Bosnia, or emergency food packs in Yemen, each number tells a story of hope, resilience, and recovery.

Through your generosity, we were able to support both direct rights-holders —those who received aid firsthand—and indirect rights-holders, who benefited through shared community resources and services. This ripple effect is a true example of barakah—the blessing of being able to reach more people with every donation given.

**Together, we changed lives.**



# Global reach 2024

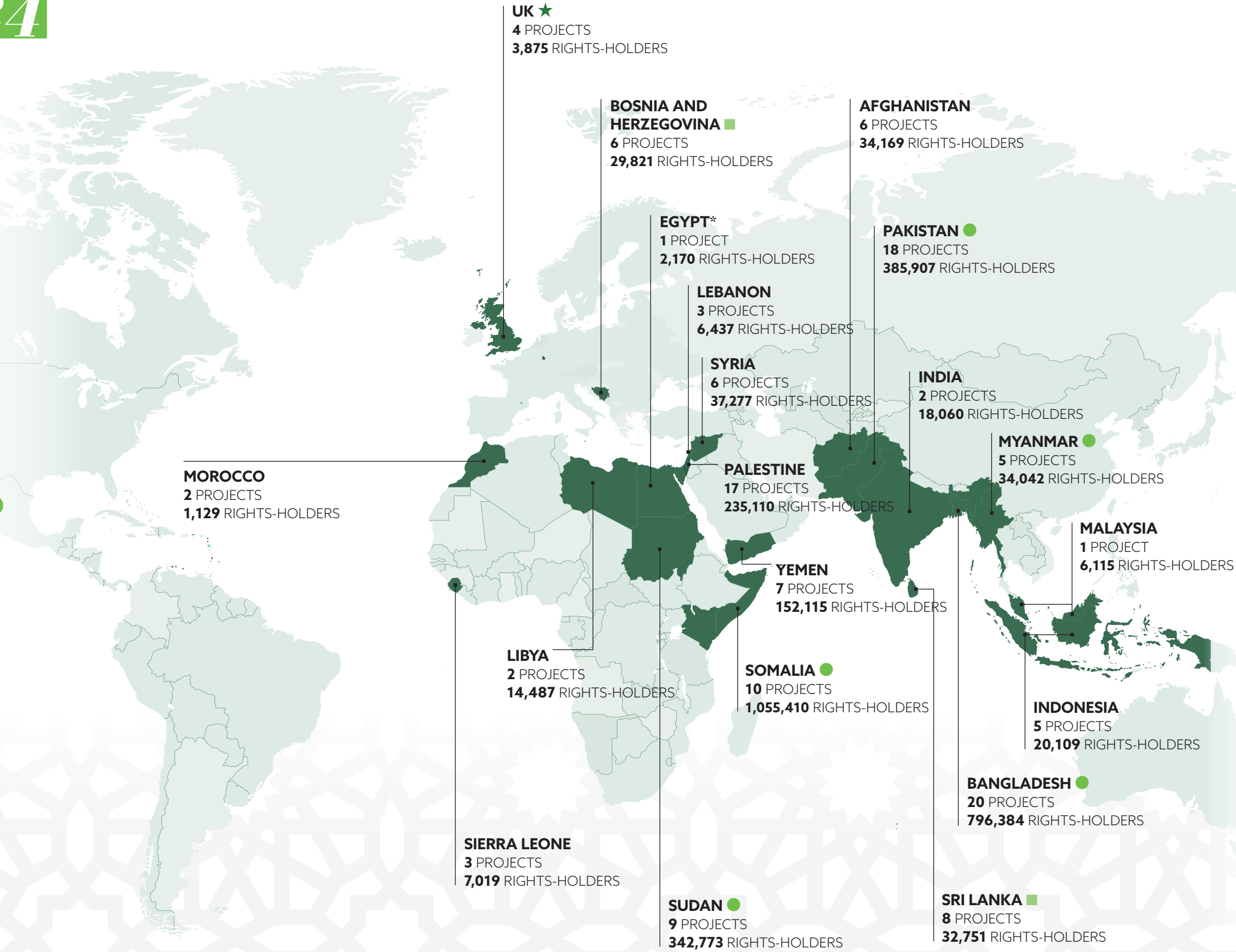
This year alone, your generosity helped us reach over **3.2 million** lives touched by compassion in action that uplifted families, strengthened communities and saved lives.

Here’s a breakdown of the countries we worked in and where your impact was felt across the world:

- 1 Headquarters UK ★
- 5 Country offices Bangladesh, Pakistan, Myanmar, Somalia and Sudan ●
- 2 Affiliate Offices Sri Lanka and Bosnia & Herzegovina ■
- 37 Implementing partners
- 2 Partner Offices USA and Sweden

Total Rights-Holders  
**3,212,990**

\* Rights-holders supported and reported between December 2024 and January 2025.







Muslim Aid operates as a global humanitarian and development organisation with headquarters in the UK and a growing network of country offices, affiliate entities, and local implementing partners. This decentralised structure enables us to be agile, context-responsive, and rooted in the realities of the communities we serve.

Our network includes sister organisations such as Muslim Aid Sweden and Muslim Aid USA, which collaborate closely with our UK headquarters to deliver coordinated, high-impact programmes that reflect our shared humanitarian mission.

A key pillar of our localisation strategy is our strong partnerships with trusted local and international NGOs, community-based organisations, and humanitarian alliances. Our partners bring essential local knowledge, cultural insight, and established relationships that are critical to delivering timely, relevant, and sustainable aid—especially in areas where Muslim Aid does not maintain a direct presence.

By co-designing interventions, sharing resources, and jointly monitoring outcomes, we enable locally led solutions while building community resilience and ownership. This model empowers our partners and ensures our programmes are responsive

to local needs, not externally imposed.

Our country offices are supported through a combination of locally secured grants, institutional funding, and donor contributions from our UK headquarters—funded primarily through public donations. This blended funding approach strengthens organisational financial resilience and enhances local autonomy while enabling long-term engagement and impact.

Through this model, Muslim Aid is delivering on its commitment to localisation, ensuring that humanitarian response is not only faster and more flexible—but also more just, inclusive, and locally driven.

“Our partners bring essential local knowledge, cultural insight, and established relationships.”



# Global Funding Partners

We foster meaningful and innovative partnerships with both local and international organisations that share our faith-based values, emphasising dignity, compassion, service, justice and excellence to enhance the lives of individuals, irrespective of their faith, race, ethnicity, age, or ability.

Our commitment to poverty eradication and empowerment is grounded in a collaborative partnership-based approach. Therefore, we work with various international donors, either independently or as part of a consortium.

Muslim Aid actively collaborates with a diverse network of partners, including local communities, governments, UN agencies, international NGOs, and other humanitarian actors.

In 2024, Muslim Aid collaborated with a wide range of organisations to maximise its impact and effectively address the diverse needs of vulnerable communities and reach a wider audience, leverage resources and expertise, and ensure the sustainability of its interventions.

Partnerships included working with UMCOR, NDRMF, WFP, IOM, Welthungerhilfe (WHH), Charity Water, Start Fund, Muslim Aid USA and Muslim Aid Sweden.

## How We Work



World Food Programme



For a world without hunger



charity: water





## Who we are

Muslim Aid is a faith-based UK charity founded in 1985 by community leaders including Yusuf Islam, formerly known as Cat Stevens. Our charitable objectives are to alleviate poverty and human suffering in support of people globally in accordance with the teachings of the Qur'an and the traditions of the prophet Muhammad (peace be upon him).

The **ethos of Muslim Aid** is rooted in the belief that providing relief and aid to others is central to one's humanity. This can, and is, performed by those of all faiths and none.

## Vision

A world that is just and harmonious, as ordained by Allah (God) where everyone can achieve their potential with dignity.

### MISSION

We will apply our values to achieve our vision of a just and sustainable world. Working together with communities, people and partners to provide effective relief and development in crises and to build resilience and self-sufficiency on their own terms.

### VALUES

كرامة  
DIGNITY  
(KARAMAH)

Treating people with respect and valuing their agency, reflected in our practices and success.

رحمة  
COMPASSION  
(RAHMA)

Building strong relationships based on mercy and compassion, showing understanding and empathy for people's needs.

خدمة  
SERVICE  
(KHIDMA)

Putting the needs of our rights-holders first so that we can serve them in the way that they want.

عدل  
JUSTICE  
(ADL)

Placing justice at the heart of our work and aiming to provide just outcomes for the communities we support.

إحسان  
EXCELLENCE  
(IHSAN)

Striving for excellence in all aspects by holding ourselves accountable and constantly improving our systems and processes.



# Strategy 2030

As Muslim Aid looks to the future, we are launching a bold and intentional strategy to ensure we remain a values-driven, impact-focused organisation in an increasingly complex and fast-changing world. Our Strategy 2030 sets out a roadmap to grow stronger, more agile, and more accountable—while

staying deeply rooted in our mission to serve humanity. To ensure a sustainable transformation, we will adopt a phased approach to the introduction of new skills, tools and ways of working – pacing our changes to the needs and capacities of our own and our partners' organisations.

## STRATEGIC PRIORITIES

Our strategic commitments ensure innovative, locally led approaches, multi-sectoral collaborations, and the integration of cross-cutting principles such as wholeness, inclusion and sustainability for everything we do. Our priorities are to:

- 1 Uplift Communities Globally:** Working hand in hand with communities we serve to deliver localised, empowering and enabling programmes for long term impact and change.
- 2 Innovate in Income Generation:** Where the communities we serve are at the core of our income generation strategies, and we are agile in the face of our rapidly changing world.
- 3 Create Compelling Communications:** Engaging, integrated communications taking supporters with us on our journey of change, geared towards pride, ownership and commitment to our work.
- 4 Promote Excellence in People & Services:** Through cultivating and retaining talented and values-led people, fostering an inclusive, service-driven culture, and delivering effective and efficient services.
- 5 Provide High-Impact Finance & Procurement:** Maximising the impact of every pound entrusted to us as an Amanah.



# Our enabling approach



## ADVOCACY & INFLUENCING

at all levels to challenge and transform the systems, structures and behaviours that keep people poor, vulnerable and marginalised.

- Challenge Systems
- Transform Structures
- Change Behaviours



## COLLABORATING

with multi-disciplinary, interagency networks and service providers to deliver structural change and improved service provision.

Supporting increased collaboration across the Global Muslim Aid family to maximise positive impact for the poorest and most marginalised communities.

- Multi-disciplinary Networks
- Interagency Collaboration
- Service Providers
- Global Muslim Aid Family



## MUTUAL CAPACITY SHARING

with our local partners and communities to strengthen their ability to define, manage and sustain their own development and emergency responses through resilient and sustainable local organisations

- Community Strengthening
- Partnership Approach
- Sustainable Development
- Resilient Communities



## CONTINUOUS LEARNING

for innovation and adaptation across all areas of our work to ensure that we remain future-focused, effective and accountable.

- Innovation
- Adaptation
- Future-focused
- Accountability



# Principles that drive us

## WHOLENESS

Our faith calls us to serve the whole person — not just with food and shelter, but with love, dignity, and care for the soul. Inspired by the Prophetic example, we support the full human experience: spiritual, emotional, mental, and physical.

- Spirit
- Mind
- Heart
- Body

## INCLUSION

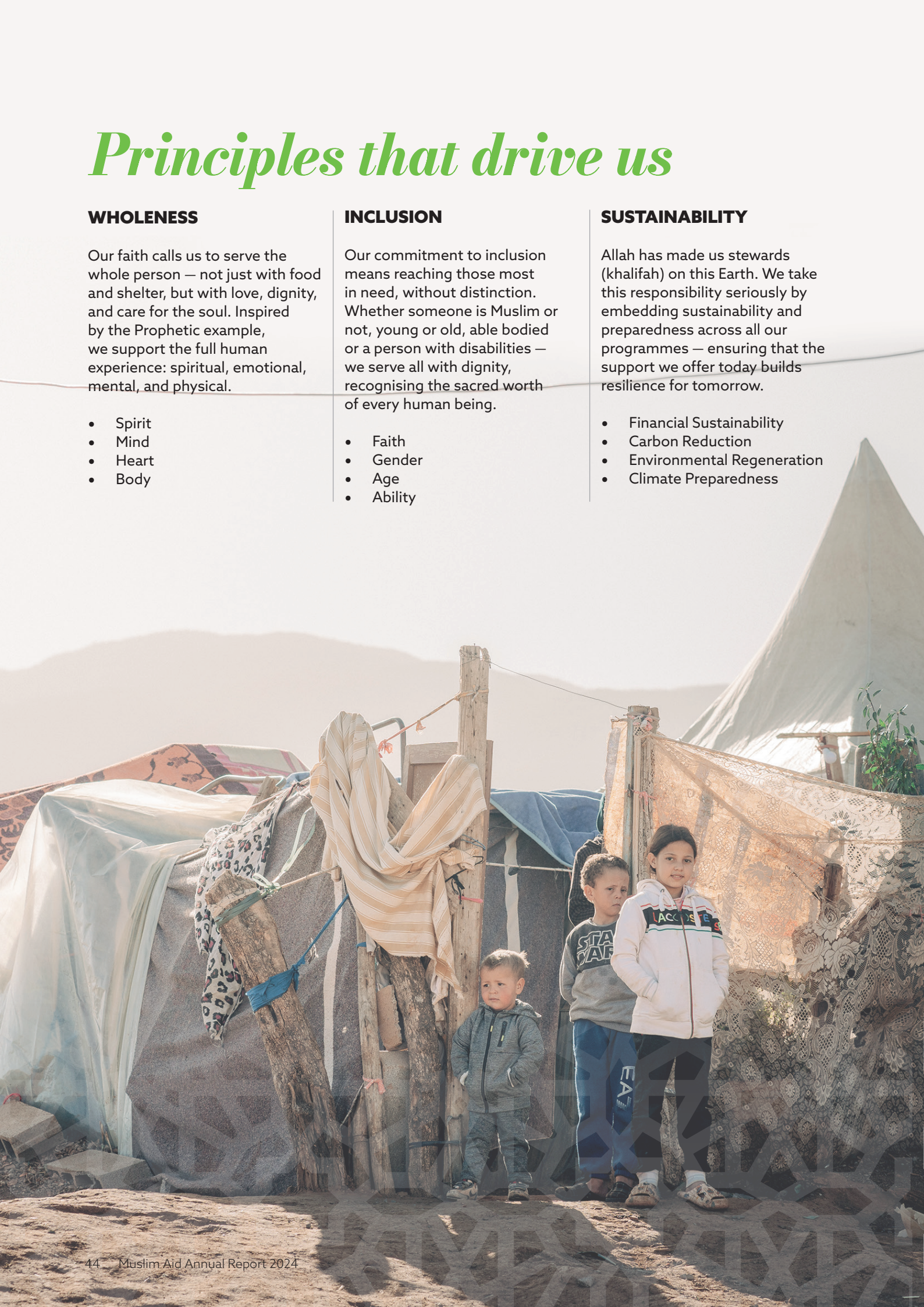
Our commitment to inclusion means reaching those most in need, without distinction. Whether someone is Muslim or not, young or old, able bodied or a person with disabilities — we serve all with dignity, recognising the sacred worth of every human being.

- Faith
- Gender
- Age
- Ability

## SUSTAINABILITY

Allah has made us stewards (khalifah) on this Earth. We take this responsibility seriously by embedding sustainability and preparedness across all our programmes — ensuring that the support we offer today builds resilience for tomorrow.

- Financial Sustainability
- Carbon Reduction
- Environmental Regeneration
- Climate Preparedness



Fatima and participants of the Psychosocial Empowerment Workshop in Morocco.

### CASE STUDY: RISING FROM THE RUBBLE

*“This is the first time I’ve had the courage to talk about what happened.”*

On the night of September 8, 2023, life changed forever for many families in Morocco’s Al Haouz province. For Fatima, a mother of four from the village of Igue, the earthquake didn’t just shake the ground—it shook the very foundation of her world as she knew it.

In the months that followed, Fatima tried to carry on as if nothing had happened. She told herself to be strong for her family, burying her fear and sadness deep within. But that silence came at a cost. Her relationships with her husband and children began to fray. The emotional weight was too much to bear alone.

Everything changed when Fatima joined the Psychosocial Empowerment Workshop, run as part of the High Atlas Foundation’s earthquake response efforts. For the first time, she had a safe space to talk about what she had lived through—and how it continued to affect her.

**“This is the first time I’ve had the courage to talk about what happened,” she said, holding back tears. “I didn’t want to burden my family... but I was becoming more anxious and isolated.”**

Through the workshop, Fatima discovered she wasn’t alone. Surrounded by other women with similar

experiences, she learned tools to manage stress—like breathing exercises and meditation—and began to understand that expressing grief isn’t a weakness. It’s a pathway to healing.

As a mother to a child with special needs, Fatima faces daily emotional and financial strain. “I hate feeling helpless in front of him,” she admitted. But after the workshop, she found her inner resilience again. She described her emotional state as “good” and her mental state as “neutral”—a notable shift from where she was before.

**“This is the best time I’ve had since the earthquake,” Fatima said with a small smile. “Everyone always asks about our material needs. No one ever asked how I feel.”**

Fatima’s story is a powerful reminder that true recovery for rights-holders goes beyond rebuilding homes—it means healing hearts and restoring dignity. Her hope for the future? More literacy programmes for women and renewed opportunities for girls whose education was disrupted without warning.

Thanks to your support, women like Fatima are not only surviving, but finding strength to rebuild their lives—with hope, courage and community by their side.





## *Income generation and marketing*

at Muslim Aid is vital to sustaining our humanitarian work, from emergency response to long-term development. We are committed to ensuring a clear line of accountability between our donors and the communities we serve—so that every pound raised is used with integrity and impact.



# Community Fundraising

Community fundraising continues to be at the heart of how Muslim Aid connects with supporters across the UK and beyond. Through a vibrant calendar of events and campaigns rooted in our shared faith and values, we bring people together to give, learn, and make a lasting difference.

In 2024, we expanded our reach and deepened our impact through initiatives that nurtured meaningful relationships and strengthened the spirit of giving:

- Partnered with over 50 mosques, supporting our imams and religious institutions in encouraging charitable giving and promoting unity within our communities.
- Delivered Iftar with The Azharis Tour, where Dr Saalim Al-Azhari inspired hearts across the country during Ramadan, reminding us of the blessings of giving in the sacred month.
- Hosted the "With Hardship Comes Ease" UK tour with Ustadha Yasmin Mogahed, drawing thousands together in reflection and generosity, with vital funds raised for our emergency appeals.

- Organised a sold-out charity dinner with Tower Hamlets Muslim Forum, building stronger ties with local leaders and community networks.

- Brought communities from the UK and Sweden together for the Snowdonia Challenge, combining fitness, friendship, and fundraising for life-saving work.

- Launched the Minaret Cup—the first-ever national football tournament for imams—in partnership with East London Mosque, celebrating leadership, unity, and the power of sport.

- Engaged over 10 Islamic societies, schools, madrassahs, and grassroots groups to inspire youth-led giving and nurture a culture of sadaqah from an early age.

These initiatives were about empowering communities, building trust, and showing the impact we can have when we come together for a common cause. With every step, we strengthen the bridge between our donors and rights-holders, ensuring your generosity reaches those who need it most, with transparency, compassion, and accountability.



## BENEFITS OF COMMUNITY FUNDRAISING

By building strong partnerships, inspiring new communities, and creating inclusive opportunities for involvement, Muslim Aid's community fundraising strategy remains a cornerstone of our long-term vision for sustainable impact and outreach.

- Strengthened relationships with mosques, Islamic institutions, and community leaders across the UK.
- Increased grassroots engagement through events that encourage charitable giving and collective impact.
- Enhanced visibility and trust within diverse Muslim communities.
- Empowered young people through meaningful partnerships with schools, universities, and madrassahs.
- Broadened our supporter base by reaching new demographics and regions—including international participants.
- Promoted social cohesion through inclusive, family-friendly events and faith-based initiatives.
- Encouraged physical and mental well-being through challenge-based activities like the Snowdonia Challenge.
- Deepened collaboration with local forums, community groups, and faith-based organisations.
- Positioned Muslim Aid as a leader in innovative, faith-driven community engagement.
- Raised vital funds for life-saving humanitarian work around the world.





## Corporate Fundraising

2024 marked an important year of foundation-building for Muslim Aid's corporate fundraising. With the appointment of a dedicated Corporate Fundraising Manager in August, we began laying the groundwork for long-term growth—focusing on building meaningful partnerships, diversifying income streams, and aligning with our 2030 Strategy. This work is key to scaling sustainable income, extending our influence, and deepening the impact we can make for the communities we serve.

### STRATEGIC DEVELOPMENT & PROGRESS

**Infrastructure Built:** We built a community of corporate sponsors, Muslim employee networks, and professional bodies—laying the groundwork for meaningful, long-term engagement.

**Targeted Engagement:** Prospects were thoughtfully grouped by sector (including Finance, Tech, and Food & Beverage) to enable more tailored and effective outreach.

**Strategic Alignment:** All corporate fundraising activity is closely aligned with Muslim Aid's 2030 Strategy—supporting our vision for sustainable income growth and innovation.

### KEY 2024 HIGHLIGHTS

**Saturna Capital:** Sponsored £5,000 to support our Build Your Wealth Islamic finance tour and our 39th Anniversary Waqf launch event.

**Global Islamic Arts Week:** Raised £3,645 as official charity partner for the Global Centre of Islamic Art. This initiative expanded our reach into the arts sector while pledging 10% of revenues to Gaza relief.

**Restaurants for Relief Campaign:** Partnered with over 20 halal restaurants across London, raising £4,100. Notable contributions came from Simply Smashed and BIMS.

**Gala for Gaza (Pre-Sales):** Raised £4,570 in Q4 with £50,000 pledged for the upcoming February 2025 event.

### NEW & STRENGTHENED PARTNERSHIPS

**BIMA (British Islamic Medical Association):** Co-hosting three Ramadan fundraising dinners to support healthcare in Gaza.

**Muslims in Rail:** Renewed our 2025 partnership, aiming to raise £50,000 through high-impact campaigns.

**Deen Developers & Muslamic Makers:** Launching a Ramadan 2025 initiative to support Palestinian tech start-ups.

**Somalis in Tech:** Collaborating on a £20,000 campaign to raise vital funds for Somalia.

**Cube Network:** Opened conversations around engaging Muslim employees in workplace giving and charitable programmes.

### CONTRIBUTION TO MUSLIM AID 2030 STRATEGY

This year's momentum feeds directly into Muslim Aid's 2030 vision by:

- Diversifying income through ethical and mission-aligned corporate partnerships.
- Deepening our reach within Muslim professional and business communities.
- Developing scalable models of CSR and faith-based giving, connecting zakat and philanthropic capital to transformative impact.

2024 was a year of intentional planting. In 2025, these seeds will grow into impactful partnerships that strengthen Muslim Aid's global reach and long-term sustainability.



# Philanthropy & Partnerships

## AUDIENCE GOAL

Muslim Aid aspires to be the charity of choice for the Muslim community and a trusted leader in faith-based philanthropy. We aim to strengthen our presence across the UK's diverse Muslim communities—engaging professionals, workplace networks, businesses, and high-net-worth supporters through meaningful relationships and innovative giving models.

## OUR APPROACH

The Philanthropy team is dedicated to cultivating high-impact, values-driven partnerships that deliver lasting change. We work closely with high-net-worth Individuals, family foundations, and strategic partners who are committed to creating sustainable, faith-led impact through their generosity.

Our approach is bespoke and relational. We support donors with tailored advisory services that align their charitable intentions with transformative projects—from building schools and healthcare facilities to funding emergency relief and sustainable livelihoods. Through transparent reporting, personalised stewardship, and clear impact storytelling, we ensure donors feel deeply connected to the change they help create.

This year, the Philanthropy team curated a series of relationship-focused events designed to inspire and engage our valued donor community. Highlights included our flagship Iftar at The Shard, an exclusive gathering that brought together key supporters during the blessed month of Ramadan.

## GLOBAL WAQF FUND LAUNCH

Waqf is one of the most impactful and sustainable forms of giving in our tradition. Rooted in Prophetic legacy, it allows your contribution to continue generating reward and benefit others long after it's given.

At its core, Waqf is about making your gift giving go further by investing in a trust that will continue to manage your donation long after you leave this worldly life, to keep it profitable and purposeful to the people who need your help the most.

In November 2024 Muslim Aid proudly launched the Global Waqf fund—a powerful step towards building long-term, sustainable impact. This new



initiative is designed to support sustainable development projects and empower vulnerable communities, both here in the UK and internationally. It marks not just a moment of celebration, but a commitment to a future rooted in barakah, where your contributions allow us to uplift lives for generations to come.

**In 2024, we redefined what it means to give.** At Muslim Aid, we recognise that sadaqah and zakat are more than just donations—they're acts of faith, trust, and partnership. That's why our Philanthropy team focused on building deeper, more personal relationships with our supporters.

Through heartfelt storytelling, videos that highlighted the people behind our work—including

strong female voices—tailored communications, and one-to-one engagement, we ensured our donors felt truly seen, heard, and valued. Every call, meeting, and bespoke proposal was designed to honour the trust placed in us and to show exactly how their generosity is transforming lives.

**As we step into a bold new chapter with our 5-year strategic plan,** we remain grounded in the belief that philanthropy can be a powerful engine for lasting change. Our focus is on nurturing high-trust relationships with major donors, keeping them closely connected to the real-world impact of their giving.

This isn't just fundraising—we're building a future rooted in dignity, compassion, and long-term sustainable change.

## OUR FOCUS FOR GROWTH:

**Identifying Major Donors:** We use detailed donor insights to align giving opportunities with personal values and interests.

**Cultivating Relationships:** Stewarding both new and existing donors is at the heart of our strategy.

**Building Connections:** Strengthening long-term relationships with key supporters remains a top priority.

**Growing Our Base:** We aim to increase new donor acquisition by 15% each year.

**Retaining Supporters:** Our goal is to maintain a donor retention rate above 65%, ensuring lasting impact.



# Marketing & Campaigns

Our 2024 campaign efforts combined strategic planning with the agility to respond to urgent global crises. While we remained committed to long-term development goals, much of our focus this year centred on the escalating humanitarian emergency in Gaza.

In response, we launched a series of urgent, targeted appeals—Water for Gaza, Bread for Gaza, and support for Orphans and Widows—to meet critical needs as they unfolded.

As the crisis deepened, so did our response. High-impact campaigns like Gaza is Starving and the Hot Meals for Gaza – 7 Day Challenge mobilised donors during key giving periods, translating their compassion into immediate, life-saving aid on the ground.

Thanks to your ongoing trust and generosity, we're able to act swiftly where it matters most—while staying grounded in our mission to build a more just, empowered world for the long term.

Throughout the year, we employed a multi-channel approach across email, SMS, direct mail, and digital platforms. At key moments, we prioritised visibility by dedicating our entire website and communications infrastructure to high-urgency campaigns, driving deeper engagement and donor action.

## SEASONAL CAMPAIGNS

**Ramadan:** Our pre-Ramadan strategy featured flagship appeals such as Feed the Fasting and the launch of Nights of Power—our own automated giving platform designed to help donors maximise the rewards of Laylatul Qadr.



During Ramadan, we boosted campaign engagement through creative initiatives like 24-Hour Challenges and the Bank Holiday Challenge, giving donors a variety of meaningful ways to support our rights-holders.

**Dhul Hijjah:** Qurbani promotions were activated through the Days of Reward and MyTenNights platforms, enabling automated giving during these blessed days. These efforts were reinforced by rapid response appeals for the Rafah Emergency and Afghanistan Floods, allowing us to deliver

critical aid where it was urgently needed.

**Ashura + Islamic New Year:** Faith-led giving remained central to our approach. Campaigns during Ashura and the Islamic New Year offered donors the chance to engage meaningfully with spiritually significant moments.

**Winter:** As temperatures dropped, we launched our Global Winter Appeal, ensuring that vulnerable communities across multiple countries received vital support during the harshest months.



## EMERGING CRISES CAMPAIGNS

Our commitment to agility was again reflected in our rapid response to global emergencies. Muslim Aid was among the few organisations to launch appeals for the Yemen Floods, and the first Muslim charity to respond to the Bangladesh Floods—mobilising an emergency appeal within just 48 hours. Likewise, the Lebanon Emergency prompted an immediate and targeted response from our experienced teams on the ground.

## CODE OF FUNDRAISING PRACTICE

Muslim Aid continues its internal review to ensure compliance with the Fundraising Regulator's Code of Fundraising Practice. This review process enables us to optimise our policies and procedures. Our fundraising department participates in periodic training through an external agency specialising in

Data Privacy, Cyber Security, and GDPR (General Data Protection Regulation).

### Fundraising Disclosure

In addition to our internal fundraising team, Muslim Aid partners with third-party agencies such as YOC, i3 Media, and Click Dimensions to enhance its fundraising efforts. These agencies help execute comprehensive marketing and campaign plans that include key components like social media campaigns, direct mail, SMS, mail shots, and affiliate marketing.

Digital fundraising, including Google AdWords and social media giving, has become a significant growth area. It effectively engages donors and continues to generate substantial income. All third-party fundraising consultants are thoroughly assessed and must adhere to our policies, including safeguarding.

Our internal teams, including our Fundraising department provides extensive training. Additionally,

the Communications and PR Department has integrated advocacy into its strategy, complementing fundraising efforts and serving our rights-holders more holistically. All fundraising activities are meticulously monitored, planned, and budgeted through regular supervision to maintain efficiency and effectiveness.

There were a total of 7 fundraising complaints received in the year, (24 last year) all of which were thoroughly investigated and resolved.

### Protection of vulnerable people

Muslim Aid prioritises the protection of vulnerable individuals, ensuring they are free from abuse and neglect. We follow up on all referrals expeditiously. We uphold the Fundraising Regulator's Code of Fundraising Practice and ensure that our staff and volunteers are fully aware of the protocols for protecting vulnerable people.





*The Board of Trustees* holds overall responsibility for the oversight, governance, and management of Muslim Aid and its activities.

The Leadership Team is delegated executive authority to implement global strategic, governance, and operational decisions. This includes selecting and delivering programmes or projects and ensuring the effective communication and management of organisational policies across the Head Office, Country, and Partner Offices. Our goal is to carry out our work efficiently and transparently in line with the charity’s mission, aims, and objectives.

In 2024, the Board of Trustees continued to strengthen its leadership with the appointment of four new Trustees. These appointments bring additional skills, experience, and perspectives, enhancing the Board’s ability to provide effective governance. We are proud to maintain gender balance on the Board, reflecting our commitment to diversity and inclusion.

**CHARITY GOVERNANCE CODE**

Muslim Aid remains committed to adopting the principles of best practice as outlined in the Charity Governance Code. The Board of Trustees and Leadership Team have continued to refine and strengthen the governance framework across our global operations in accordance with this Code.

**PUBLIC BENEFIT**

The Board of Trustees confirm that they abide by the Charity Commission’s general guidance on public benefit in accordance with the Charities Act 2011 and to have due regard to public benefit in pursuance of the Charity’s aims as described in its strategic report.

**ORGANISATIONAL STRUCTURE**

The Board of Trustees delegates the day-to-day administration of the charity to the Chief Executive Officer and Leadership Team, who report directly to the Board of Trustees and its sub-committees.

**INTERNATIONAL STRUCTURE**

Muslim Aid operates in several countries globally using three primary approaches:

- 1. Country offices:** Branches of Muslim Aid directly responsible for operations in that country.
- 2. Affiliate offices:** A permanent presence in a country through a separate local entity that operates independently of Muslim Aid.
- 3. Implementing partners:** conduct emergency or short-term responses using a team from an existing Muslim Aid office, or through a partner organisation. These partners are independent of Muslim Aid and present an opportunity to work directly with frontline local responders and agencies with strong community acceptance. They implement both short-long term projects on our behalf.

Muslim Aid has Country Offices in Bangladesh, Myanmar, Pakistan, Somalia, Sudan, and Affiliate offices in Bosnia & Herzegovina and Sri Lanka. In countries where Muslim Aid does not have a permanent presence, it engages with vetted and trusted local Implementing partners who can deliver aid on its behalf. Additionally, Muslim Aid has established Partner offices, such as Muslim Aid USA and Muslim Aid Sweden, which are part of and contribute to the Muslim Aid Global Family’s priorities.

**TRUSTEES’ RESPONSIBILITY**

The Board of Trustees are responsible for preparing the Trustees’ Report and the financial statements for each financial year, in accordance with all legal and regulatory requirements applicable to registered charities in England and Wales.

The Board of Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (UK GAAP) and applicable law, and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP (FRS102)).

Under charity law the Board of Trustees must not approve the financial statements unless they are satisfied that it gives a true and fair view of the state of affairs of the charity, its income and application of resources.

In preparing these financial statements, the Board of Trustees are required to:

- Select suitable accounting policies and then apply them consistently; to observe the methods and principles in the Charities SORP (FRS102).



- Make judgments and accounting 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; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Board of Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions and disclose with reasonable accuracy, at any given time, the financial position of the charity to ensure that its financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and taking reasonable steps in relation to the prevention and detection of fraud and other irregularities.

As far as each of the Trustees are aware, at the date of this report, there is no relevant audit information of which the charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The Board of Trustees of Muslim Aid are guided by the founding principles of the organisation and have thus exercised due diligence and care in protecting the integrity of the charity and its reputation. The Board of Trustees have reviewed the financial accounts placed in the public domain in line with the legislation in the United Kingdom governing the preparation and dissemination of financial statements.

**FINANCE, AUDIT AND RISK COMMITTEE**

The Finance, Audit and Risk Committee is a key sub-committee, comprising Trustee members, non-Executive advisers, and senior operational personnel. The Committee has oversight of financial management, counter fraud and corruption, internal and external audit, compliance and risk management, pensions, and investment arrangements.

**NOMINATIONS COMMITTEE**

The primary function of the Nominations Committee is to make key decisions in relation to the recruitment, selection, and appointment of new Board and leadership team members. Trustees are appointed in accordance with the constitution of Muslim Aid. The Nominations Committee has developed and maintains a skills matrix to identify and recruit trustees needed for the effective administration of the charity. The Committee is comprised of Trustee members.

**PROGRAMME COMMITTEE**

The Programmes Committee also comprises Trustee members, non-Executive advisers, and senior operational personnel. It is mandated to ensure the charity continues to have the capacity to respond to emergencies and disasters worldwide and ensure the charity's strategic programme priorities are being fully and properly adhered to at an operational level.

**PEOPLE AND CULTURE COMMITTEE**

The People and Culture Committee comprises Trustee members and senior operational personnel. It is tasked with overseeing the implementation of the charity's strategy on human



“Muslim Aid has a dedicated Safeguarding Policy and framework which aligns with general safeguarding values, principles, and best practice in the international charity sector.”

resources based on its strategic plan as well as the development of HR policies. It also ensures that appropriate and effective safeguarding measures are in place across the charity and its operations across the globe.

**INCOME GENERATION AND MARKETING COMMITTEE**

The Income Generation and Marketing (IGM) Committee is a key subcommittee of Trustees, non-Executive advisers, and senior operational staff. It is charged with overseeing and monitoring the charity's fundraising strategies and working with the IGM team. The role of the Committee is to understand industry trends and supporter feedback. The committee and operational team aim to leverage emerging technologies and methods to help increase, diversify, and improve the type and quality of Muslim Aid income.

**KEY MANAGEMENT PERSONNEL AND REMUNERATION POLICY**

Muslim Aid operates through a structured departmental system, where each unit functions independently while maintaining clear reporting lines. To support effective management and staff development, the organisation has established robust systems for line management, performance appraisals, supervision, and accountability. Comprehensive grievance and complaints procedures are also in place to ensure transparency and fairness.

The Leadership Team (LT) comprises key personnel, including the Chief Executive and Directors of Departments, who oversee various divisions across the organisation. Senior staff remuneration, including that of the CEO, is determined through a general evaluation of performance



over the year by the CEO and/or the Chair, and is benchmarked against prevailing market rates for comparable roles.

**EQUALITY, DIVERSITY AND INCLUSION**

Muslim Aid adopts a zero-tolerance approach to discrimination on any of the protected grounds in the Equality Act 2010.

We are committed to providing equal opportunities to our diverse workforce and work hard to build a more inclusive workspace, where people of different backgrounds work together to ensure better and more positive outcomes for all staff and ultimately our rights-holders.

In 2024, we updated our Dignity at Work policy in response to changes in legislation concerning sexual harassment and all forms of harassment of employees by third parties. This revision reinforces our commitment to providing a safe, respectful, and inclusive working environment. Our Dignity at Work and related policies set out clear expectations around equal opportunities and zero tolerance for discrimination or harassment in any form.

In 2024, we continued to provide refresher courses and delivered training focused on bullying, harassment, and grievance procedures.

We are committed to maintaining high standards in our recruitment process. Before engaging any employee, we carry out a comprehensive vetting and screening procedure, which includes:

- Reference checks (including character references)
- Qualification verification
- Background screening
- Basic or enhanced DBS checks relevant to the role
- Right-to-work and identity verification

- Credit checks, where appropriate

**OPERATIONAL ACTIVITIES**

Muslim Aid has a dedicated Safeguarding Policy and framework which aligns with general safeguarding values, principles, and best practice in the international charity sector. Muslim Aid has continued its engagement of Safecall as its external provider giving staff and connected persons access to a confidential 24 hour a day whistleblowing service, allowing employees and other stakeholders to report wrongdoing. The service is available at Head Office, Country, and Partner Offices.

Safeguarding and PSEA training (Prevention of Sexual Exploitation and Abuse) continues to be delivered to all staff at Head Office and Country Offices, as part of periodic and ongoing safeguarding training.

**PENSION**

The charity complies fully with auto-enrolment regulations. All new staff are offered a Shariah-compliant pension scheme with a 5% employee and 3% employer contribution.

**AUDITOR**

Sayer Vincent has been re-appointed as the charity's statutory auditor for the year ending December 2024.

**PRINCIPAL RISKS AND UNCERTAINTIES**

Muslim Aid is committed to its journey of reconnecting and nurturing new relationships with its donors and rights-holders and as part of this continues to embed risk management into its day-to-day behaviour and culture across its global operations.



The Board of Trustees and Leadership Team continue to keep risks under periodical review as part of their administration and management of the organisation. Risk management forms a central component of the daily strategic and operational decision making required to effectively oversee the humanitarian work of Muslim Aid and in the regions within which it operates which can be high risk at varying times.

Sub-committees of the Board, namely the Finance and Audit Committee alongside the Programmes Committee, have delegated powers to oversee risk management and report back to the Board. The Leadership and Management Teams periodically review and assess the major risks to which Muslim Aid is exposed to; those relating to the operations, income generation and finances of Muslim Aid.

We have robust management systems in place that provide reasonable assurance where identifiable risks can be properly and proportionately managed at any given time.

**ASSURANCE FRAMEWORK**

Muslim Aid has a dedicated Internal Audit supported by an outsourced provider committed to improving governance, risk

management, and internal controls. We have a fit for purpose "Third Line of Defence" that provides an additional and independent layer of assurance to our stakeholders that Muslim Aid is doing the right things and doing them effectively and efficiently as and when required.



# Major Risks

The following major risks were identified at an organisational level. For each risk, specific actions and performance indicators relating to them were monitored by the Senior Leadership Team (SLT) and Board of Trustees.

<i>Risk</i>	<i>Mitigating Actions</i>
<b>ADVERSE MEDIA COVERAGE</b>  Heightened Islamophobia and Gaza-related polarisation increase the likelihood of hostile or misleading publicity.	<ul style="list-style-type: none"><li>• Crisis-communications protocol and authorisation matrix in place; formal crisis plan being finalised.</li><li>• Continuous media monitoring with keyword tracking and escalation through the crisis framework.</li><li>• Targeted media- and communication-skills training for designated spokespeople.</li><li>• Strengthened social-media monitoring and legal-recourse routes to counter misinformation.</li><li>• Consistent Code of Conduct and brand guidelines for staff, volunteers and partners.</li><li>• Regular transparency reporting (Annual, Ramadan, Qurbani) maintains stakeholder trust.</li></ul>
<b>FINANCIAL RESILIENCE</b>  Historic dependence on seasonal income and restricted payment routes could weaken reserves and liquidity.	<ul style="list-style-type: none"><li>• Diversified-income strategy: expanded digital campaigns, affiliate &amp; influencer marketing, and new corporate/Hi Net Worth streams.</li><li>• Strengthened links with Muslim Aid USA &amp; Sweden; new collaborations under negotiation (Malaysia, Canada, UAE).</li><li>• Business Central financial system live at HQ and scheduled for Country-Office roll-out, giving real-time reporting and audit trails.</li><li>• Organisation-wide value-for-money and procurement efficiency exercise under way.</li><li>• Ongoing coordination on de-risking and debanking issues with dedicated finance-compliance staff.</li></ul>
<b>NEGATIVE ORGANISATIONAL CULTURE &amp; BEHAVIOURS</b>  Isolated policy gaps could undermine an otherwise positive culture.	<ul style="list-style-type: none"><li>• Board People &amp; Culture Committee tracks quarterly pulse-survey results and Safecall whistle-blowing data.</li><li>• Global values-refresh campaign and senior-leadership development programme launched 2025.</li><li>• Independent HR and safeguarding audits feed action plans monitored centrally.</li><li>• Safeguarding KPIs embedded across all offices, reinforcing zero-tolerance expectations.</li></ul>

<i>Risk</i>	<i>Mitigating Actions</i>
<b>CHALLENGING OPERATIONAL CONTEXTS</b>  Sanctions, banking blocks and conflict can delay fund transfers and disrupt delivery.	<ul style="list-style-type: none"><li>• Continuous coordination across Finance, Programmes and Legal on de-risking and compliance measures.</li><li>• Regular donor-pipeline reviews and diversification towards MENA donors, Trusts &amp; Foundations and multilaterals (IsDB, WFP).</li><li>• Scenario-based contingency plans and flexible budgets enable rapid programme pivots.</li><li>• Remote-monitoring tools and reinstated HQ field visits strengthen oversight where physical access is limited.</li></ul>
<b>CYBER-SECURITY &amp; DATA PROTECTION</b>  GDPR breaches, ransomware or unsupported systems could interrupt operations and incur penalties.	<ul style="list-style-type: none"><li>• External DPO advice implemented; policies and GDPR training refreshed.</li><li>• Multi-factor authentication on all critical systems; regular updates, patches and anti-malware measures applied.</li><li>• Security audits and penetration testing budgeted for Q3 2025; incident-response plan under development.</li><li>• Daily automated data migration and back-ups mitigate the end-of-support risk for Mission CRM, with a disaster-recovery plan drafted.</li><li>• Ongoing staff awareness training and planned phishing-simulation exercises.</li></ul>
<b>GOVERNANCE, REGULATORY &amp; COMPLIANCE</b>  Weak oversight or fraud could trigger regulatory penalties and threaten funding.	<ul style="list-style-type: none"><li>• Global external, local and internal audits run throughout the year; findings reviewed by the Leadership Team and Board.</li><li>• Audit, compliance and regulatory issues are standing agenda items for LT and Board.</li><li>• Procurement Lead appointed; vendor due-diligence and anti-fraud/AML screening strengthened.</li><li>• Comprehensive Directors &amp; Officers liability insurance in place; Board induction refreshed on fiduciary duties.</li><li>• Confidential whistle-blowing mechanism actively used and monitored by Internal Audit.</li></ul>



The accompanying *financial statements* have been prepared in accordance with the accounting policies set out on pages 79-96 of the Financial Statements. They comply fully with all applicable legislation and with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) (FRS 102), issued by the Charity Commission in October 2019.



CONSOLIDATION

These statements consolidate the transactions and balances of Muslim Aid’s five country offices, its two affiliated offices, and the results of its global operations. In 2024 we further strengthened our financial position, delivering a surplus that surpassed prior-year performance and reinforcing stakeholder confidence in the charity’s long-term potential.

OVERVIEW

Our donors’ sustained generosity continues to drive our mission to eradicate poverty and create lasting change for our rights-holders. In 2024, Muslim Aid raised £23.8 million (2023: £21.2 million).

Total income, excluding Gifts in Kind, was £23.2 million (2023: £20.0 million). We also received Gifts in Kind valued at £0.63 million (2023: £1.2 million), bringing consolidated income to £23.8 million.

- Consolidated income comprised:
- **UK community income and Gift Aid:** £15 million
  - **Income from local office initiatives:** £1.3 million
  - **Institutional funding for charitable activities:** £7.3 million
  - **Investment income:** £0.21 million

During the year we disbursed £20.1 million (2023: £18.5 million), of which £16.7 million (2023: £16.2 million) was directed to our charitable programmes, Humanitarian and Emergency Response, Education, Healthcare, Livelihoods, and Housing

Net income produced a surplus of £3.7 million before recognising foreign-exchange movements (2023: surplus £2.6 million).

Performance exceeded both the annual budget of £19 million and



prior-year trends, principally due to a £1 million uplift in community income year-on-year. Additional factors included generous contributions from our partners Muslim Aid USA and Muslim Aid Sweden (£2.0 million, versus £0.84 million in 2023) and the release of a £0.6 million contingent-liability provision, which reduced expenditure for the year.

OUR INCOME

Muslim Aid’s revenue continues to be drawn principally from four sources: community fundraising, earned income generated by local initiatives, institutional grants and contracts, and investment returns.

DONATED INCOME

In 2024, our UK supporters contributed £15 million, inclusive of £2.1 million reclaimed through Gift Aid (2023: £13.9 million, of which Gift Aid was £1.8 million). Expenditure on fundraising activities, including allocated support costs, totalled £3.4 million (2023: £2.3 million). The 16 per cent increase in Gift Aid reflects continued donor engagement and the effectiveness of our claims processes.

EARNED INCOME

Locally generated income from Bangladesh, Sri Lanka, and Bosnia & Herzegovina amounted to £1.3 million (2023: £1.2 million), evidencing steady growth in our portfolio of self-sustaining initiatives.

INCOME FROM CHARITABLE ACTIVITIES

We continued to enhance our impact in 2024 by co-financing institutional grants with donated income, thereby supporting long-term development programmes. Institutional funding recognised during the year totalled £7.3 million (2023: £5.7 million).

The year-on-year increase is attributable to the conversion of pipeline income early in 2024 and the reclassification of contributions from Muslim Aid USA and Muslim Aid Sweden from ‘Donations and legacies’ to ‘Institutional funding for charitable activities’.

Further detail is provided in Note 3 – Charitable Activities to the financial statements.

OUR EXPENDITURE

In 2024 Muslim Aid disbursed £16.7 million (2023: £16.2 million) in support of its charitable activities, namely Humanitarian and Emergency Response, Education, Healthcare, Livelihoods and Housing.

A further £3.4 million (2023: £2.3 million) on generating future income through fundraising.

CHARITABLE ACTIVITIES

Of the £16.7 million devoted to programme work:

- **Humanitarian and Emergency Response:** 64 per cent (£10.6 million)
- **Education:** 13 per cent (£2.1 million)
- **Healthcare:** 14 per cent (£2.3 million)
- **Livelihoods:** 9 per cent (£1.5 million)
- **Housing:** 0.3 per cent (£0.05 million)

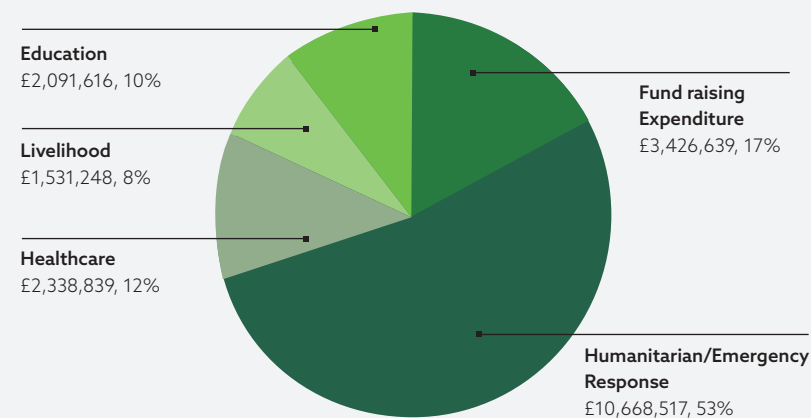
These allocations reflect our strategic priority of rapid humanitarian assistance while continuing to invest in sustainable development across our thematic areas.

ZAKAT

Muslim Aid recognises that donors must have absolute confidence that their Zakat is applied faithfully, advancing the noble objectives of socio-economic justice. In 2024



## Our Expenditure in 2024



we received £5.5 million in Zakat contributions (2023: £4.8 million) and disbursed the full amount in strict accordance with our Zakat Policy.

Islamic scholarship does not prescribe a fixed percentage that may be retained by the ‘āmilīn ‘alayhā (collectors of Zakat). Nevertheless, Muslim Aid limits its support-cost allocation to no more than 12.5 per cent (one-eighth) of Zakat income, thereby protecting the full entitlements of other eligible rights-holders.

### SUPPORT COSTS

Prudent investment in administrative and support functions is essential to the effective delivery of Muslim Aid’s humanitarian and development work. By strengthening our people, systems and core back-office services, including Finance, Human Resources, Information Technology, Procurement and general administration, we safeguard entrusted funds and minimise the risks of loss, fraud and corruption.

We maintain a disciplined ratio of programme expenditure

to infrastructure expenditure, continually assessing value for money. Every programme therefore incorporates rigorous planning and preparation before implementation, followed by structured reflection and learning once activities conclude.

To protect rights-holder entitlements, we restrict transfers to unrestricted reserves to no more than 25 per cent of non-Zakat voluntary income. Support costs are further offset through cost recovery within institutional grants and contracts, as well as through Gift Aid (details of our Gift Aid clause is available on our website: [www.muslimaid.org](http://www.muslimaid.org)).

Combined UK departmental costs, comprising charitable, governance and fundraising expenditure, represented 24 per cent of global income in 2024 (2023: 20 per cent).

### RESERVES

Reserves are the portion of Muslim Aid’s unrestricted income funds that is freely available to support our charitable purposes and is not already committed, designated or otherwise subject to spending constraints. They exclude

endowment funds, restricted funds and any funds the Trustees have set aside for a specific purpose. Zakat contributions, by definition, are treated by Muslim Aid as restricted funds.

### RESERVES POLICY

Muslim Aid holds reserves, defined as unrestricted funds exclusive of restricted income, tangible fixed assets and investments, in order to:

- cover unforeseen day-to-day operating costs or temporary shortfalls in income;
- provide working capital that secures the continuity of ongoing programmes; and
- ensure we can respond swiftly to emerging humanitarian needs.

The charity’s principal income streams are public fundraising, institutional grants and contracts. Each year the Trustees set an appropriate reserve target with reference to budgeted income and the multi-year commitments of supported projects. In line with this policy, Muslim Aid seeks to maintain reserves sufficient to cover ten months of global operating expenditure, thereby mitigating cash-flow uncertainty and underpinning the organisation’s financial resilience.

### GOING CONCERN

The Trustees have reviewed Muslim Aid’s funding position, cash-flow forecasts and the principal risks facing the organisation. On the strength of this assessment, the Trustees are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, these financial statements have been prepared on a going-concern basis. No material uncertainties have been identified that would cast significant doubt on Muslim Aid’s ability to continue as a going concern.







## FREE RESERVES

Unrestricted free reserves at 31 December 2024 totalled £6.7 million (2023: £5.9 million). This figure excludes tangible fixed assets of £1.4 million (2023: £1.4 million), which, although part of unrestricted funds, are not readily realisable for day-to-day operations.

On the current burn rate of approximately £0.65 million per month, free reserves represent just over ten months' operating cover (2023: eleven months), in line with

the Board-approved Reserves Policy that targets a minimum of ten months. The Board monitors forward income and expenditure projections through regular forecasts and a KPI dashboard that tracks key revenue and cost drivers, ensuring reserves remain sufficient to meet unforeseen needs while supporting sustained programme delivery.

## NET ASSETS

At 31 December 2024 the Charity's balance sheet shows net assets of £13.2 million (2023: £9.7

million). The increase is driven by higher current-asset balances, primarily debtors and cash at bank and a corresponding reduction in creditors, demonstrating strengthened working-capital management.

## INTANGIBLE FIXED ASSETS

Movements in intangible fixed assets (software) are attributable to the amortisation charge recognised during the period; see Note 9 – Intangible Fixed Assets to the financial statements.

## TANGIBLE FIXED ASSETS

The change in tangible fixed assets likewise reflects the depreciation charge for the year, as set out in Note 10 – Tangible Fixed Assets.

## INVESTMENT POLICY

Muslim Aid may invest up to 70 per cent of its free reserves in cash or near-cash instruments, seeking a prudent return without exposing the principal to undue risk and with the ability to liquidate holdings within six months.

The policy is underpinned by three objectives:

- 1) Preservation of capital
- 2) Maintenance of liquidity
- 3) Generation of profit through Sharia-compliant products, in full accordance with Islamic finance principles

The credit quality of all banking and financial counterparties is reviewed quarterly, using both short-term and long-term ratings, to ensure that investments remain within the charity's defined risk parameters.

## GRANT MAKING POLICY

Muslim Aid delivers grant funding through two principal channels: Institutional Funding and Community Fundraising.

### Institutional Funding

- A dedicated Institutional Funding team conducts prospect research, informed by country-office intelligence and global donor-mapping documents, to identify suitable donors and opportunities.
- All proposals are aligned with Muslim Aid's Global Strategy and individual Country Annual Workplans.

### Community Fundraising

- Community fundraising is led from the Muslim Aid UK office and supported by partner offices in Sweden and the USA; where legally permissible, campaigns may also be run at country level.
- Fundraising plans centre on three flagship campaigns: Ramadan, Winter and Qurbani, together with emergency appeals triggered by programme needs.

### Programme Alignment

- Grant-making activities finance projects delivered directly by Muslim Aid's Country Offices or, where appropriate, through carefully selected implementation partners and sub-grantees.
- Partner selection is undertaken

on a country or grant-specific basis, with criteria including technical expertise, geographical reach and complementary core competencies.

### Due Diligence and Agreements

- Before any grant agreement is signed, Muslim Aid appraises the project and subjects the proposed partner to a rigorous due-diligence and vetting process.
- Organisational capacity and key personnel are screened against proscribed-person lists using LSEG Risk Intelligence software.
- A formal grant agreement sets out deliverables, standards, policies, principles and reporting requirements.

### Monitoring, Evaluation and Safeguards

- Grants are monitored and evaluated throughout their life cycle, with frequency dictated by grant size and assessed risk.
- If performance is unsatisfactory, Muslim Aid may suspend or terminate funding in accordance with the partner agreement.
- All partners are subject to regular supervision and an annual appraisal.

## APPROVAL OF THE REPORT AND ACCOUNTS

The Board of Trustees is responsible for approving the Report and Accounts for the year ended 31 December 2024. The accounts were approved on 23rd July 2025.

**Mustafa Faruqi**  
Chairman  
23rd July 2025



# Independent Auditor's Report to the Trustees of Muslim Aid

## OPINION

We have audited the financial statements of Muslim Aid (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice). In our opinion, the financial statements:

- Give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011.

## BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.



Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Muslim Aid's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## OTHER INFORMATION

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements;
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

## RESPONSIBILITIES OF TRUSTEES

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements  
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in

accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

## CAPABILITY OF THE AUDIT IN DETECTING IRREGULARITIES

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, internal audit and the audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of



non-compliance;

- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

- We reviewed processes for in place for monitoring and accounting for funds provided to partner organisations outside the UK.
- We reviewed the monthly financial reporting from country programmes and the outcomes of local external audits of country programmes.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.

- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or

non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/>. This description forms part of our auditor's report.

## USE OF OUR REPORT

This report is made solely to the charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Dated: 23rd July 2025

Sayer Vincent LLP  
Statutory Auditor  
Statutory Auditor  
110 Golden Lane,  
London,  
EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006.



MUSLIM AID STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	ENDOWMENT FUNDS £	TOTAL 2024 £	TOTAL 2023 £
Income from:						
Donations and legacies	2	3,174,960	13,039,472	68,884	16,283,316	15,207,967
Charitable activities	3	222,774	7,083,074	-	7,305,848	5,764,756
Investment income	4	207,183	-	-	207,183	199,816
Total income		3,604,917	£20,122,546	68,884	23,796,347	21,172,539
Expenditure on:						
Raising funds	5	1,091,957	2,334,683	-	3,426,640	2,305,977
Charitable activities	5	1,656,153	15,027,071	-	16,683,224	16,227,546
Total expenditure		2,748,110	17,361,754	-	20,109,864	18,533,523
Net income / (expenditure) before foreign exchange		856,807	2,760,792	68,884	3,686,483	2,639,016
Exchange surplus / (loss)		-	(236,981)	-	(236,981)	(332,292)
Net movement in funds		856,807	2,523,810	68,884	3,449,500	2,306,724
Reconciliation of funds: Funds at 31st December		7,268,866	2,478,935	-	9,747,801	7,441,077
Total funds at 31st December 2024		8,125,672	5,002,746	68,884	13,197,302	9,747,801

The results for the year shown above all derive from continuing operations.

All recognised gains and losses are reflected in the Statement of Financial Activities and therefore no separate statement of total recognised gains and losses has been presented. Movements in funds are detailed in Note 14.

BALANCE SHEET  
AS AT 31 DECEMBER 2024

	NOTES	TOTAL 2024 £	TOTAL 2023 £
Fixed assets			
Intangible assets	9	55,205	5,471
Tangible assets	10	1,382,033	1,396,233
		1,437,238	1,401,704
Current assets			
Inventories	10a	20,673	20,331
Debtors	11	2,207,720	2,439,768
Cash held for Investments		2,529,511	-
Cash at bank and in hand		8,908,185	8,593,002
		13,666,089	11,053,101
Creditors: amounts falling due within one year	12	1,439,880	1,562,730
Net current assets		12,226,209	9,490,372
Total asset less current liabilities		£13,663,447	£10,892,075
Provisions	13	466,144	1,144,274
Total net assets		13,197,302	9,747,801
The total funds of the charity	14		
Unrestricted income funds			
Fixed asset fund		1,437,238	1,401,704
General fund		6,688,435	5,867,162
Restricted income funds		5,002,746	2,478,935
Endowment Fund		68,884	-
		13,197,302	9,747,801

The financial statements were approved by the Trustees on 23rd July 2025 and signed on its behalf by:

  
Mustafa Faruqi  
Chairman

The notes on pages 79-96 form part of these financial statements.



STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31ST DECEMBER 2024

	TOTAL 2024 £	TOTAL 2023 £
Cash flows from operating activities:		
Net movement in funds (as per the statement of financial activities)	3,449,500	2,306,726
Depreciation and amortisation charges	160,045	125,461
Loss on disposal of tangible fixed assets	(11,951)	97,382
Currency revaluation of tangible fixed assets	(10,938)	98,827
(Increase)/decrease in inventories	(342)	353,186
(Increase)/decrease in debtors	232,048	(833,593)
(Decrease) / increase in creditors	(800,980)	(657,650)
Investment income receivable	(207,183)	(199,816)
	2,810,202	1,290,523
Cash flows from operating activities:		
Purchase of tangible fixed assets	(172,693)	(172,867)
Interest received	207,183	199,816
	34,490	26,949
Change in cash and cash equivalents in the year	2,844,693	1,317,472
Cash and cash equivalents at the beginning of the year	8,593,002	7,275,530
Cash and cash equivalents at the end of the year	11,437,696	8,593,002
Analysis of cash and cash equivalents:		
Cash in hand	8,908,185	8,593,002
Cash held for investment	2,529,511	-
Total	11,437,696	8,593,002

Notes to the  
Financial Statement

1 - ACCOUNTING POLICIES

Muslim Aid is a Charitable Incorporated Organisation registered charity (registration number 1176462). The address of the registered office is Muslim Aid 38-44 Whitechapel Road, London E1 1JX. The charity is governed by its Memorandum and Articles of Association. The charity is a public benefit entity. More details on how the trustees have satisfied themselves that Muslim Aid has met the public benefit requirements are given in the trustees’ report section.

On 1 Feb 2018, the charity (MA 1985 registration number 295224) was dissolved with all remaining assets and liabilities transferred to a newly established Charitable Incorporated Organisation (registration number 1176462) of the same name and under the control of the existing Muslim Aid Board. Both organisations are considered public benefit entities. These transactions were accounted for as a merger and accordingly the financial statements are prepared on that basis and the trustees are satisfied that no material adjustments or restatements of comparative information are required.

a) Basis of preparation

The financial statements have been prepared under the historical cost convention unless stated otherwise on the relevant accounting policy notes and in accordance with the Charities Statement of Recommended Practice SORP (FRS 102) and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a ‘true



and fair’ view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair view’. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Statement of Financial Activities (SOFA) and Balance Sheet include the results, assets and liabilities of the Charity and all its country offices. The results of the country offices are combined on a line-by-line basis.

The financial statements have

been prepared on an ongoing basis as discussed in the trustee’s report.

There are no material uncertainties about the charity’s ability to continue as a going concern.

b) Key areas of Judgement

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors which are considered to be relevant. Actual results may differ to these estimates.

The estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates



are recognised in the period is revised if the revision only affects that period or in period of the revision and future periods if the revision affects the current and future periods.

In the view of the trustees, no assumptions concerning the future or estimation uncertainty affecting the assets and liabilities at the balance sheet are likely to result in material adjustment to the carrying amounts in the next financial year.

### c) Going Concern

The charity can meet its obligations as they come due as such it's a going concern. It continues to monitor cost and diversification of income streams. As at 31st December 2024, the charity reserves included £8.1 million Unrestricted reserves of which £6.7 million were free reserves. The charity cash position was £8.9 million.

### d) Funds Accounting

Funds held by the charity are:

- Restricted funds – these are funds which are subject to specific conditions imposed by the donors or when funds are raised for a particular restricted purpose.
- Zakat funds – these are funds which can be used in accordance with the Islamic religious conditions and parameters set in the Qur'an. The charity's policy defines the criteria for the fundraising, allocation and distribution of Zakat. The charity is required to record its justification as to how projects match the criteria of Zakat.
- Endowment (Waqf) - Waqf is to create a sustainable source of benefit for the community, ensuring that the assets continue to generate income or provide services for future generations.
- Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.



### e) Income

- Income, including donations and gifts, gifts in kind and grants are recognised where there is entitlement, there is probability of receipt, and the amount is measurable.
- Tax recovered from income received under gift aid is recognised when the related income is recognised and allocated to unrestricted funds in line with the communication with donors to allocate the funds towards the core costs of the charity and its Need is greatest programmes to save and transform more lives.
- Gift in kind for use by the charity and donated services are included in the accounts at their approximate market value at the receipt. No amount has been included in the financial statements for services donated by volunteers.
- Gifts in kind for distribution are included in the accounts at the fair value to the charity (in the case of medicines, at the lowest value of the generic equivalent as approved by the WHO) when the good are received and under the control of the charity. Amounts

are recognised in inventory until distributed at which point the relevant cost is released to the statement of financial activities.

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- Income from other trading activities is recognised as it is earned, that is as the related goods or services are provided.
- Investment and rental income are recognised on a receivable basis.

### f) Expenditure

- Expenditure is recognised when a liability is incurred, irrecoverable VAT is included within the expense item to which it relates.
- Expenditure on charitable activities is reported as a thematic analysis of the work undertaken by the charity, against our thematic themes of humanitarian response, feed the fasting, qurbani, livelihoods, education and health. Under these headings are included grants payable and the costs of activities performed directly by the charity or its country offices, together with associated

direct and indirect support costs. The costs include salaries and associated employment costs including pensions and termination payments.

- Expenditure on raising funds comprises salaries, direct expenditure and overhead costs of UK based staff who promote fundraising from all sources including major donors, corporates and individuals. The expenditure on third party agencies that promote fundraising on social media and other platforms is included.

- Indirect support costs include IT, HR, CEO's time or finance costs that are essential for the charity to deliver its projects of humanitarian response, feed the fasting, qurbani, livelihoods, education and health. Not to incur these costs would severely impair the quality of work and sustainability of the charity.

- Indirect support costs have been allocated to cost categories on a basis consistent with the level of activity.

### g) Pensions

- The charity operates a defined contribution pension scheme for the benefit of its employees. Pension costs are recognised in the month in which the related payroll payments are made. The money purchase nature of the scheme ensures there will be no funding deficit or surplus accruing to the Charity in the future. The pension scheme is independently administered, and the assets of the scheme are held separately from those of the Charity.

### h) Foreign currencies

The functional currency of the charity is considered to be pounds sterling that is the currency of the primary economic environment it operates in the UK. The consolidated financial statements are presented in pound sterling. Transactions in foreign currencies are translated at the rate of

exchange at the time of the transaction. Country office income and expenditure is included in the Statement of Financial Activities at the average exchange rate for the period. Foreign currency balances are translated at the rate of exchange prevailing at the balance sheet date.

Foreign currency gains and losses are recognised through the Statement of Financial Activities for the period in which they are incurred. All exchange differences are recognised through the statement of financial activities.

### i) Operating leases

Rental payments under operating leases are charged as expenditure incurred evenly over the term of the lease. The benefit of any reverse premium received is also spread evenly over the term of the lease.

### j) Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as:

- **Leasehold properties**  
Straight line over the life of the lease
- **Freehold properties**  
5% straight line
- **Computers and software**  
25% straight line
- **Fixtures and fittings**  
10% straight line
- **Office equipment**  
15% straight line
- **Motor vehicles**  
15% straight line

Assets that are subject to amortisation are tested for impairment whenever events or changes in circumstance indicate.

### k) Intangible fixed assets

Intangible fixed assets represent the costs associated with acquiring and bringing in to use computer software. Amortisation is calculated using the reducing balance method by 25% to write

down the cost to its estimated residual value.

### l) Inventories

These are valued at the lower of cost and net realisable value and represent supplies received before the year end and distributed after the year end.

### m) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Financial assets comprise cash at bank and in hand, short term deposits trade and other debtors. Financial liabilities include trade and other creditors. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Details and carrying value of these financial assets and liabilities are given in the notes to the accounts.

### n) Taxation

The charity meets the criteria and tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK taxation purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within the categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992. No corporation tax liability arises in the accounts.

### o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash held for investment includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.



2 - TOTAL DONATIONS AND LEGACIES INCOME

	UNRESTRICTED FUND £	RESTRICTED FUND £	ENDOWMENT FUND £	TOTAL 2024 £	TOTAL 2023 £
*Donations received in the UK	1,040,260	11,704,879	68,884	12,814,023	12,102,727
Donations received at the field offices	-	1,334,593		1,334,593	1,280,638
Gift Aid	2,134,700	-		2,134,700	1,824,602
Total donations and Legacies income	3,174,960	13,039,472	68,884	16,283,316	15,207,967

\*2023 UK donation includes an amount of £0.84m from Muslim Aid USA & Sweden.

3 - CHARITABLE ACTIVITIES

	UNRESTRICTED FUND £	RESTRICTED FUND £	TOTAL 2024 £	TOTAL 2023 £
Charity Water	-	402,232	402,232	388,975
Start Network	-	581,986	581,986	403,254
United Methodist Committee on Relief	-	176,541	176,541	353,773
* Muslim Aid USA	-	1,328,086	1,328,086	699,923
* Muslim Aid Sweden	-	593,026	593,026	142,453
Other institutional grants	-	228,021	228,021	227,181
Gifts in Kind (Institutional)	-	638,289	638,289	1,222,374
Institutional grants at field offices	-	3,134,892	3,134,892	2,197,478
Indirect cost recovery	222,774	-	222,774	129,344
Total charitable activities	222,774	7,083,074	7,305,848	5,764,756

\* 2024 income from Muslim Aid USA & Sweden classified as institutional charitable income.

4 - INVESTMENT INCOME

	TOTAL 2024 £	TOTAL 2023 £
Bank Deposit Income	207,183	199,816
Total investment income	207,183	199,816

Bank deposit income was related to unrestricted funds.

5 - RESOURCES EXPENDED

	DIRECT COSTS £	STAFF COSTS £	SUPPORT COSTS £	TOTAL 2024 COSTS £	TOTAL 2023 COSTS £
Raising funds	2,392,000	849,259	185,381	3,426,639	2,305,977
Charitable activities					
Humanitarian/ emergency response	8,401,031	1,684,858	582,629	10,668,517	8,852,274
Education	1,470,494	530,385	90,737	2,091,616	1,981,648
Healthcare	1,987,901	339,180	11,758	2,338,839	3,408,217
Livelihood	1,350,893	160,675	19,680	1,531,248	1,985,407
Housing	35,334	14,991	2,679	53,004	-
Total charitable activities	13,245,652	2,730,089	707,483	16,683,224	16,227,546
Total expenditure	15,637,652	3,579,348	892,863	20,109,864	18,533,523



6 - SUPPORT COSTS

	2024 £	2023 £
Office costs	322,475	344,660
Finance and IT	98,793	86,431
HR, recruitment and training costs	330,679	165,607
Governance costs (Note 7)	140,915	134,558
<b>Total Support Costs</b>	<b>892,863</b>	<b>731,257</b>

7 - GOVERNANCE COSTS

	2024 £	2023 £
Audit Fees - Sayer Vincent (including VAT)	68,760	77,517
Legal fees	55,187	37,035
Trustees expenses	4,723	-
Internal audit	12,245	20,006
<b>Total Governance Costs</b>	<b>140,915</b>	<b>134,558</b>

No member of the Board received any remuneration for their work as Trustees (2024: nil).

During the year 4 trustees received reimbursement for travel and subsistence costs for a total of £4,723 (2023: £nil).

8 - STAFF COST AND NUMBER OF EMPLOYEES

	2024	2023
Average number of employees during the year were:	<b>Number</b>	<b>Number</b>
Fundraising	17	10
Information public affairs	1	5
International programmes	170	176
Management & finance	35	38
Corporate services	93	159
Internal audit	2	1
<b>Total staff numbers</b>	318	389
Average number of country office employees included above	269	352
<b>Employment costs</b>	<b>2024 £</b>	<b>2023 £</b>
Gross pay	3,259,902	2,546,049
Employer's national insurance	285,218	283,745
Pension costs	34,228	24,107
<b>Total employment costs</b>	3,579,348	2,853,901

Staff costs includes the cost of 46 casual employees (2023: 9) who are employed during the months of Ramadan and Qurbani

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance)

	2024 NUMBER	2023 NUMBER
£60,001 - £70,000	3	2
£70,001 - £80,000	2	1
£80,001-£90,000	1	0
	6	3

Total remuneration for senior employees was 2024: £439,123 (2023: £392,615). Employers NI was 2024: £52,779 (2023: £46,551) and employer pension costs were £9,977 (2023: £7,913). Senior employees are considered to be key management personnel and refers to the CEO, Head of Finance, Head of International Programmes, Head of Legal & compliance, Head of Strategy, Head of People, Culture and Services, and Head of Income Generation & Marketing.

During the year there were no redundancy and termination payments in 2024 (2023: nil)



9 - INTANGIBLE FIXED ASSETS

	COMPUTER SOFTWARE
Cost	
At 1st January 2024	78,405
Additions	55,708
Disposals	-
As at 31st December 2024	134,112
Amortisation	
At 1st January 2024	72,934
Charge for the year	5,973
Disposals	-
As at 31st December 2024	78,907
Net book values	
At 31st December 2024	55,205
At 31st December 2023	5,471

10 - TANGIBLE FIXED ASSETS

	FREEHOLD & LEASEHOLD BUILDINGS	COMPUTERS & SOFTWARE	FIXTURES & FITTINGS	OFFICE EQUIPMENT	VEHICLES	TOTAL
Cost						
At 1st January 2024	1,562,672	357,778	157,862	514,036	254,633	2,846,979
Additions	-	85,795	5,263	19,349	6,578	116,985
Disposals	-	(3,291)	(9,986)	(18,231)	(15,552)	(47,060)
Revaluation to Closing rates	(54,253)	(3,301)	(4,448)	(27,380)	34,461	(54,921)
As at 31st December 2024	1,508,419	436,980	148,692	487,773	280,120	2,861,983
Depreciation						
At 1st January 2024	531,540	258,596	91,325	370,589	198,697	1,450,747
Charge for the year	25,309	53,427	10,310	13,448	51,578	154,072
Disposals	-	(2,734)	(8,138)	(17,552)	(30,587)	(59,012)
Revaluation to closing rates	(18,975)	(2,220)	(2,761)	155	(42,055)	(65,856)
As at 31st December 2024	537,874	307,069	90,736	366,640	177,633	1,479,953
Net book values						
At 31st December 2024	970,545	129,911	57,956	121,133	102,487	1,382,033
At 31st December 2023	1,031,132	99,182	66,537	143,447	55,936	1,396,233

All of the above assets are used for charitable purposes

10a - Inventories

Inventories consist mainly of undistributed emergency foods and medicines which are stored in warehouses across our field offices.



11 - DEBTORS

	2024 £	2023 £
Receivables from institutions	-	4,833
Gift Aid	403,018	455,056
Prepayments and accrued income	1,804,702	1,979,879
<b>Total debtors</b>	<b>2,207,720</b>	<b>2,439,768</b>

12 - CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Programme creditors	699,377	1,079,427
Trade creditors	534,980	285,161
Taxation and social security	58,897	46,732
Accruals	64,244	31,651
Deferred income	82,382	119,759
<b>Total creditors</b>	<b>1,439,880</b>	<b>1,562,730</b>

13 - PROVISIONS

	2024 £	2023 £
Balance at the beginning of the period	1,144,274	1,444,274
Decrease in the provision in the year	(678,130)	(300,000)
<b>Total provisions</b>	<b>466,144</b>	<b>1,144,274</b>

United Nation Office for Coordinaton of Humanitarian Affairs (UNOCHA) Provisions at year end relate to potential legal claims in relation to historic programme construction works. We are anticipating this to be finally settled in 2025.



14 - STATEMENT OF FUNDS (2024)

	BALANCE AT 1ST JANUARY 2024 £	INCOME £	EXPENDITURE £	GAINS / (LOSSES) £	TRANSFERS £	BALANCE AT 31ST DECEMBER 2024 £
<b>Restricted:</b>						
<u>UK institutional grants</u>						
ECHO (Humanitarian/ Emergency Response)	12,285	-	-	-	-	12,285
UNOCHA	(70,252)	-	-	-	-	(70,252)
Start network	9,006	581,986	582,617	-	-	8,375
United Methodist Committee on Relief	87,468	176,541	227,164	-	-	36,845
Charity water	31,725	402,232	338,211	-	-	95,746
Muslim Aid USA	136,277	1,328,086	1,054,413			409,949
Muslim Aid Sweden	34,079	593,026	195,816			431,289
Other institutional funds	133,765	228,021	258,434	-	-	103,352
Field offices	1,234,871	5,107,774	4,835,881	(236,981)	-	1,269,782
Muslim Aid: emergency funds	261,071	5,298,043	5,005,316	-	-	553,797
<u>Muslim Aid: other funds</u>						
Development fund	459,738	2,808,106	459,301	-	(647,381)	2,161,161
Zakat fund	(995)	1,869,396	1,877,985	-	-	(9,584)
Religious fund	154,234	626,997	922,298	-	141,068	0
Childcare and sponsorship fund	(4,333)	1,102,337	1,604,316	-	506,313	0
<b>Total restricted funds</b>	<b>2,478,935</b>	<b>20,122,546</b>	<b>17,361,754</b>	<b>(236,981)</b>	<b>0</b>	<b>5,002,746</b>
<b>Endowment fund</b>	<b>-</b>	<b>68,884</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,884</b>
<b>Unrestricted fund:</b>						
Fixed asset fund	1,401,704	-	35,534	-	-	1,437,238
General fund	5,867,161	3,604,917	2,783,644	-	-	6,688,433
<b>Total unrestricted funds</b>	<b>7,268,866</b>	<b>3,604,917</b>	<b>2,748,110</b>	<b>-</b>	<b>-</b>	<b>8,125,672</b>
<b>Total funds</b>	<b>9,747,801</b>	<b>23,796,347</b>	<b>20,109,864</b>	<b>(236,981)</b>	<b>0</b>	<b>13,197,302</b>

(i) The fixed asset fund represents the net book value of tangible fixed assets that were originally funded out of unrestricted funds. Fixed assets are acquired out of general funds and the transfer from the fixed asset fund represents the difference between additions and charge for the year.  
(ii) General fund represents the amount that trustees are free to use in accordance with Muslim Aid's charitable objectives.  
(iii) Development fund transfer of £647,381 is due to an internal allocation between various funds based on a needs assessment.

STATEMENT OF FUNDS (2023)

	BALANCE AT 1ST JANUARY 2023 £	INCOME £	EXPENDITURE £	GAINS / (LOSSES) £	TRANSFERS £	BALANCE AT 31ST DECEMBER 2023 £
<b>Restricted:</b>						
<u>UK institutional grants</u>						
ECHO (Humanitarian/ Emergency Response)	12,285	-	-	-	-	12,285
UNOCHA	(70,252)	-	-	-	-	(70,252)
Start network	2,243	403,254	396,491	-	-	9,006
United Methodist Committee on Relief	141,084	353,773	407,389	-	-	87,468
Charity Water	-	388,975	357,250	-	-	31,725
Other institutional funds	638,787	1,069,557	1,404,224	-	-	304,120
Field offices	1,731,338	4,700,490	4,864,666	(332,292)	-	1,234,871
Muslim Aid: emergency funds	(669,736)	3,343,667	2,964,431	-	551,571	261,071
<u>Muslim Aid: other funds</u>						
Development fund	422,340	2,191,910	1,095,220	-	(1,059,293)	459,738
Zakat	315,038	2,309,610	2,625,643	-	-	(995)
Religious funds	132,616	670,628	649,011	-	-	154,234
Childcare and sponsorship funds	55,123	884,470	1,451,648	-	507,722	(4,333)
<b>Total restricted funds</b>	<b>2,710,866</b>	<b>16,316,334</b>	<b>16,215,973</b>	<b>(332,292)</b>	<b>-</b>	<b>2,478,935</b>
<u>Unrestricted fund:</u>						
Fixed asset fund	1,550,508	-	148,803	-	-	1,401,704
General fund	3,179,703	4,856,205	2,168,746	-	-	5,867,161
<b>Total unrestricted funds</b>	<b>4,730,209</b>	<b>4,856,205</b>	<b>2,317,550</b>	<b>-</b>	<b>-</b>	<b>7,268,866</b>
<b>Total funds</b>	<b>7,441,075</b>	<b>21,172,539</b>	<b>18,533,523</b>	<b>(332,292)</b>	<b>-</b>	<b>9,747,801</b>



15 - ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2024 UNRESTRICTED £	2024 RESTRICTED £	2024 ENDOWMENT FUND £	2024 TOTAL £	2023 UNRESTRICTED £	2023 RESTRICTED £	2023 ENDOWMENT FUND £	2023 TOTAL £
Fixed Assets	1,437,238	-	-	1,437,238	1,401,704	-	-	1,401,704
Net Current Assets	6,688,435	5,468,890	-	12,157,326	5,867,159	3,623,209	-	9,490,372
Endowment Fund	-	-	68,884	68,884	-	-	-	-
Provisions	-	(466,144)	-	(466,144)	-	(1,144,274)	-	(1,144,274)
	8,125,674	5,002,746	68,884	13,197,302	7,268,864	2,478,935	-	9,747,801

16 - TAXATION

Muslim Aid is a registered charity and is not therefore liable to income or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

VAT is irrecoverable and has been charged to its associated expenditure.

17 - PARTNERS

	2024 £	2023 £
Amal Organization for Relief and Development	141,567	144,121
Ard El Insan Palestinian Association	219,936	166,705
Palestinian Association for Education and Environment	243,409	-
Elaf for Relief and Development (ELAF RD)	152,058	196,134
Sheikh Tahir Alzawi Charity Organization	181,746	495,651
Islamic Dawah Training Centre	131,176	160,594
MFFT PTE. LTD.	137,245	272,214
Muslim Aid Association	260,722	256,386
Yemen Aid	103,302	-
Organization for Research and Community Development	370,072	268,369
Tamer Institute for Community Education	129,545	273,738
AISHA Association for Woman and Child Protection	160,590	-
Palestinian Al Nakheel Association for Progress and Development	215,260	138,933
Global Empowerment Mission Inc	180,103	-
Turkish Red Crescent Society	198,997	-
Takaful Al Sham	102,635	211,741
Yemen Family Care Association	621,037	498,013
YKMI ( Yayasan Kemanusiaan Madani Indonesia	229,167	141,222
Partners below < £100k	862,877	809,922
Total	4,641,445	4,033,742

The payments to partners in the year in delivering our charitable activities. Those partners receiving total grants less than £100,000 in the year have been aggregated.



18 - SUBSIDIARIES EXCLUDED FROM CONSOLIDATION

Muslim Aid controlled the operations of the following subsidiary entity which is excluded from consolidation on the grounds of being not material in the context of the overall financial statements.

MA (Micro credit) Guarantee Limited - Sri Lanka

Muslim Aid's Sri Lanka office previously controlled the operations and activities of Muslim Aid (Micro Credit) Guarantee Limited, which manages the microcredit operation in Sri Lanka on behalf of Muslim Aid. Results excluded from consolidation are as follows:

	2024 £	2023 £
Assets	57,623	60,804
Liabilities	(150,785)	(139,383)
Net assets	(93,163)	(78,580)
Income	9,414	16,119
Expenditure	(14,777)	(21,067)
Deficit/surplus	(5,363)	(4,948)

19 - RELATED PARTIES

A number of Muslim Aid key management personnel were either Trustees or Employees of other Charities who have received donations or payments for provision of services.

KEY MANAGEMENT PERSONNEL/ RELATIONSHIP TO MA	PAYMENT TO/ RELATIONSHIP	2024 EXPENDITURE £	2023 EXPENDITURE £
Abul Kalam Director of Income Generation & Marketing	Hounslow Muslim Centre Trustee	7,000	7,500
	Total	7,000	7,500

20 - COMPARATIVE SOFA  
MUSLIM AID CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2023

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 2023 £
Income from:				
Donations and Legacies	2	4,527,045	12,745,673	17,272,718
Charitable Activities	3	129,344	3,570,661	3,700,005
Investment Income	4	199,816	-	199,816
TOTAL INCOME		4,856,205	16,316,334	21,172,539
Expenditure on:				
Raising Funds	5	1,043,662	1,262,315	2,305,977
Charitable Activities	5	1,273,888	14,953,658	16,227,546
TOTAL EXPENDITURE		2,317,550	16,215,973	18,533,523
Net Income / (Expenditure)		2,538,655	100,361	2,639,016
Exchange surplus / (loss)		-	(332,292)	(332,292)
Transfer of Funds		-	-	-
Net movement in funds		2,538,655	(231,931)	2,306,725
Funds at 31st December as previously stated		4,730,211	2,710,866	7,441,077
Total funds at 31st December 2023		7,268,866	2,478,935	9,747,801



21 - COMPARATIVE - 2023 NOTES

2 - Donations and Legacies

	UNRESTRICTED £	RESTRICTED £	TOTAL 2023 £
Donations received in the UK	2,702,443	9,400,284	12,102,727
Donations received at the Field Offices	-	1,280,638	1,280,638
Gift Aid	1,824,602	-	1,824,602
Total Donations and Legacies	4,527,045	10,680,922	15,207,967

3 - Charitable Activities

	UNRESTRICTED £	RESTRICTED £	TOTAL 2023 £
Charity Water	-	388,975	388,975
European Commission Humanitarian Organisation	-	-	-
Start Network	-	403,254	403,254
United Methodist Committee on Relief	-	353,773	353,773
Muslim Aid USA	-	699,923	699,923
Muslim Aid Sweden	-	142,453	142,453
Other Institutional Grants	-	227,181	227,181
Gifts in Kind (Institutional)	-	1,222,374	1,222,374
Institutional Grants at Field Offices	-	2,197,478	2,197,478
Indirect Cost Recovery	129,344	-	129,344
Total Charitable Activities	129,344	5,635,412	5,764,756

Legal & Administrative Information

Charity number (CIO) 1176462

BOARD MEMBERSHIP	
Mustafa Faruqi	Chair (HR portfolio trustee)
Faria Ali	Vice Chair (Legal portfolio trustee)
Mohammed Abdul Aziz	Deputy Vice Chair
Tohel Ahmed	Trustee (Community relations portfolio trustee) Appointed 12 February 2024
Raihan Alfaradhi	Trustee (Strategy, fundraising and marketing portfolio trustee) Appointed 12 February 2024
Tabetha Bhatti	Trustee (Communications portfolio trustee) Appointed 12 February 2024
Zaza Johnson ElSheikh	Trustee (Safeguarding portfolio trustee)
Sara Pantuliano	Trustee
Saima Raza	Trustee - Resigned 1 April 2024
Andleen Razzaq	Trustee (Joint programmes portfolio trustee)
Amjad Saleem	Trustee (Joint programmes portfolio trustee)
David Skade	Trustee (Treasurer) Appointed 12 February 2024

SUB-COMMITTEE MEMBERSHIP		
NOMINATIONS COMMITTEE	TITLE	COMMITTEE ROLE
Faria Ali	Vice Chair	Chair
Mohammed Abdul Aziz	Deputy Vice Chair	Trustee
Mustafa Faruqi	Chair	Trustee
PROGRAMMES COMMITTEE	TITLE	COMMITTEE ROLE
Amjad Mohamed Saleem	Trustee	Trustee and co-chair
Andleen Razzaq	Trustee	Trustee and co-chair
Mohammed Abdul Aziz	Deputy Vice Chair	Trustee
Abu Akeem	Director of International Programmes	Director of Department
Khalid Javid	Chief Executive Officer	Chief Executive Officer



SUB-COMMITTEE MEMBERSHIP		
FINANCE, AUDIT AND RISK COMMITTEE	TITLE	COMMITTEE ROLE
David Skade	Trustee	Chair
Raihan Alfaradhi	Trustee	Trustee
Mustafa Faruqi	Chair	Trustee
Razib Hassan	Director of Finance and Procurement	Director of Department
Jay Hussain	Interim Head of Internal Audit	Consultant
Khalid Javid	Chief Executive Officer	Chief Executive Officer
PEOPLE AND CULTURE COMMITTEE	TITLE	COMMITTEE ROLE
Mustafa Faruqi	Chair	Chair
Tohel Ahmed	Trustee	Trustee
Zakya Hussain	Director of People & Culture & Services	Director of Department
Khalid Javid	Chief Executive Officer	Chief Executive Officer
Zaza Johnson Elsheikh	Trustee	Trustee
INCOME GENERATION AND MARKETING COMMITTEE	TITLE	COMMITTEE ROLE
Mohammed Abdul Aziz	Deputy Vice Chair	Chair
Raihan Alfaradhi	Trustee	Trustee
Tohel Ahmed	Trustee	Trustee
Faria Ali	Vice Chair	Vice Chair
Tabetha Bhatti	Trustee	Trustee
Mustafa Faruqi	Chair	Trustee
Khalid Javid	Chief Executive Officer	Chief Executive Officer
Abul Kalam	Director of Income Generation & Marketing	Director of Department



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E1 1WP

PRINCIPAL OFFICE

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BANKERS

Lloyds Bank plc  
AlRayan Bank

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87-89 Newman Street  
London  
W1T 3EY

INTERNAL AUDITORS

Intisaa Associates Ltd.  
97 Lichfield Street,  
Tamworth,  
B79 7QF

AUDITORS

Sayer Vincent LLP  
Statutory Auditor  
110 Golden Lane,  
London,  
EC1Y 0TG



"Allah, the Exalted, said,  
'Spend, (in charity)  
O son of Adam,  
and I shall spend on you.'"  
*(Al-Bukhari and Muslim)*



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